



## Hawaii Mapping Updates



## New Flood Hazard Assessment Tool

Carol Tyau-Beam, P.E. CFM State of Hawaii, Department of Land and Natural Resources July 29 – August 4, 2015

## Flood Insurance Rate Map Status

# KAUAI MAPALI CONSTITUTE WAIPOUII Kauai Po'ipu

- Digital FIRM effective 9/16/05
- Coastal revision effective 11/26/10
- Moloaa Stream, Waimea & Hanapepe Levee on hold



OAHU Digital FIRM effective 9/30/04

- Coastal revision effective 1/19/11
- 12 revised panels effective 11/5/14



- Digital FIRM effective 9/25/09
- Coastal revision effective 9/19/12
- Kihei/Molokai revisions effective 11/4/15
- Future study for Iao Levee and Wailuku being reviewed



- Preliminary DFIRM with coastal and riverine revisions to be released August 2015
- Public meetings August 17 & 18, 2015





# Hawaii County's Road to Digital FIRMs

- July 2011 FEMA distributed Preliminary DFIRM to:
  - incorporate coastal study (Upolu Point to Cape Kumukahi);
  - update riverine delineations; and
  - incorporate Waiakea Stream study and Pu'ukapu Flood Study;



- August 2015 FEMA to issue revised Preliminary DFIRM:
  - County worked with FEMA to improve to the coastal and riverine flood hazard delineation from the 2011 preliminary maps;
  - New Hilo Bay, North and South Kona restudies;
- As a Cooperating Technical Partner, Hawaii County is leading flood studies for Puna and other areas.
- Public Meetings Planned:
  - August 17, 2015 Aupuni Center (101 Pauahi Street, Hilo) 4:30 pm 8:00 pm
  - August 18, 2015 West Hawaii Civic Center (75-5044 Ane Keohokalole Highway, Building G, Kailua Kona) 4:30 pm – 8:00 pm







### Flood Awareness

flood.hawaiicounty.gov

Working together as ONE to improve the quality of service for the health and safety of our Big Island Ohana

MAIN NAVIGATION

**News & Announcements** 

What Are Draft Flood Studies?

Floodplain Mapping - The Basics

Floods happen...anywhere, anytime

- H Know Your Risk
- ⊞ Reducing Flood Damage

GET UPDATES

Hawai'i County Civil Defense Message and Information

#### DRAFT FLOOD STUDIES - WHAT ARE THEY AND HOW DO THEY AFFECT THE COMMUNITY?

Tuesday, July 28, 2015 at 12:35PM

A "draft" flood study is a flood study that is intended for review by the Federal Emergency Management Agency (FEMA), but hasn't been officially adopted as an "effective" Flood Insurance Rate Map (FIRM). An effective FIRM is used by insurance companies and lenders to establish rates for flood insurance on properties with federally backed mortgages.

A draft flood study is used by Hawaii County to regulate development, regardless of whether it has been adopted by FEMA. The following is a list of draft flood studies yet to be formally adopted by FEMA:

The Puna Flood Study covers approximately 282 square miles and extends from Volcano Village through Kea'au and down to Maku'u Drive in Hawaiian Paradise Park Subdivision. It establishes flood zones in an area that has never been mapped, and affects Tax Map Keys 1-6, 1-7, 1-8 and 1-9. The study is to be submitted to FEMA this week (July 29, 2015) for their review. The maps may be viewed by clicking on the links below:

Draft Puna Flood Study FIRMs (Use the Index Map to locate individual FIRM panel

SEARCH Search

#### TWITTER



@dpwhi

Kapi'olani Street Extension

Traffic Advisory

HILO, July 31, 2015 -...

http://t.co/KQyDbvotXz

about a day ago



@dpwhi

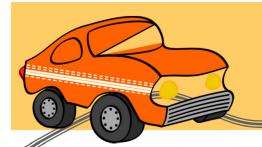
PROPERTY OWNERS

ENCOURAGED TO ATTEND INFORMATIONAL MEETING ON PRELIMINARY FEMA FLOOD MAPS

FOR HAWAI'I COUNTY ....

http://t.co/PdBFw1YWE0



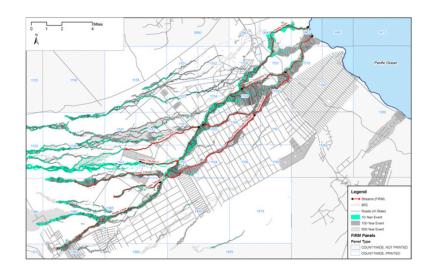


## Hawaii County's Road to Digital FIRMs

County Initiated Studies that will not be reflected in August 2015 revised preliminary DFIRMs (and FHAT) but will be used to regulate floodplain development:

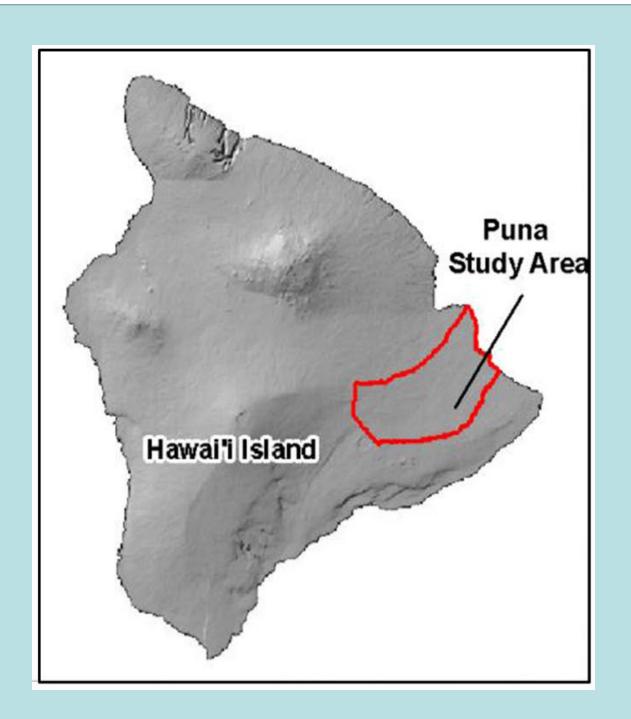


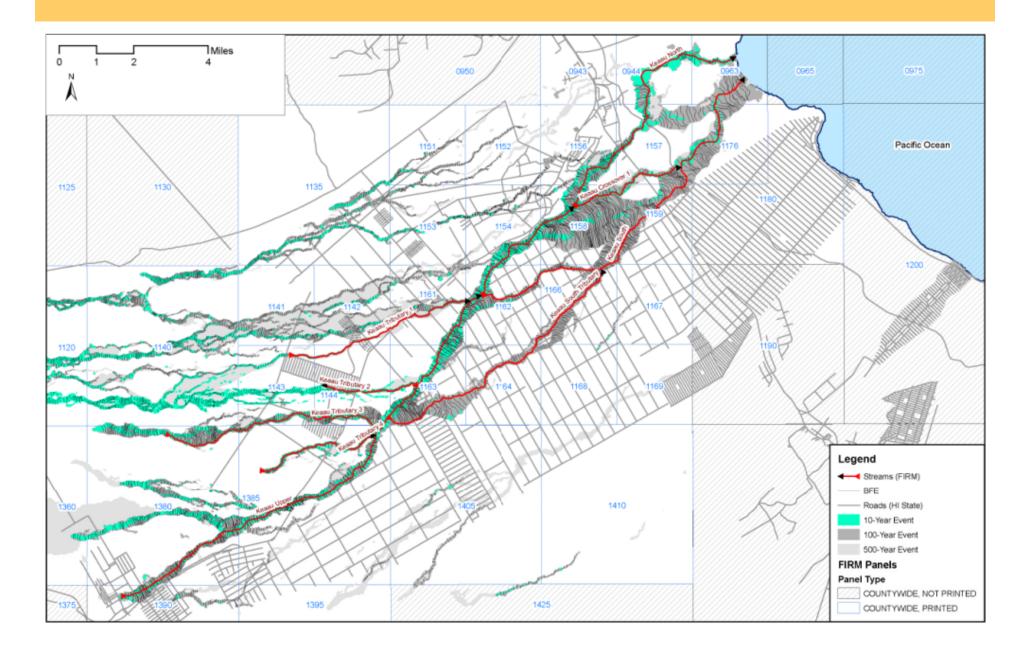
Puna Flood Study (affected panels: ~36 panels previous not printed)



