

- ▶ WHY IT'S IMPORTANT TO BUY FLOOD INSURANCE BEFORE MARCH 1, 2016 1
- ▶ REDUCING FLOOD RISK TO RESIDENTIAL BUILDINGS THAT CANNOT BE ELEVATED (P-1037) 2
- ▶ CEC REQUIREMENTS FOR CFMS SIMPLIFIED
- ▶ TEST DRIVE THE FHAT'S "ELEVATION CERTIFICATE GENERATOR" TOOL 4
- ▶ (HAWAII COUNTY) PRELIMINARY FEMA FLOOD MAP APPEAL PROCESS 6
- ▶ DLNR ENHANCED VERSION OF THE NEW ELEVATION CERTIFICATE 8

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# Wai Halana

## Hawaii Flood News

DEPARTMENT OF LAND AND NATURAL RESOURCES  
ENGINEERING DIVISION



### ***Why it's Important to buy Flood Insurance before "March 1, 2016"***

FEMA has revised their rules on the availability of lower cost flood insurance for certain properties which have recently been mapped into a high risk flood zone (a.k.a. Special Flood Hazard Areas). Property owners who qualify for this reduced premium rate are advised to assess their flood insurance needs now and periodically thereafter, especially for those property owners who are not required to carry flood insurance.

When FEMA updates the Flood Insurance Rate Maps (FIRMs), an owner of a structure newly mapped into a high risk flood zone (A or V zone) from a low-to-moderate risk zone (B,C,X) or D zone may be eligible for a lower cost flood insurance option. However, in order to take advantage of this opportunity, called "Newly Mapped into a Special Flood Hazard Area (SFHA)" procedure, the property owner must purchase by specific deadlines based on when the map revision occurred. If these purchase deadlines are missed, the property owner will pay higher flood insurance premiums and are no longer eligible for the "Newly Mapped in a SFHA" option.

For owners who currently have a mortgage or a Home Equity Loan on their property, they will be required by their lender to obtain flood insurance if their property is in a high risk flood zone. They should review their new flood policy with their insurance agent to confirm they meet the below listed eligibility requirements and deadlines for this reduced premiums.

Scenario	Property Owner Eligibility
Property newly mapped into a SFHA on or after April 1, 2015.	Eligible for the Newly Mapped procedure if the policy becomes effective within 12 months of the map revision date.
Property newly mapped into a SFHA on or after April 1, 2015, but not covered within 12 months of the map revision date.	Property no longer eligible for Newly Mapped procedure. Post-FIRM buildings are eligible for grandfather rating. Pre-FIRM buildings must be rated using the new maps, and may be eligible for pre-FIRM subsidized rates.
Property newly mapped into a SFHA between October 1, 2008, and March 31, 2015, but not currently covered.	Eligible for the Newly Mapped procedure if covered before April 1, 2016.
Property with policy validly issued under the PRP Eligibility Extension prior to April 1, 2015.	Renewed using the Newly Mapped procedure on the first effective date on or after April 1, 2015; policies for these buildings will receive the same premium as those newly issued using the Newly Mapped procedure.

Wai Halana is published quarterly by the Department of Land and Natural Resources (DLNR), Engineering Division. It is supported by the Federal Emergency Management Agency (FEMA) under the Community Assistance Program. The contents of this publications is to increase awareness about the National Flood Insurance Program. The authors and publishers are solely responsible for the accuracy, and do not necessarily reflect the views of DLNR and/or FEMA.

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The current and selected past issues are also available at:  
[www.hawaiiinfip.org](http://www.hawaiiinfip.org)

If you wish to receive the Wai Halana via email or wish to be removed from our mailing list, please contact Amel Chun at (808) 587-0254.

