1437 Bannock St, Denver, CO 80202

FLOOD REPORT - FREE SAMPLE

1437 Bannock St, Denver, CO 80202

Geocoded point 39.73904, -104.99031 | Report date Nov 12, 2026 (UTC) | Data as of Nov 12, 2026

FEMA FLOOD ZONE

X

LOWER RISK

FEMA's map places this point outside the high-risk area (Zone X). The map triggers no federal insurance requirement here; your lender may still require it. Risk is reduced, not removed.

Area Of Minimal Flood Hazard

SPECIAL FLOOD HAZARD AREA	BASE FLOOD ELEVATION	FIRM PANEL	PANEL EFFECTIVE
No	**None published**	**0800460201H**	**Sep 4, 2020**



Pin = geocoded point (can be off by tens of feet). Dashed ring = 250 ft. Flood zones: FEMA National Flood Hazard Layer. Basemap: USGS National Map. Map image read Nov 12, 2026. For information only - not for official use.

At a glance

- FEMA's current effective map shows Zone X.
- Denver, City And County Of participates in the NFIP, CRS Class 6.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

1437 Bannock St, Denver, CO 80202

Zone and map details

What FEMA's current effective flood map shows at the geocoded point, and the status of the community that administers it.

Flood zone

Flood zone	**Zone X**	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
Zone subtype	Area Of Minimal Flood Hazard	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
In a special flood hazard area	No	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
Base flood elevation (BFE)	None published for this zone area	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
FIRM panel	0800460201H	FEMA NFHL, FIRM panels (layer 3).
Panel effective date	Sep 4, 2020	FEMA NFHL, FIRM panels (layer 3).

Community and NFIP status

Community	**Denver, City And County Of (080046)**	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
County	Denver County	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
NFIP participation	Participating	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
CRS class	Class 6 (effective Apr 1, 2023)	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
CRS discount	20% on policies in high-risk zones, 10% elsewhere. This is the community's program discount rate, not a premium or a quote.	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
Map date in Community Status Book	Jul 3, 2024	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

1437 Bannock St, Denver, CO 80202

Map changes coming

FEMA publishes preliminary and pending versions of flood maps before they take effect. They have no regulatory effect until adopted and can change, but they show where a property's zone may be headed.

Nothing found. A preliminary or pending map panel covers this point, but no flood zone was returned for it.

Source: FEMA Preliminary and Pending NFHL (PrelimPending services). Data as of Nov 12, 2026.

Nearby boundary and elevation

Map features close to the geocoded point. None of these describe the property itself.

Distance to a mapped high-risk zone

Nothing found. No mapped high-risk zone (SFHA) was found within about 1,640 ft (500 m) of the geocoded point.

Source: FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Data as of Nov 12, 2026.

Nearest published base flood elevation lines

Nothing found. No published base flood elevation line was found within about 1,000 ft (300 m).

Source: FEMA National Flood Hazard Layer, base flood elevations (layer 16). Data as of Nov 12, 2026.

Letters of Map Change nearby (LOMA / LOMR)

Nothing found. No LOMR at this point and no LOMA within about 1,000 ft (300 m) in FEMA's data. This is not proof that no letter exists.

Source: FEMA National Flood Hazard Layer, LOMAs (layer 34) and LOMRs (layer 1). Data as of Nov 12, 2026.

Ground elevation compared with the BFE

Not included. No base flood elevation is published for this point's flood zone, so there is nothing to compare ground height against.

Source: USGS 3DEP Elevation Point Query Service + NOAA NGS NCAT datum conversion. Data as of Nov 12, 2026.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

1437 Bannock St, Denver, CO 80202

Flood history and risk ratings

County and neighborhood context. These describe an area, not this property.

County flood insurance claims

County	**Denver County, CO**	OpenFEMA NfipClaims v3. Data as of Oct 24, 2026.
NFIP claims since 1978	243	Same source.
Claims since 2016	42	Same source.
Claims outside high-risk zones	141	Rated zone X, B or C.
Total paid	$719,425	Same source.

Counts are NFIP insurance claims only, summed for the whole county. They say nothing about flooding at this address, and uninsured losses are not included.

Federal flood-related disaster declarations since 2006

Declared	Event	Type	No.
Jul 16, 2015	Severe Storms, Tornadoes, Flooding, Landslides, And Mudslides	Flood	DR-4229
Sep 14, 2013	Severe Storms, Flooding, Landslides, And Mudslides	Flood	DR-4145
Sep 12, 2013	Severe Storms, Flooding, Landslides, And Mudslides	Flood	EM-3365

A declaration covers a whole county and does not mean this property was affected.

Source: FEMA OpenFEMA NfipClaims v3 (county totals) and DisasterDeclarationsSummaries v2. Data as of Oct 24, 2026.

FEMA National Risk Index (census tract)

Hazard (tract 08031002000)	Rating	Score (0-100)
Coastal flooding	Not Applicable	-
Riverine flooding	Relatively Moderate	73.9
Hurricane	Not Applicable	-
Overall, all hazards	Relatively Moderate	-

Ratings compare this census tract with the rest of the United States and are not a measure of risk at this property. Coastal and riverine flooding are rated separately, so they can differ from the FEMA zone above.

Source: FEMA National Risk Index, census tract layer. Data as of Nov 12, 2026.