- - Waiakea and Upper Palai Stream Flood Study (affected panels: 880, 890)
- VIEW ONLINE (•) Keopu-Hienaloli Flood Study (affected panels: 711, 712, 713, 714)







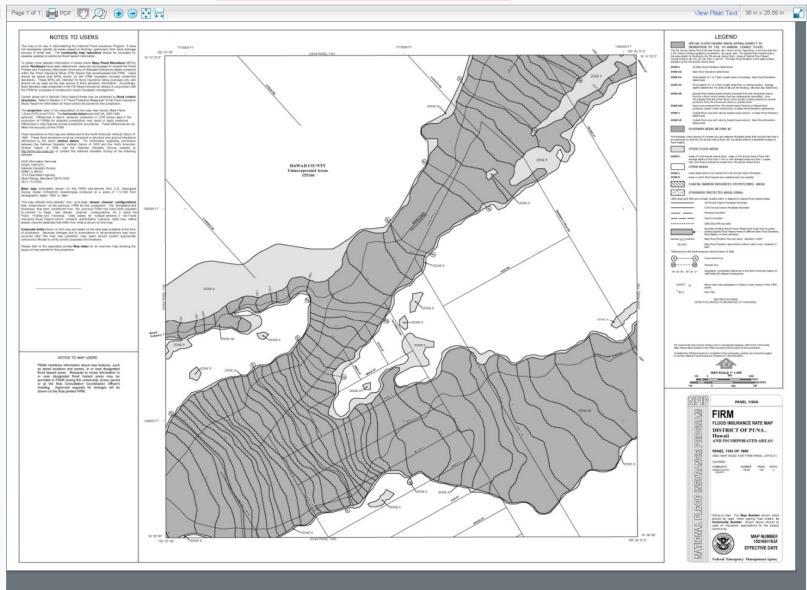




1163

## Draft Puna Flood Study









Home Search



## Waiakea and Upper Palai Stream Flood Study

Metadata | Thumbnails | Annotations

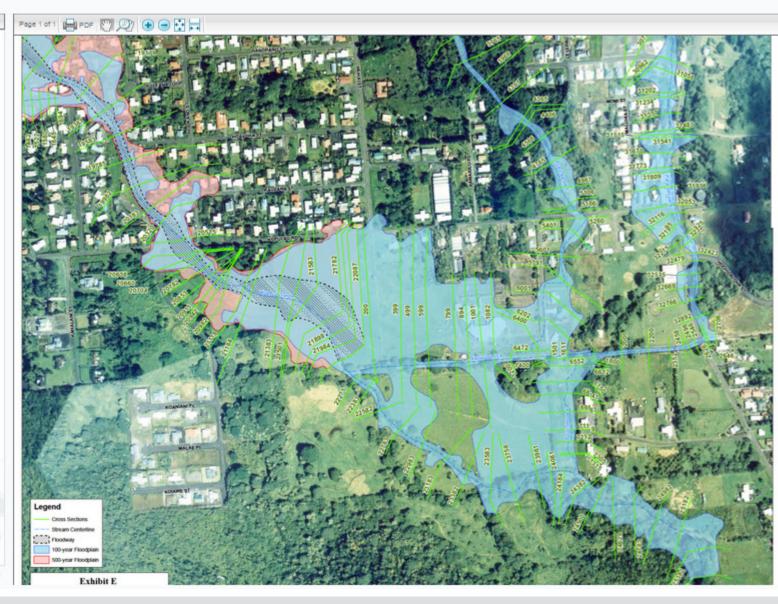
#### Waiakea\_LOMR\_sheet2Jan122015

Last Modified 2/4/2015 3:35:25 PM Creation Date 2/4/2015 3:27:25 PM

#### Fields

Template: Document Description

Date 2/4/2015 Type pdf





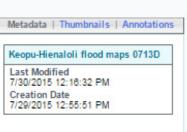


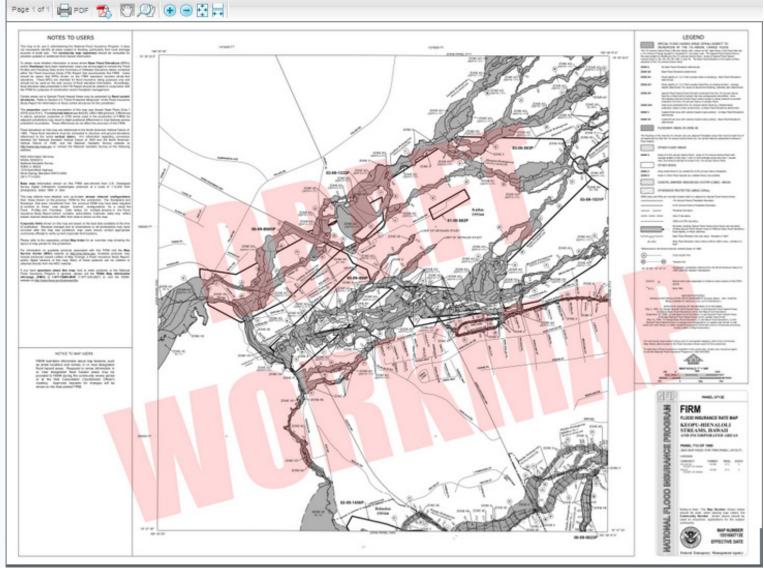
Home - Search

Keopu-Hienaloli flood maps 0713D



## **Keopu-Hienaloli Flood Study**







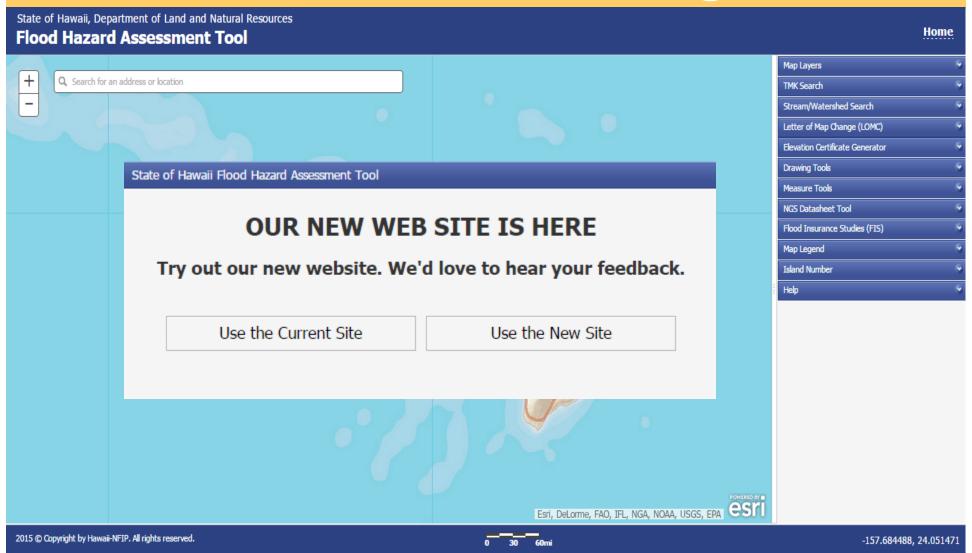


## COMING SOON

New and Improved Flood Hazard Assessment Tool

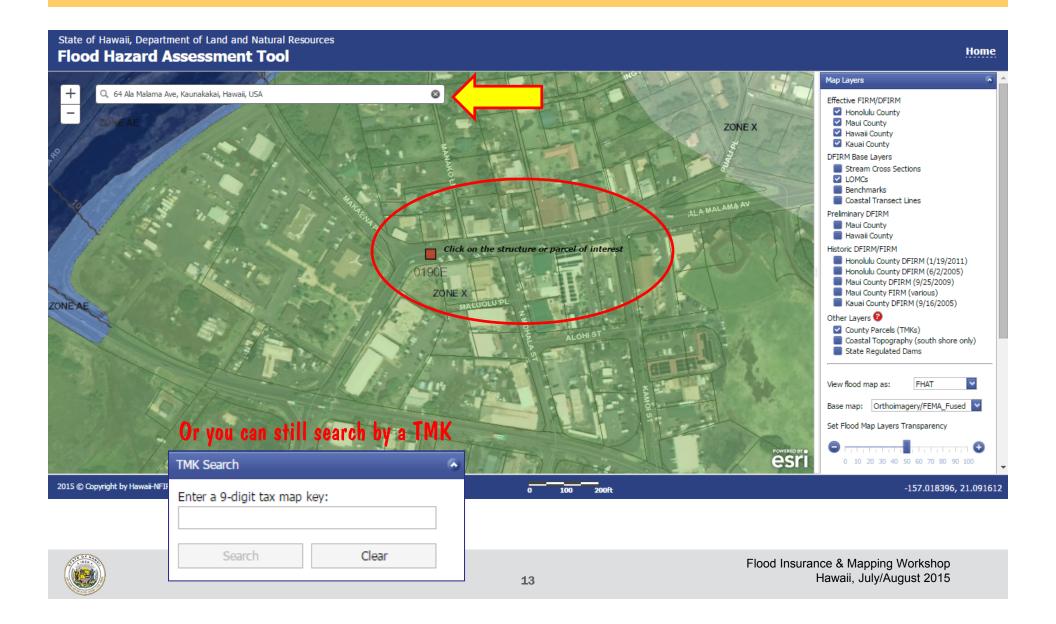


## Our NEW FHAT is Coming Soon

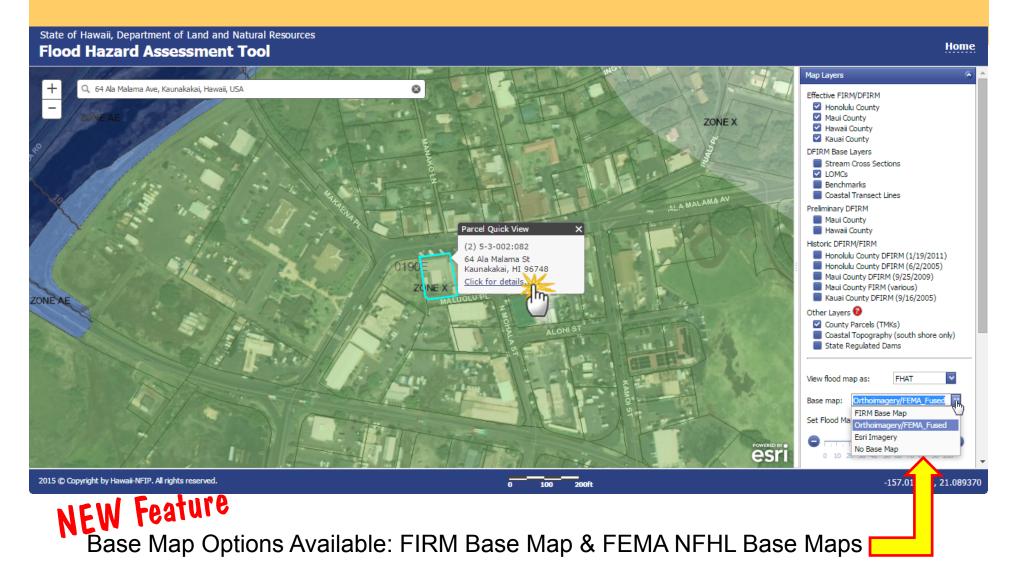




## NEW Feature Utilize Online Address Locator



## **Parcel Quick View**





## **Enhanced Features**

#### Parcel Detail

#### **Property Details**

TMK: (2) 5-3-002:082

County: Maui Watershed: Kamiloloa

<u>Tsunami Evacuation Zone:</u> Yes <u>Dam Evacuation Zone:</u> No

#### **Generate FHAT Report**

Edit the property address if required:

64 Ala Malama St

Kaunakakai, HI 96748

#### Enter a report title (25 character max):

Report Title (optional)

Click to download FHAT report

#### Additional Resources

Street View

Real Property Tax Information
FEMA Flood Insurance Study
Flood Insurance Information

Floodplain Management Regulations

