

Effective Dates



Solstice
Innovations

Calculate 30 Days

*"In general, new flood insurance policies and endorsements adding or increasing coverage become effective following a **30-day** waiting period."*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2



How do you calculate the date
a policy becomes effective
after a 30-day Waiting Period?



Calculating 30-day Waits for 30 Day Months

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

Same Date the Following Month



Show the algorithm, then ask the class to calculate random dates. Only use months with 30 days.

The calculation shows the first day after the waiting period is up, one minute after midnight.

Calculating 30-day Waits for 31 Day Months

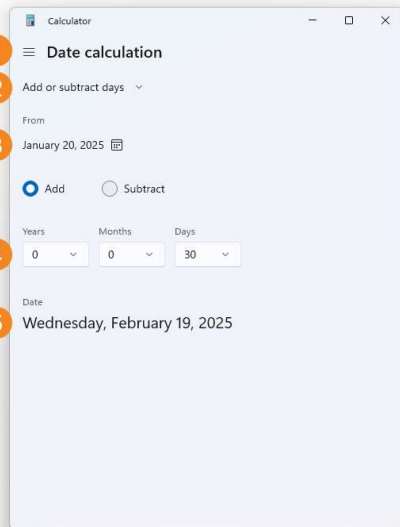
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

Same Date the Following Month minus 1 day



Show the algorithm, then ask the class to calculate random dates. Only use months with 31 days.



Calculate 30-day Waiting Period with Microsoft Calculator

1. Choose "Date calculation" from the hamburger menu
2. Choose "Add or subtract days" from the dropdown menu
3. Select the starting date of the 30-day waiting period
4. Add 30 days
5. The policy effective date (first day after the waiting period) will show at the bottom



Show the calculator image, then ask the class to open their MS Calculators. Ask for random dates.

*"The insurer must receive the [renewal] premium within **30 days** of the policy expiration date (includes policy expiration date plus 29 days)."*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2



How do you calculate the **last date**
of a 30-day grace period?



Calculating Grace Periods for 30 Day Months

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

Same Date the Following Month back 1 Day



Show the algorithm, then ask the class to calculate random dates. Only use months with 30 days.

The last day of the Grace Period is the same as saying “the last day of the Waiting Period”, so the calculation goes back one day.

Calculating Grace Periods for 31 Day Months

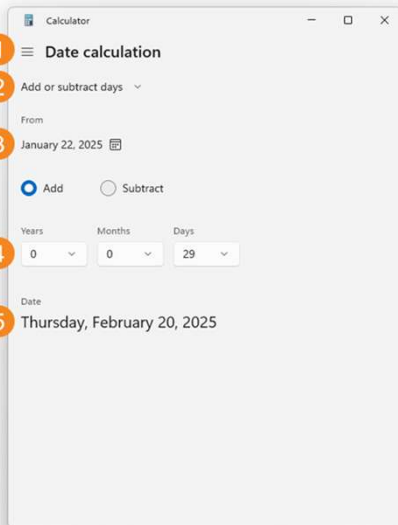
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

(Same Date the Following Month minus 1 day) back 1 day



Show the algorithm, then ask the class to calculate random dates. Only use months with 31 days.



