Department of Land and Natural Resources Engineering Division

July 2012

Recognize any of these Streets on Maui?

SOUTH KIHEI ^{ROAD} - NANIALII ^{PLACE} - LEILANI ^{STREET} - OHUKAI ^{ROAD} -KALOLA ^{PLACE} - WAILANA ^{PLACE} - ULUNIU ^{ROAD} - FRONT ^{STREET} -HONOAPIILANI ^{HWY} - KAMAKA ^{CIRCLE} - KAI PALI ^{PLACE} - PUUNOA ^{PLACE} -HALEPAKA ^{PLACE} - ALA MOANA ^{STREET} - MALA WHARF ^{ROAD} - OLONA ^{PLACE} -MALO ^{STREET} - PRISON ^{STREET} - SHAW ^{STREET}



If you live along Lanai's coastline or the southwest shoreline (between Honokahua Bay to Koali) on the island of Maui, you should take the opportunity to review FEMA's new Flood Insurance Rate Maps (FIRMs) that will become effective on September 19, 2012.

Why? Several years ago, FEMA conducted a Statewide Hurricane Flood Insurance Risk Study to re-evaluate the flooding risk along our southern coastlines. On September 19, 2012, the results of this study will be incorporated into Maui County's FIRMs. The most significant changes affect certain areas in Lahaina and Kihei. To learn more about why FEMA restudied our coastal flood hazards, read an article entitled "Hawaii Coastal Study Update" in our October 2010 issue of the Wai Halana.

How Does it Offect Me? Your flood risk may have increased or decreased as a result of this study. This change could affect your plans to make improvements to your property AND it could also affect your mort-gage requirement to carry flood insurance as a condition of your loan.

Owners planning on developing in newly mapped high risk zones (A and V zones), will be required to comply with Maui County's Floodplain Management Ordinance. These regulations can be found in Chapter 19.62 of the Maui

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Recognize any of these Streets on Maui?



Meet the Newest Member to our Engineering Division Ohana



Recognize any of these Streets on Maui? (continued)

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Let's Talk About the NFIP

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Faudic Flood



Critical Facilities Flood Exposure Tool



NGS Releases Final Report for Floodplain Mapping Pilot Project



Let's Talk About the NFIP (continued)

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The current and selected past issues are also available at:

www.hawaiinfip.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 the Wai Halana via email or wish to be removed from our mailing list, contact Jerome Acadimia at (808) 587-0254.

Upcoming Events

Floodplain Management Association 2012 Annual Conference



FMA is the premier venue for floodplain management professionals in the United States, with a focus on California, Nevada and Hawaii.

FMA is a recognized voice in floodplain management and flood hazard reduction in the region, providing an unbiased forum for government, industry, science and communities to coordinate and educate themselves and each other about best practices, legal strategies and disaster control needs at the local, state and regional level.

FMA's leadership is tasked with connecting policy makers and regulators with scientists, planners, engineers, educators and researchers to develop effective laws, technological solutions, and methods for reducing flood risk and creating sustainable floodplains.

Join other floodplain management professionals at the 2012 annual conference on September 4 - 7, 2012 in Sacramento, California.

For more info, visit: http://www.floodplain.org

Meet the Newest Member to our Engineering Division Ohana



Darron Agawa is our new Engineer V and is overseeing the update of the State General Flood Control Plan. Since graduating from Colorado State University in Fort Collins, CO in 1998, he has had extensive private and public experience in design engineering with a background in site/civil design and transportation. After working for the County of Maui, Department of Public Works for 5 years, Darron moved his entire family to Honolulu to pursue a new path in floodplain management. Darron is excited for the challenge of updating the State's General Flood Control Plan, something that hasn't been done since the 80's!

Born and raised in suburban Denver, CO, Darron's favorite things to do were to hike, ski, and mountain bike. With his family originating from Lahaina, Maui, he's always had a desire to live and work in Hawaii. His dream came true in 2006 when he and his family moved to Maui. He loves to eat out and try different restaurants, and then workout at CrossFit East Oahu to work off all the food he eats. Darron has been happily married to his Maui bride of 13 years and has 5 beautiful children ranging in age from 6 months to 11 years old. Time together as a family for him is never a dull moment!

In his spare time, Darron is a music minister at King's Chapel East Oahu and leads worship there. He plays guitar, keyboard, and drums occasionally. He is happy to be a part of the Flood Control / Dam Safety Section!

