

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.

FEMA Study Name	ST	Effective FEMA Map Date	Projected New FEMA Map Date	Map Total	Maps Changed	Property Count	In To In	In to Out	Out to In	Low to High	High to Low	Impact
BLAIR COUNTY	PA	3/2/12	5/2/18	145	10	65,850	797	192	9	21	0	0.3%
HUNTINGDON COUNTY	PA	10/16/12	5/2/18	150	4	28,967	119	8	0	11	2	0.1%
THURSTON COUNTY	WA	9/2/16	5/15/18	153	45	115,865	4,084	82	124	2,907	16	2.7%
FLAGLER COUNTY	FL	7/17/06	6/6/18	67	67	79,835	9,261	4,069	3,696	29	123	9.9%
MASON COUNTY	IL	1/6/12	6/6/18	26	3	16,860	406	12	97	68	0	1.0%
SANDUSKY COUNTY	OH	4/18/11	6/6/18	41	3	32,747	394	13	51	42	0	0.3%
WELLS COUNTY	ND	8/5/86	6/6/18	37	37	Property data not available						
CLATSOP COUNTY	OR	3/17/10	6/20/18	105	28	32,628	3,039	1,330	245	53	47	5.1%
KENT COUNTY	DE	7/7/14	6/20/18	127	9	84,408	566	33	200	209	2	0.5%
MONMOUTH COUNTY	NJ	9/25/09	6/20/18	123	9	250,164	7,625	294	102	38	490	0.4%
OCEAN COUNTY	NJ	9/29/06	6/20/18	185	2	420,875	4,520	141	71	273	19	0.1%
ORANGE COUNTY	FL	9/25/09	6/20/18	62	6	452,239	6,322	326	559	609	5	0.3%
PUTNAM COUNTY	OH	5/16/95	6/20/18	59	59	29,245	3,982	762	1,255	1,390	5	11.7%
SAN JUAN COUNTY	WA	3/1/91	6/20/18	62	62	17,134	4,296	365	927	4,143	0	31.7%
SUSSEX COUNTY	DE	3/7/17	6/20/18	177	31	185,547	2,711	434	1,600	798	12	1.5%
ADAMS COUNTY	IL	6/2/11	7/5/18	40	4	52,573	497	105	6	0	0	0.2%
ADAMS COUNTY	NE	4/1/92	7/5/18	29	29	17,230	1,961	480	990	388	0	10.8%
CLAY COUNTY	NE	9/1/86	7/5/18	20	20	4,860	885	192	392	0	0	12.0%
LEXINGTON COUNTY	SC	2/20/02	7/5/18	122	122	131,273	11,809	1,266	2,682	400	16	3.3%
ESSEX COUNTY	MA	7/16/14	7/19/18	222	1	263,384	388	7	0	0	0	0.0%
FAIRFIELD COUNTY	OH	1/6/12	7/19/18	61	4	67,496	1,630	199	2	6	0	0.3%
MARION COUNTY	KS	3/17/11	7/19/18	56	4	24,479	514	4	14	32	0	0.2%

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.
Property Count	Total properties encompassing the extent of the FEMA Study Name.
In to In	Properties currently in the Special Flood Hazard Area (SFHA) and likely to retain the same flood zone because of the revision.
In to Out	Properties currently in the SFHA and likely to not be in the SFHA as a result of the revision.
Out to In	Properties currently not in the SFHA and likely to be in the SFHA as a result of the revision.
Low to High	Properties likely remaining in the SFHA and likely to be in a higher insurance premium flood zone as a result of the revision.
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Impact	Percent of the Property Count affected by a zone change. A higher number indicates higher community impact.

