



## Hurricane Season is Upon Us - Are You Prepared?

Although it's been almost two decades since a hurricane made landfall in Hawaii, another such event could revisit our beautiful State at anytime.

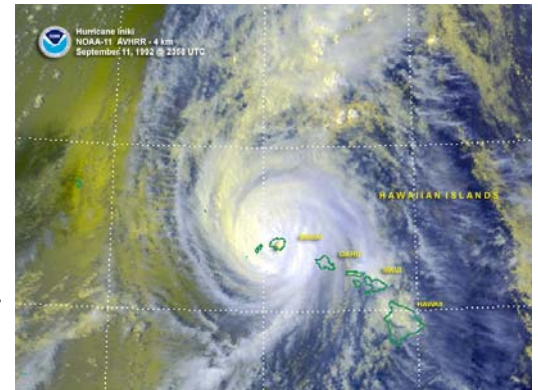
June 1st marks the beginning of hurricane season, which runs through November 30th. Hurricanes not only bring strong winds, they can be accompanied by heavy rain and storm surge. Often referred to as the "Triple Threat", the combination of events have been documented to cause widespread destruction to life and property. Therefore, it's important that everyone understand the seriousness of hurricanes and take action to protect yourself and your family.

The first step in protecting yourself is to have an emergency plan and a disaster preparedness kit. The State of Hawaii Civil Defense Agency has an emergency plan template that can be easily completed and downloaded. To start creating your family plan, visit: [http://www.scd.state.hi.us/documents/bw\\_emergency\\_plan1.pdf](http://www.scd.state.hi.us/documents/bw_emergency_plan1.pdf).

When preparing a disaster preparedness kit, plan for the essentials for survival first. All essential needs should be able to fit in a 5 gallon bucket.

Food items should be high energy non-perishables and kept in sealed air-tight containers. Made-ready meals and canned goods are excellent choices for emergency food sources. Your food supply should include enough food to last five to seven days for each family member.

Water stored for drinking purposes should also be a supply sufficient to last three days for each family member. Consider having an equal amount of water handy on the side for sanitation purposes. Stored food and water should be cycled out every six months.



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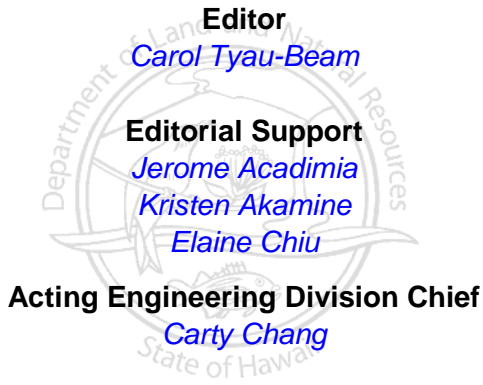
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The current and selected past issues are also available at:

[www.hawaiiinfip.org](http://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 Jerome Acadimia at (808) 587-0254.

## Upcoming Events

### MARK YOUR CALENDARS

...for a series of important public meeting to discuss the upcoming Flood Insurance Rate Map Changes that will affect the islands of Oahu and Kauai later this year.

Representatives from FEMA, U.S. Army Corps of Engineers, State, and County will be available to answer questions regarding the impacts these map changes will have on affected property owners.

#### OAHU Public Meeting

Tuesday, August 24, 2010  
Time and Location: TBA

For more info on the Oahu meeting, please contact Mario Siu-Li at (808) 768-8098

#### KAUAI Public Meeting

Wednesday, August 25, 2010  
Thursday, August 26, 2010  
Time and Location: TBA

For more info on the Kauai meeting, please contact Mario Antonio at (808) 241-4873

Please check for updates in the "LATEST NEWS" section of the Hawaii NFIP Website ([www.hawaiiinfip.org](http://www.hawaiiinfip.org))

## Extension of Preferred Risk Policy Eligibility

FEMA is revising its Preferred Risk Policy (PRP) eligibility. Effective January 1, 2011, owners of buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for 2 years following the effective date of the map change.

### PRP 2-Year Eligibility Extension

For policies effective on or after January 1, 2011, FEMA is extending PRP eligibility for 2 policy years following the effective date of a map change for buildings newly included in Special Flood Hazard Areas (SFHAs). The following conditions apply for the extended eligibility:

- Buildings that were newly designated within an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years. Property owners affected by these previous map revisions will be eligible for the PRP for the 2 policy years effective between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, will be eligible for a PRP for 2 policy years from the effective date of the map revision.

