

# Disaster Announcement



**Updated 8/8/2022**

first community mortgage

On July 29, 2022, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 5 counties in Kentucky as outlined below:

**Update: On August 5, 2022, FEMA granted Individual Assistance to 4 additional counties.**

Announcement ID	DA-22-6		
State:	Kentucky		
Description:	Severe Storms, Flooding, Landslides & Mudslides		
Incident Start Date:	7/26/2022		
Incident End Date:			
FEMA Declared Date:	July 29, 2022		
FEMA ID:	DR-4663		
Counties			
Breathitt	Letcher	Pike	Magoffin
Clay	Perry	Owsley	Martin
Knott	Floyd	Leslie	Whitley

## Disaster Policy

First Community Mortgage will require an additional property inspection for any property located in a designated disaster area where the appraisal was performed prior to the disaster effective date prior to closing:

- Acceptable re-inspection types:
  - Property Inspection Form (Form 2075)
  - Appraisal Update and/or completion form (Form 1004D)
  - Disaster inspection completed by a 3<sup>rd</sup> party
- Disaster Inspections will be required for those loans that waive appraisal valuations: FHA Streamline, VA IRRRL, USDA Streamlined Assist, and standard conventional loans receiving PIW/PFWs
- Post disaster inspections will be required for a 90-day period from the effective date
- Non-Delegated Correspondent and Delegated Correspondent will require a disaster inspection prior to purchase

***For additional details on property re-inspection requirements, please review First Community Mortgage's Disaster Area Property Re-Inspection Requirements document located in your designated Knowledge Center.***