#### FIRM Map Panel(s)

Click on Panel No. to create FIRMette

1500030190E 09/25/2009



#### Letter of Map Change(s)

Case No.

Type

Effective Date

Panel

Flood Source

Project

Download

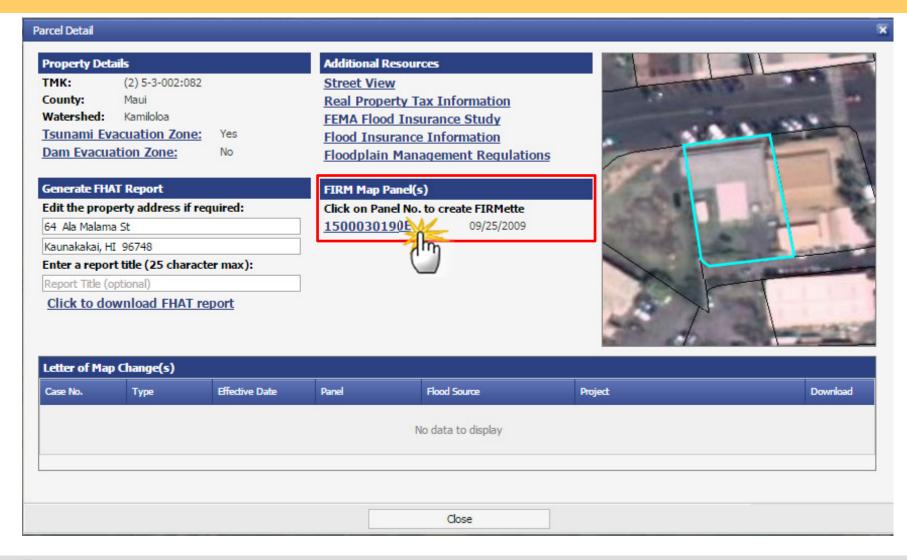


### Enhanced Features: •

- Create an Effective FIRMette
- Street View
- Real Property Tax Information
- Improved FHAT Report Generator
- Flood Insurance Information
- Floodplain Management Regulations



## NEW Feature Create an Effective FIRMette











## map1.msc.fema.gov/idms/IntraView.cgi?KEY=74322025&IFIT=1





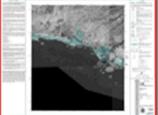


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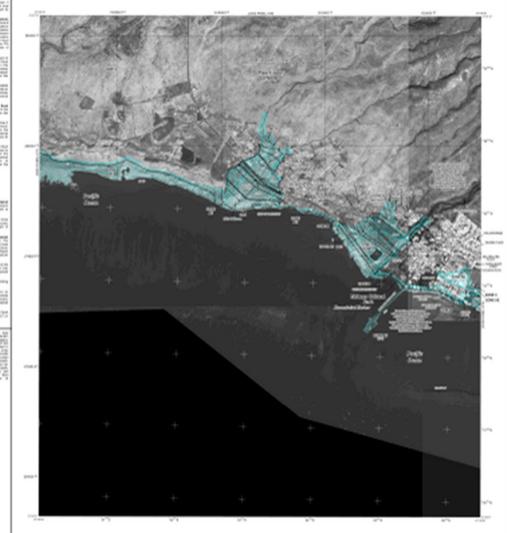
















## www.hawaiinfip.org

## Are You Looking for Historic FIRM Maps??



Step-by-Step Guide for Creating Annotated FIRMettes

Search this site

Search-USA-gov

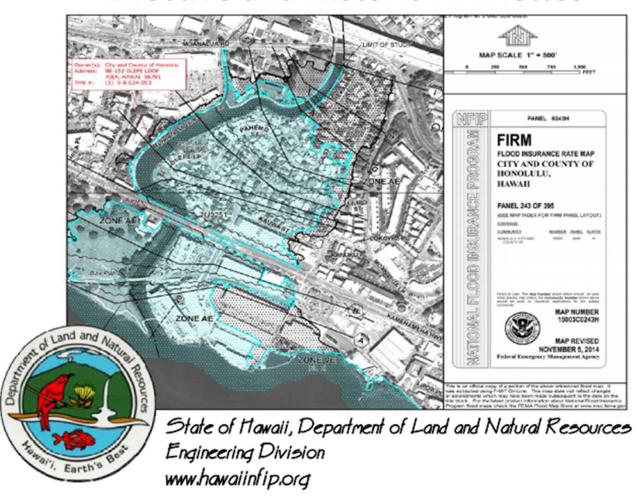
Regulatory **Wai Halana** Flood Maps CFM **Publications Tech Bulletins NFIP Home** Contact Us **NFIP News** Home » Flood Maps RELATED LINKS FLOOD MAPS DLNR Home FLOOD HAZARD ASSESSMENT TOOL (FHAT) DLNR Engineering Home Flood Hazard Assessment Tool (FHAT) - Map Viewer · Flood Control & Dam Safety Home o Dam Safety Home How to View Proposed Flood Maps – Video Tutorial · Geothermal Home **CREATING FIRMettes** SUBSCRIBE TO THE WAI HALANA How to Find Your FIRM and Make a FIRMette



NEWSLETTER

First Name

## A Step-by-Step Guide for Creating Annotated Effective and Historic FIRMettes



January 2015



## **Creating an Historic FIRMette**

Step 8: Locate the Historic FIRM panel.



