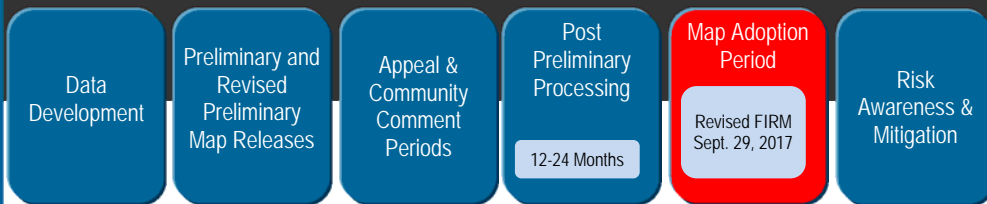




Flood Map Project Process



Contact Information

If you have a flood hazard mapping question or would like to discuss the status of the flood map project for Hawaii County, please contact the Hawaii County Department of Public Works or the Federal Emergency Management Agency (FEMA).

Hawaii County:

Bryce Harada
Floodplain Manager
808-961-8327
bryce.harada@hawaiicounty.gov

FEMA:

Map Information eXchange at
FEMAMapSpecialist@
riskmapcads.com,
1-877-FEMA-MAP, or

Eric Simmons
Regional Engineer
510-627-7029
eric.simmons@fema.dhs.gov

Where Can I Find Flood Data?

Digitally on the Hawaii Flood Hazard Assessment Tool by the Department of Land and Natural Resources:

http://gis.hawaiianfip.org/

OR

PDF copies of the revised FIRM panels and FIS report and the GIS digital files (as well as historic data) are available on FEMA's website:

https://msc.fema.gov

Introduction

A revised Flood Insurance Rate Map (FIRM) for Hawaii County becomes effective on September 29, 2017. Through the life of this flood map project many stakeholders have worked together to identify and communicate flood hazards. In this fact sheet, we cover the final mapping steps, flood insurance implications, map change options, and steps to reduce flood losses in the future.

Two public outreach meetings will be held before the revised FIRM goes into effect for flood insurance. Personnel from FEMA, Hawaii Department of Land and Natural Resources, and the County of Hawaii will be available to answer questions.

Hilo on July 12, 2017, 5-8pm

Aupuni Center Conference Room
101 Pauahi Street, Suite 1
Hilo, HI 96720

Kona on July 13, 2017, 5-8pm

West Hawaii Civic Center
Community Meeting Hale, Bldg. G
74-5044 Ane Keohokalole Highway
Kailua Kona, HI 96740

Mapping Background

FEMA completed detailed flood hazard analyses of coastal areas for Hawaii County. Flood hazards along the following streams were also newly studied:

- South Kona Watercourse No. 1, 2, 3, 4, 5, 5A, 6, 7, 8, 8A, 9, 10, 11, 12, 21, 22, 23, 24, and 25
Alenaio Stream (redelineation to reflect levee accreditation)
Holualoa Drainageway, Tributary and Splitflow; Waiaha Drainageway and Tributary; and Waiaha Split flow No. 1, 2, and 3 (North Kona Flood Hazard Study)

Many other areas in Hawaii County have updated flood zones digitally mapped based on newer topographic data or recent development. In August 2015, Preliminary FIRM panels, Flood Insurance Study report, and a Summary of Map Actions (which lists Letters of Map Change issued by FEMA that will be affected by the revised FIRM when it becomes final on September 29, 2017) were distributed. Hawaii County subsequently conducting public meetings on August 17 and 18, 2015, to review the study results with local stakeholders. On September 30, 2016, Hawaii County was provided a Revised Preliminary version of FIRM panels reflecting the resolution of comments made on the Preliminary.

Flood Insurance Implications

If a building is mapped in a high-risk area (flood zone labeled with letters starting with "A" or "V") on a FIRM and the property owner has a mortgage through a federally regulated lender, flood insurance is required. Property owners with their structure newly mapped into a high-risk area (from a lower-risk zone) and whom obtain flood insurance before the revised FIRM becomes effective may be able to benefit with lower premiums as well as "grandfathering" the lower risk flood zone.

Some buildings are being remapped outside of a high-risk area. An owner of property in this category should be aware that they are eligible for less expensive flood insurance when the revised FIRM becomes effective.

Everyone in Hawaii County is at some risk from flooding—even those behind a levee or in a low or medium-risk area. Therefore, FEMA encourages all to purchase flood insurance. For more information, one can contact their insurance agent, call 800-427-4661 or visit www.fema.gov/national-flood-insurance-program.





