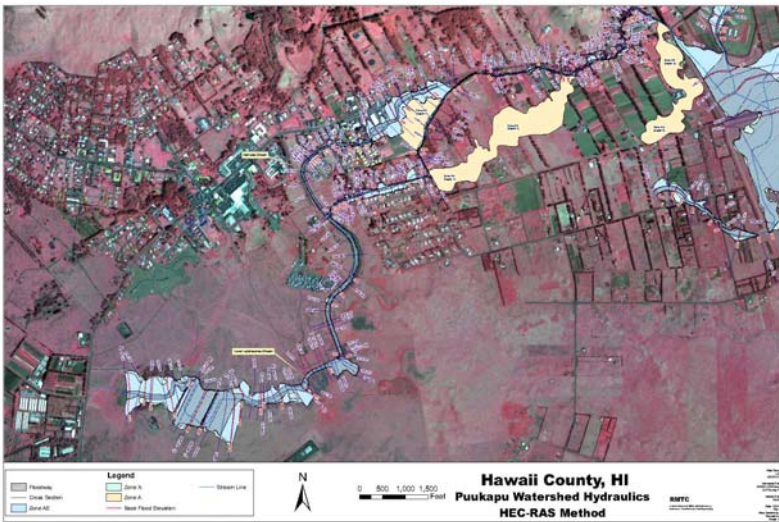




Wai Halana

Hawaii Flood News

FEMA Introduces New Preliminary Flood Maps for Big Island



The Federal Emergency Management Agency (FEMA) has released the preliminary Digital Flood Insurance Rate Maps and Flood Insurance Study for Hawaii County. In addition to the digital conversion of the existing paper maps, FEMA will also incorporated a recent re-study of the Puukapu Watershed in the Waimea area of the Big Island.

To help residents understand the new maps and the consequences of a map change, Hawaii County plans on hosting two public open houses to provide public outreach and education on the new maps. FEMA, the Department of Land and Natural Resources, and the U.S. Army Corps of Engineers will be available at the meetings.

The open houses are scheduled for April 22, 2009 from 3-8 p.m. at the Outrigger Keauhou Beach Hotel in Kailua-Kona, and April 23, 2009 from 3-8 p.m. on the second floor of the Kress Building, 174 Kamehameha Avenue in downtown Hilo.

Hawaii County officials encourage property and business owners to review the preliminary maps and submit comments and/or concerns by April 17th to the Department of Public Works, Engineering Division's offices in Hilo, 961-8327, or Kona, 327-3530, or email fdemarco@co.hawaii.hi.us. The preliminary maps are available on the Department of Land and Natural Resource's Flood Hazard Assessment Tool (<http://gis.hawaiinfip.org/fhat/>) or the maps can be viewed at the Department of Public Works offices in Hilo and Kona.

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The current and selected past issues are also available at:

www.hawaiiinfip.org

We welcome your comments and suggestions, as well as, newsworthy articles. Your submissions may be sent to the Department of Land and Natural Resources, Engineering Division, P.O. Box 373, Honolulu, Hawaii 96809. If you'd like to receive Wai Halana via email or wish to be removed from our mailing list, contact Elaine Keb at (808) 587-0227.

Upcoming Events

Hawaii County Public Open House Preliminary Digital Flood Insurance Rate Maps (DFIRM)

April 22, 2009
3:00 pm - 8:00 p.m.
Outrigger Keauhou Beach Hotel
Kailua-Kona

April 23, 2009
3:00 pm - 8:00 p.m.
Kress Building, 2nd Floor
174 Kamehameha Avenue
Hilo

For more info, call Hawaii County, Public Works at 961-8321



June 7 - 12, 2009
Rosen Centre Hotel
Orlando • Florida
For more info, visit: www.floods.org

FEMA Region IX provides Hawaii with Flood Insurance Training

During the week of December 10—16, 2008, the City and County of Honolulu and the County of Kauai suffered severe flooding. As a result of this flood event, a Federal disaster declaration (#1814) was issued on January 5, 2009. During the recovery period following the floods, it became apparent through victim accounts that there was a serious need for flood insurance training of Hawaii's insurance agents.