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County Code. One of the most important requirement of developing in high risk flood zones is to elevate structures at least one foot above the Base Flood Elevation (BFE) indicated on the FIRMs. If you suspect that your project may be within an affected area, be sure to consult with Maui County Floodplain Manager, Mr. Francis Cerizo at the Planning Department to ensure that your proposed plans will meet the new requirements.

In addition to compliance with floodplain management regulations, property owners in high risk zones with a Federally backed mortgage will be required to carry flood insurance as a condition of their mortgage. Typically, lenders notify affected borrowers by letter after the new map goes into effect. If you receive this letter, it's important that you pay close attention to the date by which you must obtain flood insurance. **DON'T** let this date lapse, otherwise you risk having your lender force place a policy on your behalf. In most cases, it'll cost more than if you were to purchase a National Flood Insurance policy on your own. Even if you think that the requirement was made in error, it is in your best interest to obtain a flood insurance policy before the deadline and then deal with your dispute afterwards.

What types of changes will there be ? There are several different map change scenarios. A property could go from a low-to-moderate risk flood zone into a high risk flood zone, or it could go from a high risk zone to a low-to-moderate risk zone. Another scenario, a property in a high risk zone could remain in a high risk zone with or without a change in the Base Flood Elevation (BFE). The table below illustrates details on specific map situations, and how the grandfathering rule can apply.

If the Current Effective Map Shows your Structure in a	and on the New Map, your structure will be in a (Maui - Effective 9/19/2012)	These Flood Insurance Requirements Apply	And These Cost Saving Options are Available.
non-SFHA (Zones X, XS)**	SFHA* (Zones A, AE, AH, AO, V, VE)	Flood Insurance is manda- tory for structures with mort- gages from a Federally regulated lender.	If the current effective map shows the structure in a non-SFHA, the policy may be eligible to be grandfathered in at the current non-SFHA flood zone***
SFHA* (Zones A, AE, AH, AO, V, VE)	non-SFHA (Zones X, XS)**	Flood Insurance is not re- quired by the NFIP, but is recommended. Note, Lend- ers may require flood insur- ance as a company policy.	If the current map shows the structure in a SFHA, low-cost Preferred Risk Policies (PRP) may be available when the new map becomes effective.
Zones A, AE, AH, AO	Zones V, VE	Flood Insurance is manda- tory for structures with mort- gages from a Federally regulated lender.	V zones are a higher risk zone than A zones. Therefore, flood insurance pre- miums are higher in V zones. The policy may be eligible to be grandfathered in at the current flood zone.
Zones V, VE	Zones A, AE, AH, AO	Flood Insurance is manda- tory for structures with mort- gages from a Federally regulated lender.	V zones are a higher risk zone than A zones. Therefore, flood insurance pre- miums are higher in V zones. Premium savings will be available when the policy is updated based on an A flood zone designation.
SFHA* (Zones A, AE, AH, AO, V, VE)	SFHA* with a New BFE (Zones A, AE, AH, AO, V, VE)	Flood Insurance is manda- tory for structures with mort- gages from a Federally regulated lender.	If the new map shows a higher BFE of the same flood zone, the flood insurance policy may be eligible to be grand- fathered in at the current (lower) BFE.
			If the new map shows a lower BFE of the same flood zone, a premium savings may be available. Discuss this option with your insurance agent.

* SFHA = Special Flood Hazard Area (High Risk Flood Zone; A and V zones);

** X = low to moderate risk flood zone; outside the 500 year floodplain; XS = low-to-moderate risk flood zone within the 500 year floodplain.
*** The structure may be eligible for a PRP policy; however, it must be converted to a standard X-zone rated policy upon renewal after the end of the PRP extension period.

How Can I tell if my Propety has been affected? The September 19, 2012 FIRMs can be viewed at FEMA's Map Service Center (www.msc.fema.gov). The maps will be listed in the product catalog as "Future FIRMs". Another way that you can view the new maps is to use the Hawaii Flood Hazard Assessment Tool (FHAT) at http://gis.hawaiinfip.org/fhat. The FHAT is a map viewer that will allow users to overlay the preliminary FIRMs over the current effective FIRMs. To watch a video tutorial on how to view preliminary FIRMs on the FHAT, click on the related link in the LATEST NEWS section of our website www.hawaiinfip.org.

