

# WHAT ARE SPECIAL FLOOD HAZARD AREAS (SFHA) ALSO KNOWN AS FLOOD ZONES

## Zone Types

- “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 (usually a discounted rate) 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.**

# SPECIAL FLOOD HAZARD AREAS (SFHA) CONTINUED

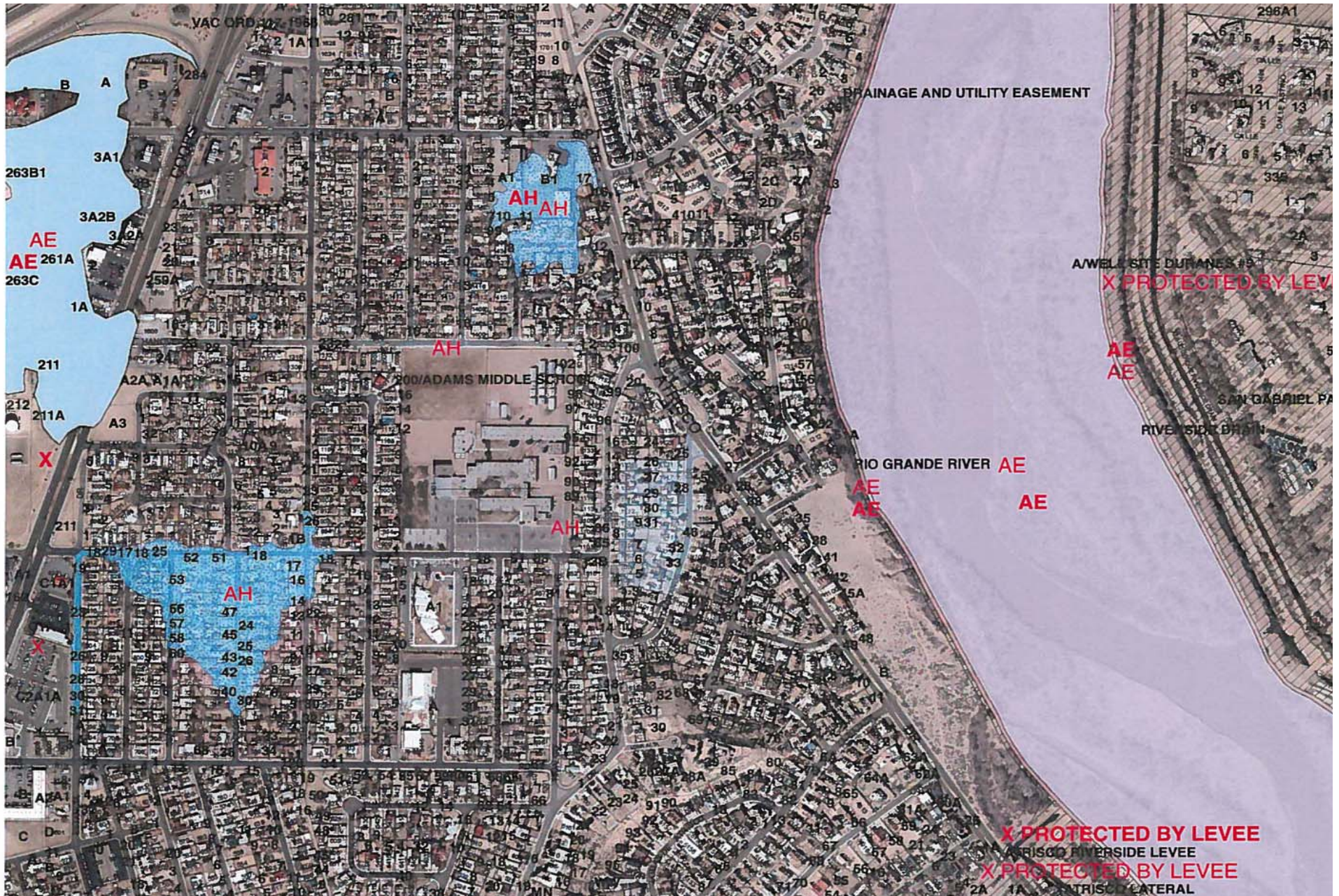
## Zone Types

- “AH”:** Areas of shallow flooding, consists of ponding one (1) to three (3) feet in depth. Base Flood Elevation's (BFE) are established in relation to a national datum. **The purchase of flood insurance is required as a condition of the mortgage.**
- “AO”:** Areas of sheet flow on sloping terrain, one (1) to three (3) feet in depth. BFE's are given based on feet above grade. **The purchase of flood insurance is required as a condition of the mortgage.**
- “AE”:** Areas of floodways, such as ravines', arroyos', pathway's, BFE's are established. **The purchase of flood insurance is required as a condition of the mortgage.**

Examples of SFHA's on the [City of Albuquerque's \(COA\) mapping site](#) and a FIRMette from the [Federal Emergency Management Agency \(FEMA\) map service center](#) are on the following slides.

