

Disaster Announcement



Updated 11/14/2022

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 10, 2022, FEMA announced an Incident Period End Date of November 4, 2022.

Announcement ID	DA-22-8				
State:	Florida				
Description:	Hurricane Ian				
Incident Start Date:	9/23/2022				
Incident End Date:	11/10/2022				
FEMA Declared Date:	September 29, 2022				
FEMA ID:	DR-4673				
Counties					
Charlotte	Lee	Osceola	St. John	Brevard	Pasco
Collier	Manatee	Polk	Volusia	Hendry	
DeSoto	Pinellas	Seminole	Highlands	Monroe	
Hardee	Sarasota	Flagler	Lake	Okeechobee	
Hillsborough	Orange	Putnam	Palm Beach	Glades	

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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