

GOVERNMENT OF THE DISTRICT OF COLUMBIA

District Department of the Environment



August 5, 2010

Merrick T. Malone  
President  
District of Columbia Building Industry Association  
5100 Wisconsin Ave. NW, Suite 301  
Washington, DC 20016

**RE: PUBLIC NOTICE to Property Owners in Downtown Washington, Southwest Washington, Watts Branch, and Certain Other Areas in the District of Columbia**

Dear Mr. Malone:

Please forward this Public Notice to members of the District of Columbia Building Industry Association who are property owners or property managers in the District of Columbia.

We are sending this Public Notice because certain areas within the District of Columbia (notably areas in Downtown Washington, Southwest Washington, Georgetown, Rock Creek Park, and Watts Branch, but also certain others) have been identified as likely being located within the Special Flood Hazard Area (Flood Zone) designated in the Flood Insurance Rate Map (FIRM) by the Federal Emergency Management Agency (FEMA). **The new FIRM will become effective on September 27, 2010. It is important that the affected property owners take the actions described in this Notice in order to protect their property and financial interests.**

**Actions Required**

First, owners and/or property managers should confirm that their property is in the Flood Zone. They can access and view the FIRM at either of the following websites:

- FEMA: [www.msc.fema.gov](http://www.msc.fema.gov)  
(Click on "Product Catalog" then, "Future FIRMs")
- District Department of the Environment (DDOE): <http://ddoe.dc.gov/floodplainmap>

Alternatively, owners can view paper copies of FIRM and Flood Insurance Study (FIS) at DDOE, DCRA's Permit Center, and all branches of the D.C. Public Library.

Second, if the property is confirmed to be in the Flood Zone, the owner will be required by federally-regulated mortgage lenders to purchase flood insurance for the buildings on the property. Standard property insurance does not cover flooding. Property owners who meet certain requirements can purchase flood insurance at reduced rates if they act before September 27, 2010, the effective date of the flood map. If the property is within the Flood Zone, the owner should contact their property insurance



provider and mortgage lender (if applicable) immediately to determine what level of flood insurance coverage may be required.

Third, we invite your members to attend a meeting for the commercial property owners (and host a separate Town Hall meeting for all owners), where the District and FEMA will provide additional background and information. This meeting will take place on Thursday, August 19<sup>th</sup>, from 2-3:30pm, at the Washington DC Economic Partnership, located at 1495 F Street NW, Washington, DC 20004.

The agenda for the meeting includes: (1) information about the Flood Zone; (2) briefings by FEMA officials on insurance requirements; (3) question and answer periods; and (4) an "open house" at the end of each public meeting, where individual questions can be addressed.

**General Guidance on Flood Insurance:**

In order to provide property owners with the best available protection against flood damage, the District of Columbia is a participating community in the National Flood Insurance Program (NFIP). Through NFIP, flood insurance is available to residential and commercial property owners and renters. The cost of insurance varies depending on how much insurance is purchased, what it covers, and the property's flood risk. NFIP's residential flood insurance policies offer: (1) up to \$250,000 in building property coverage and (2) up to \$100,000 in personal property (contents) coverage. NFIP's non-residential flood insurance policies offer: (1) up to \$500,000 in building property coverage and (2) up to \$500,000 in personal property (contents) coverage.

More information can be found about flood insurance policies, estimated policy rates, and agents near the subject property's address by going to FEMA's website: [www.floodsmart.gov](http://www.floodsmart.gov).

Also, the District of Columbia Department of Insurance, Securities, and Banking (DISB) at [www.disb.dc.gov](http://www.disb.dc.gov) can verify whether an insurance agent is licensed to sell flood insurance in the District of Columbia. The phone number for DISB is (202) 727-8000.

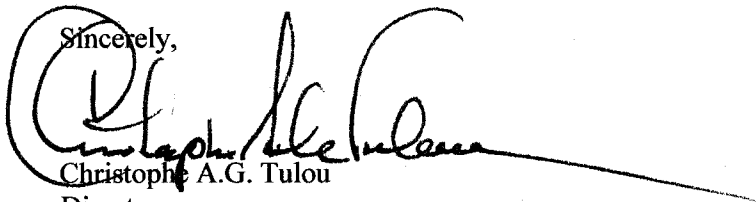
**Public meetings:**

If owners are not available to attend the meeting for commercial stakeholders proposed above, they may also attend one of the following public Town Hall meetings. The meetings will be held at:

Location: **Riverside Center**  
5200 Foote St. NE  
Date/Time: Tuesday, August 17, 2010  
6:30 pm – 8:00 pm

Location: **Westminster Presbyterian Church**  
400 I St. SW  
Date/Time: Thursday, August 19, 2010  
6:30 pm – 8:00 pm

Sincerely,

  
Christophe A.G. Tulou  
Director