

# Disaster Announcement



Updated October 24, 2024

first community mortgage

On September 29, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 13 counties in South Carolina as outlined below:

**Update: On October 24, 2024, FEMA provided an Incident Period End Date of October 7, 2024.**

<b>Announcement ID</b>	DA-24-40.8
<b>State:</b>	South Carolina
<b>Description:</b>	Hurricane Helene
<b>Incident Start Date:</b>	9/25/2024
<b>Incident End Date:</b>	10/7/2024
<b>FEMA Declared Date:</b>	September 29, 2024
<b>FEMA ID:</b>	DR-4829

Aiken	Anderson	Bamberg	Barnwell	Cherokee	Greenville
Greenwood	Lexington	Newberry	Oconee	Pickens	Saluda
Spartanburg	Edgefield	Laurens	Union	Abbeville	Richland
Allendale	McCormick	Hampton	Jasper	York	Chester
Kershaw	Orangeburg	Beaufort	Fairfield		

## 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.***