FEMA RIX promptly responded to the States' request and deployed their Flood Insurance Specialist, Ms. Jana Critchfield to Hawaii to conduct a series of Flood Insurance training in from mid January to early February .

Over the course of 4 weeks, Ms. Critchfield and the State NFIP coordinator were able to meet with over 300 insurance agents, lenders, and realtors.

This training effort would not have been possible without the coordinated efforts of various agencies and organizations. A big MAHALO to:

- Hawaii Independent Insurance Agents Association;
- First Insurance Company of Hawaii;
- Hawaii Financial Regulatory Compliance Association;
- Central Pacific Bank;
- American Savings Bank; and
- the Counties of Kauai, Maui, and Hawaii.



Big “I” Commends President Obama on Signing Temporary Extension of Flood Insurance Program into Law

Calls for permanent reform of the National Flood Insurance Program.

(WASHINGTON, D.C., March 11, 2009) — The Independent Insurance Agents & Brokers of America (the Big “I”) today commended President Barack Obama for signing a temporary extension, until Sept. 30, 2009, of the National Flood Insurance Program (NFIP) into law.

The NFIP was set to expire at midnight today. Had the program been allowed to expire, it would have resulted in no more new or renewed flood insurance policies and millions of consumers would have been left without flood insurance coverage.

“While this extension is just a temporary fix, it is a significant and welcome development for insurance consumers,” says Robert Rusbult, Big “I” president and CEO. “If the NFIP had been allowed to expire, millions of homeowners and small businesses would have been left unprotected from the damage of flooding. The Big ‘I’ commends President Obama for making the NFIP a priority and looks forward to working with his administration and Congress for a more permanent solution.”

The House of Representatives passed the extension last week by including it in an omnibus spending bill and the Senate followed suit yesterday. The temporary extension should allow Congress to continue negotiating long-term updates to the much-needed program. In the 110th Congress, the Flood Insurance Reform and Modernization (FIRM) Act of 2007 made progress in the House and Senate. Both versions of the legislation would have extended the program for 5 years and made significant and needed reforms to help put the program on sound financial footing. The effort is expected to move forward in the next few months. The Big “I” strongly supports a long term reauthorization that contains significant reforms, especially the increase in maximum coverage limits and the addition of optional business interruption insurance.

“The destruction left behind by floods in recent years highlights the urgency and importance of updating the NFIP,” says Charles E. Symington Jr., Big “I” senior vice president for government affairs. “Homeowners and businesses need both higher coverage limits and business interruption insurance in order to properly insure their homes and businesses. We hope that as Congress considers a long term reauthorization later this year, they will include these reforms in legislation.”



Independent Insurance Agents

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Brokers of America, Inc.

FEMA Offers NFIP Basic Agent Tutorial Online

FEMA is now offering the NFIP Basic Agent Tutorial online. Insurance agents can now access this course from the NFIP training webpage: <http://www.nfipbureau.fema.gov/training/index.html>

Registration instructions are also provided on the training website. Enhancements to the training system include user-friendly navigation and a personal page allowing students to track their training progress. The NFIP Basic Agent Tutorial qualifies for continuing education credits in most States. A listing of training requirements by State is located at: http://www.fema.gov/business/nfip/state_actions.shtm

On the NFIP training webpage, insurance agents, lenders, and claims adjusters can also find a schedule of instructor-led workshops offered in locations across the country. They can register online for these workshops through the training webpage.

Source: <http://www.nfipbureau.fema.gov/pdf/bulletin/w-09013.pdf>

Increased Interest in Historic Flood Maps

With FEMA's five year Map Modernization Program just about wrapping up, almost all of the existing Flood Insurance Rate Maps (FIRM) have been digitally-converted. This has triggered increased interest in historic flood maps. The window between map revision and map adoption is an important one for insurance agents who sell NFIP policies. As the historic maps become available online, agents may be able to offer lower premiums for some of their customers before updated maps are adopted by their community.