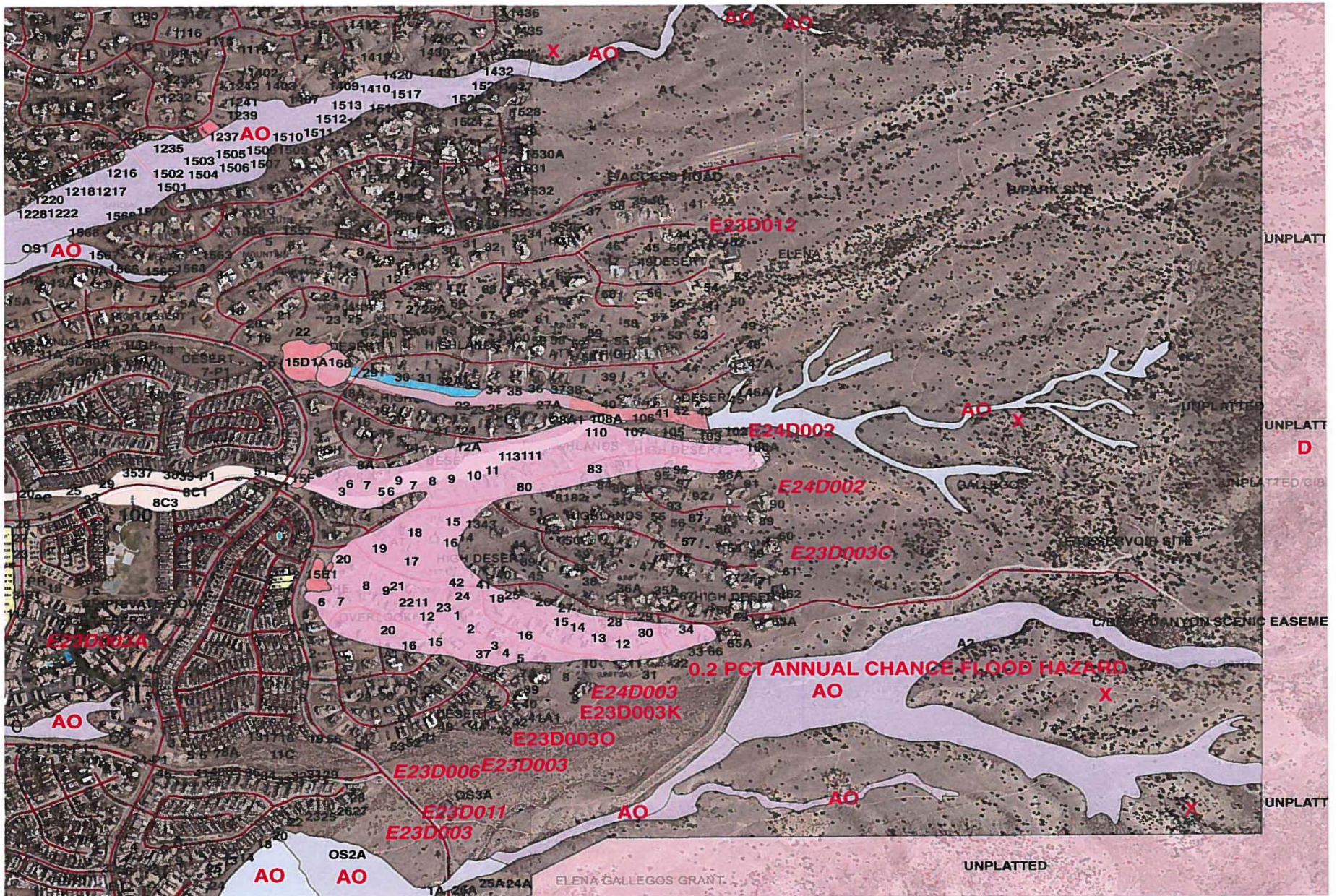


Sample map of Special Flood Hazard Areas along the river from the City of Albuquerque's mapping site.





Sample map of Special Flood Hazard Areas at the base of the Sandia's from the City of Albuquerque's mapping site





Sample map of Special Flood Hazard Areas from the Federal Emergency Management Agency's map service center.

