

## Reduce Your Risk

New flood hazard maps 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 hazard maps help property owners make more informed decisions about personal safety and financially protecting their property.

For additional information on personal preparedness, prevention and protection measures to your property from future flood damage and other hazards, please contact the District of Columbia Homeland Security and Emergency Management Agency (HSEMA), Hazard Mitigation Program at (202) 727-6161 or [hsema.dc.gov](http://hsema.dc.gov).



*Jefferson Memorial on October 17, 1942 (Above)*

*12<sup>th</sup> St. Tunnel at Constitution Ave. NW on June 26, 2006 (Below)*



## From Release to Final Adoption

The new flood hazard maps will be adopted in early summer 2010. At that time, the new insurance requirements will take effect. All residents are urged to make a reasoned risk management decision when it comes to flooding. **Know Your Risk** - Look at your property on the current 1985 map and the proposed 2010 map and determine for yourself whether you are in a high-risk area. **Insure Your Risk** - Contact your insurance agent now to evaluate your property and your flood insurance options and save money on your flood insurance premium. **Reduce Your Risk** - Take action to reduce your risk by protecting the most vulnerable and valued property from flooding.

### THE MAP ADOPTION PROCESS

**September, 2007** — Preliminary maps released

**October 5, 2007** — Start of 90-day public comment period (for filing of appeals and protests)

**January 3, 2008** — End of 90-day and begin extended public comment period to March 7, 2008

**April, 2008** — District and federal review begins

**September 27, 2010** — Maps adopted; new insurance requirements take effect

Visit [ddoe.dc.gov/floodplainmap](http://ddoe.dc.gov/floodplainmap) to see the new maps that become effective on September 27, 2010.

#### For general information:

District Department of the Environment (DDOE)  
Watershed Protection Division  
1200 First Street NE, 5<sup>th</sup> Floor  
Washington, DC 20002  
Hours: 8:15 am. - 4:45 pm Monday - Friday

*\* Date subject to change pending completion of review process*

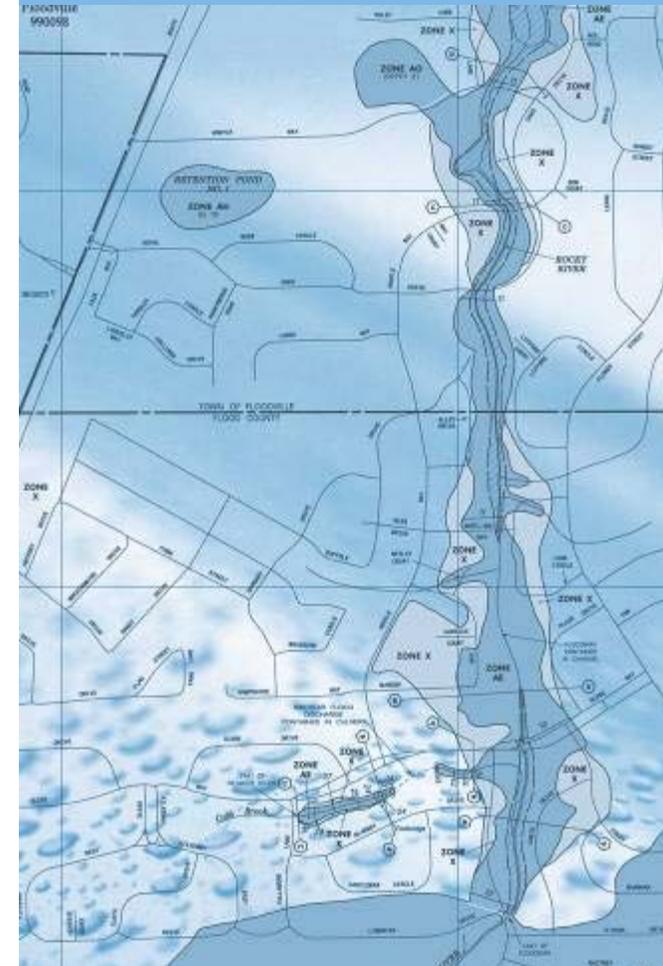
The map modernization project is a joint effort between the District of Columbia and the Federal Emergency Management Agency (FEMA), in cooperation with association and private sector partners.

# MAPPING THE RISK

## FLOOD MAP MODERNIZATION

## New Flood Hazard Maps

### What Property Owners Should Know



## Know Your Risk

Flooding is a frequent and costly hazard in District of Columbia. The first step in flood protection is knowing your flood risk. 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.

The District of Columbia has now almost completed a major effort to develop detailed, digital flood hazard maps that reflect current flood risks and areas of recent growth. The new flood hazard maps replace maps that are up to 24 years old.

Planners, local officials, engineers and builders can use the maps to make important determinations about where and how to build new structures and developments.

Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.

Visit [ddoe.dc.gov/floodplainmap](http://ddoe.dc.gov/floodplainmap) to see the new flood maps (become effective 09/27/2010) and the maps (dated 1985) and learn more about floodplain management in the District of Columbia.



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

## Insure Your Risk

Flooding can — and does — occur throughout District of Columbia. Flooding not only occurs in high-risk areas but in low- to moderate-risk areas as well. 20 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 in September 27, 2010 your premium will stay at the current lower risk level when your policy renews.

For a list of agents that are licensed in your area, please contact District Department of Insurance, Securities and Banking (DISB) at (202) 727-8000 or visit [disb.dc.gov](http://disb.dc.gov).

IF THE MAP SHOWS	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<p><b>Flood insurance is mandatory.</b> Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.</p> <p><b>Grandfathering offers savings.</b> 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><b>Flood insurance is optional, but recommended.</b> The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. 20 to 25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p><b>Conversion offers savings.</b> 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><b>No change in insurance rates.</b> 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](http://ddoe.dc.gov/floodplainmap) or call (202) 535-2240.

Questions about flood insurance? Visit [www.FloodSmart.gov](http://www.FloodSmart.gov), or speak with your insurance agent.