

GOVERNMENT OF THE DISTRICT OF COLUMBIA

District Department of the Environment



Office of the Director

Subject: Properties at Risk for Flooding

Date: September 28, 2009

Dear Property Owner,

Flooding is the most common, most predictable, and costly of all natural disasters in the United States. The risk for flooding changes over time due to erosion, land use, weather events and other factors. The likelihood of inland, riverine and coastal flooding has changed along with these factors. The risk for flooding can vary within the same neighborhood and even property to property. But it exists throughout the area. Knowing your flood risk is the first step to flood protection.

Ever since Hurricane Katrina in 2005, the Federal Emergency Management Agency (FEMA) and the United States Army Corps of Engineers (Corps) have been working to inspect and re-certify levees and issue revised flood maps for most of the United States. The product of their work is a revised Flood Insurance Rate Map (FIRM). Flood risk information presented on FIRMs is based on historic, meteorological, hydrologic, and hydraulic data, as well as open-space conditions, flood control works, as well as residential and commercial development. To prepare FIRMs that illustrate the extent of flood hazard in a flood prone community, FEMA conducts engineering studies and then delineates Special Flood Hazard Areas (SFHAs) on FIRMs. SFHAs are those areas subject to inundation by a flood that has a one percent or greater chance of being equaled or exceeded during any given year, also known as the 100-year flood.

A multi-year project to re-examine the District's flood zones and develop detailed, digital flood hazard maps has almost been completed. The new maps -- also known as Flood Insurance Rate Maps (FIRMs) -- reflect current flood risks, replacing maps that are 24 years old. As a result, you and other property owners throughout the District of Columbia will have up-to-date, reliable, Internet-accessible information about your flood risk, on a property-by-property basis.

How will these changes affect you?

The purpose of this letter is to inform you that your property has been mapped into a higher risk zone, known as a Special Flood Hazard Area (SFHA) on the preliminary FIRM. If you have a mortgage from a federally-regulated lender and the building(s) on your parcel are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost "grandfathering" options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If you do not have a mortgage, it is still recommended that you purchase flood insurance. If you are the manager of an apartment complex, please share the information in this letter with the residents of your complex. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire.* Most homeowner's insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance and flood insurance agents, visit the National Flood Insurance Program's website, <http://www.floodsmart.gov>.

*FEMA – 2005 Statistic

The new maps help promote public safety.

These flood hazard maps or FIRMs are important tools used in the effort to protect lives and properties in the District of Columbia. By showing the extent to which areas of the District and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built.

When do the maps become effective?

We expect that revised preliminary flood hazard maps in digital format will be reissued in December, 2009 once any needed map changes are incorporated. Then, FEMA will issue a Letter of Final Determination (LFD). Six months later, an ordinance (i.e. Flood Hazard Rules) approving the new Digital Flood Insurance Rate Map (DFIRM) will be adopted. The maps will then become effective, as will any new flood insurance requirements. However, please be aware that starting immediately these flood hazard maps will be used for planning purposes in helping to determine requirements for construction and development.

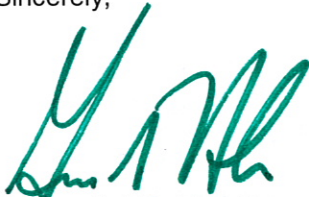
Here's where to go for more information.

As the District NFIP coordination agency, DDOE Watershed Protection Division, Technical Services Branch can provide floodplain management information such as flood zone determination, map amendments and revisions, and floodplain development permit process. You may also stay up-to-date and look up your parcel on the new map by visiting <http://ddoe.dc.gov/floodplainmap>. **For general information about flood maps, you also can contact the Watershed Protection Division, Technical Services Branch at (202) 535-2240 from 8:15 am – 4:45 pm, Monday - Friday.** For general information about flood insurance and licensed flood insurance agents, you can contact the District of Columbia Department of Insurance, Securities and Banking (DISB) at (202) 727-8000.

This remapping is the culmination of hard work completed by a partnership of agencies, including the agencies of the District of Columbia, the Federal Emergency Management Agency (FEMA), and the United States Army Corps of Engineers. The District and our partners remain committed to providing our residents with the highest level of flood protection possible.

Finally, we wish to thank you. As a District of Columbia resident, your partnership with the District and our state, federal and local partners is essential. We look forward to working with you on issues related to flood risks and how to better protect our community from flooding.

Sincerely,

A handwritten signature in blue ink, appearing to read "George S. Hawkins", is written over a horizontal line.

George S. Hawkins, Esq.
Director, District Department of the Environment