



Linda Lingle,
Governor

Hawaii Flood Management News

Department of Land and Natural Resources
Engineering Division

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We welcome newsworthy items from the general public. Articles may be sent to the Department of Land and Natural Resources, Engineering Division, P.O. Box 373, Honolulu, Hawaii 96809. Call (808) 587-0267 for more information.

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Say Goodbye to Long LOMA Processing Times

Michael Godesky, FEMA

FEMA is developing an application called "eLOMA," which will provide licensed land surveyors and professional engineers with an Internet-based system to process straightforward requests for Letters of Map Amendment (LOMAs).

A LOMA is a letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill is not expected to be inundated by the 1 - percent-annual-chance flood (the base flood).

The process to obtain a LOMA has historically taken 30 to 60 days, but with eLOMA, homeowners could receive their determinations in the time it takes to enter the required information online.

How Does eLOMA Work?

To receive an eLOMA, licensed professionals will register on FEMA's Multi-hazard Information Platform (MIP) to establish an account. They can then enter property-specific information that they have certified as accurate as well as data gleaned from the FEMA Flood Insurance Rate Maps and Flood Insurance Study Reports. The eLOMA online service will then make a determination based on the submitted information, and users will be able to print a copy of it.

An eLOMA will perform the same functions as a standard LOMA. The only difference between the two is that the online determination is made automatically with standard checks and some random audits rather than with the more lengthy manual review given to the LOMA by FEMA staff. In addition, the eLOMA does not replace the LOMA procedure. The eLOMA is an optional process applicable to only the most straightforward LOMA requests. Currently, there is no charge to receive a LOMA, and eLOMAs also will be available to the public at no cost.



Some hilltop buildings may be eligible for LOMAs. (Photo by Lynd Morris, NFIP Bureau)

"Say Goodbye to Long LOMA Processing Times" continued on page 5

Flood Insurance Rate Maps



Have you updated your library lately? Does your office have FEMA's current copy of the Flood Insurance Studies (FIS)? The following are the most current printing of each County's Flood Insurance Study.

City and County of Honolulu
June 2, 2005

Hawaii County
April 2, 2004

Kauai County
September 16, 2005

Maui County
May 15, 2002

Please remember that the Flood Insurance Study may not necessarily have the most current flood hazard information. FEMA approved Letter of Map Revisions (LOMR), can also update the study information. Please check with your local NFIP coordinator for current information, or you could also find it on-line at www.fema.gov.

County NFIP Coordinators:

Oahu:	Mario Siu-Li	523-4247
Kauai:	Mario Antonio	241-6620
Maui:	Francis Cerizo	270-7771
Hawaii (East):	Kelly Gomes	961-8327
Hawaii (West):	Kiran Emler	327-3530



Upcoming Events

February 2-5, 2006

12th Annual Home Building & Remodeling Show, Neal Blaisdell Exhibition Hall
[\(http://www.bia-hbrs.com/\)](http://www.bia-hbrs.com/)

June 11-16, 2006

30th Annual Conference of the Association of State Floodplain Managers (ASFPM), Albuquerque, New Mexico. For more information, visit ASFPM's website at www.floods.org

August 16 - 17, 2006 (Tentative)

2nd Annual Hawaii Floodplain Manager's Conference and CFM Exam. More info, email: carol.l.tyau@hawaii.gov

Historic Hurricane Season Shatters Previous Agency Records



WASHINGTON, D.C. -- The 2005 hurricane season was the most active in U.S. history with a total of 26 named storms. The Department of Homeland Security's Federal Emergency Management Agency (FEMA) responded in record ways to the six storms that made landfall along our coastlines, including the nation's largest and costliest natural disaster ever, Hurricane Katrina.

In addition to Katrina, FEMA also responded to Hurricane Dennis, Tropical Storm Cindy, Hurricane Rita, Hurricane Ophelia, and Hurricane Wilma. Combined, the six storms represent the most widespread and catastrophic series of disasters in the nation's history. Hurricane and tropical storm damage in 2005 spurred emergency and disaster declarations in a record 44 states and the District of Columbia to address the expense of sheltering millions of evacuees forced from their homes by Katrina and Rita.