Click subscribe to receive email notifications when products are updated.

Open the "Historic Products" folder

FRM Panels (102) DL AL

Effective Products (86) 
Preliminary Products (0)

Open the "FIRM Panels" folder and search for the similar map panel number (numeric portion only) as the Effective FIRMette.



Locate the most current dated panel and click on the "VIEW" button.

Product ID	Effective Date	LOMC	Size	Download	View
15003C0115F	09/30/2004		91MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0180G	06/02/2005	<b>→</b> LOMC	75MB	<b>♦</b> DL	VIEW
15003C0183G	01/19/2011		15MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0185F	09/30/2004		81MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0192H	01/19/2011		16MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0195G	06/02/2005		1MB	<b>♦</b> DL	VIEW
15003C0215G	06/02/2005	<b>→</b> LOMC	75MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0239F	09/30/2004		86MB	<b>♦</b> DL	VIEW
15003C0240F	09/30/2004		55MB	<b>♦</b> DL	<b>QVIEW</b>
15003C0243G	01/19/2011	LOMC	14MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0245F	09/30/2004		84MB	<b>♦</b> DL	@VIE T
15003C0255F	09/30/2004		79MB	<b>♦</b> DL	VIEW
15003C0270G	06/02/2005	LOMC	76MB	<b>♦</b> DL	<b>⊘</b> VIEW
15003C0270H	01/19/2011	LOMC	18MB	<b>♦</b> DL	VIEW
15003C0290F	09/30/2004	<b>→</b> LOMC	91MB	<b>♦</b> DL	VIEW
15003C0290G	01/19/2011	LOMC	19MB	<b>♦</b> DL	VIEW
15003C0305F	09/30/2004		85MB	<b>♦</b> DL	VIEW
15003C0310F	09/30/2004		85MB	<b>♦</b> 0L	<b>⊘</b> VIEW



## NEW Feature Street View

### Parcel Detail

**Property Details** 

TMK: (2) 5-3-002:082

County: Maui Watershed: Kamiloloa

<u>Tsunami Evacuation Zone:</u> Yes <u>Dam Evacuation Zone:</u> No

#### Generate FHAT Report

#### Edit the property address if required:

64 Ala Malama St

Kaunakakai, HI 96748

#### Enter a report title (25 character max):

Report Title (optional)

Click to download FHAT report

#### Additional Resources

Street View

Real Property Information
FEMA Flood I ance Study

Flood Insurance Information

Floodplain Management Regulations

#### FIRM Map Panel(s)

Click on Panel No. to create FIRMette

1500030190E 09/25/2009



### Letter of Map Change(s)

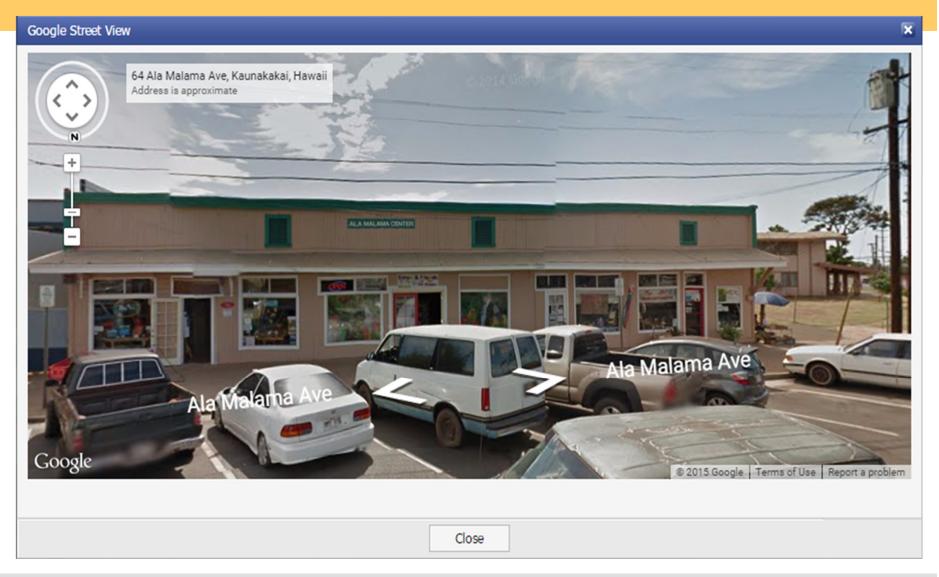
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Close

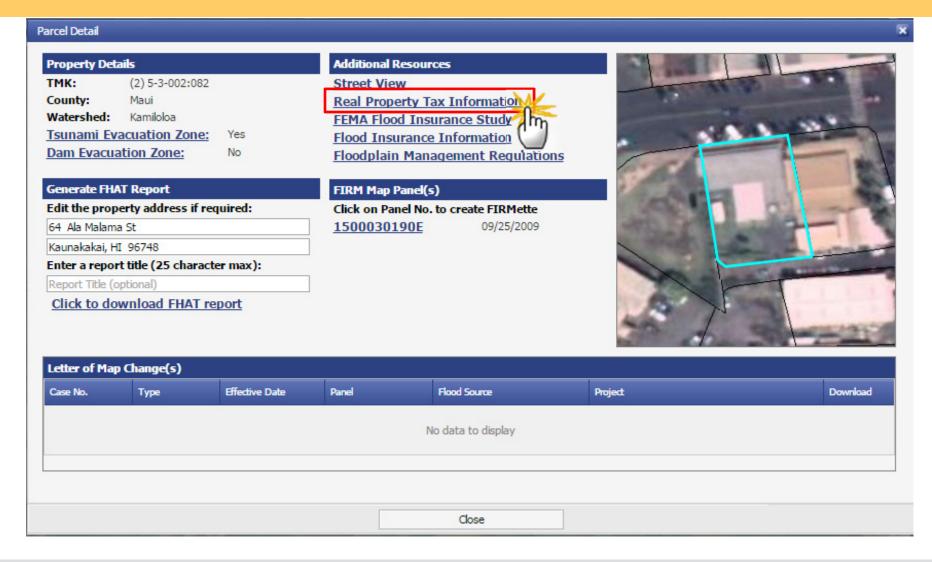


## NEW Feature Street View





## NEW Feature Real Property Tax Information



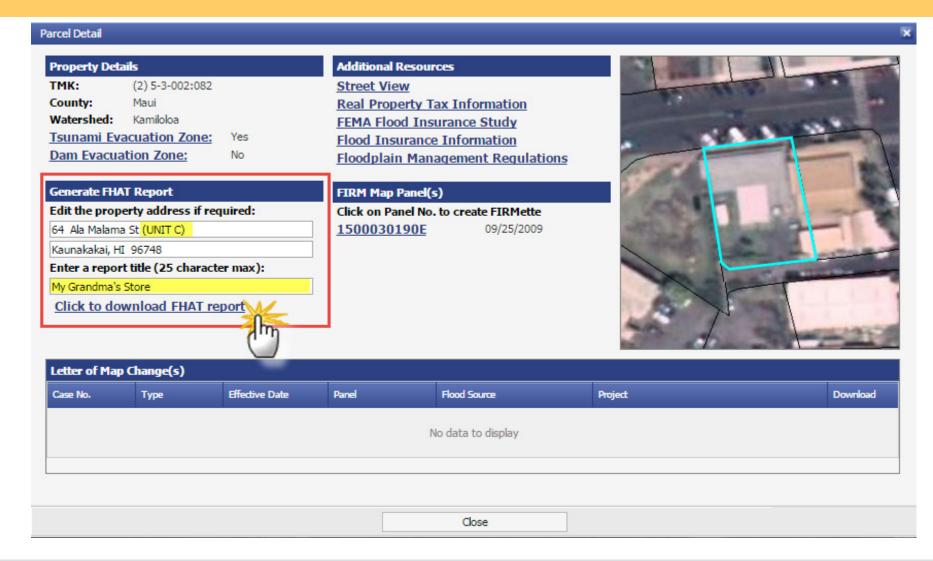


## NEW Feature Real Property Tax Information





# Improved Capabilities Generate FHAT Report





## New FHAT Report Layout





#### **Flood Hazard Assessment Report**

Notes:

www.hawaiinfip.org

My Grandma's Store

Property	Informatio	on
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COUNTY: MAUL

TMK NO:

(2) 5-3-002:082

WATERSHED: KAMILOLOA

PARCEL ADDRESS: 64 ALA MALAMA ST (UNIT C) KAUNAKAKAI, HI 96748

#### Flood Hazard Information

FIRM INDEX DATE: SEPTEMBER 19, 2012

LETTER OF MAP CHANGE(S): NONE

FEMA FIRM PANEL: 15000301906

PANEL EFFECTIVE DATE: SEPTEMBER 25, 2009

THIS PROPERTY IS WITHIN A TSUNAMI EVACUTION ZONE: YES FOR MORE INFO, VISIT: http://www.scd.hawaii.gov/

THIS PROPERTY IS WITHIN A DAM EVACUATION ZONE: NO





Disclaimer: The Hawaii Department of Land and Natural Resources (DLNR) assumes no responsibility arising from the use, accuracy, completeness, and timeliness of any information contained in this report. Viewers/Users are responsible for verifying the accuracy of the information and agree to indemnify the DLNR, its officers, and employ-ees from any liability which may arise from its use of its data or information.

