

GOVERNMENT OF THE DISTRICT OF COLUMBIA

District Department of the Environment



August 5, 2010

IMPORTANT PUBLIC NOTICE

TO PROPERTY OWNERS IN THE DOWNTOWN BUSINESS DISTRICT,
SOUTHWEST WASHINGTON, WATTS BRANCH, AND CERTAIN OTHER AREAS IN
THE DISTRICT OF COLUMBIA

You are receiving this Public Notice because your property has been identified as likely being located within the Special Flood Hazard Area (Flood Zone), and you may be required to purchase flood insurance. New Flood Zone boundaries have recently been designated by the Federal Emergency Management Agency (FEMA) in the Flood Insurance Rate Map (FIRM), and will become effective on September 27, 2010. **It is important that you take the actions described in this Notice in order to protect your property and your financial interests.**

NOTE: If you are a tenant and not the property owner, please forward this letter to your property owner or building manager as soon as possible.

First, if you are in fact the owner or building manager, you should confirm whether your property is located in the Flood Zone. You can access and view the FIRM on either of these websites:

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

You can also view paper copies of the FIRM and Flood Insurance Study at DDOE, the Permit Center at the Department of Consumer and Regulatory Affairs, and all branches of the D.C. Public Library.

Second, if your property is confirmed to be in the Flood Zone, you will be required by your federally regulated mortgage lender to purchase flood insurance for the buildings on your property. Standard homeowner or 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. If your property is located within the Flood Zone, please contact your



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

Third, please attend either one of the public Town Hall meetings to obtain additional background and information about the Flood Zone and flood insurance requirements in the District. The meeting schedule and location information are provided below.

General Guidance on Flood Insurance:

In order to provide you and other District residents 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.

You can find more information on flood insurance policies, estimated policy rates, and agents near your property address by going to FEMA's website: www.floodsmart.gov.

You may also visit the website of the District Department of Insurance, Securities, and Banking (DISB) at www.disb.dc.gov to verify whether your insurance agent is licensed to sell flood insurance in the District of Columbia. Or, you may call DISB at (202) 727-8000 to obtain this information.

Public Meetings:

To assist you in understanding the impact of owning property in the Flood Zone, please attend one of the following public Town Hall meetings. The agenda for the Town Hall meetings 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. The meetings will be held at:

Location: **Riverside Center**
5200 Foote Street NE, Washington, DC 20019
Date/Time: Tuesday, August 17, 2010
6:30 pm – 8:00 pm

Location: **Westminster Presbyterian Church**
400 I Street SW, Washington, DC 20024
Date/Time: Thursday, August 19, 2010
6:30 pm – 8:00 pm