



Wai Halana

Hawaii Flood News

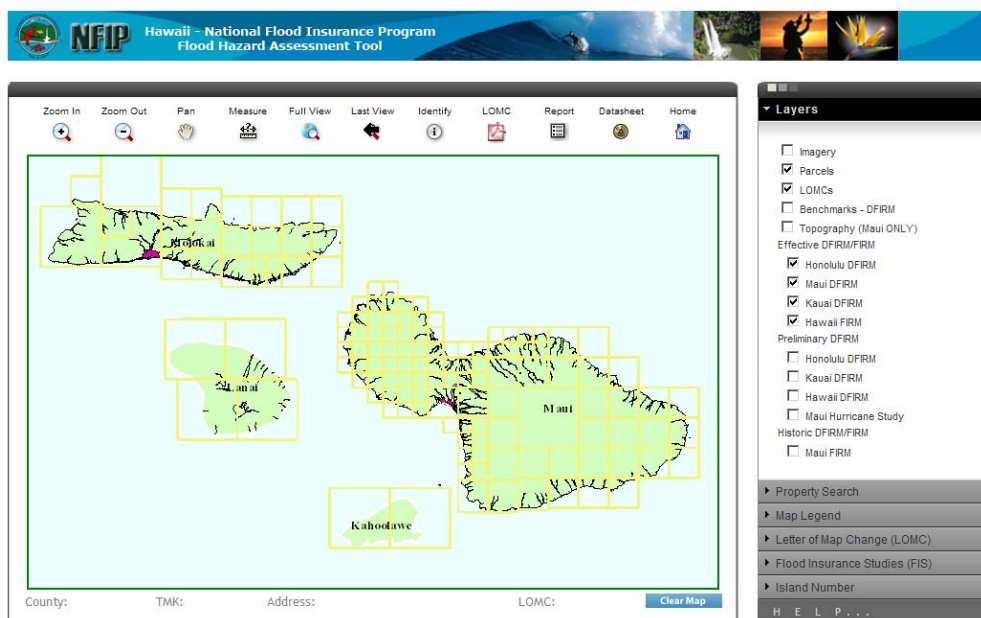
Maui Receives New Digital Flood Insurance Rate Maps

Digital Flood Insurance Rate Maps (DFIRMs) for Maui County became effective on September 25, 2009. The new maps can be viewed on the Flood Hazard Assessment Tool (FHAT) at www.hawaiiinfip.org.

In addition to the conversion of the islands of Maui and Molokai's paper maps to the new digital format, flood hazard maps for the islands of Lanai and Kahoolawe are now available. Previously these two islands did not have a flood insurance rate map.

Although the old paper maps are no longer effective, copies of these historic maps will be kept on file at the County's Planning Department and on the Flood Hazard Assessment Tool (FHAT). These historic maps will be valuable for a property owner wanting to take advantage of FEMA's grandfathering provisions. If a structure in Maui County was built after June 1, 1981 and was in compliance with the FIRM maps in effect at the time of construction, a property owner is eligible to obtain a flood insurance policy using the zone and Base Flood Elevation (BFE) for that particular map, provided that proof is submitted to the insurance company.

As part of the map update process, Maui County was required to update their floodplain management ordinance.



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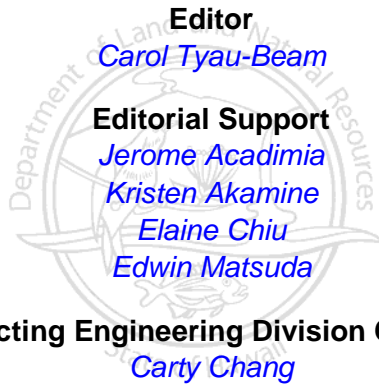
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The current and selected past issues are also available at:

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.

Hawaii Floodplain Manager's Conference



The 5th annual Hawaii Floodplain Manager's Conference was held in Kihei, Maui this past August. The conference was well attended by Federal, State, local, and private sector floodplain managers. A big MAHALO goes out to ASCE - Hawaii Chapter and the Pacific Disaster Center for their invaluable help in organizing and hosting a successful conference.