If this map has been identified as 'PREUMINARY', please note that it is being provided for informational purposes and is not to be used for flood insurance rating. Contact your county floodplain manager for flood zone determinations to be used for compliance with focal floodplain management regulations.

#### FLOOD HAZARD ASSESSMENT TOOL LAYER LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD - The 1% annual chance flood (100-year), also know as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. SFHAs include Zone A, AE, AH. AO. V. and VE. The Base Flood Elevation (BEE) is the water surface elevation of the 1% annual chance flood. Mandatory flood insurance

purci	nase applies in these zones:	
	Zone A: No BFE determined.	
	Zone AE: BFE determined.	

BEE determined

Zone AH: Flood depths of 1 to 3 feet (usually areas of ponding);

Zone AO: Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined.

Zone V: Coastal flood zone with velocity hazard (wave action); no BEE determined. Zone VE: Coastal flood zone with velocity hazard (wave action);

Zone AEF: Floodway areas in Zone AE. The floodway is the channel of stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance

flood can be carried without increasing the BFE. NON-SPECIAL FLOOD HAZARD AREA - An area in a low-to-moderate risk flood zone. No mandatory flood insurance purchase requirements apply, but coverage is available in participating communities.

Zone XS (X shaded): Areas of 0.2% applied chance flood: areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

Zone X: Areas determined to be outside the 0.2% annual chance floodplain.

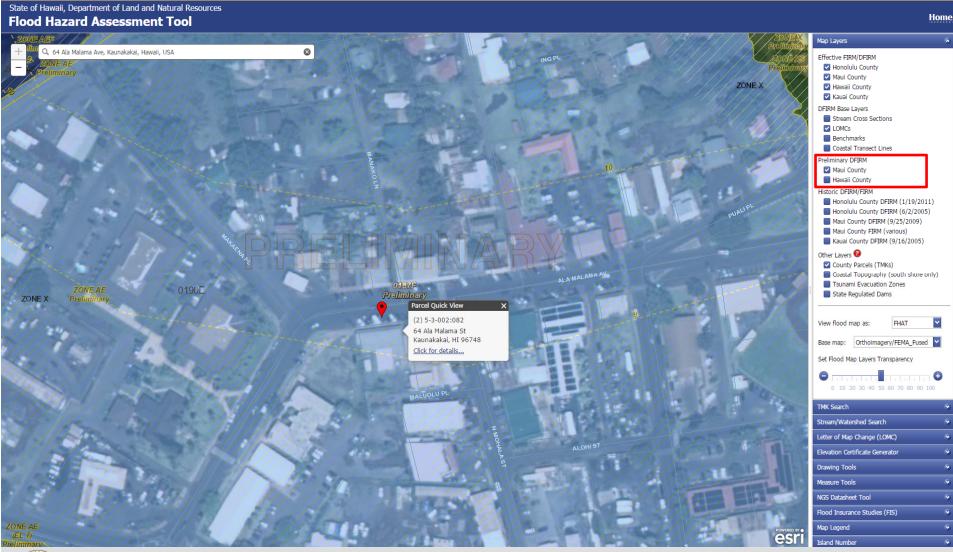
OTHER FLOOD AREAS



Zone D: Unstudied areas where flood hazards are undetermined, but flooding is possible. No mandatory flood insurance purchase apply, but coverage is available in participating communities.

