

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
MINERAL COUNTY	CO	7/8/2025	15	1/1/1986	40	0	2007	2007	33	0	178	8.9%
ESCAMBIA COUNTY	FL	8/19/2025	91	9/29/2006	111	17541	154013	154013	22452	1916	5610	4.9%
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%
TIFT COUNTY	GA	8/19/2025	18	9/29/2010	20	164	18451	17346	1924	345	270	3.3%
TURNER COUNTY	GA	8/19/2025	4	8/3/2009	14	8	5626	3295	277	16	18	0.6%
WORTH COUNTY	GA	8/19/2025	13	9/25/2009	26	66	12312	8669	1102	132	122	2.1%
WOODSON COUNTY	KS	4/9/2025	19	No Map	19	1	4526	4526	19	0	1413	31.2%
ST. MARY'S COUNTY	MD	5/6/2025	86	11/19/2014	143	1069	49471	49471	7767	118	183	0.6%
ESSEX COUNTY	MA	7/8/2025	146	7/19/2018	222	8621	263608	217906	24232	2524	7164	3.7%
MIDDLESEX COUNTY	MA	7/8/2025	207	7/6/2016	288	7000	511835	410443	30851	3423	9518	2.5%
GRANITE COUNTY	MT	8/19/2025	37	4/19/2016	115	18	7760	2474	593	50	62	1.4%
DOUGLAS COUNTY	NV	6/18/2025	43	6/15/2016	85	843	11183	60	5	0	4	0.0%
TOMPKINS COUNTY	NY	6/18/2025	101	No Map	157	292	35885	35885	2242	364	2028	6.7%
LAMOURE COUNTY	ND	6/18/2025	19	No Map	54	13	9849	9849	132	8	531	5.5%
WARREN COUNTY	OH	4/23/2025	61	12/20/2019	92	641	100625	86552	6436	645	333	1.0%
SHERMAN COUNTY	OR	7/22/2025	53	No Map	67	8	2862	2862	427	66	165	8.1%
GEORGETOWN COUNTY	SC	6/18/2025	3	5/9/2023	113	8943	46507	1388	204	3	13	0.0%
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%
RICHMOND, CITY OF	VA	7/8/2025	28	7/16/2014	36	551	74784	74784	1720	145	414	0.7%
LUNENBURG COUNTY	VA	5/6/2025	26	7/20/2009	26	3	16189	16189	1576	24	606	3.9%
NELSON COUNTY	VA	8/5/2025	71	6/18/2010	75	62	18277	18277	3248	197	520	3.9%
CLALLAM COUNTY	WA	4/23/2025	176	No Map	239	328	54339	54339	6007	456	1120	2.9%
DANE COUNTY	WI	4/9/2025	7	6/16/2016	265	1160	211001	16560	816	22	20	0.0%

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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.