Buildings meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for flood loss of \$1,000 or more, or three loss payments of any amount, the structure is ineligible for the PRP.

# What's Covered and What Isn't

Susan Bernstein, FEMA

Sometimes it's the "little questions"—about matters we, who work in flood insurance, assume are clear—that worry policyholders the most. Often, these are the questions your client may have the greatest trouble conveying to you.

## **Where does homeowners insurance stop and flood insurance begin?**

Answering this question has to do with water and the National Flood Insurance Program (NFIP) definition of a flood. Explain that the policy defines a flood as:

1. *A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:*
  - a. *Overflow of inland or;*
  - b. *Unusual and rapid accumulation or runoff of surface waters from any source;*
  - c. *Mudflow;*
2. *Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined . . . above.*

One of the key elements of this definition is the area the water covers—two or more acres of normally dry land area or two or more properties. At least one of the flooded properties must be the policyholder's property, of course.

Homeowners insurance policies rarely cover any flood-related damage. However, sewer backup is one of the only "water-related" conditions for which homeowners insurance may offer some coverage. The property owner may have (or be able to get) sewer coverage in a homeowners policy. If it is not specifically covered, the homeowner may be able to obtain some kind of rider attaching sewer coverage to the homeowners policy. Homeowners should talk to the agent who sold them the homeowners policy if they are wondering about the rider.

The NFIP generally does not cover sewer backup, since sewer backup in a home or business rarely covers two or more acres or properties. However, if sewer back-up is a result of a general condition of flooding, it is covered by the NFIP.

The only way to insure against flood damage is with a flood insurance policy. Agents should explain to their clients that flood insurance coverage is actually quite broad. WYO Companies can provide a summary of coverage, or you can find it in the FEMA online library [[www.fema.gov/library/viewRecord.do?id=3011](http://www.fema.gov/library/viewRecord.do?id=3011)].

## ***Does flood insurance cover a leaking appliance or appliance hose?***

The NFIP flood insurance policy does not cover leaks from internal sources. This damage is covered by many homeowners policies. The NFIP was created to provide protection from natural disaster-type flooding from external sources. Talk to your clients about what is covered by homeowners insurance. Even if they have a policy with another insurance agent, you can offer a clear answer to their questions, since they may not be getting the clarity they need from their other agent. This could be an opportunity to show them you can help.

## ***I live in a condominium; do I need flood insurance?***

Boards of Directors of condominium associations are usually responsible for maintaining all forms of property insurance including flood insurance. Very often the association will purchase a Residential Condominium Building Association Policy (RCBAP), which covers the entire residential condominium building, including both common building elements and individually owned building elements within the units, improvements within the units, and personal property owned in common. Unit owners, however, would still need their own NFIP policy to cover their individually owned personal property.

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# Creating Resilience to Hurricane-Force Winds in Hawaii

Hawaii's famously lush green mountains, coastal cliffs, and valley gorges make it one of the most visually dramatic places in the world. It is this very terrain that led state coastal resource managers to help launch a community resilience initiative that resulted in statewide adoption of hurricane-force-wind building-design standards that are specific to each of Hawaii's four counties.

"There was a great need for this project because of the landforms in Hawaii," says Ann Ogata-Deal, planning and policy analyst for the Hawaii Coastal Zone Management Program. "We have huge volcanoes that cause wind speeds to differ significantly in various parts of the islands."

Research specific to Hawaii's wind hazards was needed to ensure that the design standards in the International Building Code being adopted by the state would be correct for Hawaii's wind conditions.

"What we created are different design criteria that depend on where a building is proposed to be built," says Russ Saito, Hawaii state comptroller and chair of the State Building Code Council. "From now on, all new construction [in the state] will be subject to more rigorous standards."

"This effort was scientifically driven," adds Gary Chock, president of the engineering firm Martin and Chock, Inc. "This is a good example of science informing policy."

## Consistently Inconsistent

Until recently, Hawaii's four counties were following either the 1991 or 1997 Uniform Building Codes.

"Basically, we had four counties establishing their own codes," explains Saito. "There wasn't any consistency among the counties—or the state—which has overriding responsibility for the construction of state facilities."

The result was a system of fragmented building requirements that was causing problems for contractors, building designers, and the insurance industry.

## Following Recommendations

Since 1992, the Structural Engineers Association of Hawaii has recommended that specific wind studies be done for Hawaii's unique topography and that the study results be considered in new building codes, says

Chock. In 2000, work began in the state to develop a statistically valid method for predicting wind speeds based on various topographic parameters.

