

## 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	Policies in Force	Property Count	Properties Affected	In to In	In to Out	Out to In	Impact
IMPERIAL COUNTY	CA	3/22/2022	2	9/26/2008	129	54	86295	339	19	5	2	0.0%
RIVERSIDE COUNTY	CA	3/22/2022	5	3/6/2018	418	5935	827971	737	29	5	551	0.1%
SAN DIEGO COUNTY	CA	3/22/2022	2	12/20/2019	406	1637	1053506	240191	19896	2987	2	0.3%
GILPIN COUNTY	CO	4/6/2022	16	2/16/1994	16	24	9347	9347	671	171	368	5.8%
GLADES COUNTY	FL	3/22/2022	9	3/6/2020	85	272	11421	2269	452	28	60	0.8%
LEVY COUNTY	FL	1/28/2022	19	1/18/2019	130	994	63603	2794	1193	17	142	0.2%
FORD COUNTY	IL	5/17/2022	17	No Map	17	3	10660	10660	446	51	714	7.2%
MUSCATINE COUNTY	IA	1/28/2022	29	11/4/2016	46	255	25170	14225	3442	622	243	3.4%
ANDERSON COUNTY	KS	3/8/2022	30	No Map	30	6	7489	7489	2141	129	218	4.6%
CHASE COUNTY	KS	3/22/2022	35	No Map	36	22	4262	4262	2219	93	294	9.1%
FRANKLIN COUNTY	KS	3/8/2022	31	5/3/2011	33	50	13352	13352	2697	102	293	3.0%
OSAGE COUNTY	KS	5/17/2022	26	2/3/2010	29	43	11634	11634	3095	323	128	3.9%
RICE COUNTY	MN	4/6/2022	4	4/3/2012	4	182	27743	2591	377	12	17	0.1%
GREENE COUNTY	OH	3/8/2022	47	3/17/2011	63	901	74714	62840	4329	374	287	0.9%
HARNEY COUNTY	OR	4/20/2022	78	12/22/1998	262	56	13115	13115	3052	486	320	6.1%
WYOMING COUNTY	PA	5/17/2022	28	8/2/2012	85	247	5995	5995	1883	37	101	2.3%
DAVIDSON COUNTY	TN	2/25/2022	61	4/5/2017	62	6274	248746	59787	3704	149	372	0.2%
CHARLES CITY COUNTY	VA	4/20/2022	13	7/6/2015	30	22	6095	5965	648	14	430	7.3%
NOTTOWAY COUNTY	VA	5/3/2022	13	6/2/2009	13	2	16349	16349	758	46	601	4.0%
SURRY COUNTY	VA	4/6/2022	22	5/4/2015	30	50	6729	5965	968	31	293	4.8%
WALWORTH COUNTY	WI	4/6/2022	48	9/3/2014	149	134	68749	19730	2063	151	75	0.3%
WASHINGTON COUNTY	WI	2/25/2022	38	10/16/2015	164	776	61836	14213	2420	179	344	0.8%

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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.
Policies in Force	Policies in Force for the communities in the area of the FEMA Study Name.
Property Count	Total properties encompassing the extent of the FEMA Study Name.
Properties Affected	Total properties in the updated areas.
In to In	Properties affected currently in the Special Flood Hazard Area (SFHA) and likely to retain the same flood zone.
In to Out	Properties affected currently in the SFHA and likely to not be in the SFHA as a result of the revision.
Out to In	Properties affected currently not in the SFHA and likely to be in the SFHA as a result of the revision.
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.