

Disaster Announcement

Updated 3/19/2025



first community mortgage

On February 14, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 10 counties in Kentucky as outlined below:

Update: On March 19, 2025, FEMA provided an Incident Period End Date.

Announcement ID	DA-25-2.4			
State:	Kentucky			
Description:	Severe Storms, Straight-line Winds, Flooding, Landslides, and Mudslides			
Incident Start Date:	2/14/2025			
Incident End Date:	3/7/2025			
FEMA Declared Date:	February 14, 2025			
FEMA ID:	DR-4860			
Counties				
Breathitt	Clay	Harlan	Knott	Lee
Letcher	Martin	Owsley	Perry	Pike
Floyd	Estill	Johnson	Simpson	Leslie
Woodford				

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.

