



Wai Halana

Hawaii Flood News



Real Estate Connection

Understanding the Importance of Letter of Map Changes

Have you ever watched those reality television shows that chronicle an investor's experience on "flipping" a house? These shows all share a common goal - *renovating the home to get the maximum profit*. Well, with our economy in turmoil, unemployment on the rise, and cost of living taking no prisoners, a prospective home buyer is going to weigh all factors when making the long term commitment to becoming a home owner. Just because the house has been beautifully renovated is not always enough. The location of the house within a Special Flood Hazard Area (SFHA) based on the Federal Emergency Management Agency's (FEMA) flood maps could be a deal breaker.

As you may already know, flood insurance is required for federally-backed loans made for real property in a SFHA. Unfortunately, often times the buyer only finds out when they are about to close on their loan and their lender gives them the bad news that flood insurance coverage will be required as a condition of their mortgage.

A Realtor may find it challenging to market homes within a SFHA, despite all the amenities the property has to offer. An important factor that may be helpful when marketing a home is whether the property for sale or neighboring property has an effective Letter of Map Change (LOMC). A Letter of Map Change (LOMC) is a letter issued by FEMA, which reflects an official revision to an effective flood map. An approved LOMC could help reduce flood insurance premiums, relax building standard requirements, and/or remove a property/structure from the Federal mandatory flood insurance purchase requirements. There are several types of LOMCs: Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), and Letter of Map Revision based on Fill (LOMR-F). LOMCs are issued in place of the physical revision and republication of the effective map.

Overview of FEMA's Maps and Map Change Processes for Properties

As part of its administration of the National Flood Insurance Program (NFIP), FEMA publishes flood maps, called Flood Insurance Rate Maps, or FIRMs. The purpose of a FIRM is to identify areas in a community that are subject to flooding and to categorize these areas into zones based on the degree of risk. A high risk zone (A, AO, AH, AE, V, VE) shown on the FIRM is called a Special Flood Hazard Area (SFHA). The SFHA is the area that has a 1-percent

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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.

National Advisory Council Appointment

The Association of State Floodplain Manager's Executive Director, Larry A. Larson, has been appointed to FEMA's National Advisory Council and will be sworn in at its February meeting.

Larson will join 34 other members who are appointed by the FEMA Administrator based on their expertise. They will serve three-year terms. The Council advises FEMA on all aspects of disaster preparedness, including "the development and revision of the national preparedness goal, the national preparedness system, the National Incident Management System, the National Response Plan, and other related plans and strategies" that FEMA uses in its quest for a comprehensive system of preparedness, protection, response, recovery, and mitigation.

This well-deserved recognition of Larson and the ASFPM is important on two fronts. First, Larson's extensive experience and insight will be an invaluable asset to the Council as it provides input to FEMA programs and activities. Second, although the Council's members do represent all levels of government, various local, state, nonprofit, and private-sector entities—and all geographic areas—their expertise has been drawn predominantly from the first-responder, public health, and law enforcement fields. With a voice on the Council, the ASFPM hopes to encourage more attention to natural hazards, including floods, and especially to mitigation of all disasters.

Read more about the National Advisory Council and members at its website, <http://www.fema.gov/about/nac/>.

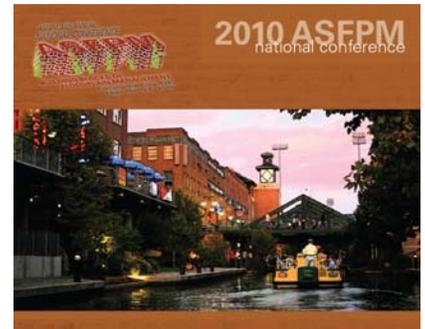
Upcoming Events

2010
REGISTRATION



National Flood Conference
Sheraton San Diego Hotel & Marina
San Diego, California
April 11 - 14, 2010