In June 2006, FEMA finished scanning obsolete map negatives, sorting historic microfiche for digitization, and digitizing historic FIRMs. Then in January 2007, FEMA began posting historic flood maps available on their Map Service Center (MSC). Most states are currently available for free viewing, limited FIRMette creation, or purchasing. Paper copies of these maps are not available from the MSC. Historic FIRMs can be purchased as a CD or downloaded for the same fee as current digital FIRM products.

To view the available historic maps for the State of Hawaii, visit: www.msc.fema.gov

FEMA Map Service Center

Product Catalog | Map Search | Quick Order | Digital Post Office | Help Log on

Home > Product Catalog > Historic Flood Maps

Historic Flood Maps

State : HAWAII County : MAUI COUNTY Community : MAUI COUNTY *

Historic Flood Maps are digital (raster) images of Flood Hazard Boundary Maps (FHBM) and Flood Insurance Rate Maps (FIRMs) which are no longer the most recently issued version. This category includes all versions of a community's flood maps except the most recently issued maps. It consists of both maps that are no longer effective, and current effective flood maps for which a newer map has been issued but is not yet effective. **Please note that these maps may no longer be the official, effective flood maps.** Certain historic images are not available in paper or for FIRMette creation. Maps that are no longer effective are not for use in determining properties subject to the mandatory insurance purchase requirement, as they have been superseded by a new FHBM or FIRM. They are useful for insurance rating purposes. (For more information on insurance rating, see 44 CFR, Part 61)

A total of 31 items found. Displaying map item 1 through 20. Sort by: Effective Date: Highest First

Item ID	Item Name	Effective Date	Show LOMC	View	Buy
150003IND0	FLOOD INSURANCE RATE MAP INDEX	08/03/1998			
1500030185C	FLOOD INSURANCE RATE MAP (FIRM)	03/16/1995			
150003IND0_0395	FLOOD INSURANCE RATE MAP INDEX	03/16/1995			
150003IND0_0989	FLOOD INSURANCE RATE MAP INDEX	09/06/1989			
1500030050B	FLOOD INSURANCE RATE MAP (FIRM)	06/01/1981			
1500030080B	FLOOD INSURANCE RATE MAP (FIRM)	06/01/1981			

Historic Flood Insurance Rate Maps For Hawaii	
Community	Available Maps (print year)
City and County of Honolulu	2000
Hawaii County	1982, 1988, 1990, and 1995
Kauai County	1981, 1987, 1995, and 2002
Maui County	1977, 1981, 1995, and 1998

Flood Safety Awareness Week

The week of March 16 - 20, marked National Flood Safety Awareness Week 2009. The National Flood Insurance Program (NFIP) partnered with the National Oceanic and Atmospheric Administration (NOAA) and the National Weather Service (NWS) to illustrate flood risks across the entire United States. The collaborative effort between the NFIP and NOAA, focused on educating consumers on their flood risk and steps they can take to lessen the impact of flooding, including purchasing flood insurance.

The FEMA website FloodSmart.gov is hosting the Flood Safety Awareness landing page at www.floodsmart.gov/noaafloodweek. This webpage offers important information about the NFIP and interactive tools that consumers can use to better understand the reality of the devastation floods can cause.

FloodSmart.gov **NOAA** NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION

NATIONAL FLOOD SAFETY AWARENESS WEEK, MARCH 15-21, 2009

Floods can happen anywhere. Are you prepared?

CLICK AN EVENT TO LEARN HOW FLOODS HAVE AFFECTED MILLIONS OF AMERICANS IN RECENT YEARS

How does flooding affect your area?

Most Americans ignore the risks of flooding, assuming they aren't in a flood zone. The reality is, floods are America's #1 natural disaster and can happen anytime, anywhere. In fact, 99% of all natural disasters in the U.S. involve flooding.

