

Disaster Announcement

Updated 3/11/2025



first community mortgage

On February 26, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 4 counties in West Virginia as outlined below:

Update: On March 10, 2025, FEMA granted Individual Assistance to 2 additional counties.

Announcement ID	DA-25-3.1			
State:	West Virginia			
Description:	Severe Storms, Straight-line Winds, Flooding, Landslides, and Mudslides			
Incident Start Date:	2/14/2025			
Incident End Date:	Continuing			
FEMA Declared Date:	February 14, 2025			
FEMA ID:	DR-4861			
Counties				
McDowell	Mercer	Mingo	Wyoming	Logan
Wayne				

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.