## Upcoming Events

### 40th Annual ASFPM National Conference



**SAVE THE DATE**

June 16-24, 2016

Grand Rapids, Michigan

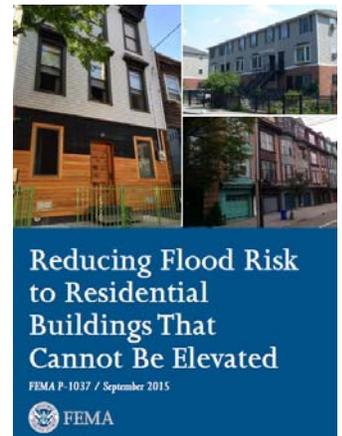
More info: <http://asfpmconference.org/>

## Reducing Flood Risk to Residential Buildings that Cannot be Elevated (P-1037)

What options do property owners have to reducing flood risk and potentially reducing flood insurance premiums when their existing structure cannot be elevated? FEMA has tackled this dilemma in a September 2015 publication entitled "Reducing Flood Risk to Residential Buildings that Cannot be Elevated". Although not all of the mitigation options are feasible or would provide a reduction in flood insurance premiums, they all serve to provide added protection that the existing structure did not already have in place.



Download a copy of this publication at: <http://bit.ly/P-1037>



## CEC Requirements for CFMs Simplified

NEW! The Certification Board of Regents has approved changes to the Continuing Education Credit (CEC) requirements for CFM renewal. The minimum CECs required per year has been eliminated; CFMs can now acquire their 16 CECs anytime in their two-year certification period, and ASFPM will no longer assign credit by "core" or "parallel" disciplines.

As long as the activity increases a CFM's knowledge in floodplain management, ASFPM will consider it for CECs. To help CFMs know what qualifies, refer to the Guidance for Continuing Education Credit and new CEC Verification Form.

Source: ASFPM ([www.floods.org](http://www.floods.org))



Continued from Page 1 "Why it's Important to Buy Flood Insurance before March 1, 2016"

The following are example rating scenarios if a building was newly mapped into a high risk flood zone between October 1, 2008 - March 31, 2015 and does not have flood insurance effective by April 1, 2016:

For Post-FIRM structures:

Estimated Annual Premium if covered before 4/1/16	Estimated Annual Premium if Purchased on or after 4/1/16	
Newly Mapped in SFHA	Grandfathered Rate (if prior flood zone: X)	Full Risk Rate (LF @ BFE)
\$445	~\$1,300	~\$1,700

*Note: Estimates based on 11/1/15 Flood Insurance Manual, \$250K Building Coverage (\$100K content on "Newly Mapped into SFHA" option only), Primary Residence (No Basement/Enclosure), Minimum Deductible, Full Risk Rating requires an Elevation Certificate.*

For Pre-FIRM structures:

Estimated Annual Premium if covered before 4/1/16	Estimated Annual Premium if Purchased on or after 4/1/16	
Newly Mapped in SFHA	Subsidized Rate	Full Risk Rate (LF @ BFE)
\$445	~\$2,500	~\$1,700

*Note: Estimates based on 11/1/15 Flood Insurance Manual, \$250K Building Coverage (\$100K content on "Newly Mapped into SFHA" option only), Primary Residence (No Basement/Enclosure), Minimum Deductible, Full Risk Rating requires an Elevation Certificate.*

Keep in mind that there is often a 30-day wait period before flood insurance becomes effective. Therefore, the purchase of the policy should be completed in advance so that coverage is in place by April 1, 2016. Again, make sure to discuss your options with your insurance agent.

The above listed rating scenarios would apply to several FEMA FIRM updates, which are termed Physical Map Revisions (PMRs), that have occurred in Hawaii since October 1, 2008. This list below identifies the PMRs within in the past 7 years (Note: Letter of Map Revisions are not included in this list):

9/25/2009	Maui County
11/26/2010	Kauai County
1/19/2011	City and County of Honolulu
9/19/2012	Maui County
11/5/2014	City and County of Honolulu
11/4/2015*	Maui County

*\*Note: Properties newly mapped into a SFHA from this map change has until 11/4/2016 to take advantage of the Newly Mapped option.*

Even though a property owner does not have a mandatory purchase requirement, it may be advantageous for those who meet the "Newly Mapped into a SFHA" criteria to obtain a flood insurance policy in order to secure the lower rating option before eligibility expires.

For property owners who meet the "Newly Mapped into the SFHA" eligibility and have plans to sell the property in the future, it would be beneficial to purchase this low cost policy before March 1, 2016 because it can later be transferred to a new property owner. This could be a valuable selling point when listing qualifying structures, as the new property owner can also enjoy the lower cost flood insurance premiums until FEMA revises their policies. The National Flood Insurance Program is up for reauthorization October 1, 2017.