"This hurricane season has been historic in many ways, not only in the number of storms but in FEMA's role in them," said David Paulison, acting director of FEMA. "FEMA has taken more applications, and delivered more assistance in a shorter period of time than during any other hurricane season in our history. I am proud of the good people who work at FEMA and for their tireless effort to help those whose lives were altered by these storms. A long road to recovery remains ahead of those who were impacted by the Gulf Coast hurricanes and we will continue to be there to help."

The agency's data processing centers have collected a record three million applications for assistance throughout the 2005 hurricane season. In comparison, this is almost triple the number of applications FEMA took during all of 2004 when four hurricanes hit the Florida coast. Until last year, FEMA had never taken more than a million applications for any single year.

Already FEMA has provided more than \$22 billion dollars in relief funds in response to the six storms, and that figure is expected to rise significantly over the coming months and years as relief operations continue. The \$22 billion dollars is the most granted during a single year by FEMA, and represents the fastest delivery of relief funds in FEMA's history.

For the first time ever, the National Disaster Medical System (NDMS) utilized

"Historic Hurricane Season ..." continued on page 5

NOAA'S National Weather Service Declares Hawaii
First TsunamiReady State in the United States

Dibya Sarkar, FCW



Release Date: December 12, 2005 - National Weather Service (NWS) officials announced last week that Hawaii is the first state in the country to be prepared for severe weather storms and tsunamis under voluntary federal guidelines.

Under the NWS programs, all four of the state's counties achieved the distinctions of StormReady and TsunamiReady, which the agency designed to help communities meet certain communications and safety guidelines and skills.

"Hawaii has experienced more tsunami threats than any other state in the union, and we know how devastating they can be," Sen. Daniel Inouye (D-Hawaii) said in a prepared statement. "In Hawaii we have taken steps to be better prepared for the next tsunami. We have an emergency operations center in every county, a statewide siren system, evacuation maps in the phone books, regular drills and public education programs."

Although the programs are separate, much of the criteria are similar. State and local officials must address a few exceptions and additions to be TsunamiReady.

In both programs, communities must establish a 24-hour warning point, which can be a police or fire department dispatching point, to receive and disseminate NWS information and activate the local warning system. They must also have established emergency operations centers for jurisdictions that have more than 2,500 people.

Those emergency operations centers and warning points must be able to receive and send weather information in multiple ways, including via National Oceanic and Atmospheric Administration Weather Radios, satellite downlink feeds from NWS, a statewide telecommunications network, amateur radio transceivers, wireless devices and local radios.

To be ready for tsunamis, communities must also connect to NOAA's Weather Wire via the Internet, receive e-mail and pager messages from the Pacific Tsunami Warning Center, and monitor Coast Guard broadcasts, among other methods.

The programs also require communities to train government employees and prepare operations and evacuation plans, among other criteria.

The StormReady program started in 1999, and more than 990 designated communities now exist in 48 states. More than 20 TsunamiReady communities exist in six states. Those communities must renew their program designations every three years.

Hawaii Gov. Linda Lingle said in a press release that her administration is proposing a comprehensive emergency preparedness package focused on hazard mitigation, improved preparedness and accelerated response and recovery efforts.

Source: FCW





Ask the Expert Insurance Question

At FEMA's Mitigation Division, Susan Bernstein is not only the Editor of the *Watermark*, she is also FEMA Mitigation Division's Legal Liaison to WYO Companies and the FEMA Office of General Counsel. She and her team at FEMA offer responses to simple to complex questions received through the "Ask the Expert" section of the NFIP website.

The Hawaii Flood Management News would like to share with you these Q&A's, as you may have similar questions:

"Is a Tsunami a Flood?"

Question: You have lots of interesting information on your website about tsunamis, including how to prepare for them. But-I don't know if damage caused by a tsunami is considered a flood?

