

## 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](mailto:Info@MassiveCert.com). Download this report and sign-up for updates at [www.massivecert.com/map-impact](http://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
MOHAVE COUNTY	AZ	12/30/2020	8	6/16/2016	382	261160	1000	794	132	472	0	0.5%
YAVAPAI COUNTY	AZ	12/17/2020	15	2/15/2019	274	3954	674	58	106	8	0	4.4%
PULASKI COUNTY	AR	2/26/2021	3	6/7/2019	3	176128	638	88	30	0	0	0.1%
INYO COUNTY	CA	12/3/2020	13	8/16/2011	217	17623	116	7	179	20	0	1.2%
SAN FRANCISCO	CA	3/23/2021	24	No Map	24	245942	0	0	1757	0	0	0.7%
VENTURA COUNTY	CA	1/29/2021	56	4/4/2018	220	261081	2238	190	757	206	71	0.5%
JEFFERSON COUNTY	CO	1/15/2021	5	12/20/2019	132	261238	29	5	147	0	0	0.1%
LARIMER COUNTY	CO	1/15/2021	23	2/6/2013	172	168106	191	25	312	36	0	0.2%
BREVARD COUNTY	FL	1/29/2021	90	3/17/2014	149	332284	43129	2084	3703	628	534	2.1%
CITRUS COUNTY	FL	1/15/2021	46	9/26/2014	154	146712	17718	52	1937	968	345	2.3%
GULF COUNTY	FL	3/9/2021	88	4/16/2009	93	17521	8302	1026	2103	615	433	23.8%
HERNANDO COUNTY	FL	1/15/2021	35	2/2/2012	151	116037	5701	54	30	1929	4	1.7%
OKALOOSA COUNTY	FL	3/9/2021	72	12/6/2002	74	107995	16240	1336	2277	1981	1884	6.9%
WALTON COUNTY	FL	12/30/2020	63	9/29/2010	158	88814	15625	1409	823	287	1351	4.4%
DOUGLAS COUNTY	GA	12/30/2020	24	3/4/2013	71	54252	838	39	697	259	0	1.8%
KAUAI COUNTY	HI	2/26/2021	12	11/26/2010	12	25027	617	11	438	1	158	2.4%
JOHNSON COUNTY	IN	1/29/2021	12	8/2/2007	64	64412	1601	155	599	102	0	1.3%
VANDEBURGH COUNTY	IN	1/29/2021	10	3/17/2011	42	77446	1719	278	532	4	0	1.1%
BUTLER COUNTY	IA	12/17/2020	38	9/16/2011	38	13876	3969	680	396	16	6	7.9%
JEFFERSON COUNTY	IA	4/7/2021	35	No Map	36	18151	89	22	3053	0	4	17.0%
SCOTT COUNTY	IA	3/23/2021	58	6/9/2014	66	73186	5781	717	1884	2	83	3.7%
STORY COUNTY	IA	1/15/2021	88	10/16/2014	99	43216	5219	541	722	22	31	3.0%
WAPELLO COUNTY	IA	1/29/2021	42	No Map	42	16449	123	255	216	83	114	4.1%
RENO COUNTY	KS	1/29/2021	30	1/6/2010	83	35561	1235	332	829	159	118	4.0%
BOYD COUNTY	KY	1/29/2021	5	8/5/2013	59	27289	3630	0	10	9	0	0.1%
JEFFERSON COUNTY	KY	2/26/2021	120	12/5/2006	144	258173	13797	1683	2059	2312	14	2.4%
OLDHAM COUNTY	KY	3/23/2021	20	9/20/2006	33	25598	1434	115	217	13	28	1.5%
PLAQUEMINES PARISH	LA	1/15/2021	48	9/30/1993	70	15116	4503	574	2049	705	4963	54.8%
MACOMB COUNTY	MI	12/30/2020	24	11/20/2013	131	325202	7003	1190	501	0	2119	1.2%
MARSHALL COUNTY	MN	3/23/2021	86	No Map	111	15147	1044	151	813	357	1295	17.3%
RED LAKE COUNTY	MN	3/9/2021	16	No Map	18	4256	609	49	264	0	0	7.4%
SCOTT COUNTY	MN	2/12/2021	78	No Map	91	56397	2556	284	1393	913	304	5.1%
BOLIVAR COUNTY	MS	3/23/2021	3	3/21/2017	3	23233	31	4	4	34	0	0.2%

