Disaster Announcement

Updated 7/31/2025

first community mortgage

On July 6, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 1 county in Texas as outlined below:
Update: On July 30, 2025, FEMA provided an Incident Period End Date

Announcement ID	DA-25-14.2			
State:	Texas			
Description:	Severe Storms, Straight-Line Winds, and Flooding			
Incident Start Date:	7/2/2025			
Incident End Date:	7/18/2025			
FEMA Declared Date:	July 6, 2025			
FEMA ID:	DR-4879			
Counties				
Kerr	Burnet	San Saba	Tom Green	Travis
Williamson	Guadalupe	Kimble	McCulloch	Menard

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.