

Impact of Future Flood Insurance Rate Map Revisions

Six months prior to issuing a new Flood Insurance Rate Map (FIRM) for a community, FEMA issues a Letter of Final Determination (LFD) announcing the pending revision and providing the community time to adopt the revision into their local floodplain ordinances. The LFD signals the end of the public comment and review period and means the revisions have been finalized and are unlikely to change any further before the new issue date. This time is also useful for the insurance and banking industries as it provides the opportunity to assess and plan for potential changes within their book of business or portfolio. This is why MassiveCert analyzes each pending revision and provides this summary of potential impacts to each community. For additional information or detailed, community-focused analysis, email our team at Info@MassiveCert.com. Download this report and sign-up for updates at www.massivecert.com/map-impact.

FEMA Study Name	ST	Projected New FEMA Map Date	Maps Changed	Effective FEMA Map Date	Map Total	Property Count	In to In	In to Out	Out to In	High to Low	Low to High	Impact
MOBILE COUNTY	AL	6/5/2020	258	3/17/2010	307	207212	29089	1610	3608	363	1409	3.4%
NEW LONDON COUNTY	CT	4/3/2020	23	8/5/2013	238	105832	752	62	69	3	12	0.1%
HENDRY COUNTY	FL	5/15/2020	15	7/6/2015	60	35482	1986	1535	17	4	100	4.7%
PASCO COUNTY	FL	6/5/2020	29	9/26/2014	176	271210	33543	7027	380	2021	109	3.5%
SUMTER COUNTY	FL	6/5/2020	40	9/27/2013	155	83038	1280	56	671	14	1390	2.6%
LINCOLN COUNTY	GA	4/17/2020	18	7/6/2010	18	8727	208	32	320	3	0	4.1%
CERRO GORDO COUNTY	IA	6/5/2020	63	5/16/2012	64	33180	4459	620	771	12	0	4.2%
CLINTON COUNTY	IA	7/22/2020	42	11/4/2016	50	12931	328	20	17	8	0	0.3%
FLOYD COUNTY	IA	6/19/2020	30	1/7/2015	30	4488	825	43	18	0	0	1.4%
MITCHELL COUNTY	IA	6/5/2020	30	2/6/2013	33	11664	2712	620	58	0	0	5.8%
WINNEBAGO COUNTY	IA	6/19/2020	27	1/1/1970	29	12491	977	184	609	0	146	7.5%
ADA COUNTY	ID	6/19/2020	35	10/2/2003	92	351843	12603	1276	1860	6	87	0.9%
BANNOCK COUNTY	ID	7/22/2020	6	7/7/2009	89	42867	322	89	10	3	0	0.2%
RANDOLPH COUNTY	IL	8/5/2020	6	11/5/2008	31	26282	1295	11	440	0	0	1.7%
JACKSON PARISH	LA	8/19/2020	26	1/1/1970	28	12624	0	73	2519	0	46	20.9%
WINN PARISH	LA	8/19/2020	46	1/1/1970	46	2150	116	8	66	0	0	3.4%
BARNSTABLE COUNTY	MA	6/19/2020	5	7/16/2014	198	182912	707	8	97	6	0	0.1%
NORFOLK COUNTY	MA	6/19/2020	6	7/16/2015	168	242440	644	38	107	8	3	0.1%
PLYMOUTH COUNTY	MA	7/22/2020	126	11/4/2016	273	212326	17286	1358	3642	120	221	2.5%
ALLEGANY COUNTY	MD	4/3/2020	57	9/20/1989	81	38154	448	1036	436	0	1944	9.0%
MONROE COUNTY	MI	6/19/2020	37	10/2/2014	132	9875	848	13	1	0	5	0.2%
FRANKLIN COUNTY	MO	6/5/2020	32	9/14/2018	86	1103	32	5	24	0	1	2.7%
GRUNDY COUNTY	MO	5/1/2020	35	1/1/1970	35	9501	1291	190	449	0	308	10.0%
RANDOLPH COUNTY	MO	5/1/2020	26	1/1/1970	26	29512	3127	555	1065	0	373	6.8%
VERNON COUNTY	MO	5/1/2020	26	1/1/1970	26	14854	3103	271	379	0	111	5.1%
BEAUFORT COUNTY	NC	6/19/2020	124	7/7/2014	161	45936	16174	5060	158	5	1813	15.3%
CARTERET COUNTY	NC	6/19/2020	21	11/3/2005	208	60783	2434	189	269	141	319	1.5%
CRAVEN COUNTY	NC	6/19/2020	77	4/16/2013	130	57423	11873	394	1762	19	976	5.5%
CURRITUCK COUNTY	NC	6/19/2020	4	12/21/2018	110	26074	14	6	0	5	0	0.0%
DARE COUNTY	NC	6/19/2020	146	9/20/2006	207	39947	15388	12952	44	3530	0	41.4%
DUPLIN COUNTY	NC	6/19/2020	3	6/20/2018	101	42406	0	1	0	0	0	0.0%
HYDE COUNTY	NC	6/19/2020	102	9/19/2007	175	7898	6936	411	8	189	0	7.7%
JONES COUNTY	NC	6/19/2020	6	4/16/2013	80	9365	145	14	1	0	0	0.2%
LENOIR COUNTY	NC	6/19/2020	4	6/20/2018	96	35905	48	8	3	0	0	0.0%
MARTIN COUNTY	NC	6/19/2020	2	2/4/2009	79	16946	0	0	0	0	0	0.0%

