

# Disaster Announcement

Updated October 8, 2024



first community mortgage

On September 28, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 17 counties in Florida as outlined below:

**Update: On October 7, 2024, FEMA granted Individual Assistance to 7 additional counties.**

<b>Announcement ID</b>	DA-24-39.3
<b>State:</b>	Florida
<b>Description:</b>	Hurricane Helene
<b>Incident Start Date:</b>	9/23/2024
<b>Incident End Date:</b>	Continuing
<b>FEMA Declared Date:</b>	September 28, 2024
<b>FEMA ID:</b>	DR-4828

Designated Disaster Areas					
Charlotte	Citrus	Dixie	Franklin	Hernando	Hillsborough
Jefferson	Lafayette	Lee	Levy	Madison	Manatee
Pasco	Pinellas	Sarasota	Taylor	Wakulla	Columbia
Gilchrist	Hamilton	Leon	Suwannee	Gulf	Alachua
Baker	Bradford	Collier	Duval	Putnam	Union

## 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.***