What Is a FIRM?

A Flood Insurance Rate Map (FIRM) is an official map of a community on which FEMA has delineated the Special Flood Hazard Area (SFHA), Base Flood Elevations (BFEs) and risk premiums zones applicable to the community. The SFHA is the mapped area having special flood, mudflow or flood-related erosion hazards and for Hawaii County includes Zones A, AO, AE, AH, VE and V. BFEs are the surface elevation of water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. BFEs are shown on the FIRM for Hawaii County in areas with Zones AE, AH and VE.

Where Can I Get More Information?

Download FEMA's *Appeals, Revisions, and Amendments to National Flood Insurance Program Maps: A Guide for Community Officials*, dated December 2009 from the FEMA Library at: <http://www.fema.gov/library/viewRecord.do?id=4053>

View the National Flood Insurance Program (NFIP) regulations online at: <http://www.gpo.gov/fdsys/pkg/CFR-2002-title44-vol1/pdf/CFR-2002-title44-vol1.pdf>

More information on map amendments and revisions is available on FEMA's website at: <http://www.fema.gov/national-flood-insurance-program-2/letter-map-change>

Map Adoption Requirements

After all appeals and other comments were addressed, FEMA issued a Letter of Final Determination (LFD) to Hawaii County on March 29, 2017. The LFD finalized the flood hazard information and provided the effective date of the revised FIRM and FIS report. The LFD also started the 6-month adoption/compliance period during which Hawaii County may adopt or amend its floodplain management regulations to reflect the changes in the FIRM. Ordinances must meet or exceed minimum NFIP requirements and be legally enforceable before the FIRM effective date. The revised FIRM become effective at the end of the 6-month period. The effective date is also the date when flood insurance rates will be based on the new flood hazard data.

Should Hawaii County fail to update its ordinance, it may be subject to suspension from the NFIP, which would make flood insurance and certain types of Federal disaster assistance unavailable within the community. Suspension of a participating community occurs automatically when a community fails to adopt an updated ordinance within 6 months of the date the LFD is issued. It is a community's responsibility to notify FEMA once they have updated their ordinances. FEMA and your State NFIP Coordinator can work with Hawaii County to update the ordinance and avoid suspension.

Future Map Change Options

Community officials and citizens may submit technical data to improve the flood hazard information shown on an effective FIRM panel at any time. FEMA established the Letter of Map Amendment and Letter of Map Revision Based on Fill processes for individual structures or lots. The Letter of Map Revision (LOMR) process is used for more extensive changes to flood zones, base flood elevations or floodways. A LOMR is typically requested for a new subdivision or bridge replacement. Detailed information on map revisions and amendments is provided in the *Guide for Community Officials* and on FEMA's website (see links in sidebar to the left).

Flood Risk Mitigation

The most important reason for producing new flood mapping is to provide the data necessary for risk mitigation and increased awareness of flood hazards. With the release of the revised FIRM we encourage all to consider the long-term vision for the communities in Hawaii County, and keep this vision in mind as zoning is implemented and the county updates its multi-hazard mitigation plan. Hawaii County's mitigation plan was approved by FEMA on August 26, 2015, and remains valid until August 26, 2020.

The revised flood map is a step in the journey towards making Hawaii County more resilient to flood risk. The updated data is a tool to help the public make educated decisions and choose mitigation actions that reduce the effects of flooding. If you would like to discuss flood hazard mapping or risk mitigation options, please contact the Hawaii County Department of Public Works in Hilo or FEMA Region IX in Oakland, California.

To better understand flood risk the State has developed an online website called the Flood Hazard Assessment Tool that displays flood zones with other flood data, aerial imagery and parcel boundaries. The map viewer is available at <http://gis.hawaiianfip.org/> and can also be used to determine if you're in a tsunami or dam break inundation zone.

Insurance Discounts through the Community Rating System

Officials with Hawaii County are reducing the cost of insurance for citizens and helping make all become more aware of flood risk by participating in the Community Rating System (CRS). CRS is a voluntary incentive program that recognizes and encourages floodplain management activities that exceed minimum requirements. Hawaii County is taking actions that qualify citizens for a discount in flood insurance policies in high-risk flood zones. For more information on CRS and flood awareness on the big island, visit <http://flood.hawaiicounty.gov/> and www.fema.gov/national-flood-insurance-program-community-rating-system.