### What is a Pre-FIRM and Post-FIRM structure?

**Pre-FIRM structure:** A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

**Post-FIRM structure:** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

### State of Hawaii Initial FIRM Dates:

City and County of Honolulu  
(9/3/1980)

Maui County  
(5/1/1981)

Kauai County  
(11/4/1981)

Hawaii County  
(5/3/1982)



# Test Drive the FHAT's "Elevation Certificate Generator" Tool

If you haven't used the Hawaii Flood Hazard Assessment Tool (FHAT), you may not know that the FHAT has many other features other than serving as a map viewer for viewing FEMA Flood Insurance Rate Maps (FIRMs). The Elevation Certificate (EC) Generator is an application that can be accessed through the FHAT. Although this is not an application to obtain completed post-construction Elevation Certificates (EC), it is a tool that will help individuals preparing an EC get started in completing the form and ensuring the correct FIRMs are being utilized. Please note that users who don't have Adobe Acrobat Professional will only be able to PRINT the EC. See the "Tip Corner" on Page 5 which describes how to create a copy of the PDF form that can be saved for future editing.

The EC Generator is simple to use. Open the "Elevation Certificate Generator" on the menu pane shown in the graphic to the left. The user then searches for their property of interest by an address or TMK number. Once the property is located, click on the compass icon, then click on the center of the front of the desired building. The Latitude and Longitude will automatically populated into the menu pane, along with the active parcel TMK number and corresponding address. Next, click on the "Download EC" button. If necessary, edit address before downloading EC.

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
**ELEVATION CERTIFICATE**  
IMPORTANT: FOLLOW THE INSTRUCTIONS ON PAGES 9-16

OMB Control Number: 1660-0008  
Expiration: 11/30/2018

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION		FORM INSURANCE COMPANY USE	
A1. Building Owner's Name		Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 98-152 OLEPE LP		Company NAIC Number	
City: AIEA	State: HI	Zip Code: 96701	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) County tax map key: (1) 9-8-024-053			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)			
A5. Latitude/Longitude: Lat. 21.387397 Long. -157.952590 Horizontal Datum: <input type="radio"/> NAD 1927 <input type="radio"/> NAD 1983			
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.			
A7. Building Diagram Number		A8. For a building with an attached garage:	
a) Square footage of crawlspace or enclosure(s) _____ sq ft	b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____	a) Square footage of attached garage _____ sq ft	b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
c) Total net area of flood openings in A8 b) _____ sq in	d) Engineered flood openings? <input type="radio"/> Yes <input type="radio"/> No	c) Total net area of flood openings in A9 b) _____ sq in	d) Engineered flood openings? <input type="radio"/> Yes <input type="radio"/> No
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
B1. NFIP Community Name & Community Number HONOLULU, CITY AND COUNTY OF - 150001	B2. County Name HONOLULU COUNTY	B3. State HI	
B4. Map/Panel Number 15000C0243	B5. Suffix H	B6. FIRM Index Date NOVEMBER 05, 2014	B7. FIRM Panel Effective/Revised Date NOVEMBER 05, 2014
B8. Flood Zone(s)		B9. Base Flood Elevation(s) (Zone AO, use base flood depth)	
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="radio"/> FIS Profile <input type="radio"/> FIRM <input type="radio"/> Community Determined <input type="radio"/> Other/Source: _____			

A PDF copy of the current EC form (expiration date 11/30/2018) will open with numerous fields already pre-populated into the fillable PDF form.

The following data will be pre-populated into the form:

**Item A2** - Building Street Address: The source of this information is from the City and County's real property tax assessment GIS data. If the address is not current, users may correct the address as necessary.

**Item A3** - Property Description: This field will be populated with the TMK number associated with the parcel. The source of this data is from the individual county's GIS parcel data.

**Item A5** - Latitude / Longitude: This field will be filled in with the Latitude and Longitude associated with the point that was selected (with the compass icon) to initiate the EC.

Continued from Page 4 "Test Drive the FHAT's Elevation Certificate Generator Tool"

**Item B1**– NFIP Community Name & Community Number: This field will be filled in with the community name and number associated with the parcel that was selected.

**Item B2** - County Name. This field will be filled in with the county name associated with the parcel that was selected.

