Disaster Announcement

Updated 11/5/2026

first community mortgage

On October 30, 2026, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 20 counties in Texas as outlined below:

Update: On November 5, 2027, FEMA shortened the Incident Period End Date to August 4, 2026

Announcement ID	DA-26-15
State:	Texas
Description:	Severe Storms, Straight-line Winds, Tornadoes, and Flooding
Incident Start Date:	7/12/2026
Incident End Date:	8/4/2026
FEMA Declared Date:	October 30, 2026
FEMA ID:	DR-4935

Counties				
Bandera	Bexar	Comal	Crockett	Dimmit
Frio	Gillespie	Kendall	Kerr	Kimble
Kinney	La Salle	Maverick	Medina	Real
Schleicher	Sutton	Uvalde	Val Verde	Zavala

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.

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