APRIL 2015

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DEPARTMENT OF LAND AND NATURAL RESOURCES ENGINEERING DIVISION

TSUNAMI AWARENESS MONTH Recognizes CENTER 50 Years of Warning Progress

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The State of Hawaii annually recognizes April as Tsunami Awareness Month to honor the victims and survivors of the April 1, 1946, tsunami generated by an earthquake in the Aleutian Islands. Throughout the month, knowledge-building <u>events</u> and activities will take place across the state in an effort to encourage local residents to become informed, stay vigilant, have a plan, and follow the instructions of officials during evacuation.

As part of the commemorative month, an international tsunami symposium themed "Making the Pacific Ready for the Tsunami Threat," will be held at the National Oceanic and Atmospheric Administration (NOAA) Dan-



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April 1, 1946. People flee as a tsunami attacks downtown Hilo, Hawaii (Bishop Museum Archives)

iel K. Inouye Regional Center on Ford Island, Honolulu, on April 20-21. The symposium will also <u>honor</u> the 50th anniversary of the Pacific Tsunami Warning and Mitigation System (PTWS), highlighting its achievements over the last 50 years and identifying the way forward to sustain and evolve the warning system for the future.

Devoting an entire month on tsunami awareness is appropriate for the Hawaiian island chain as its location in the middle of the Pacific, and at the center of the Ring of Fire, is vulnerable to frequent earthquakes and volcanic activity. As a result, at any time, in any season, the state is susceptible to a locally generated, fast-arriving tsunami from an earthquake, landslide, or volcanic eruption; or a distant-source tsunami, generated by an earthquake in Chile, Alaska, Japan, or the South Pacific, for example. With many of Hawaii's residents (and visitors) living, working, and playing in coastal areas, the collaborative effort involving state, county, and local agencies—and including the Pacific Tsunami Warning Center (PTWC), Pacific Disaster Center (PDC), and the media—is invaluable for meeting the requirements of mitigation, preparedness, response, and recovery.

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The current and selected past issues are also available at: www.hawaiinfip.org

If you wish to receive the Wai Halana via email or wish to be removed from our mailing list, please contact Kristen Akamine at (808) 587-0281. Upcoming Events ASFPM 39th Annual National Conference "Mitigation on my Mind" May 31-June 5, 2015



The Association of State Floodplain Managers will convene the world's largest and most comprehensive floodplain management conference the of week May 31 – June 5, 2015, at the Hyatt Regency in downtown Atlanta, Georgia. http://www.asfpmconference.org/

Written by: Eric Simmons, FEMA RIX

Flood Insurance Rate Maps (FIRMs) published by the Federal Emergency Management Agency show flood zones that delineate areas of high flood hazard (for example, Zone AE and VE as seen to the right) as well as medium, low, and unknown flood hazard areas. These zones can be viewed for Hawaii at: http://

gis.hawaiinfip.org/ fhat and http:// msc.fema.gov. The flood zones can be a result of localized rainfall, tropical storms, tsunamis, flash floods, or levee failure.

What are the Differences Between Tsunami Evacuation Zones and Flood Insurance Rate Maps? Original Article from January 2011 Wai Halana (updated)

ZONE AE (L13) ZO

FIRMs are used by communities to manage new development and promote sound land use in floodplains. FIRMs are also used to determine who may be required to purchase flood insurance and the rating of the insurContinued from Page 1 "Tsunami Awareness Month Recognizes 50 Years of Warning Progress"

Residents of Hawaii are encouraged to learn tsunami-warning signs and take immediate action if they suspect a tsunami is approaching, to learn evacuation strategies, and to consider community approaches to resilience. There are a number of resources that have been developed for tsunami education and readiness.

To learn more about tsunamis for the safety of your family, start with these resources:

- Find more information on Tsunami Awareness Month events,
- Learn about the Tsunami Awareness Program (TAP), or
- Hawaii Hazards Awareness & Resilience Program (HHARP) to enhance community resilience,
- View Tsunami Information on the PDC website,
- Access both the static and interactive maps of tsunami evacuation zones,
- Read information about the Indian Ocean Tsunami of December 2004,
- Refer to the International Tsunami Information Center's 2013 Tsunami Glossary,
- Look at a 7-point list of Tsunami Preparedness steps,
- Read about how parents can help kids learn about disaster preparedness, and
- View a National Geographic video of the 2011 Tohoku Tsunami in Japan.

