

## 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](mailto:floodinfo@xactus.com). Download this report and sign-up for updates at [www.massivecert.com/map-impact](http://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%
LAKE COUNTY	CA	10/10/2024	18	9/30/2005	171	0	64393	7486	1470	172	309	0.7%
BOULDER COUNTY	CO	10/24/2024	95	8/15/2019	156	0	130834	53261	3986	347	952	1.0%
BAY COUNTY	FL	10/24/2024	147	6/2/2009	169	32095	132654	128608	40259	3431	8581	9.1%
FRANKLIN COUNTY	FL	10/10/2024	7	2/5/2014	59	2456	18822	6929	4285	134	128	1.4%
PALM BEACH COUNTY	FL	12/20/2024	52	10/5/2017	215	129792	672279	272856	91791	633	8900	1.4%
CLAY COUNTY	IL	1/17/2025	38	1/1/1970	41	12	15570	15570	2137	196	598	5.1%
EFFINGHAM COUNTY	IL	1/17/2025	46	1/1/1970	49	12	22951	22951	2296	269	738	4.4%
CLARK COUNTY	KY	2/28/2025	17	12/21/2017	30	120	16758	14046	1526	137	123	1.6%
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%
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%
MADISON COUNTY	MT	12/20/2024	83	1/1/1970	178	42	19093	19067	218	15	1376	7.3%
EDDY COUNTY	ND	1/31/2025	11	6/7/2017	34	5	5515	2111	282	1	320	5.8%
HAMILTON COUNTY	OH	12/20/2024	26	6/7/2023	132	1608	422501	45394	2647	441	168	0.1%
KLAMATH COUNTY	OR	11/7/2024	142	1/1/1970	207	60	61445	61445	4558	736	1187	3.1%
LAKE COUNTY	SD	11/21/2024	32	9/2/2009	32	192	9738	9738	3032	271	688	9.8%
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%
WILLIAMSON COUNTY	TN	12/20/2024	34	2/26/2021	94	1620	87435	43311	3822	309	91	0.5%
COLLIN COUNTY	TX	11/21/2024	8	6/7/2017	93	7526	325726	31739	1238	83	89	0.1%
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%
GOOCHLAND COUNTY	VA	10/10/2024	39	12/2/2008	47	52	16207	16207	1818	23	535	3.4%
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%
SUMMERS COUNTY	WV	10/24/2024	33	10/7/2021	34	123	14371	14371	2921	69	690	5.3%
FOND DU LAC COUNTY	WI	12/20/2024	29	11/4/2009	129	486	59754	8551	2455	318	39	0.6%
MILWAUKEE COUNTY	WI	10/24/2024	91	9/26/2008	111	1201	282996	282996	9007	192	342	0.2%
CARBON COUNTY	WY	12/20/2024	152	1/1/1970	316	40	17656	17656	925	283	2044	13.2%

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**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.