

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 Xactus Flood Solutions 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 floodinfo@xactus.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	Policies in Force	Property Count	Properties Affected	In to In	In to Out	Out to In	Impact
MINERAL COUNTY	CO	7/8/2025	15	1/1/1986	40	0	2007	2007	33	0	178	8.9%
ESCAMBIA COUNTY	FL	8/19/2025	91	9/29/2006	111	17541	154013	154013	22452	1916	5610	4.9%
TIFT COUNTY	GA	8/19/2025	18	9/29/2010	20	164	18451	17346	1924	345	270	3.3%
TURNER COUNTY	GA	8/19/2025	4	8/3/2009	14	8	5626	3295	277	16	18	0.6%
WORTH COUNTY	GA	8/19/2025	13	9/25/2009	26	66	12312	8669	1102	132	122	2.1%
MONROE COUNTY	IL	8/19/2025	26	No Map	28	164	19071	19071	2998	357	324	3.6%
ST. MARY'S COUNTY	MD	5/6/2025	86	11/19/2014	143	1069	49471	49471	7767	118	183	0.6%
ESSEX COUNTY	MA	7/8/2025	146	7/19/2018	222	8621	263608	217906	24232	2524	7164	3.7%
MIDDLESEX COUNTY	MA	7/8/2025	207	7/6/2016	288	7000	511835	410443	30851	3423	9518	2.5%
GRANITE COUNTY	MT	8/19/2025	37	4/19/2016	115	18	7760	2474	593	50	62	1.4%
DEUEL COUNTY	NE	9/5/2025	13	No Map	13	11	2690	2690	484	75	521	22.2%
WAYNE COUNTY	NE	9/5/2025	24	2/20/2008	25	1	6858	6858	1149	77	193	3.9%
MORRIS COUNTY	NJ	8/19/2025	14	No Map	207	3002	179664	16012	3667	583	248	0.5%
TOMPKINS COUNTY	NY	6/18/2025	101	No Map	157	292	35885	35885	2242	364	2028	6.7%
HORACE, CITY OF	ND	9/5/2025	9	1/16/2015	155	2495	69741	28337	2943	205	2561	4.0%
GOLDEN VALLEY COUNTY	ND	9/19/2025	6	No Map	36	3	3712	100	77	7	14	0.6%
LAMOURE COUNTY	ND	6/18/2025	19	No Map	54	13	9849	9849	132	8	531	5.5%
SHERMAN COUNTY	OR	7/22/2025	53	No Map	67	8	2862	2862	427	66	165	8.1%
GEORGETOWN COUNTY	SC	6/18/2025	3	5/9/2023	113	8943	46507	1388	204	3	13	0.0%
DAVISON COUNTY	SD	5/6/2025	35	9/29/2010	46	46	11142	9701	978	45	560	5.4%
MOODY COUNTY	SD	10/2/2025	39	8/19/2008	39	19	5524	5524	1480	48	436	8.8%
RICHMOND, CITY OF	VA	7/8/2025	28	7/16/2014	36	551	74784	74784	1720	145	414	0.7%
CHARLOTTE COUNTY	VA	9/19/2025	21	7/20/2009	21	1	15585	15584	1421	77	636	4.6%
LUNENBURG COUNTY	VA	5/6/2025	26	7/20/2009	26	3	16189	16189	1576	24	606	3.9%
NELSON COUNTY	VA	8/5/2025	71	6/18/2010	75	62	18277	18277	3248	197	520	3.9%

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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 Xactus, LLC.