For more info visit:
<http://www.nfipiservice.com/nfc.html>



34th Annual Association of Floodplain
Manager's Conference
Cox Convention Center
Oklahoma City, Oklahoma
May 16 - 21, 2010

For more info visit: www.floods.org



View Preliminary DFIRM for Oahu and Kauai Online

FEMA issued preliminary Digital Flood Insurance Rate Map (DFIRM) updates for the City and County of Honolulu and the County of Kauai last summer. These preliminary maps are anticipated to become effective within the next year. The July 2009 issue of the Wai Halana provided detailed information on the mapping changes. To download a copy of this issue visit the Hawaii NFIP website at: www.hawaiiNFIP.org

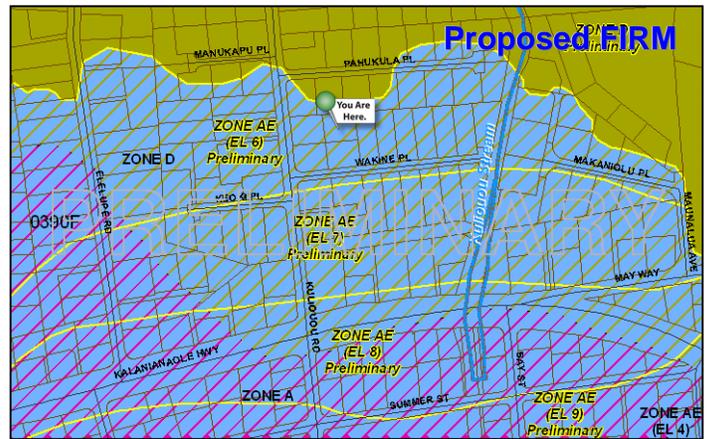
- A property/structure may have the same high risk flood zone, but have a different base flood elevation.

The following is an example of an area in East Oahu that is proposed to be remapped from a D zone to a AE zone.

Layers

- Imagery
- Parcels
- LOMCs
- Topography (Maui ONLY)
- Effective DFIRM/DFIRM
 - Honolulu DFIRM
 - Maui DFIRM
 - Kauai DFIRM
 - Hawaii DFIRM
 - Stream Cross Sections
 - Benchmarks
- Preliminary DFIRM**
 - Honolulu DFIRM
 - Kauai DFIRM
 - Hawaii DFIRM
 - Maui Hurricane Study
 - Historic DFIRM/DFIRM
 - Maui DFIRM

To prepare for the impending map changes, interested persons are advised to view the preliminary maps to better understand how these changes will affect them. The Hawaii Flood Hazard Assessment Tool (www.hawaiiNFIP.org) allows users the ability to view the preliminary DFIRM over the effective flood maps. In the "Layers" pane, users must toggle on the preliminary maps.



Several types of changes may occur:

- A property/structure may go from a low-to-moderate risk zone (B,C, and X) or D zone to a high risk zone (A and V);
- A property/structure may go from a high risk zone (A and V) to a low-to-moderate risk zone (B, C, and X) or D zone.
- A property/structure may go from one high risk zone to another high risk classification (with or without BFE changes).



Oahu Realtors Empower themselves with the NFIP

Over the past several months, the State of Hawaii's Coordinating Agency for the National Flood Insurance Program (NFIP) has been conducting NFIP training workshops for Oahu realtors. With the impending map changes for Oahu just around the corner, many Oahu Realtors are taking a pro-active approach to the understanding the NFIP. This valuable knowledge will assist Hawaii Realtors in better serving their clients.

Mahalo to the following organizations for sponsoring NFIP workshops:

- Honolulu Board of Realtors - Windward Regional Group
- Honolulu Board of Realtors - East Oahu Regional Group
- Honolulu Board of Realtors - Leeward Regional Group
- Marcus & Associates, Inc.
- Coldwell Banker Pacific Properties - Windward
- Prudential Locations, LLC
- East Oahu Realty



or greater chance of flooding in any given year; this area is also referred to by some as the 1-percent-annual-chance floodplain, base floodplain, or the 100-year floodplain. The anticipated flood water surface elevation is commonly referred to as the Base Flood elevation (BFE) and is indicated on the FIRM as the elevation in feet above mean sea level.

