



GOVERNMENT OF THE DISTRICT OF COLUMBIA
OFFICE OF THE TENANT ADVOCATE



VIA ELECTRONIC MAIL

March 27, 2013

The Hon. Vincent C. Orange, Chairperson
D.C. Council Committee on Business Consumer and Regulatory Affairs
1350 Pennsylvania Avenue, N.W., Suite 107
Washington DC 20004

Re: Bill 20-31, the "District of Columbia Fire and Casualty Amendment Act of 2013"

Dear Chairperson Orange:

I am writing to express my support for Bill 20-31, the "District of Columbia Fire and Casualty Amendment Act of 2013," and the recommendations of Commissioner White of the D.C. Department of Insurance, Securities and Banking (DISB).

The primary purpose of Bill 20-31 is to ensure that homeowners receive notice that the homeowners' insurance policy does not cover losses due to floods and that separate flood insurance is available.

At the Committee's hearing on Bill 20-31, testifying on behalf of the executive, Commissioner White expressed support for the bill and also recommended that it be amended to similarly require notice to renters regarding the lack of "flood coverage" in the renters' insurance policy. DISB further informs us that they recommended that the "flood insurance" notice also include notice regarding the availability of a separate policy for losses due to sewer-line backups.

The OTA hears complaints from tenants about property loss due to floods, and particularly sewer-line backups, on a very regular basis. We regularly engage DISB on insurance matters that affect our clients and District renters generally. And we believe that renters' insurance -- and outreach and education about the value of renters' insurance -- promotes District interests as well as the interests of tenants.

As the District's Chief Tenant Advocate, I strongly endorse both Bill 20-31 and DISB's insightful recommendations. Thank you for considering this letter of support and for your leadership on this important matter.

Sincerely,

Johanna Shreve
D.C. Chief Tenant Advocate

Cc: The Hon. Kenyon McDuffie, Councilmember
The Hon. Yvette Alexander, Councilmember, Committee member
The Hon. Mary Cheh, Councilmember, Committee member
The Hon. Jim Graham, Councilmember, Committee member
The Hon. David Grosso, Councilmember, Committee member
William P. White, Commissioner of the D.C. Dept. of Insurance, Securities and Banking
Janene Jackson, Director of the Mayor's Office on Policy and Legislative Affairs