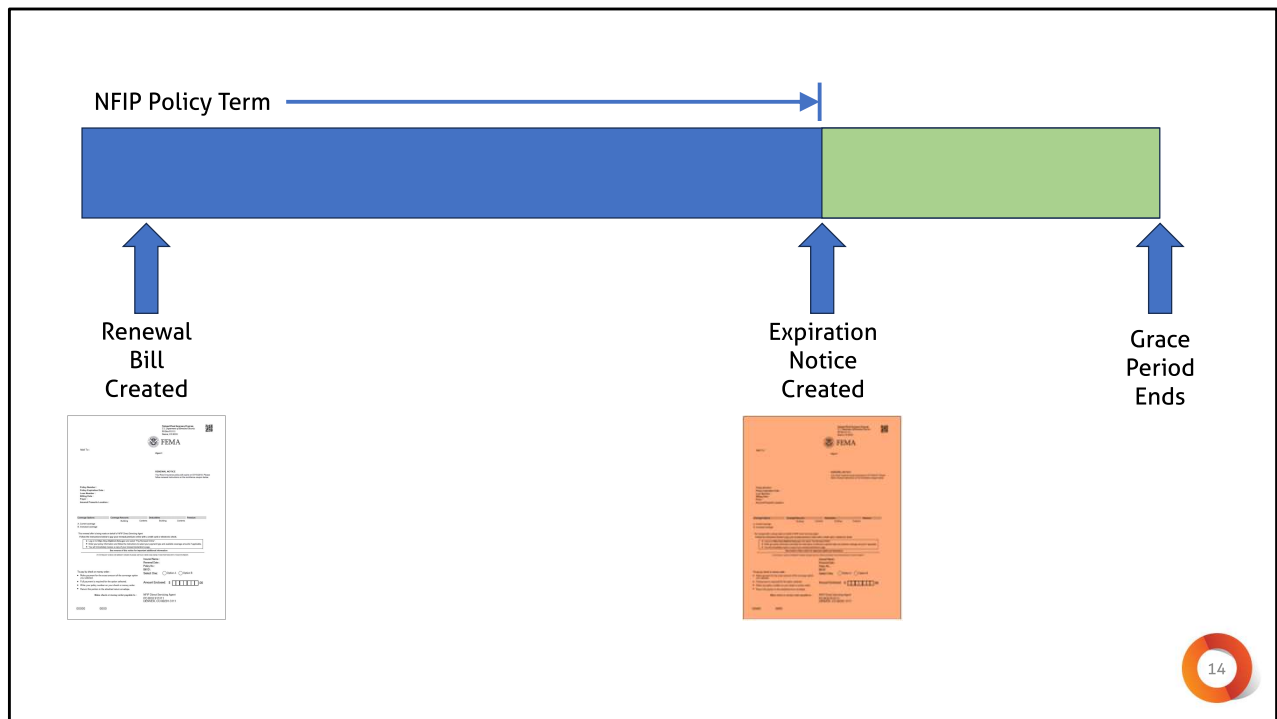
Calculate Last Day of Grace Period with Microsoft Calculator

1. Choose "Date calculation" from the hamburger menu
2. Choose "Add or subtract days" from the dropdown menu
3. Select the starting date of the 30-day Grace Period
4. Add **29 days** (back 1 day from 30 days)
5. The last day of the Renewal Grace Period will show at the bottom



Show the calculator image, then ask the class to open their MS Calculators. Ask for random dates.

30 Days Prior



Renewal Bill time frame. Rebilling is allowed up to the date of Expiration.

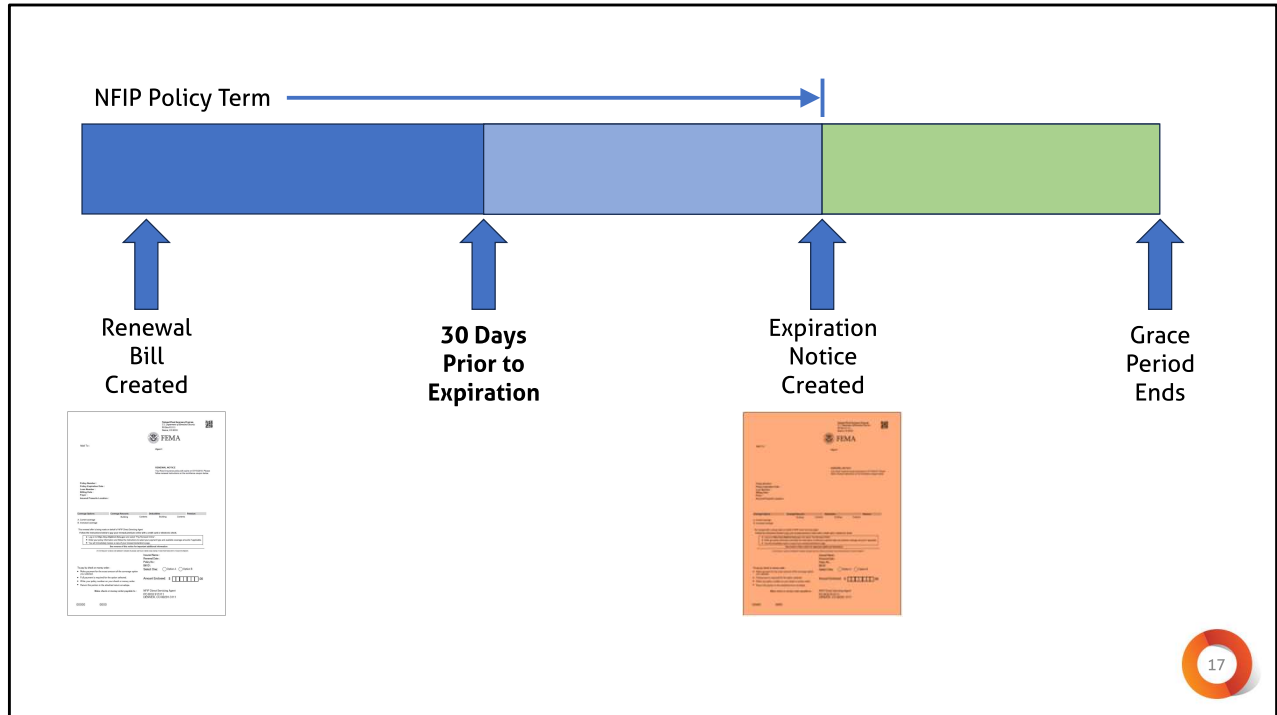
Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	\$100,000	\$50,000	\$5000	\$5000	
B. Increased coverage	\$110,000	\$52,500	\$5000	\$5000	

