

Disaster Announcement



Updated 10/4/2022

first community mortgage

On September 29, 2022, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 9 counties in Florida as outlined below:

Update: On October 3, 2022, FEMA granted Individual Assistance to 2 additional counties.

Announcement ID	DA-22-8			
State:	Florida			
Description:	Hurricane Ian			
Incident Start Date:	9/23/2022			
Incident End Date:				
FEMA Declared Date:	September 29, 2022			
FEMA ID:	DR-4673			
Counties				
Charlotte	Hillsborough	Sarasota	Seminole	Volusia
Collier	Lee	Orange	Flagler	Highlands
DeSoto	Manatee	Osceola	Putnam	Lake
Hardee	Pinellas	Polk	St. John	

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 3rd 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.

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