Educate yourself on the risks and impacts of flooding during National Flood Awareness Week so you can protect your family and your property.

Learn how flooding can affect your neighborhood at NOAA's safety website and be prepared for any flood scenario.

[Flood Awareness Info](#)

Understanding the Power of Grandfathering

M. Rita Hollada, CPCU, CIC, CPIA, Chairman FIPNC

The ambitious remapping project undertaken by the NFIP has increased the necessity for administrators, insurance agents, and service providers alike to understand the concept of “grandfathering.” Why is it so important to understand flood map grandfathering? Because, as a result of map revisions, many property owners are now required to purchase flood insurance. Often NFIP grandfathering rules have not been applied when rating these policies, resulting in higher premiums than necessary.

An issue which regularly causes confusion is that the term “grandfathering” is used by the NFIP to mean several different things such as rate grandfathering, grandfathered properties, or map grandfathering provisions. It is this third concept that we will explore here.

First, though, let’s briefly contrast the various uses of the word “grandfathering.” Legislators and administrators often refer to “grandfathered” rates when discussing subsidized rates applicable to properties constructed long before the NFIP was implemented in 1968. There is certainly a lot of discussion about eliminating the subsidy for these properties and requiring rates that are commensurate with the risk of loss. The properties themselves are considered “grandfathered” because they were constructed before the flood program or, more accurately, before the publication of a community’s first Flood Insurance Rate Map (FIRM.) Designated as Pre-FIRM properties, these buildings are exempt from compliance with NFIP floodplain management regulations, at least until the property owner undertakes a major renovation or repair (known as substantial improvement or substantial damage.) Applicable flood insurance rates and designation as Pre-FIRM or Post-FIRM construction are virtually independent of the map grandfathering rules.

What Agents Must Know About Map Grandfathering - Map grandfathering provisions address two pivotal issues affecting the rating of a flood policy: what is the applicable flood zone, and what is the required Base Flood Elevation (BFE)? NFIP rating rules allow a flood policy to be rated based on the current map or a prior map, depending on which produces a more favorable premium for the property owner. This statement may be a little too simplified, so let’s break it down in detail.

Existing Business—Renewal Policies: One set of grandfathering rules applies to flood policies that are already in existence and are being renewed. Renewal policies may continue to be rated using the FIRM zone and the BFE designated by the map in effect when the policy was originally written. Two conditions apply: the NFIP coverage on the building must have been continuous, and the building must not have been altered in a way that would make the lowest floor for rating lower than the BFE on the original FIRM. If the original map designated the location of the building to be in a low- or moderate-risk flood zone (Zone B, C, X, or D), then the zone is also grandfathered and there is no BFE requirement.

For example, let’s say that at the time a home was built in 1989, it was located in a Zone A-11 on the FIRM in effect at the time. The BFE at the location of this building was 16 feet Mean Sea Level (MSL), and the elevation certificate showed the lowest floor of the building to be 20 feet MSL. The homeowner bought a flood policy in 1989 based on this data and has maintained continuous coverage since. Now, fast forward to 2007 and the revision of the flood map for the community in which the building is located. The new map designates the homeowner’s property to be in a Zone VE, with a BFE of 20 feet MSL. As long as his property has not been significantly altered, this homeowner’s NFIP policy can continue to be rated in the original Zone A-11, with the original BFE of 16 feet MSL. The revised map would not affect this homeowner unless his building was substantially improved or was declared substantially damaged and repaired.

New Business—Applications for Coverage: That was the easy example. However, not every property owner buys a flood policy and keeps it continuous. In fact, some properties may never have been covered by a flood policy; another set of grandfathering rules applies to policies of this kind. Perhaps the property was originally designated

Flood Insurance Rate Maps *Updates*

Are you currently doing work in the Counties listed here? If so, please take note that FEMA has approved the following Letter of Map Revision (LOMR) for changes to the flood hazard information shown on the current effective FIRM.