FEMA Study Name	ST	Projected New FEMA Map Date	Maps Changed	Effective FEMA Map Date	Map Total	Property Count	In to In	In to Out	Out to In	High to Low	Low to High	Impact
ONslow COUNTY	NC	6/19/2020	78	2/16/2007	160	87455	7165	197	1232	1806	956	4.8%
PAMLICO COUNTY	NC	6/19/2020	46	7/2/2004	66	18040	9375	840	224	62	891	11.2%
PITT COUNTY	NC	6/19/2020	21	7/7/2014	137	76209	1244	161	32	0	0	0.3%
TYRRELL COUNTY	NC	6/19/2020	8	10/16/2008	65	4270	8	0	0	0	0	0.0%
WASHINGTON COUNTY	NC	6/19/2020	3	2/4/2009	67	12516	42	1	6	0	0	0.1%
BURT COUNTY	NE	6/5/2020	23	1/1/1970	24	7966	1777	437	463	104	6	12.7%
DODGE COUNTY	NE	4/17/2020	1	3/3/2011	32	21677	233	0	5	0	0	0.0%
SEWARD COUNTY	NE	5/1/2020	23	1/1/1970	23	11506	1605	199	688	11	115	8.8%
ESSEX COUNTY	NJ	4/3/2020	19	6/4/2007	64	186612	9663	131	3655	0	37	2.0%
PASSAIC COUNTY	NJ	4/17/2020	52	9/28/2007	79	129217	11561	646	1359	8	154	1.7%
FAIRFIELD COUNTY	OH	4/17/2020	5	7/19/2018	61	71013	200	10	55	0	0	0.1%
MIAMI COUNTY	OH	6/5/2020	15	8/2/2011	65	52597	2277	183	146	4	3	0.6%
SCIOTO COUNTY	OH	6/19/2020	10	4/18/2011	103	58821	1680	29	492	0	0	0.9%
LANE COUNTY	OR	6/5/2020	35	6/2/1999	247	152231	1639	447	813	0	210	1.0%
ADAMS COUNTY	PA	7/22/2020	69	2/18/2009	127	45138	1047	606	169	0	1362	4.7%
LACKAWANNA COUNTY	PA	8/5/2020	100	1/1/1970	103	102531	3125	2068	2206	6	3367	7.5%
LEBANON COUNTY	PA	7/8/2020	81	6/5/2012	97	52528	2909	434	474	10	138	2.0%
KENT COUNTY	RI	4/3/2020	5	10/2/2015	57	66033	15	5	8	0	0	0.0%
NEWPORT COUNTY	RI	6/19/2020	9	9/4/2013	67	36938	317	20	148	6	0	0.5%
WASHINGTON COUNTY	RI	4/3/2020	59	10/16/2013	113	69826	4276	363	526	6	437	1.9%
COFFEE COUNTY	TN	5/15/2020	4	7/2/2008	56	31803	446	24	0	0	1	0.1%
BANDERA COUNTY	TX	5/15/2020	32	2/4/2011	35	32409	6275	1157	888	48	173	7.0%
BEXAR COUNTY	TX	6/19/2020	14	9/29/2010	14	617458	4276	66	121	2	32	0.0%
DENTON COUNTY	TX	6/19/2020	7	4/18/2011	7	264651	1415	53	152	2	47	0.1%
KENDALL COUNTY	TX	5/15/2020	3	12/17/2010	24	24755	596	15	4	7	0	0.1%
KERR COUNTY	TX	5/15/2020	5	3/3/2011	39	36385	635	39	105	0	0	0.4%
MEDINA COUNTY	TX	5/15/2020	8	4/3/2012	40	38343	2086	285	92	1	0	1.0%
MOAB, CITY OF	UT	4/3/2020	1	4/2/2009	49	6723	144	0	183	0	0	2.7%
UTAH COUNTY	UT	6/19/2020	78	1/1/1970	142	207802	2026	1349	1853	3	870	2.0%
LOUISA COUNTY	VA	7/22/2020	24	11/5/1997	29	33269	1674	71	1549	32	0	5.0%
RADFORD, CITY OF	VA	6/19/2020	9	9/25/2009	9	10488	215	4	12	0	0	0.2%
SNOHOMISH COUNTY	WA	6/19/2020	143	9/16/2005	170	299867	3730	158	22529	1	74	7.6%
THURSTON COUNTY	WA	6/19/2020	18	5/15/2018	153	116631	1484	194	213	1	542	0.8%

Report Explanations	
Map Total	Total FEMA maps (revised and unrevised) encompassing the extent of the FEMA Study Name.
Maps Changed	Number of revised maps with a projected new FEMA map date.
Property Count	Total properties encompassing the extent of the FEMA Study Name.
In to In	Properties currently in the Special Flood Hazard Area (SFHA) and likely to retain the same flood zone.
In to Out	Properties currently in the SFHA and likely to not be in the SFHA as a result of the revision.
Out to In	Properties currently not in the SFHA and likely to be in the SFHA as a result of the revision.
Low to High	Properties likely remaining in the SFHA and likely to be in a higher insurance premium flood zone.
High to Low	Properties likely remaining in the SFHA and likely to be in a lower insurance premium flood zone.
Impact	Percent of the Property Count affected by a zone change. A higher number indicates higher community impact.

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