

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	Policies in Force	Property Count	Properties Affected	In to In	In to Out	Out to In	Impact
SAN FRANCISCO, CITY AND COUNTY	CA	3/23/2021	24	No Map	46	167	276591	276591	0	0	1757	0.6%
LOS ANGELES COUNTY	CA	4/21/2021	64	12/21/2018	79	16290	234568	222569	7777	1016	2845	1.6%
LOGAN COUNTY	CO	5/4/2021	30	5/16/2016	70	172	11999	7458	3255	39	109	1.2%
MORGAN COUNTY	CO	5/18/2021	12	4/4/2018	51	101	15033	6698	869	35	30	0.4%
SEDGWICK COUNTY	CO	5/18/2021	11	No Map	34	1	3203	2003	22	2	246	7.7%
GULF COUNTY	FL	3/9/2021	88	4/16/2009	93	1614	17521	17521	9346	1026	2107	17.9%
OKALOOSA COUNTY	FL	3/9/2021	72	12/6/2002	74	20880	107995	107995	20105	1336	2277	3.3%
GENEVA, CITY OF	IL	7/20/2021	1	6/2/2015	96	300	7829	7829	314	13	111	1.6%
JEFFERSON COUNTY	IA	4/7/2021	35	No Map	36	6	18151	18151	93	22	3053	16.9%
SCOTT COUNTY	IA	3/23/2021	58	6/9/2014	66	1051	73186	68523	5866	717	1884	3.6%
OLDHAM COUNTY	KY	3/23/2021	20	9/20/2006	33	275	25598	22798	1475	115	217	1.3%
WHITLEY COUNTY	KY	5/18/2021	1	3/16/2015	42	132	16732	16732	3138	0	0	0.0%
BALTIMORE, CITY OF	MD	6/16/2021	23	4/2/2014	37	2791	235015	235015	4115	467	662	0.5%
BARNSTABLE COUNTY	MA	7/6/2021	5	7/16/2014	5	11089	182911	3745	713	8	97	0.1%
BRISTOL COUNTY	MA	7/6/2021	55	7/16/2015	55	3773	201456	49219	4329	629	984	0.8%
NORFOLK COUNTY	MA	7/6/2021	6	7/16/2015	6	6230	242436	3124	655	38	107	0.1%
MARSHALL COUNTY	MN	3/23/2021	86	No Map	111	64	15147	15147	2696	151	813	6.4%
RED LAKE COUNTY	MN	3/9/2021	16	No Map	18	3	4256	4227	609	49	264	7.4%
BOLIVAR COUNTY	MS	3/23/2021	3	3/21/2017	3	652	23233	629	65	4	4	0.0%
CLAIBORNE COUNTY	MS	7/20/2021	4	4/19/2010	23	38	7917	856	226	2	35	0.5%
HINDS COUNTY	MS	7/20/2021	16	11/18/2009	78	4366	127592	55677	11743	1019	215	1.0%
HUMPHREYS COUNTY	MS	3/23/2021	10	3/15/2012	11	166	7849	1395	856	58	0	0.7%
MARSHALL COUNTY	MS	5/4/2021	9	7/4/2011	9	39	24012	11552	924	135	33	0.7%
PANOLA COUNTY	MS	3/23/2021	23	5/16/2017	23	117	23206	6427	595	45	322	1.6%
QUITMAN COUNTY	MS	5/4/2021	9	5/16/2017	36	178	8547	1620	1324	11	38	0.6%
SCOTT COUNTY	MS	7/20/2021	1	12/17/2010	31	379	21799	227	20	0	10	0.0%
SHARKEY COUNTY	MS	3/23/2021	2	3/2/2012	2	247	4746	1035	784	5	0	0.1%
TALLAHATCHIE COUNTY	MS	3/23/2021	14	5/16/2017	14	60	10783	4356	639	23	280	2.8%
TATE COUNTY	MS	5/4/2021	2	10/2/2013	27	59	15151	493	19	7	3	0.1%
WASHINGTON COUNTY	MS	3/23/2021	7	5/2/2012	7	1913	30314	1267	1068	21	7	0.1%
YALOBUSHA COUNTY	MS	3/23/2021	6	9/17/2010	8	25	12259	3086	349	31	83	0.9%
ST. CHARLES COUNTY	MO	3/9/2021	2	1/20/2016	2	1407	5526	5526	1042	11	272	5.1%
GALLATIN COUNTY	MT	4/21/2021	23	9/2/2011	161	386	49784	15026	1178	130	165	0.6%

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BRANT, TOWN OF	NY	6/16/2021	3	6/7/2019	299	2205	364262	75571	3845	94	422	0.1%
NIAGARA COUNTY	NY	5/4/2021	40	11/3/2017	151	661	93542	38465	4606	79	98	0.2%
ONslow COUNTY	NC	6/2/2021	8	6/19/2020	160	6946	87455	2255	262	1	86	0.1%
PENDER COUNTY	NC	6/2/2021	7	12/6/2019	203	5655	50217	3019	1259	5	914	1.8%
DEFIANCE COUNTY	OH	3/9/2021	5	9/29/2010	36	104	26863	14400	1817	37	7	0.2%
LAKE COUNTY	OH	5/4/2021	25	2/3/2010	82	653	111115	43477	2829	27	40	0.1%
LORAIN COUNTY	OH	3/9/2021	21	8/19/2008	121	969	167712	45781	2773	131	67	0.1%
ROGER MILLS COUNTY	OK	5/18/2021	47	8/9/2000	48	1	6916	6897	1228	112	992	16.0%
SEMINOLE COUNTY	OK	4/7/2021	31	7/18/2011	31	49	20316	20310	4332	357	363	3.5%
DOUGLAS COUNTY	OR	3/23/2021	31	2/17/2010	244	1006	4626	4626	777	31	591	13.4%
SCHUYLKILL COUNTY	PA	5/18/2021	147	11/19/2014	168	838	89192	89192	9177	2431	2175	5.2%
NEWPORT COUNTY	RI	7/6/2021	9	9/4/2013	9	2231	36938	3639	323	20	148	0.5%
BEAUFORT COUNTY	SC	3/23/2021	143	11/4/1992	144	51631	104942	104942	32510	18293	1482	18.8%
GREENVILLE COUNTY	SC	5/4/2021	30	1/18/2019	158	1733	222131	26304	1489	40	142	0.1%
SPARTANBURG COUNTY	SC	5/4/2021	18	1/6/2011	158	357	142432	20669	934	26	241	0.2%
UNION COUNTY	SC	5/4/2021	3	8/2/2011	21	1	18115	5335	192	5	24	0.2%
SUMMIT COUNTY	UT	3/23/2021	27	3/16/2006	81	591	35283	35283	3477	544	191	2.1%
GREENE COUNTY	VA	3/23/2021	14	1/5/2007	14	52	11200	11199	407	29	1336	12.2%

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.