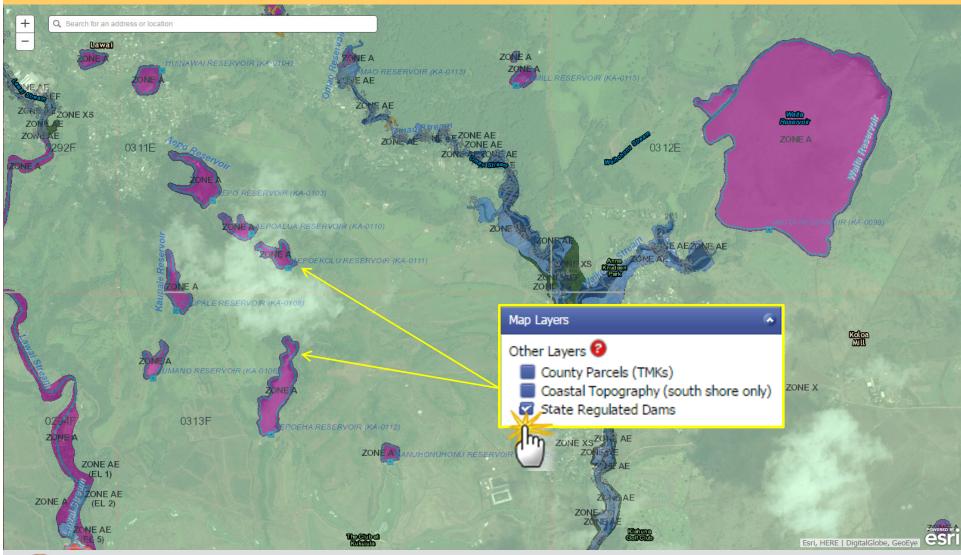


# Existing Feature FEMA Preliminary DFIRMs



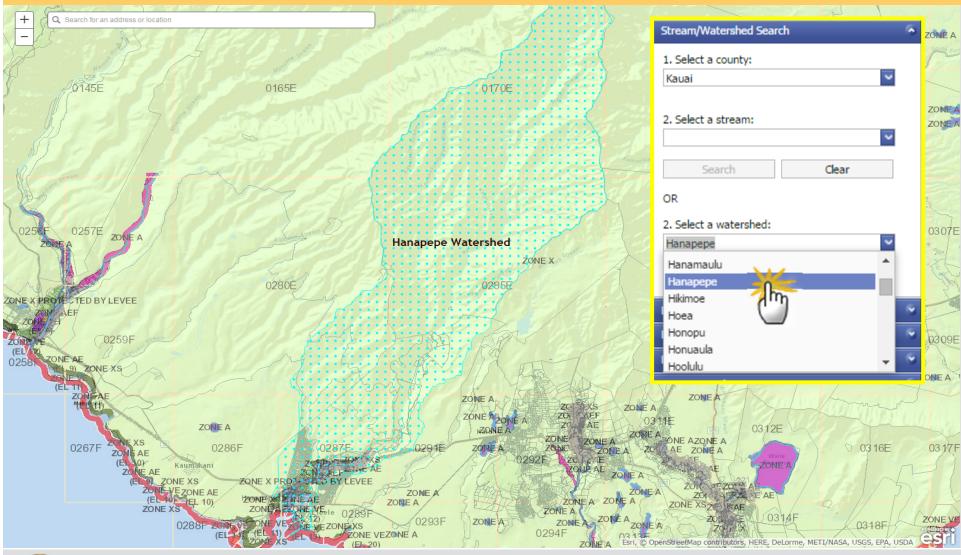


## NEW Layer State Regulated Dams





## NEW Feature Search by Watershed or Stream



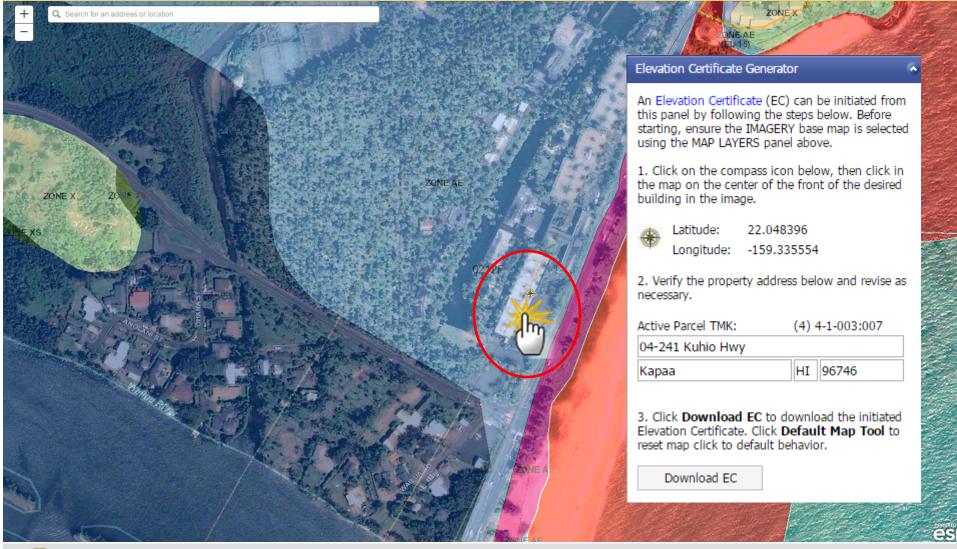


# Improved Feature Letter of Map Changes

Type 🔛	Effective Date	Panel	T IDOG Source	Project S	Zoom	Download
LOMR-F	6/26/2015	0366F	(All) (Blanks)	Lot 4 & 5A, Map 1 and 2, 1812 Kalakaua Avenue, TMK (1) 2-3-034:027	Zoom	Download
LOMR-FW	5/22/2015	0352F	(Non blanks)	Lot 47, 1810 Alu Place, TMK (1) 1-3-033:047	Zoom	Download
LOMA	6/5/2015	02701		Lot 91, Halekauwila Farms, 45-556 Pahia Road, TMK (1) 4-5-021:024	Zoom	Download
LOMA-OAS	1/6/2015	0290H		Lot 1375, Map 361, 557 Olomana Street, TMK (1) 4- 3-067:017	Zoom	Download
LOMA	3/12/2014	0290H	_	Lot 861, Map 208, 450 Hinano Way, TMK (1) 4-3- 064:005	Zoom	Download
LOMA	3/12/2014	0290H	.::	602A Kawainui Street, TMK (1) 4-3-059:068	Zoom	Download
LOMA	2/24/2015	0388G	Wailupe Stream	Lot 157, Map 10, 340 Nenue Street, TMK (1) 3-6- 008:018	Zoom	Download
LOMA	1/8/2015	0020F	Pacific Ocean	Lot 348, Map 50, 58-110 Kaunala Street, TMK (1) 5-8- 004:017	Zoom	Download
LOMA-OAS	1/8/2015	0290H	Ponding	Lot 1385, Map 361, 603A Olomana Street, TMK (1) 4- 3-067:022	Zoom	Download
LOMA	11/6/2014	0369H	Sheetflow	Lot 11, Block 2, Waialae Neighborhood Subdivision Tract A, 1178 Hunakai Street, TMK (1) 3-5-015:042	Zoom	Download
LOMA-OAS	10/29/2013	0105H	Kaukonahua Stream, Kii Kii Stream	Lot 378, Map 31, 67-432 Alahaka Street, TMK (1) 6-7- 006:037	Zoom	Download
1 items) < Prev	1 2 3 Next >				Page	e size: 50
	LOMR-F LOMA-F LOMA-OAS LOMA LOMA LOMA LOMA LOMA LOMA LOMA LOMA	LOMR-F 6/26/2015  LOMR-FW 5/22/2015  LOMA 6/5/2015  LOMA-OAS 1/6/2015  LOMA 3/12/2014  LOMA 3/12/2014  LOMA 2/24/2015  LOMA 1/8/2015  LOMA 1/8/2015  LOMA 1/8/2015  LOMA-OAS 1/8/2015  LOMA 11/6/2014  LOMA 11/6/2014	LOMR-F 6/26/2015 0366F  LOMR-FW 5/22/2015 0352F  LOMA 6/5/2015 02703  LOMA-OAS 1/6/2015 0290H  LOMA 3/12/2014 0290H  LOMA 3/12/2014 0290H  LOMA 2/24/2015 0388G  LOMA 1/8/2015 0020F  LOMA-OAS 1/8/2015 0290H  LOMA 1/8/2015 0020F  LOMA-OAS 1/8/2014 0369H  LOMA 11/6/2014 0369H	LOMR-F 6/26/2015 0366F (All) (Blanks) (Non blanks) 0015F 0020F 0020F 0030G 0045H 0085F 0105H 00MA 3/12/2014 0290H 0085F 0105H 00MA 2/24/2015 0388G Wailupe Stream  LOMA 1/8/2015 0290H Ponding  LOMA-OAS 1/6/2014 0369H Sheetflow  LOMA 11/6/2014 0369H Kaukonahua Stream, Kii Kii Stream	LOMR-F   6/26/2015   0366F   (Blanks)   (I) 2-3-034:027   Lot 48.5A, Map 1 and 2, 1812 Kalakaua Avenue, TMK (I) 2-3-034:027   Lot 47, 1810 Alu Place, TMK (I) 1-3-033:047   Lot 47, 1810 Alu Place, TMK (I) 1-3-033:047   Lot 49.1, Halekauwila Farms, 45-556 Pahia Road, TMK (I) 4-5-021:024   Lot 1375, Map 361, 557 Olomana Street, TMK (I) 4-3-067:017   Lot 861, Map 208, 450 Hinano Way, TMK (I) 4-3-067:017   Lot 861, Map 208, 450 Hinano Way, TMK (I) 4-3-067:017   Lot 861, Map 208, 450 Hinano Way, TMK (I) 4-3-068:005   Lot 137, Map 10, 340 Nenue Street, TMK (I) 3-6-008:018   Lot 147, Map 10, 340 Nenue Street, TMK (I) 3-6-008:018   Lot 148/2015   Lot 348, Map 50, 58-110 Kaunala Street, TMK (I) 5-8-045:022   Lot 116/2014   Unit of 11	LOMR-F         6/26/2015         0366F         (AII)         Commod (Blanks)         Lot 4 & SA, Map 1 and 2, 1812 Kalakaua Avenue, TMK         Zoom           LOMR-FW         5/22/2015         0352F         (Non blanks)         Lot 47, 1810 Alu Place, TMK (1) 1-3-033:047         Zoom           LOMA         6/5/2015         0270J         0015F         Lot 91, Halekauwila Farms, 45-556 Pahia Road, TMK (1) 4-5-021:024         Zoom           LOMA-OAS         1/6/2015         0290H         0030G (0045H (1) 4-5-021:024         Lot 1375, Map 361, 557 Olomana Street, TMK (1) 4-3-067:017         Zoom           LOMA         3/12/2014         0290H         0085F (0105H (1) 5-4-067:017         Lot 861, Map 208, 450 Hinano Way, TMK (1) 4-3-067:017         Zoom           LOMA         3/12/2014         0290H         0085F (0105H (1) 5-4-067:002         Lot 157, Map 10, 340 Nenue Street, TMK (1) 4-3-059:068         Zoom           LOMA         1/8/2015         0388G         Wallupe Stream         Lot 157, Map 10, 340 Nenue Street, TMK (1) 3-6-008:018         Zoom           LOMA-OAS         1/8/2015         0020F         Pacific Ocean         Lot 348, Map 50, 58-110 Kaunala Street, TMK (1) 5-8-008:018         Zoom           LOMA         1/8/2015         0290H         Ponding         Lot 11, Block 2, Waialae Neighborhood Subdivision Tract A, 1178 Hunakai Street, TMK (1) 3-5-015:042         Zoom </td