The insurer must submit required policy information so FEMA's system can calculate the premium to renew the policy. The insurer may present the payor with two coverage options:

- **Option A - Renewing for the Same Amounts of Insurance:**
 - This option provides the current amounts of insurance and applicable deductibles.
- **Option B - Renewing for Higher Amounts of Insurance:**
 - This option provides an inflation option of 10 percent for building coverage and 5 percent for contents coverage with applicable deductibles.
 - The amount of insurance offered cannot exceed the maximum limits.
 - The minimum deductible may change based on the amount of insurance offered at renewal.

What if an agent wants rebilling
above Option B?





Remember this?

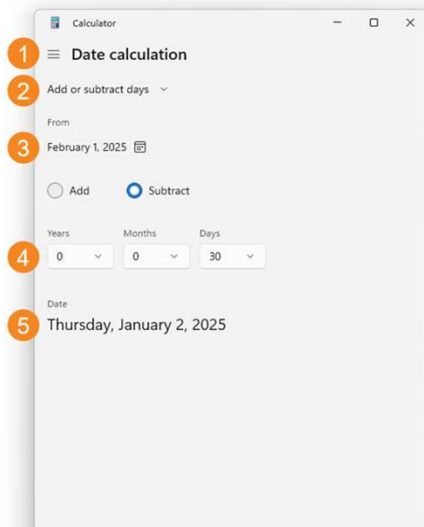
*If a policy expires on July 1st, the last day to request a coverage increase above Option B **and have it rebilled** is June 1st.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

*If a policy expires on June 1st, the last day to request a coverage increase above Option B **and have it rebilled** is May 2nd.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4





Calculate 30 days Prior to Expiration with Microsoft Calculator

1. Choose "Date calculation" from the hamburger menu
2. Choose "Add or subtract days" from the dropdown menu
3. Select the expiration date
4. **Subtract** 30 days
5. The last day to rebill a coverage increase above Option B will show at the bottom



Show the calculator image, then ask the class to open their MS Calculators. Ask for random dates.

Waiting Period Calculations

Premium Receipt Date

Standard 30-day Wait

Loan Exception (No Wait)

Map Revision Exception (1-day Wait)



POLICY RECORD BILLING AND PAYMENT CLAIMS

GENERAL INFORMATION

Home [Redacted] [Redacted]

Prior Company	Prior NAIC		
-	-		

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Pending	[Redacted]	PlasticCard	Loan Exception

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
11/07/2024	11/07/2025	11/07/2024	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
11/07/2024	-	N/A	-

The **Premium Receipt Date**, also known as the Cash Receipts Date, is an important factor in calculating the correct waiting period.

The Premium Receipt Date is compared to the Agent Sign Date* to determine the starting point for Effective Date calculations.

1. Identify Waiting Period Type
2. Identify Agent Sign Date*
3. Identify Premium Receipt Date
4. Calculate Effective Date

* *Loan Exception is different*



Standard 30-day Wait Agent Sign plus 9

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Inactive Pending	[REDACTED]	PlasticCard	Standard 30 Day
Effective Date	[REDACTED]		Wait

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
02/02/2025	02/02/2026	01/03/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/03/2025	-	N/A	01/03/2025



Standard 30-day Wait Agent Sign plus 10+

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Inactive Pending	[REDACTED]	PlasticCard	Standard 30 Day
Effective Date	[REDACTED]		Wait

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
02/12/2025	02/12/2026	01/13/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/13/2025



Loan Exception

Closing Date plus 9 (Insured Paid)

