

# Disaster Announcement

Updated July 15, 2024



first community mortgage

On July 12, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 15 counties in Texas as outlined below:

**Update: On July 13, 2024, FEMA granted individual assistance to 2 additional counties**

<b>Announcement ID</b>	DA-24-25.1				
<b>State:</b>	Texas				
<b>Description:</b>	Hurricane Beryl				
<b>Incident Start Date:</b>	7/5/2024				
<b>Incident End Date:</b>	7/9/2024				
<b>FEMA Declared Date:</b>	July 12, 2024				
<b>FEMA ID:</b>	DR-4798				
<b>Counties</b>					
Brazoria	Harris	Jefferson	Montgomery	San Jacinto	Ford Bend
Chambers	Jackson	Liberty	Montgomery	Walker	Nacagdoches
Galveston	Jasper	Matagorda	Polk	Wharton	

## 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 3<sup>rd</sup> 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.***