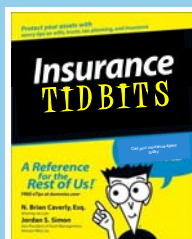
Answer: Generally, a tsunami would fit us to a "T." Due to the location of most fault lines (since most tsunamis are related to earthquakes) and the way the waves tend to form and travel, few have hit the mainland U.S. However, Alaska and Hawaii are vulnerable. California and the rest of the west coast are exposed to a lesser degree. A tsunami fits our description of a "flood." You can find the definition of a flood in the NFIP flood insurance policy on the NFIP website:

www.fema.gov/pdf/nfip/dp126.pdf

Scroll to page 3, which is the first page of the NFIP Dwelling Policy.

DID YOU KNOW ?

More than 100 private property / casualty insurance companies "write" (that is, issue) and service the National Flood Insurance Program's federally backed Standard Flood Insurance Policy (SFIP) under their own names. Just about any home or business owner in the U.S. and its territories can buy the Standard Flood Insurance Policy's building and contents protection from his or her homeowners insurance agent.



What is it? ... Flood or Wind Damage ?



Did you know that a typical homeowner's insurance policy does not cover floods? Water damage is only covered under a homeowner's policy if the damage was sustained as a direct result of wind damage and/or wind driven rain. This exclusion, leaves many property owners confused and wondering if their "flood" loss will be covered under their homeowner's policy. A CNN Money report, "Sorting out your home insurance claim", provides some helpful tips for homeowners to get a better indication whether the damage sustained is "Flood Damage" or "Wind Damage":

Things a Claims Adjuster will look for:

Rain entering through wind-damaged windows
Roof damage
Wet insulation in the attic
Loose window trims
Water marks on ceiling or roof
Water rings around walls
Foundation Bolts bent
Foundation shifted
Wet furniture - bottom up

Probably Cause:

Wind Damage
Wind Damage
Wind Damage
Wind Damage
Wind Damage
Flood Damage
Wind Damage
Flood Damage
Flood Damage



The Insurance Information Institute, recently published "**FACT FILE: Flood, Wind and Insurance**". The article contends that "Flood is a difficult risk for private insurers to underwrite for several reasons. For example, flood risks are not well diversified and serious floods tend to affect all properties within a widespread area, often leading to catastrophic losses. This means that if flood insurance were to be privatized in the U.S. the problem of adverse selection would arise. Adverse selection is the tendency for people with the greatest probability to show the greatest interest in purchasing insurance. In this situation only people concentrated in flood-prone zones would tend to purchase flood insurance. These high-risk insureds would be likely to purchase more insurance and have frequent claims, thereby exposing insurers to potentially crippling losses. Insurers would be forced to react either by charging higher premiums or by not providing insurance at all in these areas.

The flood exclusion in homeowner's insurance policies has existed for decades and effectively excludes all water damage directly related to flood. In most cases, this exclusion applies whether or not the water damage is caused by or results from human or animal forces or any act of nature.

It is not unusual for flooding to accompany a hurricane, but the scope and magnitude of Katrina has added to the complexity of claims, especially regarding the issue of wind vs. flood. Attorneys general and enterprising trial lawyers in some Katrina-impacted states are suing homeowners insurance companies in an attempt to force them to pay flood losses that clearly are not covered under the terms of the contract.



all three of its components at the same time; medical response teams, patient evacuation, and definitive hospital care. NDMS deployed more than 5,000 health care professionals and treated more than 160,000 patients during the hurricane season, 16 times more patients than they had ever treated in any other single year.

FEMA's Urban Search and Rescue teams also responded in record numbers dispatching 68 teams comprised of more than 3,000 personnel. More than 6,500 rescues were made during the hurricane season by these teams. A total of 38 teams alone were deployed to assist in the rescue efforts for Hurricane Katrina, marking the largest deployment of search and rescue teams for any single event in our nation's history.

