

# Disaster Announcement

Updated 4/2/2025



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 April 1, 2025, FEMA granted Individual Assistance to 1 additional county.**

<b>Announcement ID</b>	DA-25-3.3			
<b>State:</b>	West Virginia			
<b>Description:</b>	Severe Storms, Straight-line Winds, Flooding, Landslides, and Mudslides			
<b>Incident Start Date:</b>	2/14/2025			
<b>Incident End Date:</b>	2/18/2025			
<b>FEMA Declared Date:</b>	February 14, 2025			
<b>FEMA ID:</b>	DR-4861			
<b>Counties</b>				
McDowell	Mercer	Mingo	Wyoming	Logan
Wayne	Raleigh			

## 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.***

