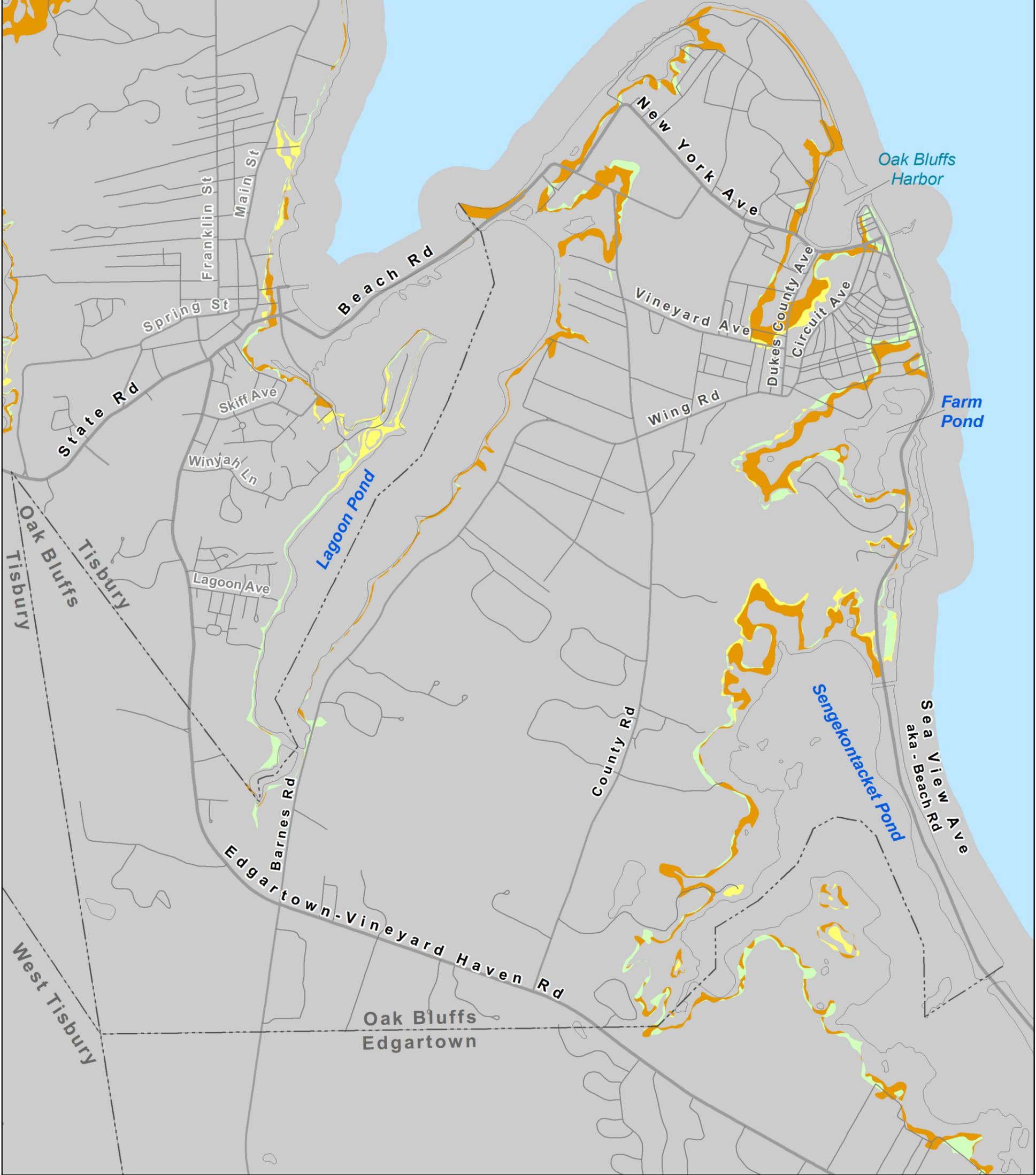


Category	Acres	Structures*	Category Description	Flood Insurance Requirements
New to 100 Year Flood Zone	166	311	Special Flood Hazard Area; 1% Annual Chance of Flooding; At least a 1 in 4 chance of flooding during a 30-year mortgage	All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.
New to 500 Year Flood Zone	19	78	0.2% Annual Chance of Flooding	Flood insurance isn't federally required but is recommended by FloodSmart.gov for all property owners and renters.
New to Zone X	52	203	Area outside the 1% and 0.2% Annual Chance of Flooding areas	Flood insurance isn't federally required. Purchase per discretion of property owner.

*Structures per MassGIS from 2014 aerial photos. Structure could be house, guest house, business, garage, shed, barn, etc. Only structures with a roofprint over 400sq ft included in the analysis.



Areas of Change in Flood Zone Category Oak Bluffs, MA

Comparison of Effective FEMA Flood Zones (June 2010)
with Preliminary FEMA Flood Zones (June 2013)



- Flood Zone Changes**
- New to 100 Year Flood Zone
 - New to 500 Year Flood Zone
 - New to Zone X
 - No Change in Major Flood Zone Category

DISCLAIMER: Data provided are for planning purposes only. The data are not adequate for boundary determination or regulatory interpretation. The MVC cannot be responsible for how these data are used or interpreted by the end user.
Compiled By: Martha's Vineyard Commission, CL Seidel, 2/10/16, ph. 508-693-3453, www.mvcommission.org
Data: Flood Boundary Changes - MVC 2016; Roads - MassDOT/MassGIS 2014
Projection: Stateplane, MA Mainland, NAD83, m; File: cls_basics; oak_difflood.mxd; Original in color

NOTES:
The MVC compared the 2010 FEMA data to the 2013 FEMA data and areas of change were identified and classified according to the area's 2010 category vs. the 2013 category.
Areas New to 100 Year Flood Zone were previously either in the 500 Year or Zone X.
Areas New to 500 Year Flood Zone were previously either in the 100 Year or Zone X.
Areas New to Zone X were previously either in the 100 Year or 500 Year Flood Zone.
Areas of No Change may have changed within the sub-categories of the 100 Year Flood Zone (i.e. VE to AE). But those areas are not displayed on this map since such changes still classify the area within the same main category (eg 100 Year Flood Zone).

