

Disaster Announcement



Updated November 5, 2024

first community mortgage

On September 30, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 11 counties in Georgia as outlined below:

Update: On November 4, 2024, FEMA identified an Incident Period End Date of October 30, 2024, and granted Individual Assistance to 2 additional counties.

Announcement ID	DA-24-41.8
State:	Georgia
Description:	Hurricane Helene
Incident Start Date:	9/24/2024
Incident End Date:	10/30/2024
FEMA Declared Date:	September 30, 2024
FEMA ID:	DR-4830

Appling	Brooks	Coffee	Columbia	Jefferson	Liberty
Lowndes	Pierce	Richmond	Tattnall	Toombs	Atkinson
Bacon	Ben Hill	Berrien	Bulloch	Burke	Candler
Chatham	Clinch	Colquitt	Cook	Echols	Emanuel
Evans	Glascok	Irwin	Jeff Davis	Jenkins	Johnson
Lanier	Laurens	Lincoln	McDuffie	Montgomery	Screven
Telfair	Treutlen	Ware	Washington	Wheeler	Effingham
Elbert	Rabun	Tift	Bryan	Butts	Camden
Charlton	Glynn	Long	Newton	Wayne	Dodge
Hancock	Thomas	Warren	Brantley	Fulton	McIntosh
Taliaferro	Stephens	Wilkes			

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.