Also, Congratulations to Hawaii's newest Certified Floodplain Managers who successfully passed the CFM exam.

Congratulations !!!

Avelina Cabias, Wailuku, Maui

Carter Romero, Hilo, Hawaii

Jaime Hikiji, Waipahu, Hawaii

Save the Date **2010 ASFPM Conference**

The 34th Annual Association of State Floodplain Managers (ASFPM) conference will be held May 16-21, 2010, in Oklahoma City, Oklahoma. This is the year's foremost floodplain management gathering, attracting well over 1,000 professionals from all disciplines and practices related to the science and management of floodprone lands and the impacts of flooding.

The theme, "Building Blocks of Floodplain Management," will be explored in large and small group presentations and discussions, training, workshops, and informal networking.

For up to date conference info, visit:

www.floods.org

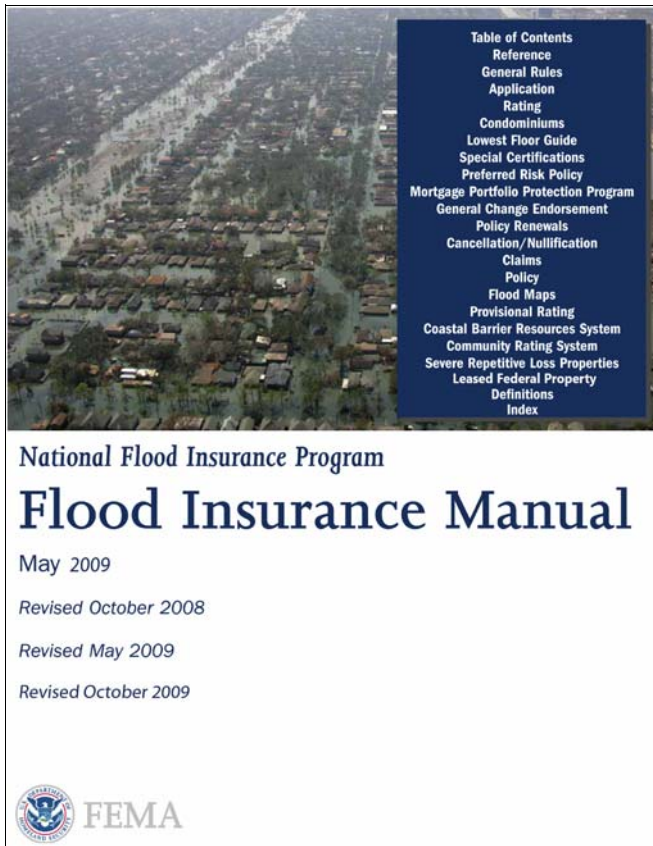
Reauthorization of the NFIP and PDM

On September 30th, the President signed H.R. 2918, containing a continuing resolution (CR) to fund the federal government through the end of October. Not only did the federal fiscal year end on September 30th, but also authority for the National Flood Insurance Program (NFIP) and the Pre-Disaster Mitigation Program (PDM) expired as well. Both programs were reauthorized for 30 days in the CR. The Severe Repetitive Loss Program expired as well, but in this particular case, FEMA's Chief Counsel has indicated that the program may continue to operate as long as there is an appropriation of funds in place.

The House of Representatives had passed bills extending all three programs, but they have not been taken up in the Senate. Apparently, key Senate Republicans are opposed to reauthorizing the NFIP without associated reform legislation. Other factors delayed consideration of the PDM reauthorization. It then became necessary to keep the programs authorized via the appropriations bill. Further authority for these programs will remain an issue to be dealt with this month to ensure that they can function after October 31st.

Source: ASFPM News & Views, October 2009

Q&A Regarding the October 2009 Flood Insurance Changes



On October 1, 2009, important changes to the NFIP will take effect. There will be an increase in rates, the standard deductibles, and the basic insurance limits. These combined changes will result in an average premium increase of 8 percent. FEMA has prepared a list of possible questions and answers to the rate changes:

Q: Why are my premiums going up?

