

Disaster Announcement



first community mortgage

On June 30, 2026, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 27 counties in Michigan as outlined below:

Announcement ID	DA-26-7
State:	Michigan
Description:	Severe Storms, Tornadoes, and Flooding
Incident Start Date:	4/10/2026
Incident End Date:	4/21/2026
FEMA Declared Date:	June 30, 2026
FEMA ID:	DR-4925

Counties

Alcona	Allegan	Alpena	Antrim	Barry
Benzie	Charlevoix	Cheboygan	Crawford	Emmet
Grand Traverse	Gratiot	Iosco	Kalamazoo	Kalkaska
Manistee	Mecosta	Montcalm	Muskegon	Newaygo
Oceana	Osceola	Presque Isle	Roscommon	Saginaw
Washtenaw	Wexford			

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.

Disaster Announcement- DA-26-7 Michigan

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