

Disaster Announcement



Updated 5/15/2025

first community mortgage

On April 24, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 13 counties in Kentucky as outlined below:

Update: On May 14, 2025, FEMA granted Individual Assistance to 24 additional counties

Announcement ID	DA-25-4.1
State:	Kentucky
Description:	Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides, and Mudslides
Incident Start Date:	4/2/2025
Incident End Date:	Continuing
FEMA Declared Date:	February 24, 2025
FEMA ID:	DR-4864

Counties				
Anderson	Butler	Carroll	Christian	Clark
Franklin	Hardin	Hopkins	Jessamine	McCracken
Mercer	Owen	Woodford	Breckinridge	Bullitt
Calloway	Daviess	Garrard	Grayson	Hancock
Hart	Henderson	Henry	Jefferson	LaRue
Lincoln	McLean	Meade	Muhlenberg	Nelson
Ohio	Oldham	Pendleton	Powell	Trimble
Warren	Webster			

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.**