Hawaii County

FIRM Panel 0880C

Effective date of revision: July 17, 2009

FEMA Case No. : 08-09-1568P

Flooding Source:

Mohouli Street Drainage

Tributary to Mohouli Street Drainage

Project ID: Mohouli Street Flood Zone

City and County of Honolulu

FIRM Panel 0360F

Effective date of revision: November 18, 2008

FEMA Case No. : 08-09-0558P

Flooding Source: Manoa Stream

Project ID: TMK (1) 2-9-075:040 Nipo Street

To view LOMC, visit the Hawaii Flood Hazard Assessment Tool (<http://gis.hawaiiinfip.org/fhat/>)

What is a

Digital Flood Insurance Rate Maps (DFIRM)

The Standard DFIRM Database is a digital version of the FEMA flood insurance rate map that is designed for use with digital mapping and analysis software. FEMA designed the DFIRM Database product to be used with Geographic Information Systems (GIS) software. This type of software allows users to access, view and analyze mapping information using specialized data. FEMA's new DFIRMs for Hawaii use digital orthophotos (aerial photographs) as the base map instead of more compact vector lines representing roads and streams.

The City and County of Honolulu and County of Kauai already have effective DFIRMs. The County of Maui's DFIRM are set to go effective on September 25, 2009 and the County of Hawaii's DFIRM are tentatively scheduled to roll out in February 2010. To view the preliminary DFIRMs, visit the Hawaii Flood Hazard Assessment Tool at:



<http://gis.hawaiiinfip.org/fhat/>

Release of the Standard Flood Hazard Determination Form by Lenders to Borrowers

The Federal Emergency Management Agency's (FEMA), Standard Flood Hazard Determination Form (SFHDF) is used by various National Flood Insurance Program (NFIP) stakeholders. The SFHDF facilitates:

1. Accurate rating of the borrower's flood insurance policy premiums by the insurance agent; or
2. Documentation for a Letter of Determination Review (LODR) request by a borrower who wants to appeal the lender's determination.

FEMA's position on the release of the SFHDF to borrowers from the lenders is that a copy of the completed form should be provided to the borrower. In order for insurance agents to properly write a flood policy, they will need to know the flood zone designation of insured property. If the SFHDF is not provided to the insurance agent, then the agent will have to make the determination and differing methodologies could result in a different flood zone determination that was indicated in the SFHDF.

In a December 23, 2008 memo by FEMA's Acting Federal Insurance Administrator, Edward Connor, he states that "*Regulated lenders must, by law, rely upon their in-house or contracted flood zone determinations. A discrepancy between the flood zone determinations made by a lender and an agent could create costly and frustrating situations for the consumer. Additionally, the consumer will be unable to make a LODR request to FEMA without a copy of the completed SFHDF.*"

To read a copy of this memo, visit:

FAQ: The NFIP and Levees

Q: What does it mean for a levee to be certified? How is levee accreditation different?

A: A levee is certified if evidence (typically a statement by a licensed professional engineer or Federal agency responsible for levee design) has been presented showing that the structure meets current design, construction, maintenance, and operation standards to provide protection from the one-percent-annual-chance flood. The levee owner is responsible for ensuring that the levee is being maintained and operated properly and for providing evidence of certification. If it can be shown that a levee provides the appropriate level of protection, the FEMA will "accredit" or recognize, the levee as providing adequate protection on flood hazard maps and the area behind it will be shown as a moderate risk zone (shaded X zone on flood hazards maps). FEMA accredits levees that meet the criteria and maps areas behind them as having a certain risk level, but does not perform the actual certifications.