Source: Pacific Disaster Center (www.pdc.org)





Updated "Reducing Flood Losses through the International Codes" now includes Three Model Code-Coordinated Floodplain Management Ordinances

By John Ingargiola, EI, CFM, CBO, Senior Engineer, FEMA Building Science Branch and Gregory Wilson, Building Science Program Specialist, FEMA Building Science Branch

Communities participating in the National Flood Insurance Program can rely on the 2009 and later editions of the International Codes® (I-Codes) to form the basis of their floodplain management practices. Now that FEMA deems that those provisions meet or exceed the NFIP requirements for buildings, the concept of states and communities coordinating floodplain management regulations with the flood provisions of the I-Codes gains importance. The primary objective of this coordination is to eliminate duplication and inconsistencies.

Developed by the International Code Council in cooperation with FEMA, the fourth edition of <u>Reducing Flood Losses through the International</u> <u>Codes</u> provides tools for state and local officials to integrate the I-Codes into current floodplain management regulatory processes.

"This is a great tool and a huge undertaking. It will answer a lot of questions," said Ivy Frances, FEMA Region I Floodplain Management and Insurance Branch Chief. Nicole Lick, FEMA Region III Floodplain Management and Insurance Branch Chief, agreed, adding, "This is a tremendous undertaking and News you can use... News & Views December 2014 8 certainly helped clarify for me a number of head scratchers. I think it is well written and very concise in addressing very complex issues." Frances and Lick, along with Patricia Rippe, FEMA Region IX Acting Risk Analysis Branch Chief, reviewed the fourth edition.



Reducing Flood Losses Through the International Codes Coordinating Building Codes and Floodplain Management Regulations

4th Edition, 2014

In cooperation with the Federal Emergency Management Agency

The guide introduces and provides a <u>link</u> to download three versions of a model floodplain management ordinance that satisfies NFIP requirements and coordinates with the flood provisions of the I-Codes. The guide also describes the differences between NFIP regulations and I-Code requirements for buildings; identifies pertinent questions that should be answered in the context of each state's or local community's existing statutes and codes; and offers examples of how the I-Codes can be modified to incorporate even higher standards to increase resistance to flood damage.



Can I get a LOMA in an AO Zone ?

The short answer: "It's possible". For any removal from the Special Flood Hazard Area on FEMA's Flood Insurance Rate Map (FIRM), an applicant needs to demonstrate to FEMA that the Lowest Adjacent Grade (LAG) is at or above the Base Flood Elevation (BFE).

An AO Zone is an area subject to inundation by the 1 percent annual chance shallow flooding (typically sheet flow on sloping terrain) where average depths are between one and three feet. Average flood depths derived from detailed hydraulic analyses are shown in this zone on the FIRM maps. Unlike an AE zone, where BFEs have been calculated for you, a FIRM map doesn't provide a BFE for AO Zones. Instead you'll typically see a "depth number" labeled on the FIRM map, which represents the anticipated depth of flooding by a 1 percent annual chance event. If no depth number is identified on the FIRM, then the default depth is 2 feet.

In order for a property owner to obtain an approved Letter of Map Amendment (LOMA) that removes their structure from the AO zone, FEMA will need to evaluate the LAG and the calculated BFE. If the LAG is at or above the calculated BFE (see Figure 1), then FEMA will remove the structure from the AO Zone.

As explained in FEMA's MT-1 and MT-EZ application forms, there are several ways the BFE is calculated in an AO Zone. The table below summarizes the different scenarios and methodologies:

Scenario	Lot Inundated by AO Zone	Flow is Conveyed by Street/Roadway	BFE Calculation
Slope Zone X Zone AO Street Site Slope Slope Slope Slope Slope Slope Slope Slope	Partial	YES	BFE = Depth Number + Highest Top of Curb or Crown of Street Elevation (whichever is higher) along the Property Line
Zone X	Partial	NO	BFE = Depth Number + Lowest Lot Elevation
3 Zone AO Lot Zone X	Entire Lot	NO	BFE = Depth Number + Average Surrounding Grade



The following is an example of a LOMA that was approved for a property in Kahala. This case was similar to Scenario #2. The structure, which is perched above Hunakai Street, was shown to be partially inundated by the 1 percent annual chance event (AO zone). However, through survey, the property owner was able to demonstrate that the lowest adjacent grade (49.0') is higher than the calculated BFE (lowest lot elevation + 2' depth of flooding).





