

Disaster Announcement



Updated November 5, 2024

first community mortgage

On October 11, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 34 counties in Florida as outlined below:

Update: On November 2, 2024, FEMA identified an Incident Period End Date of November 2, 2024

Announcement ID	DA-24-44.1
State:	Florida
Description:	Hurricane Milton
Incident Start Date:	10/5/2024
Incident End Date:	11/2/2024
FEMA Declared Date:	October 11, 2024
FEMA ID:	DR-4834

Brevard	Charlotte	Citrus	Clay	Collier	DeSoto
Duval	Flagler	Glades	Hardee	Hendry	Hernando
Highlands	Hillsborough	Indian River	Lake	Lee	Manatee
Marion	Martin	Okeechobee	Orange	Osceola	Palm Beach
Pasco	Pinellas	Polk	Putnam	St. Johns	St. Lucie
Sarasota	Seminole	Sumter	Volusia		

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.