The most significant changes to the maps will be seen in the Lahaina and Kihei area. Notable locations include but are not limited to specific properties along the following streets:

Lahaina Area:

Ala Moana Street Front Street Halepaka Place Honoapiilani Hwy Kamaka Circle Mala Wharf Road Malo Street **Olona Place Prision Street** Puunoa Place Shaw Street

Kihei Area:

Kalola Place Leilani Street Nanialii Place Ohukai Road South Kihei Road Uluniu Road Wailana Place



Scenario non-SFHA => SFHA

Lahaina properties going into a high risk flood zone (hatched and shaded):



Current Effective Map

Scenario SFHA => non-SFHA

Lahaina properties being taken out of the high risk flood zone (cross hatched area):





New Map that will go into effect on September 19, 2012

New Map that will go into effect on September 19, 2012

FLASH FLOOD AREA



Scenario SFHA => SFHA with New BFE



New Map that will go into effect on September 19, 2012



Current Effective Map

After the Fires, Risk Still Looms

June has been a busy month for Hawaii Fire Fighters. All four counties have experienced large scale brushfires this summer. The largest one so far was on the Big Island, where over 5200 acres were scorched in the Pahala area. Some of these brushfires came very close to populated areas. Fortunately homes were spared and everyone is breathing a sigh of relief. But is the risk truly gone?

Large-scale wildfires dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored.

When rain falls on unprotected earth, as in a burn area, soils on moderate to steep slopes can become unstable. The heavily saturated earth can liquefy and flow down a hillside into populated areas and can cause devastating floods and mudflows.

Another situation that may occur is the fire debris, mud, and silt get washed into nearby streams. This reduces the flow conveyance and increases the potential for flooding.

Hawaii's rainy season begins in November. Although burned vegetation may not get re-established by November, property owners can still protect themselves from flooding. Remember, floods are the most common and costly natural hazard in the nation. Whether caused by heavy rain, thunderstorms, or the tropical storms, the results of flooding can be devastating. While some floods develop over time, flash floods-particularly common after wildfires—can occur within minutes after the onset of a rainstorm. Even areas that are not traditionally flood-prone are at risk, due to changes to the landscape caused by fire. Protect your homes and assets with flood insurance **now**—before a weather event occurs and it's too late.



Kathy Hinkley began her work in flood insurance in 1993 in the private sector and joined FEMA in 2008. Currently she is the COTR for the NFIP Help Center and Insurance Examiner for the NFIP DSA Call Center.

You have been diligently searching for answers to questions about the National Flood Insurance Program (NFIP) on FEMA.gov, but, where do you go if you need to talk to a real person about the NFIP? The good news is that FEMA has several call centers staffed with specialists to assist you. Below is an overview of each call center, describing what they do, and the types of questions they can answer.

The NFIP Help Center: The NFIP Help Center is a great place to start a general inquiry. The staff knows the answer to many questions, and can direct you to other NFIP areas according to your needs. There are two toll-free lines. The first line is the general Information Line, 1-800-427-4661. This call center provides general information

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Waianae, Oahu









Flood Insurance Rate Maps

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.

City and County of Honolulu

Type: LOMA FIRM Panel 0387G, 0391G Effective Date of the Revision: March 20, 2012 FEMA Case Number: 12-09-1062A Flooding Source: Kuapa Pond; Pacific Ocean

On-line readers can view LOMC here

Type: LOMA FIRM Panel 0391G Effective Date of the Revision: April 5, 2012 FEMA Case Number: 12-09-1352A Flooding Source: Kuapa Pond; Pacific Ocean

On-line readers can view LOMC here

Type: LOMA FIRM Panel 0391G Effective Date of the Revision: April 19, 2012 FEMA Case Number: 12-09-1593A Flooding Source: Kuapa Pond; Pacific Ocean

On-line readers can view LOMC here

Type: LOMR-FW FIRM Panel 0351G Effective Date of the Revision: May 17, 2012 FEMA Case Number: 12-09-1663A Flooding Source: Moanalua Stream (Upper)

On-line readers can view LOMC here

County of Maui

Type: LOMR-F FIRM Panel 0586E Effective Date of the Revision: May 10, 2012 FEMA Case Number: 12-09-1548A Flooding Source: Pacific Ocean

On-line readers can view LOMC here



Critical Facilities Flood

The Critical Facilities Flood Exposure Tool provides an initial assessment of a community's critical facilities and roads that lie within the 1% annual chance flood zone established by the Federal Emergency Management Agency (FEMA). The tool helps coastal managers quickly learn which facilities may be at risk—providing information that can be used to increase flood risk awareness or to inform a more detailed analysis. The critical facilities tool was initially created to assist Mississippi/Alabama Sea Grant in conducting its "Coastal Resiliency Index: A Community Self-Assessment" workshops and has been expanded nationally.