A: It is not uncommon for insurance companies to implement annual rate increases to help offset their increased costs, including inflation. The NFIP, like most insurance companies, has found it necessary to implement these important program changes to ensure that current premiums more accurately reflect the current risks.

Q: Are the rates increasing to collect the premium dollars that were used to pay for claims as a result of Hurricane Katrina?

A: No. It is a misconception that rate increases happen to offset debts attributed to Hurricane Katrina or any past event. Actually, Federal regulations clearly state that the NFIP cannot raise rates to recoup for previous losses. Simply put, NFIP premiums only reflect expected future losses and expenses. There is no charge contained in the premium to recoup past losses.

Q: Why is my deductible doubling?

A: The NFIP's previous minimum deductibles were in place for more than 10 years. The NFIP found it necessary to discontinue the minimum deductible of \$500 and increase the new standard deductibles to avoid overall larger premium increases.

It is important to remember, that in most cases the deductible is only a fraction of the average flood insurance claim, which can cost tens of thousands of dollars.

Q: Why are the basic limits of coverage on the Standard Flood Insurance Policy (SFIP) for residential and non-residential buildings increasing?

A: The NFIP takes many steps to financially prepare for future flooding. In order to do so, the basic limit of coverage, the level which sustains the most damage in a flood, needs to be brought into better alignment with the typical NFIP paid claim.

If you purchase flood insurance beyond the basic limit, you will receive more coverage at a lesser charge. And, to get full replacement cost for your primary residence in the event of a flood, you must insure your building to at least 80 percent of its replacement value (or \$250,000, whichever is less).

Click [here](#) for the new Flood Insurance Rate Manual that reflects these changes as well as additional information from the NFIP. Please email info@femafloodsman.com with any questions.

Source: FEMA Floodsmart.gov (Flood Insurance Manual: http://www.nfipiservice.com/nfip_docs.html)

The Insurance Committee's Corner

By: ASFPM Insurance Committee

When You Lose Your PAL

No, this month's column is not a segment from Dr. Phil or Oprah show. But with the number of provisionally accredited levees (PALs) that already have or will soon be reaching the end of their two-year PAL designation (with California leading the way), lots of questions are being raised again about PALs ... including questions about flood insurance.

When a levee loses its PAL designation and FEMA starts the map revision process, residents and business owners need to understand that the levee no longer provides the minimum protection and they should seriously consider buying flood insurance NOW. The "good" news is that most properties in moderate - and low-risk areas qualify for the National Flood Insurance Program's low-cost Preferred Risk Policy (PRP). Annual premiums for a PRP start as low as \$119 for a residence (for \$20,000 in building coverage and \$8,000 in contents coverage). In most cases, the policy holder can renew that PRP until their building is mapped into a high-risk area. (We are skipping the grandfathering discussion for now!) If the county or community provides the proper documentation before the new map revision goes into effect to show the levee can be accredited, then the property owners still should be encouraged to retain coverage because the risk of flooding has not been eliminated, **ONLY REDUCED**.

Often when a levee is accredited for the first time or re-accredited, the media, insurance agents, other stakeholders and even community officials will be caught saying that the property owners **DON'T NEED** flood insurance anymore. That is sooo wrong ! We all should be saying that it will no longer be a federal **REQUIREMENT** for most properties secured with loans in high-risk insurance to protect their property, even if it isn't required. Again, the risk is still there and they should be reminded of that. A good example of an outreach success was an instance in which about 75,000 properties were mapped out of high-risk areas (via two LOMRs) when levees along the Sacramento and American rivers were accredited. The Sacramento Area Flood Control Agency undertook an aggressive outreach campaign, which convinced 70% of the policyholders to renew their coverage after the LOMRs became effective.

So, when you lose a PAL, let the property owners know early about the change, what it means, and what their flood insurance options are (e.g., grandfathering). Mother Nature won't wait until the new maps go into effect, so informing people early could save many from financial ruin if a flood hits ... and it might just keep the situation from devolving into a bad-talk-show fiasco later, when the maps do become effective.

