

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
JEFFERSON COUNTY	AL	9/24/2021	83	3/21/2019	259	2336	387432	139126	12889	2994	157	0.8%
ST. CLAIR COUNTY	AL	9/24/2021	6	8/17/2016	111	709	55375	4442	205	5	155	0.3%
SHELBY COUNTY	AL	9/24/2021	30	2/20/2013	190	1845	98503	21247	2326	146	14	0.2%
KERN COUNTY	CA	10/21/2021	14	9/26/2008	309	4641	405941	60330	1215	96	38	0.0%
SHASTA COUNTY	CA	12/16/2021	8	3/17/2011	137	479	5138	5138	889	89	88	3.4%
ADAMS COUNTY	CO	12/2/2021	6	9/28/2018	155	1112	158721	25967	505	29	58	0.1%
DOUGLAS COUNTY	CO	12/2/2021	4	9/4/2020	4	799	132933	13336	200	24	17	0.0%
RIO BLANCO COUNTY	CO	12/2/2021	93	9/27/1991	108	18	5209	5208	1112	192	167	6.9%
ALACHUA COUNTY	FL	9/24/2021	9	11/2/2018	112	3043	125194	32119	3673	1909	349	1.8%
DESOTO COUNTY	FL	10/7/2021	10	11/6/2013	10	455	20245	2254	1169	18	34	0.3%
HILLSBOROUGH COUNTY	FL	10/7/2021	90	9/27/2013	243	64778	503707	222069	64060	1686	9238	2.2%
ORANGE COUNTY	FL	9/24/2021	12	6/20/2018	12	15022	463213	87383	7172	1360	254	0.3%
SANTA ROSA COUNTY	FL	11/19/2021	103	12/19/2006	143	28525	101314	101314	15810	1354	4453	5.7%
COOK COUNTY	IL	9/10/2021	23	11/1/2019	285	14097	1415745	107890	1057	25	115	0.0%
BOONE COUNTY	IA	10/21/2021	24	5/3/2011	24	103	24646	24646	4375	922	233	4.7%
CLAY COUNTY	IA	11/5/2021	47	No Map	52	70	18331	18331	3105	661	767	7.8%
CRAWFORD COUNTY	IA	12/2/2021	62	No Map	62	27	23106	23106	2778	1367	1322	11.6%
DES MOINES COUNTY	IA	10/21/2021	78	10/16/2015	95	284	28811	22988	2006	143	278	1.5%
IOWA COUNTY	IA	10/21/2021	32	8/2/2011	33	114	19103	19103	4124	526	1500	10.6%
JONES COUNTY	IA	11/19/2021	30	5/18/2015	30	125	3659	3659	535	38	61	2.7%
MUSCATINE COUNTY	IA	1/28/2022	29	11/4/2016	46	255	25170	14225	3442	622	243	3.4%
OSCEOLA COUNTY	IA	11/5/2021	28	No Map	29	2	12108	12108	106	52	2242	18.9%
TAMA COUNTY	IA	10/7/2021	43	11/18/2009	43	51	22737	22737	5164	579	412	4.4%
MUSKEGON COUNTY	MI	10/7/2021	46	7/6/2015	48	245	82828	46279	3769	300	359	0.8%
OTTAWA COUNTY	MI	10/21/2021	21	5/16/2013	103	510	107486	29782	4773	257	163	0.4%
WAYNE COUNTY	MI	10/21/2021	38	12/3/2013	171	1764	167502	167502	6726	482	2822	2.0%
COTTONWOOD COUNTY	MN	9/24/2021	25	No Map	27	61	10720	10720	1256	129	167	2.8%
YELLOW MEDICINE COUNTY	MN	10/7/2021	49	No Map	66	50	11334	11334	1379	198	261	4.0%
COAHOMA COUNTY	MS	12/16/2021	22	2/2/2012	35	218	16195	12759	1678	93	89	1.1%
FORREST COUNTY	MS	11/19/2021	12	3/16/2015	56	834	21225	9663	1833	91	54	0.7%
GREENE COUNTY	MS	11/19/2021	5	1/6/2012	34	44	11804	1096	625	56	0	0.5%
PERRY COUNTY	MS	11/19/2021	7	12/16/2011	26	70	10105	3042	962	22	42	0.6%
GOLDEN VALLEY COUNTY	MT	11/5/2021	21	7/20/1982	58	1	2722	2722	80	12	115	4.7%

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NEMAHA COUNTY	NE	10/7/2021	14	No Map	14	11	7251	7251	1567	239	377	8.5%
RICHARDSON COUNTY	NE	10/7/2021	22	No Map	23	15	10271	10271	2064	218	661	8.6%
OCEAN COUNTY	NJ	12/16/2021	17	6/20/2018	17	14161	26298	26298	13490	186	19	0.8%
CLINTON COUNTY	OH	11/19/2021	11	5/3/2010	37	92	27089	11609	966	53	15	0.3%
HIGHLAND COUNTY	OH	11/19/2021	2	3/3/2011	31	4	32789	2352	201	3	6	0.0%
HORRY COUNTY	SC	12/16/2021	157	9/17/2003	162	50686	253513	253513	50354	11374	7200	7.3%
ORANGE COUNTY	TX	12/16/2021	19	8/6/2002	19	13152	48882	48882	13819	1447	9315	22.0%
SALT LAKE COUNTY	UT	11/19/2021	14	8/2/2012	110	1099	378012	46812	877	141	335	0.1%
AMELIA COUNTY	VA	10/7/2021	12	4/16/2009	13	8	10303	10303	1180	58	392	4.4%
ESSEX COUNTY	VA	10/21/2021	31	5/4/2015	38	269	10138	10132	2587	187	32	2.2%
GLOUCESTER COUNTY	VA	10/21/2021	36	11/19/2014	42	1544	25002	25002	7270	131	117	1.0%
KING AND QUEEN COUNTY	VA	10/21/2021	41	5/16/2016	43	59	7986	7986	1334	39	748	9.9%
KING GEORGE COUNTY	VA	12/2/2021	36	2/18/2015	42	82	27665	27665	2940	116	488	2.2%
NEW KENT COUNTY	VA	10/21/2021	24	8/3/2015	29	123	17323	17323	3735	199	88	1.7%
KITTITAS COUNTY	WA	9/24/2021	151	6/5/1985	212	659	37537	37537	5601	567	495	2.8%
YAKIMA COUNTY	WA	10/21/2021	35	6/16/2016	268	1143	104290	16452	1441	94	148	0.2%
NICHOLAS COUNTY	WV	9/24/2021	5	7/4/2011	5	162	2815	2815	722	72	47	4.2%
SUMMERS COUNTY	WV	10/7/2021	2	2/3/2010	2	182	2814	2814	372	64	10	2.6%

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.

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