The flood hazard and risk information presented on the FIRMs are the result of engineering studies that are performed by engineering companies, other Federal agencies, or communities, which are reviewed for compliance with FEMA guidelines and approved by FEMA. FEMA makes every attempt to use the most accurate data available and applies established standards in developing the FIRMs. However, because of limitations of scale or topographic definition of the source maps used to prepare a FIRM, small areas may be inadvertently shown within an SFHA on a FIRM even though the property is at or above BFE. For other small areas, earthen fill may have been placed on the property, which elevated the structure above the BFE. These fill areas may not be reflected on the FIRM, and the property would be shown to still be in a SFHA.

Recognizing that these situations do occur, FEMA established administrative procedures to revise the flood zone designation for these properties on the FIRM. These processes are referred to as the Letter of Map Amendment (LOMA) and the Letter of Map Revision Based on Fill (LOMR-F). Through either of these processes, an individual may submit certain mapping and survey information to FEMA and request that FEMA re-evaluate the flood zone designation and, if warranted, issue a document that officially removes a property and/or structure from the SFHA. In most cases, the applicant will need to hire a Licensed Land Surveyor or Registered Professional Engineer to prepare an Elevation Certificate for the property. Upon receiving a complete application package, FEMA will typically complete its review and issue its determination within 4 to 6 weeks.

So let's take an example of a property for sale in Kihei, Maui:

Some potential buyers of this house in Kihei (134 Mehani Place) may shy away from this property because it is located in a SFHA (AO zone) and flood insurance would be required as a condition of the loan. But, by being aware of FEMA's Letter of Map Change process, you may research and discover that a neighboring property (124 Mehani Place) has received an approved LOMA. This LOMA removed the structure from the SFHA and the mandatory flood insurance purchase requirement.

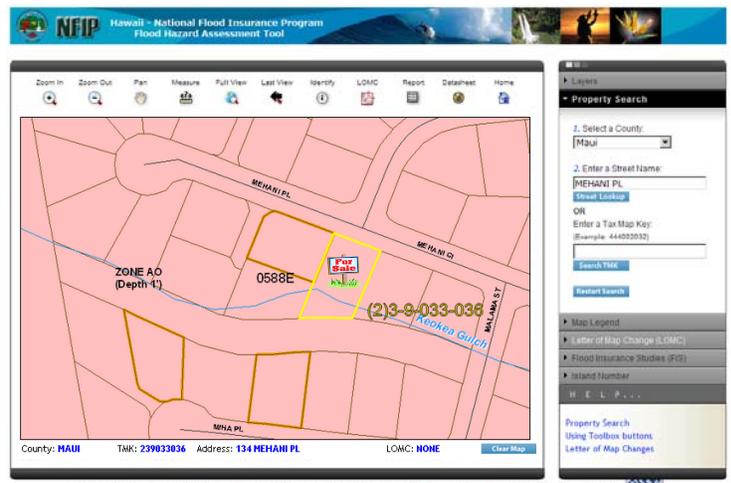
MLS: 341418

Pictures: 24 more.
Price: \$619,900 Fee Simple
District: Kihei
Type: Single Family
Address: 134 Mehani
Beds: 4
Baths: 2.00
Living Area: 1,840 SF
Land Area: 8,152 SF
View: Mountain
Status: ACTIVE