## Existing Feature Elevation Certificate Generator

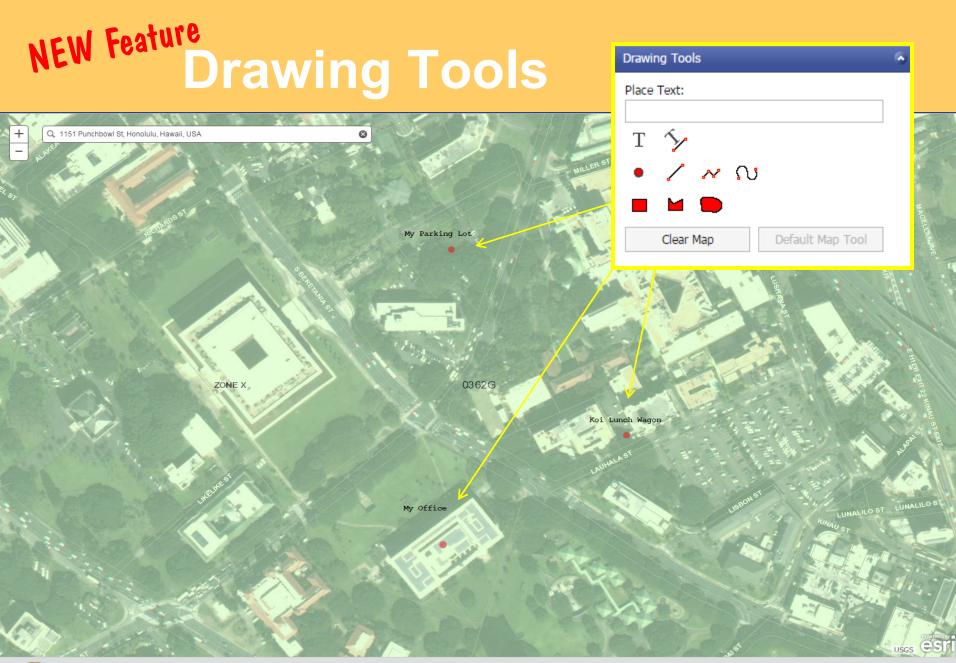




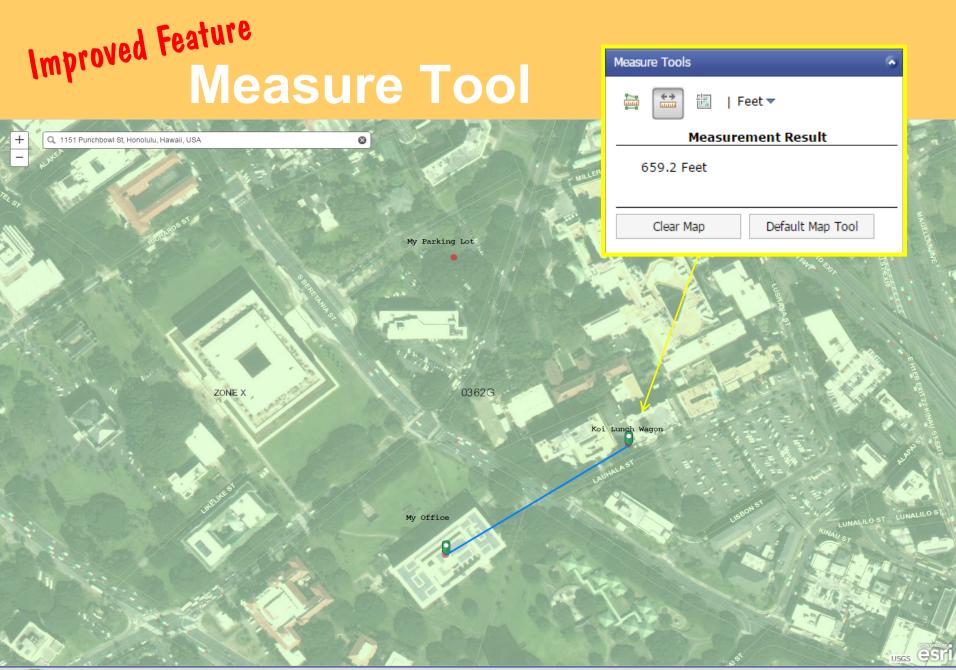
U.S. DEPARTMENT OF HON FEDERAL EMERGENCY MAN National Flood Insurance Program			TION CERT			OMB No. 16 Expiration D	60-0008 ate: July 31, 2015
		SECTION	A - PROPERTY IN	FORMAT	ION	FOR INSURANCE	CE COMPANY USE
A1. Building Owner's Na	me					Policy Number:	
A2. Building Street Addr 04-241 KUHI	ess (including Apt. O HWY	., Unit, Suite, and/or B			0.	Company NAIC N	lumber:
City KAPAA			State	н	2	IP Code 9674	5
A3. Property Description (4) 4-1-003:007	(Lot and Block N	umbers, Tax Parcel Nur	mber, Legal Description	n, etc.)			
A4. Building Use (e.g., F A5. Latitude/Longitude:	Lat. 22.048396		ong. <u>-159.335554</u>			Datum: NA	0 1927 ■ NAD 1983
A6. Attach at least 2 ph A7. Building Diagram Nu		uliding if the Certificat -	te is being used to obt	ain flood in	surance.		
A8. For a building with a			ca #		building with an att		
<ul> <li>a) Square footage (</li> <li>b) No. of permaner enclosure(s) with</li> </ul>		n the crawispace or	sq ft	b) Nu	quare footage of att imber of permanen thin 1.0 foot above	t flood opening	s in the attached garage
<ul> <li>c) Total net area of</li> </ul>	flood openings in	A8.b	sq In		tal net area of floor		
d) Engineered floor	openings?	Yes No		d) Er	ngineered flood ope	enings?	/es □ No
		TION B - FLOOD IN	_		M) INFORMATIO		
B1. NFIP Community Nar KAUAI COUNTY -			B2. County Name KAUAI COUNTY	7			B3. State HAWAII
B4. Map/Panel Number 0212	B5. Suffix	B6. FIRM Index Date NOV 26, 2010	B7. FIRM Panel E Revised Date NOVEMBER 2		B8. Flood Zone(s		flood Elevation(s) (Zone e base flood depth)
B10. Indicate the source					m B9:		
	_	,	Other/Source:				
B11. Indicate elevation d B12. Is the building locat				D 1988 owise Prote	Other/Source		No
Designation Date:		CBRS	OPA	wise Flou	icted Aced (OFA)?	_ 163 _	110
	SECTIO	N C - BUILDING E	LEVATION INFORM	IATION (S	SURVEY REQUIR	RED)	
C1. Building elevations a *A new Elevation Ce		Construction Draw			onstruction*	☐ Finished Co	nstruction
C2. Elevations – Zones a C2.a-h below accord		(with BFE), VE, V1–V3 g diagram specified in				H, AR/AO. Com	plete Items
Benchmark Utilized:		-1	Vertical D			<b>—</b>	
		elevations in items a) ust be the same as that		NGVD 192			
a) Top of bottom flo	or (Including base	ment, crawispace, or e	nclosure floor)		Check the m	easurement us meters	ed.
b) Top of the next h			,		_		
c) Bottom of the los					feet	meters	
•		uctural member (V Zon	es only)		feet	meters	
d) Attached garage	(top of slab)		_		feet	meters meters	
d) Attached garage     e) Lowest elevation     (Describe type of	(top of slab) of machinery or e equipment and lo	quipment servicing the cation in Comments)	_		feet	meters meters meters	
d) Attached garage     e) Lowest elevation         (Describe type of     f) Lowest adjacent	(top of slab) of machinery or e equipment and lo (finished) grade no	quipment servicing the cation in Comments) ext to building (LAG)	_			meters meters meters meters	
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent	(top of slab) of machinery or e equipment and lo (finished) grade no (finished) grade no grade at lowest el	quipment servicing the cation in Comments)	e building		feet	meters meters meters meters meters	
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent h) Lowest adjacent	(top of slab) of machinery or e equipment and lo (finished) grade ne (finished) grade n grade at lowest el t	quipment servicing the cation in Comments) ext to building (LAG) ext to building (HAG)	building		feet	meters meters meters meters meters meters meters	
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent h) Lowest adjacent structural suppor	(top of slab) of machinery or elequipment and or (finished) grade in (finished) grade in grade at lowest elet t  SECTI signed and section of information on in	quipment servicing the cation in Comments) set to building (LAG) ext to building (HAG) evation of deck or stall ION D - SURVEYOR by a land surveyor, entits certificate represer	rs, including  R, ENGINEER, OR A gineer, or architect aut ins my best efforts to it	ARCHITEC	feet   feet	meters meters meters meters meters meters meters	
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent h) Lowest adjacent structural support  This certification is to be s information. I certify that it understand that any false	(top of slab) of machinery or e equipment and lo (finished) grade n (finished) grade n (finished) grade s  grade at lowest el t  SECT  ligned and sealed he information on i statement may be s are provided on i	quipment servicing the cation in Comments) act to building (LAG) ext to building (HAG) evation of deck or stall ION D – SURVEYOF by a land surveyor, engine Certificate representations by fine or back of form. Were	rs, including  R, ENGINEER, OR A gineer, or architect aut ins my best efforts to it	ARCHITECT THE CONTROL OF T	feet   feet	meters meters meters meters meters meters meters	
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent h) Lowest adjacent structural support  This certification is to be s information. I certify that it understand that any false	(top of slab) of machinery or e equipment and lo (finished) grade n (finished) grade n (finished) grade s  grade at lowest el t  SECT  ligned and sealed he information on i statement may be s are provided on i	quipment servicing the cation in Comments) act to building (LAG) ext to building (HAG) evation of deck or stall ION D – SURVEYOF by a land surveyor, engine Certificate representations by fine or back of form. Were	rs, including  rs, including  R, ENGINEER, OR A gineer, or architect auti ris my best efforts to it inprisonment under 11 re latitude and longitud	ARCHITEC horized by interpret the 8 U.S. Code de in Section	feet   feet	meters meters meters meters meters meters meters	PLACE SFAI
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent h) Lowest adjacent structural suppor  This certification is to be a formation. I certify that tr understand tertify that tr Check here if comment Check here if attachme	(top of slab) of machinery or e equipment and lo (finished) grade n (finished) grade n (finished) grade s  grade at lowest el t  SECT  ligned and sealed he information on i statement may be s are provided on i	quipment servicing the cation in Comments) ext to building (LAG) ext to building (HAG) evation of deck or stall ION D – SURVEYOF by a land surveyor by a land surveyor expresses punishable by fine or back of form. Were lice	rs, including  rs, including  R, ENGINEER, OR A gineer, or architect auti ris my best efforts to it inprisonment under 11 re latitude and longitud	ARCHITE( horized by interpret the 8 U.S. Code ie in Sectio	feet   feet	meters meters meters meters meters meters meters	PLACE SEAL HERE
d) Attached garage e) Lowest elevation (Describe type of f) Lowest adjacent g) Highest adjacent h) Lowest adjacent structural suppor  This certification is to be s information. I certify that it understand that any false Check here if comment Check here if attachme  Certifier's Name	(top of slab) of machinery or e equipment and lo (finished) grade n (finished) grade n (finished) grade s  grade at lowest el t  SECT  ligned and sealed he information on i statement may be s are provided on i	quipment servicing the cation in Comments) ext to building (LAG) ext to building (HAG) evation of deck or stall ION D – SURVEYOF by a land surveyor by a land surveyor expresses punishable by fine or back of form. Were lice	R, ENGINEER, OR A gineer, or architect aut ins my best efforts to it imprisonment under 11 re latitude and longitu- rised land surveyor?	ARCHITE( horized by interpret the 8 U.S. Code ie in Sectio	feet   feet	meters meters meters meters meters meters meters	SEAL