In 2005, conducting island-specific wind speed studies became a priority for the Hawaii coastal program and its network of partners working on coastal hazard mitigation, says Ogata-Deal.

"We realized early on that we could step in and make a difference," she says. "This was going to be a long-term project that was really huge in terms of the impact, as well as in the funding it would take to get the job done."

The coastal program used federal 309 coastal zone enhancement grant monies to fund wind speed research for the counties of Maui and Hawaii using techniques that would account for wind flow over the terrain. The Federal Emergency Management Agency funded the work for Oahu and Kauai.

The studies included "what the formula should be in determining proper design in very specific areas of each island," Ogata-Deal says.

"All new structures will have exactly the same level of risk," notes Chock. "That is the essential elegance of this methodology."

## Adopting Standards

In 2007, while the wind research was underway, the Hawaii legislature stepped in and directed the creation of a State Building Code Council, which would lead the adoption of the international and other codes for statewide application.

"Their job," says Ogata-Deal, "was to establish a comprehensive state building code. The law specifies that standards be included for natural hazards such as hurricanes, flood, and tsunami."

By mid-2008, the completed wind speed studies were provided to the State Building Code Council.

After a detailed review process, the council unanimously adopted the wind standards for all four counties, including them as a technical amendment to the 2006 International Building Code being adopted by the state. At the time this article was written, the new state building code incorporating the wind standards



was waiting to be signed into law by the governor. The new state code “requires the counties to amend and adopt the state building code for their own use,” explains Saito. “If they don’t do so in two years, then the state building code becomes the county code.” All new construction of state facilities must adhere to the new building codes within a year.

Two counties—Honolulu and Kauai—are already using the new codes.

## Learning Curve

The new codes are “quite a change from what we had before,” says Ogata-Deal. “The codes themselves incorporate more state-of-the-art engineering and hazard mitigation standards. There’s quite a large learning curve for all of those involved in code implementation.”

To help with this learning curve, the coastal program is providing funding for training on implementing various aspects of the code. So far, diverse training courses have been administered to about 1,800 county, state, and federal building officials, design professionals, and development, building, and insurance industry representatives.

## National Recognition

The work Hawaii has done developing and incorporating the island-specific-wind building-design standards isn’t going unnoticed.

The American Society of Civil Engineers Standard for Minimum Design Loads designated the State of Hawaii as a special wind region, which codified national acceptance of the technical applicability of the state’s topographic wind speed adjustments.

The coastal program was also recently honored by the Hawaii Chapter of the Construction Specifications Institute, a professional industry organization, for providing the training on the new state code.

“The approach we used is applicable anywhere,” Saito says. “It really makes a lot of sense to do [area-specific] seismic zoning and wind speed maps.”

“This is the project with the most lasting effect of any that I’ve worked on,” says Ogata-Deal. “We focus on reducing the risk to life and property in our coastal hazards work. This will actually do that statewide, and will benefit everyone in Hawaii in one way or another.”



For more information on Hawaii’s new wind-specific building codes, contact: Ann Ogata-Deal at (808) 587-2804, [AOgata-Deal@dbedt.hawaii.gov](mailto:Aogata-Deal@dbedt.hawaii.gov), or Russ Saito at (808) 586-0400, [russ.k.saito@hawaii.gov](mailto:russ.k.saito@hawaii.gov).

For more information on the science and engineering work, contact: Gary Chock at (808) 521-4513, [gchock@martinchock.com](mailto:gchock@martinchock.com).



Source: NOAA Coastal Services Magazine  
January / February 2010 Issue  
<http://www.csc.noaa.gov/magazine/>

Associations do not always purchase enough insurance, and in the event of a major flood they may need to levy assessments against the individual unit owners to help pay to repair damages. A unit owner can acquire supplemental building coverage to the RCBAP by purchasing building coverage under an NFIP Dwelling Form that is written in excess of the association policy. The Dwelling Form policy purchased by the unit owner may respond to shortfalls on building coverage pertaining either to improvements owned by the insured or to assessments. It should be noted that the Dwelling Form does not extend the RCBAP limits, nor does it enable the association to fill gaps in coverage resulting from its coinsurance penalty and deductible.

Whether unit owners live on a lower floor or an upper floor, they should talk to an insurance agent about getting NFIP coverage.

