

Disaster Announcement

Updated 9/11/2023



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 9, 2023, FEMA granted individual assistance to 2 additional counties

Announcement ID	DA-23-14.3		
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	Manatee	Suwannee
Citrus	Jefferson	Pasco	
Dixie	Lafayette	Pinellas	
Gilchrist	Levy	Taylor	
Hamilton	Madison	Sarasota	

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.