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

City and County of Honolulu

Type: LOMA-OAS FIRM Panel 0290H Revision Date: January 6, 2015 FEMA Case Number: 15-09-0050A Flooding Source: Ponding

On-line readers can view LOMC here

Type: LOMA FIRM Panel 0388G Revision Date: February 24, 2015 FEMA Case Number: 15-09-0884A Flooding Source: Wailupe Stream

On-line readers can view LOMC here

Type: LOMA FIRM Panel 0290H Revision Date: March 12, 2015 FEMA Case Number: 15-09-1043A Flooding Source: Ponding

On-line readers can view LOMC here

Type: LOMA FIRM Panel 0290H Revision Date: March 12, 2015 FEMA Case Number: 15-09-1049A Flooding Source: Kawainui Stream Shallow Flooding

On-line readers can view LOMC here

Maui County

Type: LOMR FIRM Panel 0403E, 0411E Revision Date: March 2, 2015 FEMA Case Number: 14-09-2279P Flooding Source: Kalialinui Gulch

On-line readers can view LOMC here

NEW FLOOD ZONES

Maui, Molokai FIRM Map Changes Anticipated to Become Effective November 4, 2015

Are you Going in ? or Coming out? Start Discussions with your Insurance Agent Early

Last Summer, FEMA released Preliminary Flood Insurance Rate Maps (FIRM) for Maui County. This Physical Map Revision (PMR) proposes to modify Base (1-percent-annual-chance) Flood Elevations (BFEs) and update the Special Flood Hazard Areas (SFHA) along the south shores of Molokai and areas along Waikapu Stream, Kihei Gulch 1, Keokea Gulch, and Waimahaihai Gulch on the island of Maui. After a 90-day appeal period that ended in January of this year, FEMA is scheduled to finalize the map revisions and the maps will become effective on November 4, 2015.

It is important to preview the Preliminary FIRM maps and determine if your structure will be affected by the upcoming map revision. If your property is going to be mapped into a high risk flood zone in November and you have a Federally-backed mortgage, you'll be required to obtain flood insurance as a condi-



tion of your mortgage.

Understanding the impending map changes will allow you the opportunity to have early discussions with your insurance agent about the possibility of low-cost insurance rating option known as "grandfathering".

Although, the "Newly Mapped into the SFHA" option will be available to affected

property owners, timing of the purchase of a flood insurance policy is important, as owners of most pre-FIRM structures (built before the first flood map became effective) have only one chance to grandfather and lock in the existing zone for future rating. For more information on FEMA's grandfathering rules visit: https://www.fema.gov/media-library/assets/documents/16686

For more information on viewing the preliminary FIRM maps for Maui County, visit: http://dlnreng.hawaii.gov/nfip/floodmaps/ or call Maui County Floodplain Manager, Carolyn Cortez at (808) 270-7813. For more information on flood insurance, call your insurance agent or visit: www.floodsmart.gov.



ance premiums. FIRMs are updated due to changes in topography, construction activity, and the availability of more accurate flood hazard information. For the islands of Kauai, Oahu, Maui and Lanai, the flood zones along the southern coastlines were updated using the latest scientific techniques to reflect flood hazards from hurricanes.

Tsunami evacuation zones, as seen in the telephone books, are established by the individual Hawaiian Counties in conjunction with State public safety officials and are viewable at:

http://tsunami.csc.noaa.gov/map.html.

These maps identify areas that may be impacted by a tsunami and must be evacuated under a tsunami warning. The tsunami maps are not inundation maps, like the Flood Insurance Rate Maps. The tsunami evacuation maps have been recently updated for Oahu and are being updated statewide. The new zones on these maps were developed using updated technology. In some instances the new maps identify wider evacuation zones. Citizens can obtain general information about tsunami evacuation zones by visiting the website at http://www.pdc.org/resources/hawaii -disaster-info/tsunami-zones/.