Remember, if you are an NFIP stakeholder, chances are good that property owners are looking to you to explain their insurance policies and assist them. To consumers, you are the expert. An NFIP refresher course is only a few computer mouse clicks away, and it only takes a few hours to complete the NFIP Basic Agent Tutorial, which is available to registered users in the training area of the NFIP Services [[www.nfipbureau.fema.gov/training/index.html](http://www.nfipbureau.fema.gov/training/index.html)] website.

*Susan Bernstein is the Editor of Watermark. She also works with NFIP regulation issues and the FloodSmart “Ask the Experts” mailbox.*



# 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 Changes to the flood hazard information shown on the effective Flood Insurance Rate Maps.

## Hawaii County

Type: LOMR  
FIRM Panel 0880C, 0859D  
Effective Date of the Revision: August 23, 2010  
FEMA Case Number: 09-09-1398P  
Flooding Source: Ainako Stream

On-line readers can view LOMC [here](#)

Type: LOMR  
FIRM Panel 0859D  
Effective Date of the Revision: September 7, 2010  
FEMA Case Number: 09-09-1789P  
Flooding Source: Tributary 1 to Waipahoehoe Stream

On-line readers can view LOMC [here](#)

LOMCs can also be viewed and downloaded from the Hawaii Flood Hazard Assessment Tool (FHAT) at [www.hawaiiinfip.org](http://www.hawaiiinfip.org)

## Hawaii Dam Safety HAR Updates

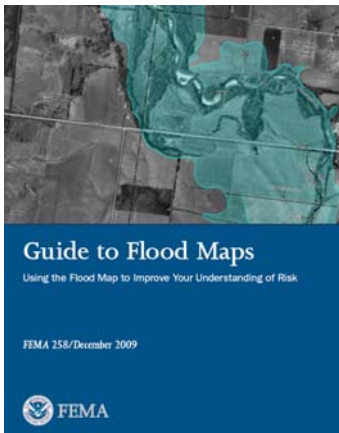
The Dam Safety Program is requesting approval from the Board of Land and Natural Resources in July 2010 to hold public hearings on the Hawaii Administrative Rules, Title 13, Chapter 190.1. The Program hopes to hold public hearings between Aug—Oct 2010.

A summary of the proposed changes are:

- Revisions, additions, and update to definitions;
- Update of the list of exemptions;
- Addition of minimum design criteria and additional design requirements;
- Revision of fines, penalties, administrative and judicial review process;
- Clarification for changes of ownership;
- Addition of the Certificate to Impound requirement;
- Additions, updates and revisions to the dam safety permit process, conditions, submittals, construction and completion requirements;
- Addition of specific requirements for the removal of a dam;
- Additions, updates and revisions to the Operations and Maintenance and Emergency Action Plan requirements;
- Addition of fees for various services and processes.



## Guide to Flood Maps



Over the years, the FEMA Mitigation Directorate has created and distributed an assortment of documents to improve the use and understanding of the flood hazard and risk information presented on the Flood Maps. FEMA 258, also known as the “Guide to Flood Maps,” is one such document. FEMA is pleased to present this updated version of the Guide for the information and use of map users across the U.S.

This version of the Guide is designed to be an informative and user-friendly publication that is now accessible through the Internet and can be printed on all office and home printers. By redesigning, updating and reissuing the Guide, FEMA is trying to raise U.S. citizens’ and other NFIP stakeholders’ awareness and understanding of the flood hazards and risks that they face.

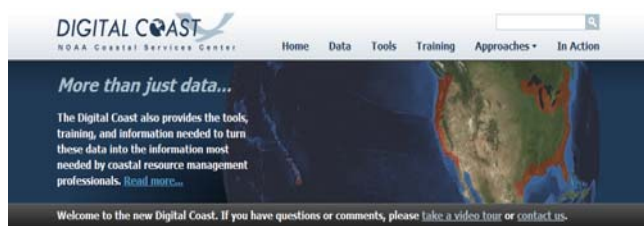
Using this Guide in conjunction with the modernized Flood Maps can assist map users in determining the level of risk posed to homes, businesses, and other structures and deciding what steps should be taken to reduce the risk, including purchasing the appropriate level of insurance protection. This Guide is a clear illustration of FEMA’s continuing commitment to providing quality service to NFIP stakeholders and the general public, while remaining focused on its primary mission and goals.

