

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
MARICOPA COUNTY	AZ	7/20/2021	22	9/18/2020	494	15243	1643752	341015	11422	2500	377	0.2%
YAVAPAI COUNTY	AZ	8/24/2021	16	12/17/2020	274	1697	36222	36222	2899	107	11	0.3%
STANISLAUS COUNTY	CA	8/24/2021	23	9/26/2008	95	1006	62352	62352	2357	100	333	0.7%
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%
MANATEE COUNTY	FL	8/10/2021	77	3/17/2014	78	44845	189572	132126	48635	3653	1505	2.7%
GEM COUNTY	ID	8/24/2021	23	No Map	54	26	11072	11072	298	17	288	2.8%
COOK COUNTY	IL	9/10/2021	23	11/1/2019	285	14097	1415749	107890	1057	25	115	0.0%
GENEVA, CITY OF	IL	7/20/2021	1	6/2/2015	96	300	7829	7829	314	13	111	1.6%
DUBUQUE COUNTY	IA	8/10/2021	65	8/19/2013	77	164	51570	40308	4205	1252	374	3.2%
LINN COUNTY	IA	7/20/2021	1	4/5/2010	108	2143	111686	111686	11382	1178	540	1.5%
LINN COUNTY	IA	7/20/2021	1	4/5/2010	108	2143	111686	111686	11382	1178	540	1.5%
ELLSWORTH COUNTY	KS	8/10/2021	10	8/18/2009	22	29	6971	2556	775	45	39	1.2%
WABAUNSEE COUNTY	KS	8/24/2021	32	3/19/2007	34	82	7099	7099	2268	117	147	3.7%
CAMPBELL COUNTY	KY	8/10/2021	4	3/3/2014	82	484	36300	36300	3613	0	0	0.0%
HARLAN COUNTY	KY	8/10/2021	5	3/16/2015	64	377	17861	17861	7015	0	0	0.0%
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	201447	49219	4329	629	984	0.8%
NORFOLK COUNTY	MA	7/6/2021	6	7/16/2015	6	6230	242438	3124	655	38	107	0.1%
PLYMOUTH COUNTY	MA	7/6/2021	126	11/4/2016	126	9477	212311	107736	17497	1360	3640	2.4%
MUSKEGON COUNTY	MI	10/7/2021	46	7/6/2015	48	245	82828	46279	3769	300	359	0.8%
OCEANA COUNTY	MI	8/24/2021	25	8/4/2014	41	77	26294	11314	1813	82	289	1.4%
COTTONWOOD COUNTY	MN	9/24/2021	25	No Map	27	61	10720	10720	1256	129	167	2.8%
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%
MARSHALL COUNTY	MS	5/4/2021	9	7/4/2011	9	39	24012	11552	924	135	33	0.7%
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%
TATE COUNTY	MS	5/4/2021	2	10/2/2013	27	59	15151	493	19	7	3	0.1%
BRANT, TOWN OF	NY	6/16/2021	3	6/7/2019	299	2205	364262	75571	3845	94	422	0.1%

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
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%
LAKE COUNTY	OH	5/4/2021	25	2/3/2010	82	653	111115	43477	2829	27	40	0.1%
ROGER MILLS COUNTY	OK	5/18/2021	47	8/9/2000	48	1	6916	6897	1228	112	992	16.0%
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%
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%
NICHOLAS COUNTY	WV	9/24/2021	5	7/4/2011	5	162	2815	2815	722	72	47	4.2%

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.