



## Legend

<ul style="list-style-type: none"> <li><b>Cities</b></li> <li>▲ Other Places</li> <li>■ Small Towns</li> <li>● Small Cities</li> <li>● State Largest Cities</li> <li>● Major Cities</li> <li>⊕ Completed LOMAs</li> <li>⊕ National Communities</li> <li>⊕ LOMR's</li> <li>⊕ DFIRM Panels</li> <li>⊕ PLSS Township Range Lines</li> <li>⊕ PLSS Sections</li> <li>⊕ Bench Marks</li> <li>⊕ River Distance Markers</li> <li><b>General Structures</b></li> <li>⊕ Culverts (cont)</li> </ul>	<ul style="list-style-type: none"> <li>⊕ Foot Bridges</li> <li>⊕ Dams</li> <li>⊕ Levees</li> <li>⊕ Wing Walls</li> <li><b>Base Flood Elevation</b></li> <li>⊕ BFE with NGVD29 datum</li> <li>⊕ BFE with NAVD88 datum</li> <li>⊕ BFE with other datum</li> <li><b>Cross Section Lines</b></li> <li>⊕ Cross Section with NGVD29 datum</li> <li>⊕ Cross Section with NAVD88 datum</li> <li>⊕ Cross Section with other datum</li> <li>⊕ Coastal Transect Lines</li> <li>⊕ Political Jurisdictions</li> <li>⊕ DFIRM Streets</li> <li>⊕ PRIMARY ROAD</li> <li>⊕ SECONDARY ROAD (cont)</li> </ul>	<ul style="list-style-type: none"> <li>⊕ RAILROAD</li> <li>⊕ OTHER ROAD</li> <li>⊕ Streams</li> <li>⊕ Water Body</li> <li>⊕ Floodways</li> <li>⊕ Flood Hazard Zone Boundaries</li> <li><b>Flood Hazard Zones</b></li> <li>⊕ Zone A</li> <li>⊕ Zone AE</li> <li>⊕ Zone AH</li> <li>⊕ Zone AO</li> <li>⊕ Zone AR</li> <li>⊕ Zone A99</li> <li>⊕ Zone V</li> <li>⊕ Zone VE</li> <li>⊕ Zone D</li> <li>⊕ 0.2% Annual Chance Flood Hazard Zone</li> </ul>	<ul style="list-style-type: none"> <li><b>Streets</b></li> <li>⊕ Other</li> <li>⊕ Streets</li> <li>⊕ Major Roads</li> <li>⊕ Highways</li> <li>⊕ Major Highways</li> <li>⊕ Railroads</li> <li>⊕ States</li> <li>⊕ Lakes, Major Rivers</li> <li><b>Land Areas</b></li> <li>⊕ US</li> <li>⊕ Other Countries</li> </ul>
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## Zone AO

### *NFIP Policy Index*

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### **Definition/Description:**

Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between one and three feet. Average flood depths derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Some Zone AO have been designated in areas with high flood velocities such as alluvial fans and washes. Communities are encouraged to adopt more restrictive requirements for these areas.

### **NFIP Requirement:**

- 60.3
  - (c) (7) - Zone AO Requirements
  - (c)(8) - Zone AO Subdivision Requirements
- 64.3 - Definition

### **Guidance:**

- Answers to Questions About the National Flood Insurance Program - Flood Hazard Assessments and Mapping Requirements
- IS-9 Managing Floodplain Development Through The National Flood Insurance Program (NFIP) (page 3-33)

### **Related Keywords:**

- Flood Zones
- Flood Map
- Alluvial Fan Flooding