A New Elevation Certificate is Coming

The Office of Management and Budget (OMB) did not approve the revised Elevation Certificate (EC) by the February 28, 2009 expiration date, so as a result the form was automatically extended through the month of March. However, as of the printing of this issue of Wai Halana, a new EC has not been announced. Check back on our website (www.hawaiiinfip.org) for updated information on the new EC. Some of the changes that will be made to the form are:

- In Section A, items A10 and A11 are added, asking:
Engineered flood openings? Yes No
- In Section C, item C2.h is added, which reads:
Lowest adjacent grade at lowest elevation of deck or stairs, including structural support
_____. feet meters (Puerto Rico only)
(This information is provided if the certificate is being used to support a request for a LOMA or LOMR-F.)
- The Instructions for Section A for items A.8.b-c (dealing with “the crawlspace or enclosure(s)”) and A.9.b-c (dealing with “the attached garage”) are revised, in part, to allow the height of flood openings to be determined from the interior grade or floor. The revision reads:
Enter ... the number of permanent flood openings ... that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. ... If the interior grade elevation is used, note this in the Comments area of Section D.
- Instructions for other sections have been clarified and expanded, as needed.
- Two new Building Diagrams have been added:
 1. The new Diagram 1B is for raised-slab-on-grade or slab-on-stem-wall-with fill single- and multiple-floor buildings. (Diagram 1 from the old Elevation Certificate is Diagram 1A on the new Elevation Certificate.)
 2. The new Diagram 9 is for all buildings (other than split-level) elevated on a sub-grade crawlspace.

FEMA will allow a “phase-in” of the new EC on a voluntary basis. FEMA will accept either the new form or the old form with the expiration date of February 28, 2009, during a 12-month transition period. This voluntary transition period will allow sufficient time for coordination and training of all affected NFIP stakeholders. Elevations certified on or after the last day of the transition period must be submitted on the new EC form.



ASCE Report Card Gives America a “D”

The American Society of Civil Engineers just released their 2009 Report Card for America’s Infrastructure. This report assesses 15 categories of infrastructure, now including America’s levee systems. For the second time, ASCE has given America’s infrastructure a D grade.

The Report Card is posted online and gives a detailed analysis of each category, case studies of successful projects, and even a detailed analysis of Hawaii’s scores.

For the full Report Card, visit: www.asce.org

For Hawaii’s grades, visit: www.infrastructurereportcard.org/state-page/hawaii



*Make Hawaii a Great
Place to Live !*

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[Continued from Page 5](#)

as located in a flood Zone B, which is not subject to the mandatory purchase of flood insurance. Now, fast forward again to a 2007 map revision.

The property owner receives a letter from his lender advising him that his mortgaged property is now located in a flood Zone AE, designated as high hazard and subject to the mandatory purchase requirement. Map grandfathering rules can even help this property owner keep his premium affordable. When he applies for his new policy, the homeowner's flood insurance policy rates can be based on the FIRM zone and the BFE (if applicable) on the map in effect on the date the building was originally constructed as long as, once again, it was built in compliance with the floodplain ordinances in effect at that time and has not been significantly altered since.

Our property owner will now need to purchase flood insurance, but the rating of that policy can be based on the old map, thereby allowing him the benefit of Zone B rates, if they will produce a lower premium for his coverage. One big warning, however. Documentation for FEMA must be provided to locate his property on the old map. Another little footnote: this property can qualify as a Zone B rated property, but it cannot qualify for the Preferred Risk Policy (PRP). The property must be located in a Zone B, C, or X according to the flood map current as of the inception date of each year's policy if it is to qualify for the PRP.

Making Sense of It All - Does all of this really make sense? It does if you look at it this way: the original property owner built the structure according to all of the land use rules and requirements in force at the time of construction. Now, remapping comes along and changes the rules! Without the benefit of grandfathering, the property owner suffers from a rule change applied after the fact, when he can do nothing about it. You don't usually change the rules of the game after it has begun. Map grandfathering is, ultimately, a fair way to play.

For more information and complete NFIP rating rules, refer to the Rating Section of the NFIP [Flood Insurance Manual](#), available on the FEMA website. The information about "Map 'Grandfathering' Rules" is listed on pages RATE 21-23.

Source: Watermark, 9/2008