

Residential Properties (as of 5/31/2018)

| State | CIF in SFHA (estimated) | Total CIF | SFHA Properties | Total Properties | SFHA Penetration Rate | Overall Penetration Rate |
|----------------------|----------------------------|-----------|-----------------|---------------------|-----------------------------|--------------------------------|
| South Carolina | 91,115 | 149,897 | 149,321 | 1,827,618 | 61.0% | 8.2% |
| New Jersey | 123,688 | 153,560 | 247,449 | 2,554,125 | 50.0% | 6.0% |
| Louisiana | 215,953 | 457,392 | 442,772 | 1,681,036 | 48.8% | 27.2% |
| Florida | 598,233 | 1,106,594 | 1,296,095 | 6,608,981 | 46.2% | 16.7% |
| Delaware | 11,643 | 18,708 | 27,511 | 344,639 | 42.3% | 5.4% |
| Hawaii | 7,988 | 15,078 | 20,379 | 343,188 | 39.2% | 4.4% |
| New York | 75,832 | 145,576 | 209,517 | 4,728,628 | 36.2% | 3.1% |
| North Carolina | 71,066 | 113,495 | 199,535 | 3,716,447 | 35.6% | 3.1% |
| Rhode Island | 5,963 | 10,472 | 17,282 | 323,312 | 34.5% | 3.2% |
| District of Columbia | 224 | 1,545 | 706 | 129,693 | 31.8% | 1.2% |
| Virginia | 38,699 | 88,675 | 124,321 | 2,706,963 | 31.1% | 3.3% |
| Connecticut | 18,652 | 27,166 | 61,350 | 1,090,068 | 30.4% | 2.5% |
| Massachusetts | 29,923 | 44,367 | 101,599 | 1,907,572 | 29.5% | 2.3% |
| Texas | 161,325 | 643,291 | 554,264 | 7,855,407 | 29.1% | 8.2% |
| Georgia | 44,213 | 78,509 | 153,076 | 3,367,132 | 28.9% | 2.3% |
| California | 110,000 | 204,151 | 382,187 | 10,019,642 | 28.8% | 2.0% |
| Maryland | 13,177 | 38,702 | 46,935 | 1,842,407 | 28.1% | 2.1% |
| Mississippi | 31,729 | 55,756 | 124,834 | 1,136,752 | 25.4% | 4.9% |
| Nevada | 6,099 | 10,392 | 24,637 | 873,656 | 24.8% | 1.2% |
| Washington | 16,620 | 30,399 | 70,626 | 2,240,346 | 23.5% | 1.4% |
| Alabama | 20,597 | 35,808 | 99,398 | 1,885,229 | 20.7% | 1.9% |
| Arizona | 16,554 | 27,370 | 82,019 | 2,328,116 | 20.2% | 1.2% |
| Oregon | 13,050 | 23,017 | 65,564 | 1,343,210 | 19.9% | 1.7% |
| North Dakota | 2,917 | 8,967 | 15,794 | 232,428 | 18.5% | 3.9% |
| Pennsylvania | 24,923 | 44,798 | 152,947 | 4,666,476 | 16.3% | 1.0% |
| Nebraska | 5,541 | 7,379 | 34,785 | 652,904 | 15.9% | 1.1% |
| Montana | 2,686 | 4,711 | 19,529 | 415,134 | 13.8% | 1.1% |
| New Hampshire | 3,195 | 5,547 | 23,277 | 491,593 | 13.7% | 1.1% |
| Illinois | 17,985 | 31,282 | 131,910 | 3,865,794 | 13.6% | 0.8% |
| New Mexico | 8,244 | 11,478 | 61,883 | 784,147 | 13.3% | 1.5% |

| | | | | | | |
|-------------------------|--------------------|--------|------------------|-----------|-------|------|
| Ohio | 17,048 | 27,312 | 135,408 | 4,185,027 | 12.6% | 0.7% |
| Alaska | 1,031 | 2,020 | 8,264 | 226,684 | 12.5% | 0.9% |
| Iowa | 5,567 | 9,434 | 44,775 | 1,105,957 | 12.4% | 0.9% |
| West Virginia | 9,260 | 13,273 | 78,403 | 798,312 | 11.8% | 1.7% |
| Colorado | 5,627 | 15,397 | 48,520 | 1,699,602 | 11.6% | 0.9% |
| Michigan | 11,874 | 18,017 | 102,773 | 3,766,837 | 11.6% | 0.5% |
| Idaho | 2,993 | 5,186 | 26,179 | 588,108 | 11.4% | 0.9% |
| Indiana | 12,494 | 19,833 | 109,904 | 2,370,809 | 11.4% | 0.8% |
| Tennessee | 11,024 | 24,098 | 97,851 | 2,399,124 | 11.3% | 1.0% |
| Kentucky | 11,876 | 17,527 | 105,417 | 1,642,358 | 11.3% | 1.1% |
| Vermont | 1,530 | 2,811 | 14,271 | 267,214 | 10.7% | 1.1% |
| Maine | 2,844 | 6,777 | 27,000 | 617,734 | 10.5% | 1.1% |
| South Dakota | 1,613 | 2,924 | 15,413 | 288,253 | 10.5% | 1.0% |
| Arkansas | 8,873 | 14,144 | 86,425 | 1,147,406 | 10.3% | 1.2% |
| Missouri | 9,906 | 16,148 | 101,467 | 2,259,188 | 9.8% | 0.7% |
| Wisconsin | 6,213 | 10,744 | 63,980 | 2,102,290 | 9.7% | 0.5% |
| Kansas | 4,542 | 8,081 | 47,636 | 1,023,609 | 9.5% | 0.8% |
| Wyoming | 694 | 1,641 | 7,324 | 228,520 | 9.5% | 0.7% |
| Oklahoma | 6,028 | 11,822 | 75,438 | 1,449,119 | 8.0% | 0.8% |
| Minnesota | 3,467 | 7,831 | 45,617 | 1,892,473 | 7.6% | 0.4% |
| Utah | 808 | 2,906 | 15,159 | 804,612 | 5.3% | 0.4% |
| NATIONAL TOTAL | 1,923,148 | | 6,198,726 | | | |
| SFHA w/insurance | 0.310248833 | | | | | |

Source: FEMA Press Office, August 2018

Legend: "CIF" are Certificates in Force, which are essentially NFIP policies. "SFHA" are Special Flood Hazard Areas.

The "SFHA Penetration Rate" is the percentage of those properties with NFIP policies.