Map Comparison Chart

	Tsunami Evacuation Zones	Flood Insurance Rate Maps
Purpose of Map	Informational to plan for evacuation during a tsunami	Insurance rating, determination of what structures may require flood insurance, and floodplain management.
Map Source	County with data developed by the State of Hawaii Civil Defense	Federal Emergency Management Agency.
Type of Floods Depicted on Map	Tsunami	Riverine and coastal flooding due to tropical storms and hurricanes, heavy rainfall, and -in some areas- tsunami or levee failure. Flood zones are based on the 1% an- nual chance (100-year) event and, where available, the 0.2% annual chance (500-year) event.
Information on Map	Evacuation area impacted by worst-case tsunami	Flood hazard zones, cross section/transect locations, hydraulic structures, base flood elevations, etc.

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Insurance Corner Can I Use a BFE from an Engineering Study for a better flood insurance premium in an Unnumbered A Zone?

An A zone or also called "unnumbered A zone" is an areas subject to inundation by the 1-percent annual chance flood event generally determined using approximate methodologies. Because FEMA did not perform detailed hydraulic analyses in these areas, no Base Flood Elevations (BFEs) or flood depths are shown.

Pre-FIRM structures - structures built before the community's first Flood Insurance Rate Map (FIRM) and before the community established floodplain management regulations - are typically rated using subsidized flood insurance rates. However, these rates can be pricey because subsidized rates are not elevation dependent. The premiums are basically a flat rate and don't take into consideration the building's elevation.

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE ^{1, 2}							
ELEVATION DIFFERENCE	BUILDING RATES Occupancy		CONTENTS RATES Occupancy				
						1-4 Family	Other Residential & Non-Residential
	+5 or more	.47/.08	.42 / .12	.38 / .12	.38 /.12	Na Base Rood Devation ⁴	
+2 10 +4	1.32 / .11	1.17/.20	.63 / .12	.58 / .12			
+1	2.88/25	2.48/.26	1.31/.14	1.20 / .22			
0 or below			***				
+2 or more	.467.08	.41 / .10	.38/.12	34/.13	WE5 Base Flood Devation ⁶		
0 to +1	1.76/.14	1.50/.20	1.00 / .13	.92/.14			
4	5.10/.53	4.63 / .36	2.34/.17	2.13/.36			
-2 or below			***				
No Elevation Certificate ⁴	5.85/1.30	6.17 / .90	3.36/.80	2.85/.95	No Elevation Certificate		
Buildings with basement, e enclosures below a Pre-FIE eligible for Special Rate Co Pre-FIRM buildings may us For elevation-rated risks of Table 38, Content's Rates, Elevation difference is the	inclosure, crawlsp M building that an insideration. e this table if the r ther than Single Fa Above Ground Lev measured distanc	ace, or subgrade crawls e used solely for parkin ates are more favorabli mity, when contents are el More Than 1 Full Flo e between the highest i	space: follow Subr g, storage, and bu e to the insured. e located 1 floor o or, adjacent grade ne	nit-for-Rate procedure ilding access and are r more above lowest f xt to the building and	s. Unfinished partial located below the BFE i loor used for rating – us the lowest floor		
of the building. Elevation difference is the	measured distanc	e between the BFE prov	vided by the comm	unity or registered pr	ofessional engineer,		

Alternatively Post-FIRM structures in an A zones are regulated by the community and in most case are mandated to be built to a specific elevation on the basis of a flood study required as a condition of the building permit process.

As indicated in the April 1, 2015 FEMA Flood Insurance Manual Rate Table for Post-FIRM A Zones, flood insurance premiums are much more favorable if a BFE is utilized. And depending upon the elevations, it may even be more favorable than the pre-FIRM subsidized rates. However in order to for the underwriters to allow rating with "Post-FIRM with BFE" rates, a letter from the local community official approving the BFE being used on the Elevation Certificate must be submitted along with the flood insurance application. It's not enough to just cite the source of the BFE by notating the "title, date, and who prepared the flood study" on the Elevation Certificate. FEMA underwriters will be looking for that letter of acceptance of the BFE by the local community official. A listing of your local community official (floodplain manager) can be found at: http://dlnreng.hawaii.gov/nfip/contact-us/