Source: ASFPM News & Views, October 2009

Continued From Page 1, "Maui Receives New Digital Flood Insurance Rate Maps"

The County took the opportunity to incorporate higher building standards to increase the level of protection from flooding. Some of the new regulation includes elevating structures within a Special Flood Hazard Area one foot above the published base flood elevation or depth number. Other higher standards include, but not limited to:

- A 10-year cumulative rule will apply to Substantial Improvement evaluations. [Chapter 19.62.030]
- A non-conversion agreement will be required for areas below an elevated floor in excess of 5 feet and located in a Special Flood Hazard Area [Chapter 19.62.060 G(7)]
- New construction and substantial improvements encompassing or adjoining any stream, river, or drainage facility outside of the Special Flood Hazard Areas shall conform to the standards for development set forth in the floodplain management regulations. [Chapter 19.62.100(C)]

To read the entire copy of the updated rules, visit www.hawaiiinfip.org and click onto the "Regulatory" link.

For more information on the Maui County's Floodplain Management Ordinance, contact Maui's floodplain manager Mr. Francis Cerizo at (808) 270-7771.

Hawaii PAL Period Ends February 1, 2010

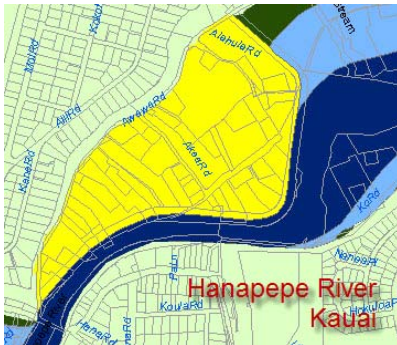
February 1, 2010 marks the end of the two-year Provisionally Accredited Levee (PAL) period which FEMA granted to each County for certification of levees that they believe continue to meet the criteria of Section 65.10 of the Code of Federal Regulations. On February 1, 2010, if the levee owner(s) or County does not provide the necessary data and documentation, or if the data and documentation provided indicate the levee system does not comply with Section 65.10 of Title 44 of the Code of Federal Regulations, then FEMA will initiate the re-mapping process to revise the Flood Insurance Rate Map (FIRM) for the affected areas to reflect the de-accreditation of the levee system.

In Hawaii, there are 10 levee or levee-like structures that have been provisionally accredited by their respective Counties. The areas protected by the structures located along the streams listed in the table (right) are currently shown as low-to-moderate risk flood areas on the effective FIRMs.

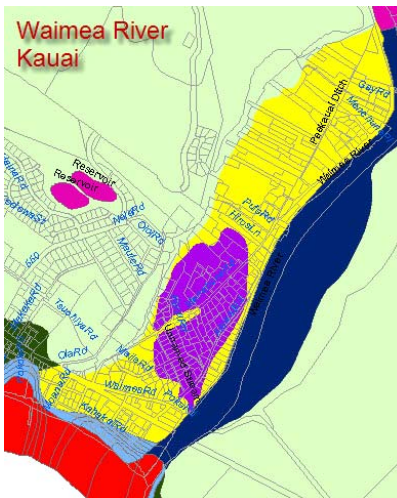
County	Stream
County of Kauai	Hanapepe Stream, Waimea Stream
County of Maui	Iao Stream, Kaunakakai Stream
City and County of Honolulu	Kawainui Stream (Kawainui Marsh Levee), Keaahala Stream, Waialae-Nui Stream
County of Hawaii	Paaau Stream, Waiakea Stream, Alenaio Stream

The following maps illustrate the areas (highlighted in yellow) that may be subject to flood zone changes from a low-to-moderate risk flood zone to a high risk flood zone if the levee certifications for these structures are not submitted to FEMA by February 1, 2010 and subsequently approved by the agency. The February 1st deadline does not mean the maps will change on this date; this is the deadline for which the Counties must submit the certification documentation to FEMA. A re-mapping of the area would only be initiated by FEMA after they have determined the structure does not meet the criteria of §65.10 or if no documentation is received by the PAL deadline. For the status of the levee certifications, please call your respective County NFIP Coordinator.

