

Disaster Announcement



first community mortgage

Updated 7/17/23

On April 3, 2023, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 7 counties in California as outlined below:

Update: On July 14, 2023, FEMA announced an incident period end date of July 10, 2023

Announcement ID	DA-23-6.6			
State:	California			
Description:	Severe Winter Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides			
Incident Start Date:	2/21/2023			
Incident End Date:	7/10/2023			
FEMA Declared Date:	April 3, 2023			
FEMA ID:	DR-4699			
Counties				
Kern	San Benito	Tuolumne	Mendocino	San Luis Obispo
Mariposa	Santa Cruz	San Bernardino	Mono	Nevada
Monterey	Tulare	Madera	Butte	

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.