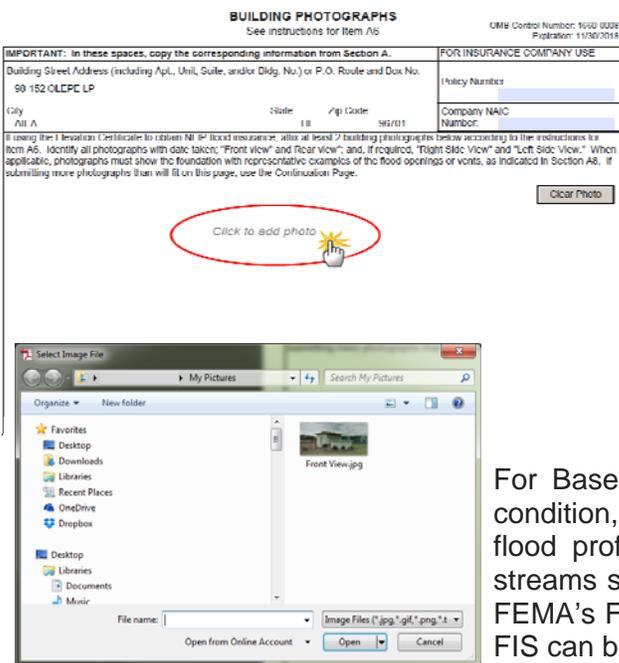
**Item B3** - State: This field will be filled in with "Hawaii".

**Item B4 and B5** - Map/Panel Number and Suffix: This field will be filled in with the current effective Map/Panel number and suffix associated with the parcel that was selected.

**Item B6** - FIRM Index Date: This field will be filled in with the current effective FIRM index date associated with the parcel that was selected.

**Item B7** - FIRM Panel Effective/Revised Date: This field will be filled in with the current effective FIRM panel. In addition, if the property is encumbered by a Letter of Map Change, an asterisk and note will be added in the comment Section D.

**Section D** (Preparer's certification seal): The form has been reformatted to allow users to easily insert a digital copy of their professional certification seal.



**Building Photographs:** The form has been reformatted to allow users to easily insert digital photographs of the structure and enter related comments.

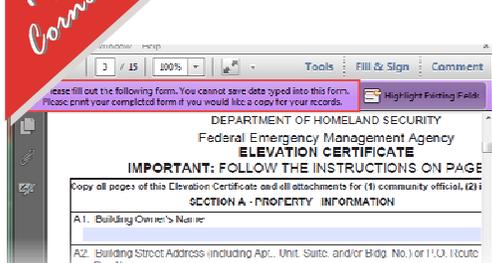
The preparer must then complete the remaining fields with data obtained from their assessment of the parcel.

It's important to note that the EC generator will not provide the Flood zone (Item B8) and Base Flood Elevation (B9). The reason for this is because this information is specific to the structure and not the parcel. The preparer must evaluate the FEMA Flood Insurance Rate map on the FHAT and determine this information based on the location of the structure relative to the flood hazard. Unfortunately the FHAT cannot automate this process.

For Base Flood Elevations (BFE) along a riverine condition, the BFE data should be obtained from flood profiles (if available). The flood profiles for streams studied by detailed method can be found in FEMA's Flood Insurance Study (FIS). Copies of the FIS can be download through the FHAT by opening the FIS menu pane.

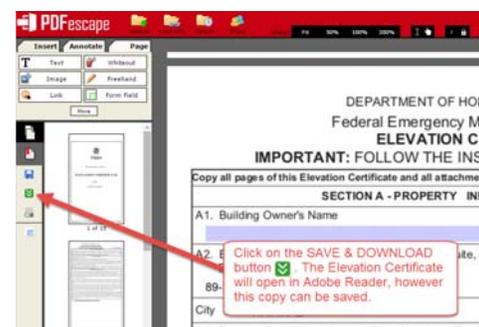


## Tip Corner: How to Save a PDF Form in Adobe Reader \*



*Have you ever filled in a PDF form in Adobe Reader, only to find out after you are done that you CAN'T save it?*

The reason you get a message similar to the one in the screen shot on the left is because the author has placed security features on the form which essentially "locks" the document. One way to workaroud this dilemma is to you use a free online application called



"PDF Escape". It's simple. Save a blank copy of the form and then upload the PDF form into PDF Escape ([www.pdfescape.com](http://www.pdfescape.com)). The form will open in the application as shown in the screen shot to the right. Click on the SAVE & DOWNLOAD button and Voilà !!! You can now save the form in Adobe Reader.