To download a copy: [http://www.hidlnr.org/eng/nfip/pdf/pub/FEMA\\_258\\_Final\\_Draft\\_Dec2009.pdf](http://www.hidlnr.org/eng/nfip/pdf/pub/FEMA_258_Final_Draft_Dec2009.pdf)

Source: FEMA



# The Digital Coast Partnership



**IT STARTED WITH A VISION.** Wouldn't it be great if coastal data were accessible from one website? And the site could also include the training and tools needed to turn these data into useful information?

This vision is now a reality. Launched in 2008, the Digital Coast was developed by the National Oceanic and Atmospheric Administration (NOAA) and designed such that users can download data and easily access the associated training, tools, and case studies. Digital Coast is used to address timely coastal issues, including land use, coastal conservation, hazards, marine spatial planning, and climate change. One of the goals behind the creation of the Digital Coast was to unify groups that might not otherwise work together. This partnership network is building not only a website, but also a strong collaboration of coastal professionals intent on

addressing coastal resource management needs. Website content is provided by numerous organizations, but all must meet the site's quality and applicability standards.

Take the video tour to learn all the website's capabilities:

<http://www.csc.noaa.gov/digitalcoast/about.html>



**Digital Coast Partners:** Coastal States Organization, National Association of Counties, National States Geographic Information Council, Association of State Floodplain Managers, The Nature Conservancy, National Oceanic and Atmospheric Administration

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Policies issued as standard-rated policies or converted to standard-rated policies following a map change on or after October 1, 2008, may be converted to the PRP for 2 years beginning on the first renewal effective on or after January 1, 2011. In addition, unless it was issued in error, any existing standard-rated policy issued effective prior to January 1, 2011, will not be eligible for refunds.

At the end of the extended eligibility period, policies on these buildings must be written as standard rated policies.

## Underwriting Requirements

Validating PRP extended eligibility will require the writing companies to verify the current and previous flood maps and maintain documentation of the building's flood risk zone before and after the map change. Digital FIRMs are available for many communities via the internet. In some cases, historic map information is also available. Visit the FEMA Map Service Center online at [www.msc.fema.gov](http://www.msc.fema.gov).

Writing companies are required to provide advance notice to the current policyholders that are now eligible for this 2-year PRP extension, within 90 days prior to the policy expiration date. We strongly recommend that companies implement an automatic conversion of the standard policies to PRPs to ensure that these policies are renewed without a lapse in coverage.

## Transaction Record and Recording Processing (TRRP) Plan Requirements

FEMA is introducing a new "Risk Rating Method" indicator on the Transaction Record Reporting and Processing (TRRP) Plan to identify policies newly issued or renewed as a PRP under the 2-year PRP eligibility extension beginning January 1, 2011.

Policies effective during the first year of the 2-year PRP eligibility extension are to be reported with a Risk Rating Method of "P". Policies effective during the second year of the 2-year PRP eligibility extension are to be reported with a Risk Rating Method of "Q".

Read the complete NFIP WYO Bulletin at: <http://bsa.nfipstat.com/wyobull/w-10067.pdf>



*Make Hawaii a Great  
Place to Live !*

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After considering your most basic needs, consider additional necessities to include in your emergency preparedness kit. When making additions to your family emergency kit, keep in mind that it should be easily transportable, accessible, and close to an exit of the building. Consult with the checklists from the FEMA Ready.gov and American Red Cross websites to determine your planning needs.

When disaster strikes be sure to listen to the radio or television for the location of emergency shelters and for other instructions from local emergency officials.



#### Useful Links

**Central Pacific Hurricane Center**

[www.prh.noaa.gov/hnl/cphc/](http://www.prh.noaa.gov/hnl/cphc/)

**American Red Cross - Hawaii State Chapter**

[www.hawaiiredcross.org](http://www.hawaiiredcross.org)

**Hawaii State Civil Defense - Disaster Preparedness**

[www.scd.state.hi.us/preparedness.html](http://www.scd.state.hi.us/preparedness.html)

**City and County of Honolulu, Department of Emergency Management**

[www.honolulu.gov/dem](http://www.honolulu.gov/dem)

**Kauai Civil Defense Agency**

[www.kauai.gov/civildefense](http://www.kauai.gov/civildefense)

**Maui Civil Defense Agency**

[www.co.maui.hi.us/index.aspx?nid=70](http://www.co.maui.hi.us/index.aspx?nid=70)

**Hawaii Civil Defense Agency**

[www.hawaii-county.com/cd/](http://www.hawaii-county.com/cd/)

**Hawaiian Humane Society - Pet Disaster Shelters**

[www.hawaiianhumane.org/petshelters1.html](http://www.hawaiianhumane.org/petshelters1.html)