

Flood Insurance Coverage

Flood insurance protects two types of property that are included on your insurance policy: building and contents. The first insures your building, and the second covers your possessions. However, neither covers the land they occupy.

Building coverage includes:

- The insured building and its foundation
- The electrical and plumbing system
- Central air conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over unfinished flooring

Contents coverage includes:

- Clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwaves and dishwashers
- Carpeting that is not already included in property coverage
- Clothing washers and dryers

For more information, visit floodsmart.gov



Effective Flood Insurance Rate Map (FIRM) dated 2010

Determining Flood Zones

1. To determine if you live in a flood zone, go to floodsmart.gov
2. On the left side, there is a box labeled One-Step Flood Risk Profile
3. Enter your information into this box, and click Go
4. The next page will show a report of your location
5. The information provided includes your property's flood risk, the estimated cost of insurance, and agents serving in your area

FLOODPLAIN MANAGEMENT SERVICES

Flood Insurance Rate Maps (FIRMs dated 1985) and Flood Insurance Study (FIS dated 1985) — Provide an access to effective flood maps and flood insurance study

Flood Insurance Rate Maps (FIRMs dated 2007) and Flood Insurance Study (FIS dated 2007) — Provide an access to proposed flood maps and flood insurance study

Flood Zone Determination — Determine flood zone, flood elevation and related information to a specific property

Map Amendment/Revision Request Process — Assist, review and approve the process of requests for a Letter of Map Change (LOMA, LOMR, CLOMR, LOMR-F, CLOMR-F, etc)

Elevation Certificate — Assist, review and approve the elevation certificate

For more information:

District Department of the Environment (DDOE)
Watershed Protection Division
1200 First Street NE, 5th Floor
Washington, DC 20002
Main: (202) 535-2240
Fax: (202) 535-1364

The map project is a joint effort between the District of Columbia and the Federal Emergency Management Agency (FEMA), in cooperation with association and private sector partners.

FLOODPLAIN MANAGEMENT PROGRAM IN THE DISTRICT OF COLUMBIA



Background

Flooding is a frequent and costly hazard in District of Columbia. Flood risks vary from property to property, even in the same neighborhood. And flood risks can change over time due to erosion, land use and other factors.

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayers, the U.S. Congress established the National Flood Insurance Program (NFIP) on August 1, 1968.

The District of Columbia has enacted and implemented the floodplain regulations required for participation in NFIP. The NFIP is based on a mutual agreement between the Federal Government and the community (e.g. District of Columbia). Federally backed flood insurance is made available in those communities that agree to regulate development in their mapped floodplains. If the communities do their part in making sure future floodplain development meets certain criteria, Federal Emergency Management Agency (FEMA) who is the NFIP administrator will provide flood insurance for properties in the community.



Navy Yard, Washington D.C. during 1936 flooding
(Source: Library of Congress)

Flood Insurance and New Flood Maps

Flooding can — and does — occur throughout District of Columbia. And flooding not only occurs in high-risk areas but in low- to moderate-risk areas as well. Twenty to 25 percent of all flood insurance claims come from areas designated as low- to moderate-risk areas.

Homeowners insurance does not cover flood damage. In most cases, property owners must purchase flood insurance to protect against damage caused by flooding.

The federal government requires mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are mapped into a high-risk area, and already have flood insurance when the maps are officially adopted on September 27, 2010 your premium will stay at the current lower risk level when your policy renews.

Visit ddoe.dc.gov/floodplainmap to view the effective flood maps (dated 1985) and the new flood maps (dated September 27, 2010) and determine what flood risk areas or zones your property is within.

IF THE MAP SHOWS	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<p>Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.</p> <p>Grandfathering offers savings. The National Flood Insurance Program (NFIP) has “grandfather” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Talk with your insurance agent about the ways you can save.</p>
Change from high flood risk to low or moderate risk	<p>Flood insurance is optional, but recommended. The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. Twenty to 25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy for those properties that qualify.</p>
No change in risk level	<p>No change in insurance rates. Most homeowner insurance policies do not cover damages due to flooding. Talk to your insurance agent to learn your specific risk and the steps you can take to protect your property and assets.</p>

Low or Moderate Risk Areas: Zone B, C or X in the flood maps

High Risk Areas: Zone A or AE in the flood maps.

Questions about flood maps and flood zones? Visit the District Department of the Environment (DDOE) website at ddoe.dc.gov/floodplainmap or call (202) 535-2240.

Questions about flood insurance? Visit www.FloodSmart.gov, or speak with your insurance agent. For a list of agents licensed in your area, please contact the District Department of Insurance, Securities and Banking (DISB) at (202) 727-8000 or visit disb.dc.gov