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HUMPHREYS COUNTY	MS	3/23/2021	10	3/15/2012	11	7849	788	58	0	68	0	1.6%
PANOLA COUNTY	MS	3/23/2021	23	5/16/2017	23	23206	575	45	322	1	19	1.7%
SHARKEY COUNTY	MS	3/23/2021	2	3/2/2012	2	4746	705	5	0	79	0	1.8%
TALLAHATCHIE COUNTY	MS	3/23/2021	14	5/16/2017	14	10783	441	23	280	198	0	4.6%
WASHINGTON COUNTY	MS	3/23/2021	7	5/2/2012	7	30314	1005	21	7	63	0	0.3%
YALOBUSHA COUNTY	MS	3/23/2021	6	9/17/2010	8	12259	201	31	83	148	0	2.1%
CLARK COUNTY	MO	1/29/2021	13	2/16/2012	38	7252	459	83	46	73	218	5.8%
ST. CHARLES COUNTY	MO	3/9/2021	2	1/20/2016	2	5526	1042	11	272	0	0	5.1%
ROCKINGHAM COUNTY	NH	1/29/2021	42	5/17/2005	155	179634	11108	1468	1388	210	198	1.8%
DEFIANCE COUNTY	OH	3/9/2021	5	9/29/2010	36	26863	1809	37	7	8	0	0.2%
LORAIN COUNTY	OH	3/9/2021	21	8/19/2008	121	167712	1806	131	67	8	959	0.7%
CLEVELAND COUNTY	OK	1/15/2021	4	2/20/2013	46	209678	3076	192	266	24	4	0.2%
SEMINOLE COUNTY	OK	4/7/2021	31	7/18/2011	31	20316	4329	357	363	2	1	3.6%
DOUGLAS COUNTY	OR	3/23/2021	31	2/17/2010	244	4626	706	31	591	60	11	15.0%
UNION COUNTY	PA	2/26/2021	5	10/16/2009	44	1155	259	0	5	0	0	0.4%
BEAUFORT COUNTY	SC	3/23/2021	143	11/4/1992	144	104942	8918	18293	1482	14	23578	41.3%
CHARLESTON COUNTY	SC	1/29/2021	157	11/17/2004	160	199406	74193	16051	4348	7032	2806	15.2%
CHEATHAM COUNTY	TN	2/26/2021	26	12/22/2016	56	43438	2399	411	324	1307	0	4.7%
DICKSON COUNTY	TN	1/15/2021	25	12/22/2016	66	54331	661	64	120	680	0	1.6%
HOUSTON COUNTY	TN	1/15/2021	13	10/19/2010	24	6548	303	33	37	321	0	6.0%
MONTGOMERY COUNTY	TN	1/15/2021	36	3/18/2008	89	69104	1325	119	88	353	0	0.8%
ROBERTSON COUNTY	TN	2/26/2021	7	4/16/2008	59	35380	73	10	57	333	0	1.1%
STEWART COUNTY	TN	1/15/2021	20	10/19/2010	34	12135	141	105	101	1241	0	11.9%
SUMNER COUNTY	TN	2/26/2021	14	4/17/2012	94	75432	1163	87	71	206	0	0.5%
WILLIAMSON COUNTY	TN	2/26/2021	6	12/22/2016	93	87547	419	52	44	9	0	0.1%
ARCHER COUNTY	TX	2/12/2021	42	No Map	45	17698	401	293	1690	98	7	11.8%
BRAZORIA COUNTY	TX	12/30/2020	105	9/22/1999	106	258437	74713	6342	22074	5670	808	13.5%
CALDWELL COUNTY	TX	12/30/2020	12	6/19/2012	31	20878	4512	66	155	47	2	1.3%
FORT BEND COUNTY	TX	1/29/2021	8	12/21/2017	55	284210	1881	106	398	1202	2	0.6%
GUADALUPE COUNTY	TX	12/30/2020	8	11/2/2007	63	138509	22463	12	136	144	45	0.2%
LLANO COUNTY	TX	1/29/2021	10	5/2/2012	33	42783	4084	67	28	726	0	1.9%
MATAGORDA COUNTY	TX	1/15/2021	41	5/4/1992	41	36398	9452	1247	2141	4753	1234	25.8%
SUMMIT COUNTY	UT	3/23/2021	27	3/16/2006	81	35283	3036	544	190	440	2	3.3%
CULPEPER COUNTY	VA	2/26/2021	25	6/18/2007	30	23209	1574	300	1172	84	0	6.7%
FREDERICK COUNTY	VA	1/29/2021	30	9/2/2009	32	57073	3370	401	175	288	0	1.5%
GREENE COUNTY	VA	3/23/2021	14	1/5/2007	14	11200	407	29	1336	0	0	12.2%
LAFAYETTE COUNTY	WI	12/17/2020	105	No Map	116	22198	2250	269	818	25	925	9.2%
PIERCE COUNTY	WI	12/30/2020	2	11/16/2011	2	27880	268	2	15	0	0	0.1%

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**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.

Values are approximate based on best-available parcel records and do not represent a definitive count of flood zone determinations. This report is provided "as-is" for informational purposes only. Use at your own risk and without warranty. Copyright MassiveCert, Inc.