

Disaster Announcement



first community mortgage

On August 25, 2026, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 21 counties in Indiana as outlined below:

Announcement ID	DA-26-10
State:	Indiana
Description:	Tropical Storms, Straight-line Winds, Tornadoes, and Flooding
Incident Start Date:	8/11/2026
Incident End Date:	Continuing
FEMA Declared Date:	August 25, 2026
FEMA ID:	DR-4933

Counties

Carroll	Decatur	Dearborn	Delaware	Fayette
Franklin	Hamilton	Hancock	Henry	Lake
La Porte	Madison	Marion	Morgan	Porter
Pulaski	Randolph	Rush	Tipton	Union
Wayne				

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.

