

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 Xactus Flood Solutions 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 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
LEE COUNTY	AL	1/17/2025	11	11/2/2011	90	0	11428	5895	1143	44	74	1.0%
KENAI PENINSULA COUNTY	AK	2/28/2025	20	10/20/2016	80	0	63476	17861	224	3	2895	4.6%
HAMILTON COUNTY	FL	4/23/2025	9	9/4/2020	67	49	14831	3281	1346	24	27	0.3%
JEFFERSON COUNTY	FL	4/23/2025	10	2/5/2014	21	80	13126	4950	3058	51	6	0.4%
MADISON COUNTY	FL	4/23/2025	47	9/4/2020	109	99	16210	8767	3748	390	165	3.4%
CLAY COUNTY	IL	1/17/2025	38	No Map	41	12	15570	15570	2137	196	598	5.1%
EFFINGHAM COUNTY	IL	1/17/2025	46	No Map	49	12	22951	22951	2296	269	738	4.4%
BARBER COUNTY	KS	3/25/2025	52	No Map	53	6	6880	6880	323	62	1915	28.7%
BOURBON COUNTY	KS	2/14/2025	33	3/16/2016	33	22	12230	12230	3205	124	119	2.0%
HARPER COUNTY	KS	3/25/2025	35	No Map	35	8	6394	6394	1427	118	615	11.5%
LINN COUNTY	KS	2/28/2025	40	11/2/2007	41	22	17722	17722	1654	106	727	4.7%
WOODSON COUNTY	KS	4/9/2025	19	No Map	19	1	4526	4526	19	0	1413	31.2%
BOURBON COUNTY	KY	2/28/2025	34	1/6/2011	35	113	9167	9155	1340	109	98	2.3%
CLARK COUNTY	KY	2/28/2025	17	12/21/2017	30	120	16758	14046	1526	137	123	1.6%
ITASCA COUNTY	MN	3/11/2025	37	No Map	89	30	82198	82198	4417	858	3009	4.7%
ST. LOUIS COUNTY	MN	3/25/2025	228	No Map	242	309	191242	191242	23084	2408	6647	4.7%
CARROLL COUNTY	MS	3/11/2025	4	5/2/2017	28	18	10010	1496	198	23	19	0.4%
LEFLORE COUNTY	MS	1/17/2025	1	5/16/2012	53	667	16626	108	92	0	11	0.1%
MADISON COUNTY	MS	1/17/2025	25	3/17/2010	56	3481	55079	31499	4828	163	391	1.0%
MONTGOMERY COUNTY	MS	3/11/2025	2	9/17/2010	21	13	10172	1091	138	7	3	0.1%
YAZOO COUNTY	MS	1/31/2025	5	2/16/2012	45	336	18448	1270	584	12	1	0.1%
ADAIR COUNTY	MO	2/14/2025	33	11/16/1983	33	9	14168	14168	2588	132	387	3.7%
DOUGLAS COUNTY	NE	3/25/2025	72	5/19/2014	99	1312	203971	171362	4531	1236	1535	1.4%
BEAUFORT COUNTY	NC	1/17/2025	4	6/19/2020	161	3374	45933	146	17	5	2	0.0%
BERTIE COUNTY	NC	1/17/2025	50	12/21/2018	130	158	18876	8360	1743	114	26	0.7%
CARTERET COUNTY	NC	1/17/2025	124	6/19/2020	208	14770	60783	30602	14232	2095	567	4.4%
CHOWAN COUNTY	NC	1/17/2025	11	12/21/2018	41	361	13105	4570	917	12	0	0.1%
DUPLIN COUNTY	NC	1/17/2025	13	6/19/2020	101	645	42406	2480	456	15	63	0.2%
HERTFORD COUNTY	NC	1/17/2025	1	12/21/2018	71	70	15937	42	8	0	0	0.0%
MARTIN COUNTY	NC	1/17/2025	24	6/19/2020	79	90	16924	8852	1066	59	2	0.4%
NEW HANOVER COUNTY	NC	1/17/2025	17	12/6/2019	91	17492	95383	2578	380	13	92	0.1%
PITT COUNTY	NC	1/17/2025	2	6/19/2020	137	1774	76209	120	33	2	0	0.0%
SAMPSON COUNTY	NC	1/17/2025	1	12/6/2019	104	155	49670	39	12	0	0	0.0%
EDDY COUNTY	ND	1/31/2025	11	6/7/2017	34	5	5515	2111	282	1	320	5.8%
MERCER COUNTY	ND	3/11/2025	12	10/16/2015	14	76	2065	0	0	0	0	0.0%

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MCLEAN COUNTY	ND	3/11/2025	15	8/19/2010	25	3	20992	3186	214	78	18	0.5%
WARREN COUNTY	OH	4/23/2025	61	12/20/2019	92	641	100625	86552	6436	645	333	1.0%
CHESTERFIELD COUNTY	SC	3/25/2025	15	9/16/2011	51	23	31351	5170	290	9	0	0.0%
DARLINGTON COUNTY	SC	3/25/2025	7	2/6/2013	56	110	41001	8176	387	18	81	0.2%
FLORENCE COUNTY	SC	3/25/2025	7	12/16/2014	129	500	69354	6083	536	8	2	0.0%
BEADLE COUNTY	SD	2/28/2025	103	6/2/2009	105	18	9734	9734	2642	61	1215	13.1%
BROOKINGS COUNTY	SD	4/23/2025	52	7/16/2008	53	75	15606	15606	3312	248	733	6.3%
DAVISON COUNTY	SD	5/6/2025	35	9/29/2010	46	46	11142	9701	978	45	560	5.4%
YANKTON COUNTY	SD	2/14/2025	70	7/6/2010	72	59	17277	17277	3141	153	1438	9.2%
CARTER COUNTY	TN	2/14/2025	2	9/26/2008	38	404	31688	2560	293	1	44	0.1%
DEKALB COUNTY	TN	2/14/2025	5	4/19/2010	30	51	17864	3033	55	2	0	0.0%
PUTNAM COUNTY	TN	2/14/2025	2	5/16/2007	25	72	37852	442	89	3	38	0.1%
SMITH COUNTY	TN	2/14/2025	17	9/29/2010	53	113	13002	4310	1120	69	81	1.2%
HAYS COUNTY	TX	1/17/2025	69	9/2/2005	101	9442	75078	63104	6984	414	1149	2.1%
AMHERST COUNTY	VA	2/14/2025	42	9/19/2007	51	41	25294	25294	2501	172	510	2.7%
BUCKINGHAM COUNTY	VA	3/25/2025	38	6/17/2008	45	10	13332	13332	1282	73	861	7.0%
LUNENBURG COUNTY	VA	5/6/2025	26	7/20/2009	26	3	16189	16189	1576	24	606	3.9%
CLALLAM COUNTY	WA	4/23/2025	176	No Map	239	328	54339	54339	6007	456	1120	2.9%
KLICKITAT COUNTY	WA	2/14/2025	82	3/18/1985	112	33	20820	20819	1590	319	369	3.3%
MONROE COUNTY	WV	1/17/2025	42	6/17/2002	52	64	14039	14039	1851	222	615	6.0%
DANE COUNTY	WI	4/9/2025	7	6/16/2016	265	1160	211001	16560	816	22	20	0.0%

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.