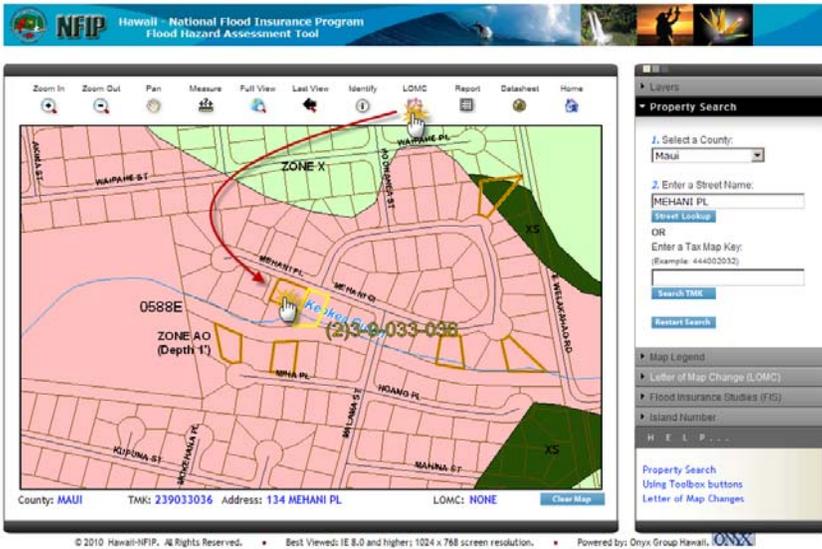


So you might be asking the question, "How can I find out where are all these LOMCs located?" Well, the Hawaii Flood Hazard Assessment Tool (FHAT) has a valuable feature that allows users to graphically determine if a LOMC has updated the flood hazard information on the current effective FIRMs.

In the screenshot to the right, the property for sale is identified by a yellow highlight surrounding the parcel. Take note that the adjacent property (124 Mehani Place) and numerous other properties within the subdivision are flagged with an orange colored outline. The orange highlighted area denotes that a LOMC has updated the effective FIRM within this identified area.



To download a copy of the official letter, click on the LOMC icon  in the tool bar located above the map viewer. Then click inside the orange highlighted area.



Page 1 of 2 Date: February 1, 2005 Case No.: 05-09-0121A LOMA

Federal Emergency Management Agency
Washington, D.C. 20472

**LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)**

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION						
COMMUNITY	MAUI COUNTY, HAWAII (Unincorporated Areas)	Lot 17, Kalama View Subdivision, as shown on the Plat recorded as File No. 1355, in the Office of the Registrar of Conveyances, Maui County, Hawaii						
AFFECTED MAP PANEL	NAME: MAUI COUNTY, HAWAII	COMMUNITY NO.: 150003	NUMBER: 150003065C					
	DATE: 06/1998							
FLOODING SOURCE: PACIFIC OCEAN		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 20.726, -156.449 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83						
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NOVD 26)	LOWEST ADJACENT GRADE ELEVATION (NOVD 26)	LOWEST LOT ELEVATION (NOVD 26)
17		Kalama View	124 Mehani Place	Structure	B	36.0 feet	37.7 feet	

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)
PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.

Doug Bellomo, P.E., CFM, Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate Version 1.3.3 1023298 1LOMA-SL097520121

The LOMA (Case No. 05-09-0121A) for 124 Mehani Place indicates that the lowest adjacent grade to the structure is elevated 1.7 feet above the BFE. In looking at the two properties at street level, it appears the house for sale is elevated similarly to 124 Mehani Place. This would indicate that there is a possibility that the sale property could also be removed from the SFHA through the LOMC process.

Keep in mind that although a property may be removed from the SFHA, all areas are susceptible to flooding to varying degrees. Properties located in a low-to-moderate risk zone (B, C, and X zones) may be eligible to a Preferred Risk Policy for as little as \$118 per year.