Nearest USGS stream gauge

Gauge	CHERRY CREEK AT DENVER, CO. (06713500)	USGS NWIS site service.
Distance	about 0.6 mi	Straight line from the point.
Latest stage	3.5 ft at 2026-11-12T06:55:00.000-07:00 (provisional)	USGS instantaneous values.

A gauge reading shows the river at the gauge, not conditions at this property.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

1437 Bannock St, Denver, CO 80202

Source: USGS National Water Information System (site + instantaneous values). Data as of Nov 12, 2026.

What this means

Plain-English reading of the results, and what to do next.

FEMA's map places this point outside the high-risk area (Zone X). The map triggers no federal insurance requirement here; your lender may still require it. Risk is reduced, not removed.

The map places this point outside the high-risk area, so the federal purchase requirement does not apply on the map's basis. Your lender may still ask for flood insurance, and areas outside the mapped high-risk zone do flood. Lower risk is not no risk.

Maps change. A newer map (see Map changes coming) or a Letter of Map Change can move a property into or out of a zone, and the geocoded point may differ from the exact building.

Buyer checklist

- ☐ Ask the seller for any elevation certificate and for the property's flood damage and insurance claims history.
- ☐ Ask your lender whether flood insurance will be required for this property.
- ☐ Get flood insurance quotes (NFIP and private) before you close. Premiums depend on details such as lowest floor height, which this report does not have.
- ☐ If the building sits above the base flood elevation on natural ground, ask a licensed surveyor whether a LOMA request makes sense.
- ☐ Compare the effective, preliminary and pending maps, and ask the community floodplain administrator which rules apply and when.
- ☐ Check the building itself: height of the lowest floor, grading and drainage, basement or crawl space, where heating and electrical equipment sit.
- ☐ Talk to neighbors and local officials about past flooding, drainage problems and planned flood-control projects.

Glossary

SFHA	Special Flood Hazard Area: land FEMA maps as having a 1% annual chance of flooding (zones A and V).
BFE	Base Flood Elevation: the height of the 1%-annual-chance flood on a flood map, in a stated vertical datum.
FIRM	Flood Insurance Rate Map: the map panel that shows flood zones for a community.
LOMA / LOMR	Letters of Map Amendment / Revision: FEMA letters that change how a property or area is shown on the map.
CRS	Community Rating System: a program that gives discounts on flood insurance in communities that go beyond minimum rules.
NAVD88 / NGVD29	Two vertical datums (height references). Heights on different datums cannot be compared directly.
Zone X	Outside the mapped high-risk area. Shaded X (0.2% annual chance) is moderate risk; unshaded X is lower risk, not no risk.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

1437 Bannock St, Denver, CO 80202

Sources and as-of dates

Every figure in this report comes from the public sources below, read on the dates shown. Nothing is estimated or filled in.

Item	Source	As of
Flood zone, BFE, subtype	FEMA National Flood Hazard Layer (NFHL), flood hazard zones, layer 28	Nov 12, 2026
FIRM panel, community	FEMA NFHL layer 3 and FEMA MapSearch; US Census Bureau geocoder for the address point	Nov 12, 2026
Community, NFIP, CRS	FEMA OpenFEMA NfipCommunityStatusBook v1 (static snapshot)	Nov 12, 2026
Nearby boundary	FEMA National Flood Hazard Layer, flood hazard zones (layer 28)	Nov 12, 2026
Preliminary / pending maps	FEMA Preliminary and Pending NFHL (PrelimPending services)	Nov 12, 2026
BFE lines	FEMA National Flood Hazard Layer, base flood elevations (layer 16)	Nov 12, 2026
Letters of Map Change	FEMA National Flood Hazard Layer, LOMAs (layer 34) and LOMRs (layer 1)	Nov 12, 2026
Ground elevation (omitted)	USGS 3DEP Elevation Point Query Service + NOAA NGS NCAT datum conversion	Nov 12, 2026
Claims and declarations	FEMA OpenFEMA NfipClaims v3 (county totals) and DisasterDeclarationsSummaries v2	Oct 24, 2026
National Risk Index	FEMA National Risk Index, census tract layer	Nov 12, 2026
Stream gauge	USGS National Water Information System (site + instantaneous values)	Nov 12, 2026
Map image	FEMA NFHL export over USGS National Map basemap (imagery/topo)	Nov 12, 2026

Endpoints and versions

- FEMA NFHL: hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer (layers 1, 3, 16, 28, 34); PrelimPending/Prelim_NFHL and Pending_NFHL.
- OpenFEMA (fema.gov/api/open): NfipCommunityStatusBook v1, NfipClaims v3 (county totals), DisasterDeclarationsSummaries v2.
- FEMA National Risk Index, census tract feature service. USGS 3DEP Elevation Point Query Service; USGS NWIS; NOAA NGS NCAT.
- Map imagery: FEMA NFHL export over USGS National Map USGSImageryTopo. Address geocoding: US Census Bureau.

How to read this report

This is report v1, generated Nov 12, 2026 by checkmyfloodzone.com from the sources above. Flood maps, community status and claims totals are updated by their publishers on their own schedules, so values may be newer or older than the date shown. If a section says "Unavailable right now", the source could not be read when the report was made; the rest of the report is unaffected. Not affiliated with or endorsed by FEMA or any agency.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

1437 Bannock St, Denver, CO 80202

Disclaimer

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.