County of Kauai's Provisionally Accredited Levees:

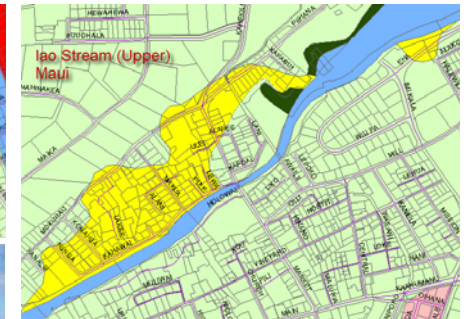


Hanapepe Levee



Waimea Levee

County of Maui's Provisionally Accredited Levees:



Iao Stream Levee Embankment



Continued on Page 7

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 (LOMC) to the flood hazard information shown on the effective Flood Insurance Rate Maps.

Hawaii County

Type: LOMR
FIRM Panel 0859D, 0860D, 0870C
Effective Date of the Revision: December 17, 2009
FEMA Case Number: 08-09-1858P
Flooding Source: Kaluiiki Branch
Project ID: Kaluiiki Stream (Alenaio Stream Area C) and Unnamed Stream (Alenaio Stream Area E)

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

Type: LOMR-F
FIRM Panel 0164D
Effective Date of the Revision: June 30, 2009
FEMA Case Number: 09-09-1406A
Flooding Source: Lanikepu Gulch, Keanuimano Stream
Project ID: Lots 1-20, Lalamilo Subdivision Phase 1-A; Lots 21-37, Lalamilo Subdivision Phase 1-B

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

Type: LOMR
FIRM Panel 0880C and 0890C
Effective Date of the Revision: February 16, 2010
FEMA Case Number: 09-09-1608P
Flooding Source: Waiakea Stream
Project ID: Kawaiilani Stream Bridge Replacement

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

Maui County

Type: LOMA
FIRM Panel 0588E
Effective Date of the Revision: April 23, 2009
FEMA Case Number: 09-09-1326A
Flooding Source: Maalaea Bay, Pacific Ocean
Project ID: Lot 4, Kapoli Lease Lots (2)3-6-001:030

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

Hawaii NFIP Work Receives Awards



For the last few years, the Hawaii NFIP program, which operates within the Engineering Division of the Department of Land and Natural Resources (DLNR), has been working diligently on promoting flood awareness to Hawaii residents.

In January 2007, DLNR published a new and improved flood awareness newsletter. The change was necessary since previous newsletters were geared towards floodplain managers and did not provide relevant articles for all the other important stakeholders in the NFIP like lenders, insurance agents, realtors, surveyors, and most importantly property owners. So what was formally known as the "Hawaii Flood Management News" evolved into the "Wai Halana - Hawaii Flood News" which now includes valuable information and resources for a broader audience.

At the same time the Wai Halana made it's debut, DLNR embarked on the development of a web mapping application with consultant Steve Lettau with the Onyx Group. The design objective was to create a tool whereby users



Design Team: Carol Tyau-Beam, Steve Lettau, and Marilyn Gambone (not pictured).

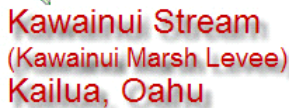
could search on-line for their flood hazard risk based on FEMA's Flood Insurance Rate Maps and community parcel data. The Flood Hazard Assessment Tool (FHAT) was introduced in April 2008. The FHAT has become a valuable resource for community officials, the wide range of professional disciplines involved in the NFIP, and property owners. The tool's success can be measured by the number of visitors which topped 1.1 million hits received in the month of August (2009).

Both of these efforts have been recognized for their contribution in promoting flood hazard awareness. The Wai Halana was recently awarded the 2009 Floodplain Management Association's (FMA) Media Award. The FMA is a regional organization of professionals in California, Nevada and Hawaii involved in the multiple aspects of floodplain management, from loss reduction to resource protection, and the promotion of multi-objective floodplain manage-

Fun Fact

In Hawaiian the word "*wai*" means "water" and "*halana*" means "overflow". Together "*Wai Halana*" means "flood".

