

Disaster Announcement



first community mortgage

On September 11, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 3 counties in Wisconsin as outlined below:

Announcement ID	DA-25-17			
State:	Wisconsin			
Description:	Severe Storms, Straight-line Winds, Flooding, and Mudslides			
Incident Start Date:	8/9/2025			
Incident End Date:	8/12/2025			
FEMA Declared Date:	September 11, 2025			
FEMA ID:	DR-4892			
Counties				
Milwaukee	Washington	Waukesha		

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.***