Data Sources

Flood Zones - Based on FEMA 1% annual flood zones Critical Facilities - 2000 to 2001 FEMA HAZUS-MH data Roads - Based on 2005 ESRI Tele Atlas streets data

Limitations:

- In some cases, a community's list of critical facilities may not be exhaustive or locations may be incorrect. The data used are from FEMA's HAZUS-MH database and may be out-of-date, in the wrong location, or not correctly attributed. It is recommended that local, up-to-date data be used for official planning activities.
- This tool, including its associated data, is meant to be an initial assessment and is not intended to be used for, or in place of, local planning data.

Source: http://www.csc.noaa.gov/digitalcoast/tools/criticalfacilities

NGS Releases Final Report for Floodplain Mapping Pilot Project



As the National Geodetic Survey (NGS) moves closer to 2022 and replacing the North American Datum of 1983 (NAD 83) and the North American Vertical Datum of 1988 (NAVD 88), NGS is interacting closely with agencies that use the datums to assist in the transition. Much of the interaction with agencies is being conducted through NGS pilot projects. The first pilot project, with the Federal Emergency Management Agency, was conducted in North Carolina in cooperation with the North Carolina Floodplain Mapping Program and the North Carolina Geodetic Survey. This eight-month project was designed to evaluate the impact of the new datums on floodplain mapping data and products and to begin a dialogue on policies and procedures requiring updating.

Accurate, reliable, and up-to-date datums are essential for a wide range of activities, including managing construction and infrastructure projects such as bridges, dams, and levees; alerting emergency planners to changes in elevation over storm evacuation routes that are slowly sinking and are susceptible to inundation; mapping flood plains to produce accurate flood zone maps and determine flood insurance rates; precisely controlling equipment used in agriculture and road construction; monitoring sea-level changes; and managing ecosystem restoration projects, to name just a few.

Report can be downloaded here: http://www.ngs.noaa.gov/PUBS_LIB/Floodplain_Pilot_Project_Final.pdf





This guide illustrates the similarities and highlights the differences between the National Flood Insurance Program (NFIP) minimum requirements and the requirements of the International Code Series (I-Codes) and ASCE 24, Flood Resistant Design and Construction (ASCE 24), a standard referenced by the I-Codes. The illustrations highlight some of the key similarities and differences between foundation types, lowest floor elevations, enclosures below elevated buildings, and utilities requirements contained within the NFIP and I-Codes for most residential and commercial buildings (classified as "Category II" structures by the building codes).

If you need additional information, contact the FEMA Building Science Helpline at (866) 927-2104 or email: FEMA-Buildingsciencehelp@fema.dhs.gov.



Source: http://www.fema.gov/library/viewRecord.do?id=5701



Continued from Page 5, "Let's Talk About the NFIP"

about the NFIP and answers questions about NFIP rules and regulations. The second line, **1-866-395-7496**, is the toll-free number listed on the Flood Insurance Reform Act (FIRA) packets which are mailed to all flood insurance policyholders upon renewal of their policy each year.

The NFIP Direct Servicing Agent: The NFIP Direct is a program established by FEMA to allow any insurance agency the opportunity to write flood insurance coverage directly with the federal government if those agents are not affiliated with a Write your Own Flood insurance Company. The NFIP Servicing Agent assists and advises agents and adjusters who handle Direct Program policies. An insurance agent may obtain a flood insurance policy from one of these in-

 FOR YOUR QUICK REFERENCE

 NFIP Help Center:

 General Information: 1-800-427-4661

 FIRA Inquiries: 1-866-395-7496

 NFIP Direct Servicing Agent

 Policy Processing: 1-800-638-6620

 Claims: 1-800-767-4341

 FloodSmart

 1-888-379-9531

 1-800-427-5593 (TTY)

Ask the Expert email questions: FloodSmart@dhs.gov

surance companies or, if the agent chooses, directly with the federal government through the NFIP Direct Servicing Agent. The policy coverages and premiums are the same, no matter where it is purchased.

The NFIP Direct provides services for some specialized tasks, including the Severe Repetitive Loss Target Program and Group Flood Certificates of Insurance in conjunction with disaster assistance grants. Agents who place their business with the NFIP Direct should call **1-800-638-6620**, for underwriting, accounting and agency/system assistance. For claims assistance, NFIP Direct Agents should call **1-800-767-4341**.

FloodSmart.Gov – the Official Site of the NFIP: The FloodSmart call center assists property owners in locating flood insurance agents in their area. The primary toll free number is 1-888-379-9531. FloodSmart also has a TTY number 1-800-427-5593 for the hard of hearing. The FloodSmart Ask the Expert address for email questions is FloodSmart@dhs.gov.