The EC Generator will pre-fill the form with the property address, TMK, and FIRM panel information.



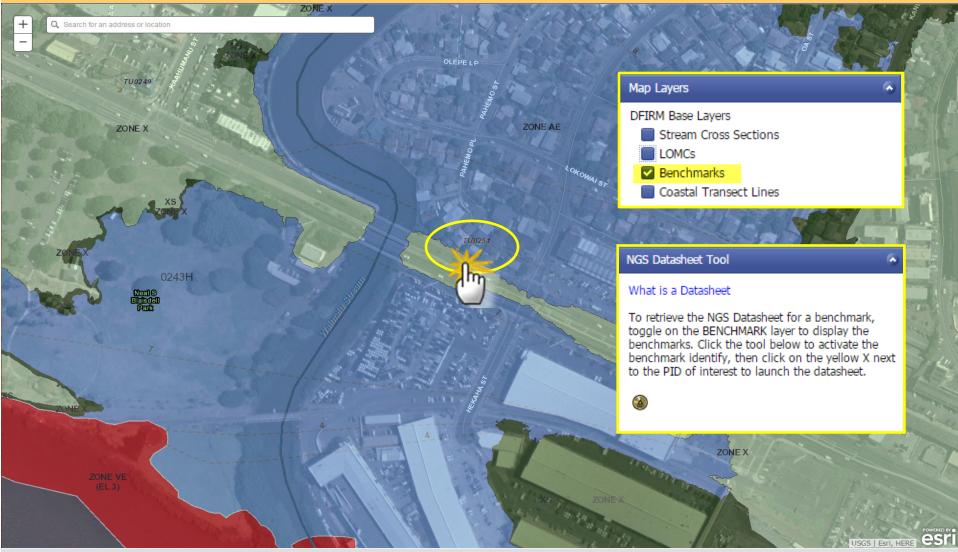






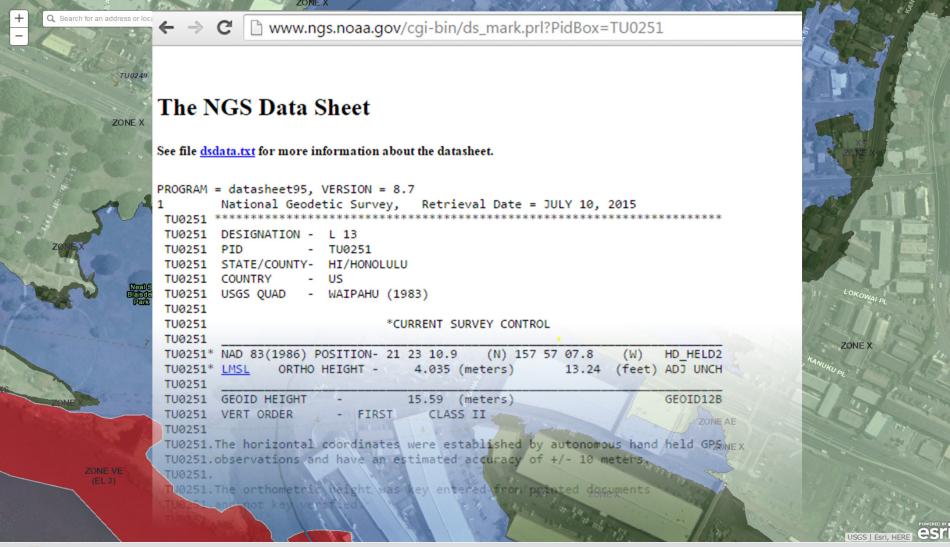


# Existing Feature NGS Datasheet Tool

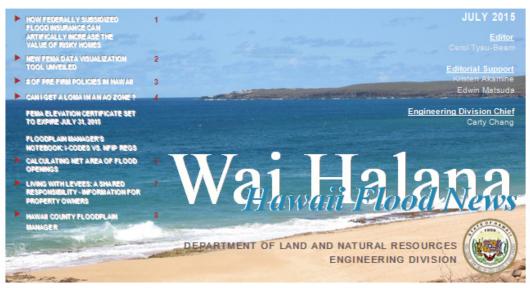




# Existing Feature NGS Datasheet Tool









### How Federally Subsidized Flood Insurance Can Artificially Increase the Value of Risky Homes



By Beth Daley, Senior Investigative Reporter and Senior Trainer at the New England Center for Investigative Reporting. (Author approved republication of her original June 15, 2015 article in the Wai Halana)

It's a central question as sea levels rise, storms become more intense, and coastal property damage skyrockets: Why do people keep rebuilding along the coast?

A recent study led by University of Massachusetts Dartmouth professor Chad McGuire tackled that question statistically. By analyzing more than 57,000 Massachusetts properties insured by the federally backed National Flood Insurance Program (NFIP), McGuire and his colleagues found that wealthy communities, on average, paid less for flood insurance than poorer communities. The findings are counter-intuitive because public policy experts expect more expensive properties to be charged more for insurance.

So I quizzed McGuire by e-mail to find out more. Here is an edited version of our Q-and-A:

Daley: What are some possible reasons for more expensive properties paying less for flood insurance?

McGuire: The history of the National Flood Insurance Program has a lot to do with it, particularly in older coastal communities like Massachusetts. Because many coastal communities had homes that existed before the NFIP program began, many of those homes have received the most generous subsidies for flood insurance. From an economic perspective, paying less for flood insurance can help increase the value of the home because the costs of insurance are artificially lowered. Since many of these homes were originally built right along the coastline, and because we tend to desire coastal properties, there is generally higher demand for these properties. All of this plays into the home being more expensive, but paying proportionately less for flood insurance.

Daley: What do lower premiums signal to an individual homeowner in ham's way?

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