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

Kauai County

Type: LOMA
FIRM Panel 0313E
Effective Date of the Revision: November 30, 2009
FEMA Case Number: 10-09-0072A
Flooding Source: Shallow Flooding
Project ID: Lot 15, Kukui'ula Large Lot Subdivision
[TMK (4) 2-6-016:015]

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

Maui County

Type: LOMR-F
FIRM Panel 0586E
Effective Date of the Revision: December 8, 2009
FEMA Case Number: 10-09-0468A
Flooding Source: Pacific Ocean
Project ID: TMK (2) 3-9-002:091, (2) 3-9-002:134

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

Type: LOMA
FIRM Panel 0588E
Effective Date of the Revision: December 29, 2009
FEMA Case Number: 10-09-0150A
Flooding Source: Sheet Flow
Project ID: Lot 8, Kalama View Subdivision,
[TMK (2) 3-9-033:075]

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

Type: LOMA
FIRM Panel 0588E
Effective Date of the Revision: January 12, 2010
FEMA Case Number: 10-09-0756A
Flooding Source: Sheet Flow
Project ID: Lot 17, Kiheilani Subdivision V
[TMK (2) 3-9-040:081]

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

New Flood Map-Related Fees

Effective January 13, 2010, FEMA has revised the current fee schedule for processing certain types of requests for changes to National Flood Insurance Program (NFIP) maps. The update also outlines the fee schedule for requests for Flood Insurance Study (FIS) backup (i.e., technical and administrative support) data.

Request for Single-Lot, Single Structure Map Change	Fee	Comment
LOMA	FREE	N/A
CLOMA AND CLOMR-F	\$500	Flat Fee
LOMR-F	\$425	Flat Fee
LOMR-F Based on As-built Info (CLOMR-F previously issued by FEMA)	\$325	Flat Fee

Request for Multiple-Lot, Multiple Structure Map Change	Fee	Comment
LOMA	FREE	N/A
CLOMA	\$700	Flat Fee
CLOMR-F and LOMR-F	\$800	Flat Fee
LOMR-F Based on As-built Info (CLOMR-F previously issued by FEMA)	\$700	Flat Fee

Requests for Map Changes Requiring Special Technical Review	Fee	Comment
CLOMR (New Hydrology, Bridge, Culvert, Channel, or Combination)	\$4,400	Flat Fee
CLOMR (Levee, Berm, or other Structural Measures)	\$6,050	Flat Fee
LOMR/PMR (Bridge, Culvert, Channel, or Combination)	\$5,300	Flat Fee
LOMR/PMR (Levee, Berm, or other Structural Measures)	\$7,150	Flat Fee
LOMR based on As-built Info (CLOMR previously issued by FEMA)	\$5,000	Flat Fee
LOMR/PMR based solely on Submission of more detailed data	FREE	N/A
LOMR-F Based on As-built Info (CLOMR-F previously issued by FEMA)	\$5,600	Initial Fee plus \$60/hr. Requester will be invoiced for remaining balance

For more detailed information, visit:
http://www.fema.gov/plan/prevent/fhm/frm_fees.shtm

“So, You Live Behind a Levee!”

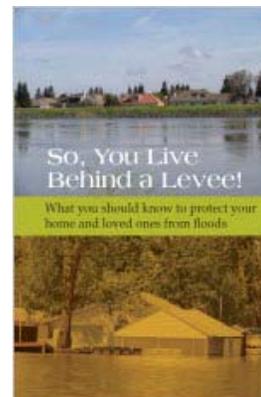
New ASCE Guide Helps Communities Tackle Flood Protection, Risk Issues

Most people know that levees are built near rivers and lakes to reduce flooding risk, but what does it mean to live behind one? Are your home and loved ones safe from floods? How much protection does the levee really provide? What do you need to know to be safe?

ASCE's new public education booklet, *So, You Live Behind a Levee!*, was created to answer those questions and more, and to help individuals and communities better protect themselves against future flood threats. Written for both the engineering and non-engineering public, it covers issues such as flood size and risk, signs of trouble, ways to reduce risk, and how to prepare for and respond to emergencies.

Download a free copy of “So, You Live Behind a Levee!”

