

Disaster Announcement



first community mortgage

On October 27, 2026, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 8 counties in Florida as outlined below:

Announcement ID	DA-26-14
State:	Florida
Description:	Hurricane Isaias
Incident Start Date:	10/6/2026
Incident End Date:	10/12/2026
FEMA Declared Date:	October 27, 2026
FEMA ID:	DR-4955

Counties

Bay	Escambia	Gulf	Holmes	Okaloosa
Santa Rosa	Walton	Washington		

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.