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Active	[REDACTED]	PlasticCard	Loan Exception

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
01/15/2025	01/15/2026	01/17/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/13/2025



Loan Exception » 30-day Wait
Closing Date plus 10+ (Insured Paid)

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Inactive Pending	[REDACTED]	PlasticCard	Loan Exception
Effective Date	[REDACTED]		

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
02/24/2025	02/24/2026	01/25/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/13/2025



Loan Exception

Closing Date plus 29 (Lender Paid)

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Active	[REDACTED]	Check	Loan Exception

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
01/15/2025	01/15/2026	02/10/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/13/2025



Loan Exception » 30-day Wait Closing Date plus 30+

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Inactive Pending	[REDACTED]	Check	Loan Exception
Effective Date	[REDACTED]		

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
03/18/2025	03/18/2026	02/16/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/13/2025



Map Revision Exception
Agent Sign plus 9

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Inactive Pending	[REDACTED]	PlasticCard	Map Revision
Effective Date	[REDACTED]		Exception: 1 Day
			Waiting Period

Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
01/14/2025	01/14/2026	01/16/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/16/2025



Map Revision Exception
Agent Sign plus 10+

Policy Status	Property Address	Premium Payment Type	Waiting Period Type
Inactive Pending		Check	Map Revision
Effective Date			Exception: 1 Day
			Waiting Period

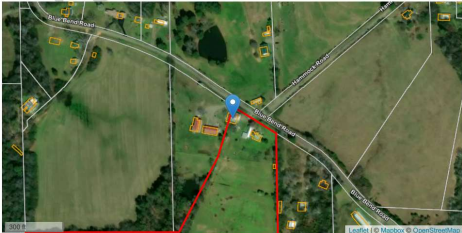
Effective date	Expiration date	Premium Receipt Date	Certified Mail Date
01/24/2025	01/24/2026	01/23/2025	-

Agent Sign Date	Policyholder Sign Date	Due date	Policy Issue Date
01/13/2025	-	N/A	01/23/2025



Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10230 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	01095C0335D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	CBRS / OPA	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-462-2277, or email us at customerhelp@xactris.com.

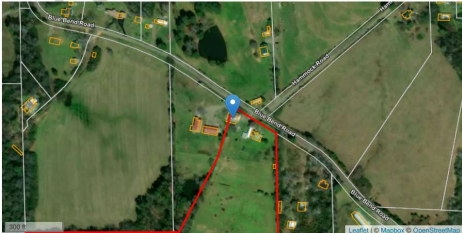
Flood Insurance Manual, p. 2-16

- A 1-day waiting period applies when the NFIP revises an FHBM or a FIRM to show that the building is **now in an SFHA** when it was not previously.
- The 1-day waiting period only applies if the insurer receives the Application Form (or endorsement request) and full amount due within **13 months** from the effective date of the map revision.
- If the insurer receives the Application Form (or endorsement request) and full amount due after 13 months from the effective date of the map revision, then the **30-day Waiting period** applies.

Map Revision Eligibility

FloodRisk Standard

Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10209 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	01095C0335D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	CBRS / OPA	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.
 Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to masspoint.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-2277, or email us at customersupport@xactris.com.

“...now in a SFHA when it was not previously...”

Flood Hazards are everywhere humans live.

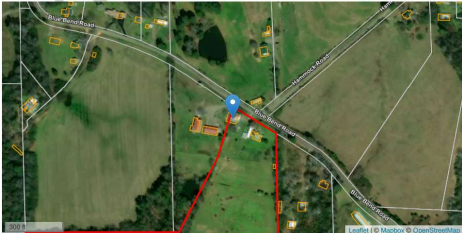
FIRMs only exist in participating communities.

- **Special Flood Hazard Area**
- **Non-Special Flood Hazard Area**



Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10200 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	010602035D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	EC On-File	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-5277, or email us at customerhelp@xactris.com.

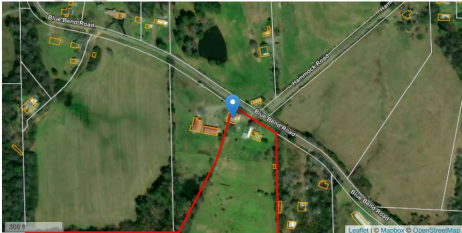
Qualifying Example

Current Map Zone: AE

Prior Map Zone: X

Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10209 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	010602035D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	EC On-File	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-5277, or email us at customerhelp@xactris.com.