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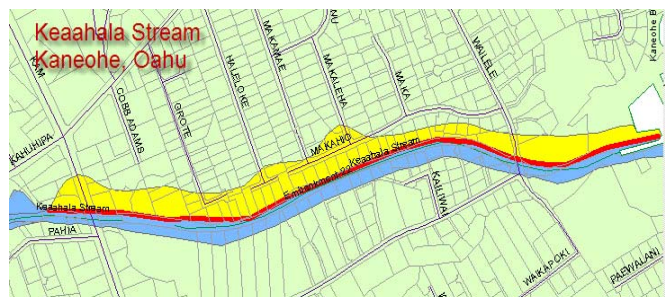
Aerial photo of Kawainui Marsh Levee and the adjacent Coconut Grove Subdivision (photo by: Brian Daniel)



Waialae-Nui Stream Flood Wall



Waialae-Nui Stream
Honolulu, Oahu



Keaahala Stream
Kaneohe, Oahu

Layers

- ☐ Imagery
- ☒ Parcels
- ☒ LOMCs
- ☐ Benchmarks - DFIRM
- ☐ Topography (Maui ONLY)

Effective DFIRM/FIRM

- ☒ Honolulu DFIRM
- ☒ Maui DFIRM
- ☒ Kauai DFIRM
- ☒ Hawaii FIRM

Preliminary DFIRM

- ☒ Honolulu DFIRM
- ☒ Kauai DFIRM
- ☐ Hawaii DFIRM
- ☐ Maui Hurricane Study

County of Kauai
Mario Antonio
(808) 241-4873

County of Maui
Francis Cerizo
(808) 270-7771

County of Hawaii
Frank DeMarco
(808) 961-8042



(L-R) Edwin Matsuda, Elaine Chiu, Kristen Akamine, Carol-Tyau-Beam, Royce Jones, and Art Buto.

ment strategies. The DLNR was also awarded, ESRI's 2009 Special Achievement In GIS, which honored the Department for its vision, leadership, and innovative use of ESRI's geographic information system (GIS) technology. The DLNR was selected from more than 300,000 organizations worldwide and recognizes the Departments long standing use in GIS technology and the recent development of the Flood Hazard Assessment Tool. To read more about this innovative tool, visit:

Tool Development Summary:

<http://events.esri.com/uc/2009/sag/list/?fa=Detail&SID=969>

ESRI Award Press Release:

<http://events.esri.com/uc/2009/sag/list/?fa=Press&SID=969>



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Place to Live !*

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Meet the Newest Addition to the FCDS Ohana ...



Timo Wortberg is our new Foreign Student Intern in the Flood Control and Dam Safety Section. He is a graduate student in Water Resources, and is helping to update the State-wide General Flood Control Plan and research past

flooding history in the State.

Timo was born and raised in the Ruhr River basin region in western Germany. After graduating from high school, he completed one year of civilian service in a retirement home before starting a Bachelor's degree in water science at the University of Duisburg-Essen, Germany. In 2008 he traveled to Kuopio, a small town in Finland, to do his Bachelor's thesis in the field of microbiology on the topic of fungi in drinking water biofilms. Currently he is doing his Master's degree in "Transnational ecosystem-based Water Management" through a joint program at the University of Duisburg-Essen and the Radboud University in Nijmegen, Netherlands.

When Timo realized that a 3-month internship was required by his Master's program, he decided to look for opportunities in a nice and sunny place, in contrast to cold and snowy Finland. Fortunately, he got in touch with DLNR! In his free time, Timo has been enjoying the culture, hiking, and ocean activities in Hawaii.



Flood Control / Dam Safety Section: (Front) John Dawley, Edwin Matsuda, Timo Wortberg (Back) Jimmy Leung, Elaine Chiu, Kristen Akamine, Denise Manuel, and Jerome Acadimia