<http://www.asce.org/files/pdf/SoYouLiveBehindLevee.pdf>



Freeboard in Zone V and Coastal Zone A Areas

John Ingargiola, FEMA Mitigation Directorate

"Freeboard" is a term used in floodplain management as a factor of safety, usually expressed in feet above a flood level. Freeboard tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, bridge openings, and the hydrological effect of urbanization of the watershed.

Freeboard is not required by NFIP standards, but communities are encouraged to adopt at least a 1-foot freeboard to account for the 1-foot rise built into the concept of designating a floodway and the encroachment requirements where floodways have not been designated. Freeboard results in significantly lower flood insurance rates due to lower flood risk.

Freeboard will be included in the 2009 International Residential Codes for One- and Two-Family Dwellings. This comprehensive code establishes minimum requirements for one- and two-family dwellings of three stories or less. It brings together all building, plumbing, mechanical, fuel gas, energy, and electrical provisions for one- and two-family residences. This Code is updated every three years. A fact sheet produced by the International Code Council provides more information about the Codes.

It is significant for freeboard to be included in the next edition of the codes; however, it will be required only in Zone V and Coastal Zone A (where such zones are designated) areas.

The Association of State Floodplain Managers and several State floodplain associations actively supported the FEMA proposal to incorporate freeboard into the new code, and their support was evident at the recent code change hearings in Minneapolis, Minnesota. The original proposal to include freeboard standards in all Special Flood Hazard Areas needed support from two-thirds of the eligible voting attendees to become effective and it received 63.5 percent of the votes. This close vote signals growing support for a measure floodplain managers have long recognized as highly effective in reducing flood damage.

The flood damage reduction benefits of freeboard and the savings on NFIP flood insurance policies were documented in the NFIP Evaluation Report, Evaluation of the National Flood Insurance Program's Building Standards (October 2006). The savings are especially significant in Zone V areas, where the incremental cost of elevating above the Base Flood Elevation can be recovered through lower insurance premiums in just a few years.

At the Minneapolis code hearings, the National Association of Home Builders supported freeboard in Zone V and Coastal Zone A areas, a turnaround from its previous position opposing all freeboard requirements. The evidence of the benefits of freeboard in Zone V and Coastal Zone A areas made the difference, although the organization continues to be cautious about the added cost of freeboard in areas where fill is used.



*Make Hawaii a Great
Place to Live !*

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Dr. Samuel M. Gon III

BIA Hawaii Home Building and Remodeling Show



The 16th annual Hawaii Building Industry Association's Home Building and Remodeling Show was held on January 29 - 31, 2010 at the Neal Blaisdell Exhibition Hall. Many concerned property owners visited the DLNR booth to determine their flood risk and get guidance on home improvement projects as it relates to the National Flood Insurance Program (NFIP) regulations.

NFIP Reform and Reauthorization

Source: ASFPM, The Insider (January 2010)

Currently, the National Flood Insurance Program (NFIP) is authorized through February 28, 2010. The authority, originally set to expire September 30, 2009, was extended first by Continuing Resolutions and later by inclusion in the Defense Appropriations bill for FY '10, which became a kind of omnibus bill for leftover needed reauthorizations. All of those extensions of reauthorizations will expire on February 28th. It appears likely that some further action will be taken to extend the NFIP until June 30th.

The process for NFIP reform as well as the scope of reform is unclear at this point. Indications are that the House Financial Services Committee's Housing Subcommittee will hold at least one hearing on flood insurance early in this new session. Whether or not new legislation will move much beyond the bill passed by the House in the last Congress depends on many factors. Some of those are: assessment of Senate willingness to re-open and expand the flood insurance discussion, whether or not reform recommendations come from FEMA and the Administration, the impact on the Senate Banking Committee agenda of Committee Chairman Dodd's announcement that he will not seek re-election in 2010, and the press of other business before the House Financial Services Committee.

Once the Senate and House committees reconvene for the 2nd Session later this month, the path forward may become clearer.

To read more current and relevant articles on Floodplain Management, become a member of the Association of Floodplain Managers. For more, information visit: www.floods.org