Ineligible Example 1

Current Map Zone: AE

Prior Map Zone: AE

Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10209 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		

Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	010602035D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	EC On-File	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-5277, or email us at customerhelp@xactris.com.

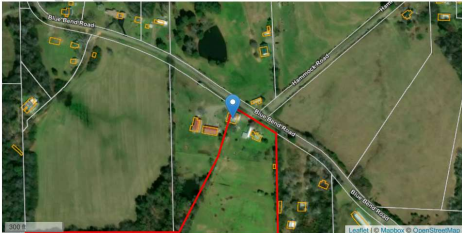
Ineligible Example 2

Current Map Zone: X

Prior Map Zone: AE

Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10209 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	01095C0335D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	CBRS / OPA	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-462-2577, or email us at customerhelp@xactris.com.

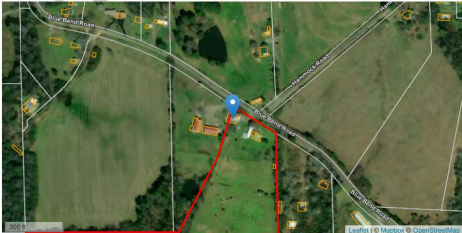
"...within 13 months from the effective date of the map revision..."

FIRMs are revised on specific dates.

The application must be created within 13 months of that date.

Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10200 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	01095C0335D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	CBRS / OPA	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to massworld.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-5277, or email us at customersupport@xactris.com.

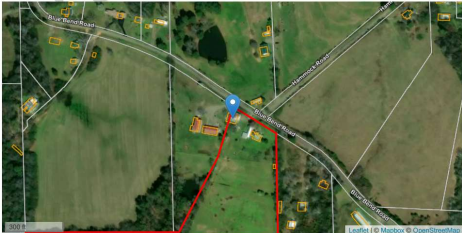
Qualifying Example

Current Map Date: 1/1/2024

Agent Sign Date: 1/5/2025

Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10200 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	01095C0335D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	CBRS / OPA	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-5277, or email us at customerhelp@xactris.com.

Ineligible Example 1

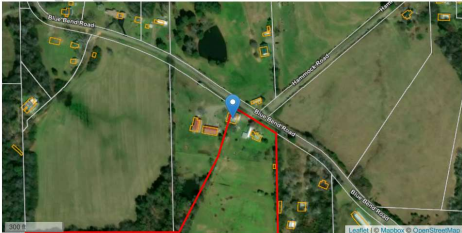
Current Map Date: 4/5/2023

Agent Sign Date: 2/3/2025



Map Revision Eligibility

FloodRisk Standard			
Provided Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951		
Standardized Location	875 BLUE BEND RD, ALBERTVILLE, AL 35951-5513		
Latitude, Longitude	34.336183, -86.175762	Parcel ID	1606130000018000
FIPS / MSA / Tract	01095 / 10200 / 301.01	Community No.	010275
Community Name	MARSHALL COUNTY *		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone X	Next Nearest Zone (Dist.)	A (2643 ft)
BFE	NOT APPLICABLE	USGS Ground Elev	1011 ft NAVD88
FEMA Map	01065C0335D, 09/16/2011	Previous Map	NOT AVAILABLE
NFIP Status	PARTICIPATING	NFIP Program	REGULAR
LOMA or LOMR	NO	CBRS / OPA	NO
Claims* S / #	\$716,765 / 23	NFIP PIP*	35
Flood Source	2767 ft	Salt Water	>6 miles
		Fresh Water	365 ft

*Not reported by NFIP community.

Copyright Xactris. All Rights Reserved. This is not a guaranteed flood hazard determination. It is not a substitute for an elevation certificate, and it cannot be used to secure a Letter of Map Amendment. Go to mapsource.com for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-622-5277, or email us at customerhelp@xactris.com.

Ineligible Example 2

Current Map Date: 10/5/2023

Agent Sign Date: 12/5/2024



Map Revision Eligibility

Pre-Quiz 1

Current Zone	AE
Prior Zone	X
Map Revision Date	1/2/2023
Agent Sign Date	1/2/2024



Pre-Quiz 2

Current Zone	VE
Prior Zone	AE
Map Revision Date	1/2/2023
Agent Sign Date	1/2/2024



Pre-Quiz 3

Current Zone	AE
Prior Zone	X
Map Revision Date	1/2/2023
Agent Sign Date	1/2/2025



Pre-Quiz 4

Current Zone	X
Prior Zone	VE
Map Revision Date	1/2/2024
Agent Sign Date	1/2/2025