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NOBLE COUNTY	OK	6/18/96	7/19/18	23	23	10,575	2,115	122	291	2	0	3.9%
SACRAMENTO COUNTY	CA	10/20/16	7/19/18	158	24	445,507	1,670	79	38	61	1	0.0%
BRYAN COUNTY	GA	5/5/14	8/2/18	40	22	17,290	3,579	2,549	618	310	418	22.5%
BUTLER COUNTY	PA	7/5/01	8/2/18	133	133	91,472	6,619	1,124	994	983	31	3.4%
CALHOUN COUNTY	TX	10/16/14	8/2/18	35	3	21,715	500	0	2	0	3	0.0%
GLADWIN COUNTY	MI	9/22/99	8/2/18	18	18	28,181	444	370	4,486	0	0	17.2%
LAUDERDALE COUNTY	AL	9/11/09	8/2/18	113	9	29,889	3,637	122	12	320	13	1.6%
LAWRENCE COUNTY	AL	9/11/09	8/2/18	64	36	25,740	3,508	103	759	1,042	13	7.4%
MARSHALL COUNTY	AL	9/16/11	8/2/18	115	16	60,773	5,338	5	15	1,924	17	3.2%
MCINTOSH COUNTY	GA	3/16/09	8/2/18	43	43	12,675	3,858	1,160	230	437	928	21.7%
ABBEVILLE COUNTY	SC	3/3/11	8/16/18	27	3	16,646	835	31	2	804	4	5.1%
AIKEN COUNTY	SC	6/19/12	8/16/18	170	19	89,415	724	13	50	0	1	0.1%
BROWN COUNTY	IL	10/16/09	8/16/18	13	3	Property data not available						
CHATHAM COUNTY	GA	7/7/14	8/16/18	87	80	113,811	25,143	8,731	1,731	640	1,374	11.0%
LIMESTONE COUNTY	AL	10/2/14	8/16/18	82	78	50,707	4,675	574	615	1,874	15	6.1%
MADISON COUNTY	AL	10/2/14	8/16/18	152	78	170,971	17,593	344	428	1,879	17	1.6%
MORGAN COUNTY	AL	12/16/05	8/16/18	94	94	64,947	5,952	637	1,789	1,086	49	5.5%
PIKE COUNTY	IL	6/2/11	8/16/18	37	2	Property data not available						
ATLANTIC COUNTY	NJ	8/23/99	8/28/18	163	163	170,466	24,753	28,492	1,900	20,153	22	29.7%
BROWN COUNTY	TX	4/2/92	8/28/18	41	41	33,231	6,395	277	1,959	781	0	9.1%
GRAND TRAVERSE COUNTY	MI	5/4/92	8/28/18	31	31	50,307	1,367	278	2,920	224	0	6.8%
HAMILTON COUNTY	FL	6/4/10	8/28/18	54	6	14,804	7,292	6	13	0	0	0.1%
LEELANAU COUNTY	MI	3/2/89	8/28/18	62	62	7,493	18	0	0	18	0	0.2%
SUWANNEE COUNTY	FL	2/3/17	8/28/18	138	3	31,048	8,821	13	13	1	1	0.1%
ASSUMPTION PARISH	LA	11/5/97	9/14/18	13	13	12,252	5,704	483	413	4,087	18	40.8%
CARROLL COUNTY	OH	6/4/10	9/14/18	46	3	27,310	56	16	13	56	0	0.3%
DENVER, CITY AND COUNTY	CO	11/20/13	9/14/18	276	12	228,227	17	2	1	8	0	0.0%
EDGEFIELD COUNTY	SC	3/3/11	9/14/18	55	32	17,384	528	742	6	301	0	6.0%

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FRANKLIN COUNTY	MO	10/18/11	9/14/18	75	1	Property data not available							
MCCORMICK COUNTY	SC	4/4/11	9/14/18	30	5	12,922	149	10	8	69	0	0.7%	
STARK COUNTY	OH	2/16/12	9/14/18	134	11	204,909	1,061	56	175	274	6	0.2%	
ARAPAHOE COUNTY	CO	2/17/17	9/28/18	144	19	227,586	166	1	12	3	0	0.0%	
FAIRFIELD COUNTY	SC	5/3/11	9/28/18	33	8	17,766	1,588	1,223	1	40	1	7.1%	
KERSHAW COUNTY	SC	12/19/06	9/28/18	85	69	42,343	3,777	331	390	217	0	2.2%	
MARATHON COUNTY	WI	7/22/10	9/28/18	129	6	84,024	1,179	30	52	0	0	0.1%	
SANTA BARBARA COUNTY	CA	11/4/15	9/28/18	276	57	176,705	9,865	352	104	201	7	0.4%	
SUMTER COUNTY	SC	2/16/07	9/28/18	94	20	58,562	1,071	46	215	59	1	0.5%	
TILLAMOOK COUNTY	OR	8/20/02	9/28/18	106	106	31,031	5,501	1,707	1,183	3,996	5	22.2%	
JASPER COUNTY	IA	12/4/07	10/5/18	57	57	30,089	4,685	346	568	0	0	3.0%	
LINCOLN COUNTY	MO	9/29/10	10/5/18	115	8	28,988	363	5,821	29	132	1	20.6%	

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