



City of Oak Harbor

Flood Hazard Areas

- Zones A, AE, AH, V, & VE**
1% annual chance flood event
(100-year flood)
- Zone X**
0.2% Annual Chance Flood Event
(500-year flood)

The Digital Flood Insurance Rate Map (DFIRM) data depicts flood risk information and supporting data used in emergency and mitigation planning as well as to determine flood insurance rates. The primary risk classifications depicted in a DFIRM are the 1% annual chance flood event, commonly referred to as a 100 year flood, the 0.2% annual chance flood event, commonly referred to as a 500 year flood and areas of minimal flood risk.

The DFIRM Database is derived from Flood Insurance Studies (FISs), previously published Flood Insurance Rate Maps (FIRMs), flood hazard analyses performed in support of the FISs and FIRMs, and new mapping data, where available. The FISs and FIRMs are published by the Federal Emergency Management Agency (FEMA) and is provided at a scale of 1:12,000. (Island County DFIRM, July 2010)