In all, FEMA set records for the number of commodities distributed, the number of personnel deployed, the number of patients treated, the number of people rescued and the number of families and governments assisted during the 2005 hurricane season. Committed to the long term recovery of the Gulf Coast region, FEMA expects additional records will be broken as work with state and local officials continues to rebuild this vibrant and integral area of the country.

FEMA prepares the nation for all hazards and manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, trains first responders, works with state and local emergency managers, and manages the National Flood Insurance Program.

Source: FEMA
Release Date: November 30, 2005
Release Number: 1603-188

"Say Goodbye to Long LOMA Processing Times" continued from page 1

The Future Looks Bright

FEMA will be closely monitoring the progress of eLOMAs and, if they are successful, may consider expanding eLOMA capabilities to include:

- ◆ accepting and handling processing fees
- ◆ allowing on-line applications for LOMRs, LOMR-Fs, etc.
- ◆ determining the Base Flood Elevation by latitude and longitude, via a Digital Flood Insurance Rate Map (DFIRM) database (there must be enough volume to warrant this change)
- ◆ permitting e-LOMAs for buildings constructed on fill (community acknowledgement would be required to validate the fill).

Questions about the new eLOMAs can be directed to the FEMA Map Assistance Center (877-FEMA-MAP).



Michael Godesky, the Project Engineer for FEMA's Risk Identification Branch, is also the coordinator of FEMA's Letter of Map Change Workgroup.

Source: Watermark



Spotlight

Spotlight, features informative publications which are available to the public free of charge. This quarter's selection is:

Insurance Information Institute Home Inventory Software



The Insurance Information Institute (III) has developed a cool way to inventory your worldly possessions with their "Know Your Stuff - Home Inventory" program.

This free software is fun and easy to use. Once you have completed your inventory, this program is designed to make it easy to keep this information up to date. You will also find lists of items in typical rooms to help guide you through the inventory process.

III has also developed a video release of step by step instructions on to use the software.



Visit:

<http://www.knowyourstuff.org/>

to download the software or view the video instructions.

NOTE: We offer this publication information for reference only. We do not endorse any product or company. Please note website links may have changed since the publication of this newsletter.



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"What is it? Flood or Wind Damage" continued from page 4

The typical homeowners policy covers damage due to wind, wind-driven rain and fire (including arson), theft (including looting), vandalism and damage caused by fallen trees. Rain entering through wind-damaged windows, doors or a hole in a wall or the roof, resulting in standing water or puddles, is considered windstorm rather than flood damage and is covered by the homeowners policy.

The NFIP flood insurance policy covers exactly what homeowners policies do not—damage caused by the general condition of flooding typically caused by storm surge, wave wash, tidal waves, or the overflow of any body of water over normally dry land areas.

Insurance policies are legal contracts with specific policy terms and conditions. The provisions of standard policies have been reviewed and approved by regulators in each state. The wording of water damage exclusions is virtually identical in all 50 states.

If the coverage rulings were to go against insurers, this would create an enormous financial liability for an explicitly excluded peril for which no premium was collected and for which insurers have no reserves to pay claims. Some insurers may fail as a result. Insurers would also not know if their contracts were valid anywhere. To protect themselves, they

would be forced to incorporate flood coverage into standard homeowners policies and incorporate an appropriate premium—one, unlike current flood insurance, not subsidized by taxpayers. This could add hundreds of dollars to the average homeowners premium in all 50 states. Some insurers could respond by refusing to write any coverage in coastal areas or flood plains. With contracts up-ended, a national crisis in the availability and affordability of homeowners insurance could ensue."



Source: Insurance Information Institute

Announcements



The Department of Land and Natural Resources, Engineering Division is pleased to announce that **Edwin Matsuda** has been named the new head of the Flood Control and Dam Safety Section. In addition to his new duties, Mr. Matsuda is also the State Dam Safety Engineer. His predecessor, Mr. Sterling Yong retired last June.

CONGRATULATIONS Edwin !!