



Flood Risk Map

The District of Columbia has completed a major effort to develop more detailed, and accurate flood risk map, namely Digital Flood Insurance Rate Map (DFIRM), that reflects current flood risks and areas of recent growth. The new flood risk map replaced the old paper flood map that was 25 years old.

New flood risk map is an important tool used in the effort to protect lives and properties from flooding disasters in District of Columbia. By showing the extent to which areas of the District and individual properties are at risk for flooding, the flood hazard map helps property owners make more informed decisions about personal safety and financially protecting their property. Planners, local officials, engineers, and builders can use the maps to make important determinations about where and how to build new structures and developments.

Visit ddoe.dc.gov/floodplainmap to view the effective flood risk map (dated September 27, 2010), and learn more about the flood risk management program in the District of Columbia.

The flood map modernization project is a joint effort between the District of Columbia, and the U.S Department of Homeland Security's Federal Emergency Management Agency (FEMA), in cooperation with association, public, and private sector partners.



Effective 2010 Flood Risk Map or Flood Insurance Rate Map (FIRM)

Flood Hazard Rules

The new flood risk map, and revised flood hazard rules were adopted in September 2010. At that time, flood insurance purchase and floodplain development requirements took effect. All new developments, and substantial improvements to a structure partially or entirely within any Special Flood Hazard Area (high-risk area) are subject to these requirements.

The D.C. Construction Codes 2008 (DCMR 12) adopted all flood resistant provisions in the International Codes. The revised Flood Hazard Rules (DCMR 20 Chapter 31), dated 2010, provided details and technical provisions for floodplain development requirements and permitting process.

FLOODPLAIN MANAGEMENT SERVICES

Historic Flood Insurance Rate Map and Flood Insurance Study (dated November 15, 1985) – Provide an access to historic flood risk map, and flood insurance study

Effective Flood Insurance Rate Map and Flood Insurance Study (dated September 27, 2010) – Provide an access to effective flood risk map, and flood insurance study

Flood Zone Determination* – Determine flood zone, flood elevation - if available, and related information to a specific property

Map Amendment/Revision Request Process* – Assist, review, and approve the process of requests for Letters of Map Change (e.g., LOMA, LOMR, CLOMR, LOMR-F, and CLOMR-F)

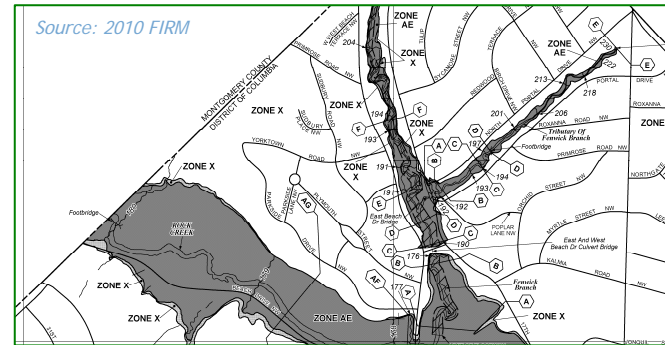
Elevation Certificate* – Assist, review, and approve the elevation certificate

For more information:

District Department of the Environment (DDOE)
Watershed Protection Division
1200 First Street NE, 5th Floor
Washington, DC 20002
Main: (202) 535-2977 Fax: (202) 535-1364

* Pursuant to the revised Flood Hazard Rules (20 DCMR 3113) effective September 2010, there are fees associated with some floodplain management services, review, and approval.

FLOOD RISK MANAGEMENT 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. Additionally, 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. 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, the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) who is the NFIP administrator will provide flood insurance for properties in the community.

There are three basic components to NFIP: Mapping, Regulations, and Insurance.



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

Flood Insurance & New Flood Map

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. More than twenty percent of NFIP 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 your property were mapped into a high-risk area for the first time on the new flood risk map, you may be qualified for the low-cost flood insurance option - Preferred Risk Policy (PRP).

If your property is within low or moderate risk areas (i.e., Zone X), NFIP flood insurance is optional and can be purchased through NFIP flood insurance agent.

Visit ddoe.dc.gov/floodplainmap to view the effective flood maps (dated September 27, 2010) to 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. More than twenty percent of NFIP 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 risk map

High Risk Areas: Zone A or AE in the flood risk map

Questions about flood risk map, 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