

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 we analyze 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
ALAMEDA COUNTY	CA	5/26/2026	8	12/21/2018	164	0	469388	42106	1049	55	200	0.1%
SAN DIEGO COUNTY	CA	3/3/2026	23	3/22/2022	408	0	1053838	90728	4959	775	727	0.1%
SOLVANG, CITY OF	CA	6/10/2026	4	9/28/2018	277	0	176745	47680	7084	788	1478	1.3%
SAGUACHE COUNTY	CO	6/10/2026	5	No Map	85	0	21877	21866	12	100	55	0.7%
DOUGHERTY COUNTY	GA	7/7/2026	63	9/25/2009	73	1026	37832	37305	3988	2810	2296	13.5%
LOWNDES COUNTY	GA	7/7/2026	29	9/26/2008	32	367	49636	49636	2479	357	2168	5.1%
HONOLULU , CITY AND COUN	HI	6/10/2026	68	11/5/2014	113	41734	282937	236032	39642	364	7669	2.8%
TETON COUNTY	ID	6/10/2026	33	8/4/1988	41	46	14914	14914	1137	279	482	5.1%
PARKE COUNTY	IN	7/7/2026	14	10/16/2012	39	26	20928	7833	1006	40	229	1.3%
CHIPPEWA COUNTY	MI	6/23/2026	59	10/16/2014	91	79	6964	6860	291	12	23	0.5%
OLMSTED COUNTY	MN	6/10/2026	2	9/21/2023	93	199	63313	7058	352	4	3	0.0%
WABASHA COUNTY	MN	7/21/2026	47	6/20/2000	60	127	17995	17995	2830	421	280	3.9%
BOONE COUNTY	NE	6/10/2026	38	12/6/1999	38	19	6435	6435	1549	647	185	12.9%
BRIDGEPORT, CITY OF	NE	3/17/2026	2	9/27/1985	4	7	1074	1074	25	14	22	3.4%
DIXON COUNTY	NE	5/26/2026	26	No Map	28	12	6771	6771	121	68	1766	27.1%
HILLSBOROUGH COUNTY	NH	6/10/2026	70	4/18/2011	233	963	164273	15130	2868	223	1229	0.9%
ALAMANCE COUNTY	NC	6/10/2026	5	11/17/2017	118	369	76840	4027	264	22	61	0.1%
CASWELL COUNTY	NC	6/10/2026	46	9/28/2007	102	3	17183	7615	1144	43	21	0.4%
FORSYTH COUNTY	NC	6/10/2026	8	8/18/2009	137	876	160130	2080	123	21	11	0.0%
ORANGE COUNTY	NC	6/10/2026	2	12/6/2019	118	2210	59594	310	0	0	0	0.0%
PERSON COUNTY	NC	6/10/2026	2	12/6/2019	99	26	27199	114	29	1	1	0.0%
STOKES COUNTY	NC	6/10/2026	13	8/18/2009	64	30	30903	10326	683	34	12	0.1%
RICHLAND COUNTY	ND	6/10/2026	9	12/18/2009	91	53	16880	3535	469	30	55	0.5%
TULSA COUNTY	OK	6/10/2026	1	9/12/2024	125	1998	266366	5103	72	18	14	0.0%
ALLENDALE COUNTY	SC	7/21/2026	9	7/22/2010	20	5	11294	8437	272	42	2	0.4%
BAMBERG COUNTY	SC	7/21/2026	23	9/29/2010	38	24	11920	8789	475	53	36	0.7%
BARNWELL COUNTY	SC	7/21/2026	15	9/29/2010	35	7	15784	8562	531	40	35	0.5%
HAMPTON COUNTY	SC	7/21/2026	25	9/29/2010	43	83	16577	13390	1121	209	90	1.8%
CALDWELL COUNTY	TX	6/10/2026	18	12/30/2020	40	1008	20878	14208	2439	401	342	3.6%
FREESTONE COUNTY	TX	6/10/2026	27	No Map	28	31	24779	24779	3399	98	1931	8.2%
SHELBY COUNTY	TX	5/26/2026	37	No Map	38	35	19968	19968	3606	203	1351	7.8%
UTAH COUNTY	UT	6/23/2026	45	6/19/2020	152	826	207781	65861	1095	511	482	0.5%
SUFFOLK, CITY OF	VA	7/7/2026	65	8/3/2015	71	809	41507	41507	5718	164	894	2.5%
POCAHONTAS COUNTY	WV	7/7/2026	121	11/4/2010	144	177	14405	14405	2449	226	773	6.9%
LANGLADE COUNTY	WI	3/17/2026	90	9/28/1990	104	39	29554	29554	4745	389	760	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.