

# What are Special Flood Hazard Areas (SFHA)? AKA Flood Zones.

## Zone Type's

**“X”:** A flood that has a 0.2% Chance of being equaled or exceeded in any given year. Also known as the 500 year flood. This area has a low to moderate chance of flooding. The purchase of flood insurance as a condition for granting a loan is not required but encouraged. One to four unit buildings are eligible for the Preferred Risk Policy if flood insurance is purchased voluntarily.

## **“X protected by Levee”:**

Same as zone X, just a designation that the area is being protected by a levee. If the levee's were not present, the designation would change to one of the SFHA's listed below.

**“A”:** High flood risk area. No Base Flood Elevation (BFE) or flood depths given. Building in this area is not allowed, unless a hydraulic analysis of the area is derived by a Professional Engineer and a BFE is provided.

**THE PURCHASE OF FLOOD INSURANCE IS REQUIRED AS A CONDITION OF THE MORTGAGE.**



## SFHA's Continued

Zone Type's

**"AH":** Areas of shallow flooding, consists of ponding 1 to 3 feet in depth. BFE's are given in relation to a national datum.

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**"AO":** Areas of sheet flow on sloping terrain, 1 to 3 feet in depth. BFE's are given based on feet above grade.

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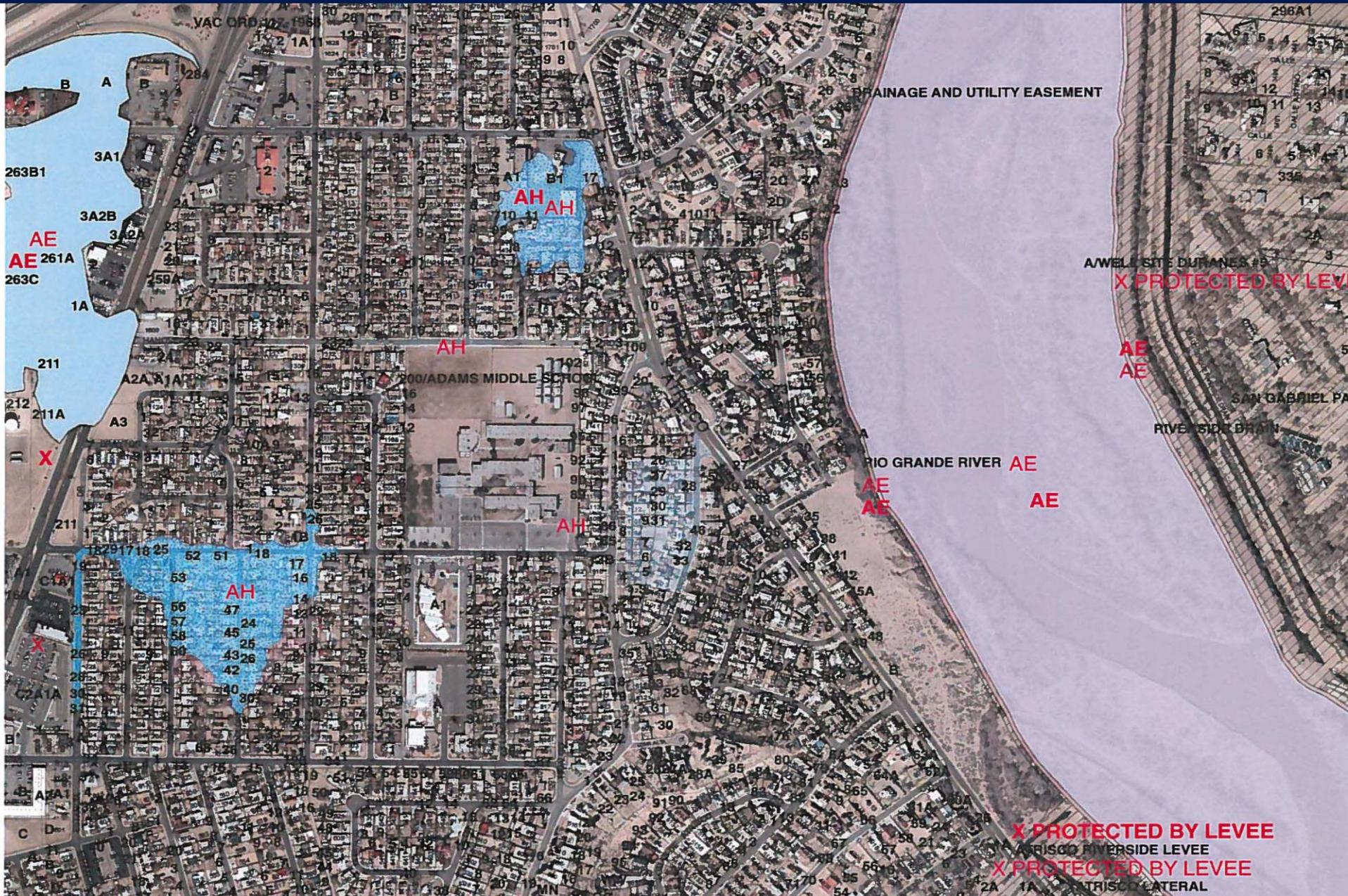
**"AE":** Areas of floodways, such as ravines', arroyos', pathway's, BFE's given.

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Examples of SFHA's on the COA's mapping site and a FIRMette are given in the following pages.



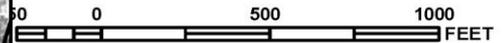
# Sample map of Special Flood Hazard Areas along the river.







MAP SCALE 1" = 500'



NFP  
 NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0327H

**FIRM**  
 FLOOD INSURANCE RATE MAP  
 BERNALILLO COUNTY,  
 NEW MEXICO  
 AND INCORPORATED AREAS

PANEL 327 OF 825

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
ALBUQUERQUE, CITY OF	350002	0327	H
BERNALILLO COUNTY			
UNINCORPORATED AREAS	350001	0327	H

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.



MAP NUMBER  
 35001C0327H

MAP REVISED  
 AUGUST 16, 2012

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at [www.msc.fema.gov](http://www.msc.fema.gov)



# Example of the map

