

Disaster Announcement

Updated 9/4/2023



first community mortgage

On August 31, 2023, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 14 counties in Florida as outlined below:

Update: On, September 4, 2023, FEMA announced an incident period end date of September 4, 2023

Announcement ID	DA-23-14.2	
State:	Florida	
Description:	Hurricane	
Incident Start Date:	8/27/2023	
Incident End Date:	9/4/2023	
FEMA Declared Date:	August 31, 2023	
FEMA ID:	DR-4734	
Counties		
Columbia	Hernando	Pasco
Citrus	Jefferson	Pinellas
Dixie	Lafayette	Taylor
Gilchrist	Levy	Suwannee
Hamilton	Madison	

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.