\* This tip is provided for informational purposes and is not an endorsement of any product or company.

# FLOOD MAPS Updates



## (HAWAII COUNTY) PRELIMINARY FEMA FLOOD MAP APPEAL PROCESS

Hawaii County Flood Awareness Website - News and Announcements (posted 2/1/16 8:55 AM)

On August 14, 2015, Revised Preliminary copies of the Digital Flood Insurance Rate Maps (DFIRM) and Flood Insurance Study (FIS) report were provided to Hawaii County by the Federal Emergency Management Agency (FEMA). FEMA has posted digital copies of these revised DFIRM and FIS report materials to the following Website:

<https://hazards.fema.gov/femaportal/prelimdownload/>

The Preliminary DFIRM and FIS report include proposed flood hazard information for Hawaii County. The proposed flood hazard information may include addition or modification of Special Flood Hazard Areas, the areas that would be flooded by the base (1-percent-annual-chance) flood; base flood elevations or depths; zone designations; or regulatory floodways.

FEMA has published a notice of the proposed flood hazard determinations in the FEDERAL REGISTER and will publish a public notification concerning the appeal process (explained below) in the *West Hawaii Today* and *Hawaii Tribune Herald* on or about February 2, 2016, and February 9, 2016.

These proposed flood hazard determinations, if finalized, will become the basis for the floodplain management measures that the County must have in effect to remain qualified for participation in the National Flood Insurance Program (NFIP). However, before any new or modified flood hazard information is effective for floodplain management purposes, FEMA will provide the County an opportunity to appeal the proposed flood hazard information.

Section 110 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) is intended to ensure an equitable balancing of all interests involved in the setting of flood hazard determinations. The legislation provides for an explicit process of notification and appeals for your community and for private persons prior to FEMA making the flood hazard determinations final. The appeal procedure is outlined below.

During the 90-day appeal period following the second publication of the public notification in the above named newspaper, any owner or lessee of real property in your community who believes his or her property rights will be adversely affected by the proposed flood hazard determinations may appeal to the County. It is important to note, however, that the sole basis for such appeals is based on information showing that the proposed flood hazard determinations are scientifically or technically incorrect. The appeal data should be submitted to the County at least two weeks prior to the end of the 90-day appeal period to allow the County to compile the appeals and forward them to FEMA before the end of the appeal period. Only appeals of the proposed flood hazard determinations supported by scientific or technical data can be considered before FEMA makes its final flood hazard determination at the end of the 90-day appeal period. Note that the 90-day appeal period is statutory and cannot be extended. FEMA also will consider comments and inquiries regarding data other than the proposed flood hazard determinations (e.g., incorrect street names, typographical errors,

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  
FIRM Panel 0238G  
Revision Date: November 2, 2015  
FEMA Case Number: 15-09-3247A  
Flooding Source: Wailupe Stream  
On-line readers can view LOMC [here](#)

Type: LOMA  
FIRM Panel 0388G  
Revision Date: December 30, 2015  
FEMA Case Number: 16-09-0459A  
Flooding Source: Pacific Ocean  
On-line readers can view LOMC [here](#)

### Maui County

Type: LOMA-OAS  
FIRM Panel 0588G  
Revision Date: December 14, 2015  
FEMA Case Number: 16-09-0496A  
Flooding Source: Local Flooding  
On-line readers can view LOMC [here](#)

Type: LOMA-OAS  
FIRM Panel 0588G  
Revision Date: December 18, 2015  
FEMA Case Number: 16-09-0530A  
Flooding Source: Waimahaihai Gulch  
On-line readers can view LOMC [here](#)

Type: LOMA-OAS  
FIRM Panel 0588G  
Revision Date: December 23, 2015  
FEMA Case Number: 16-09-0559A  
Flooding Source: Waimahaihai Gulch  
On-line readers can view LOMC [here](#)

Type: LOMA-OAS  
FIRM Panel 0588G  
Revision Date: December 24, 2015  
FEMA Case Number: 16-09-0591A  
Flooding Source: Waimahaihai Gulch  
On-line readers can view LOMC [here](#)

Type: LOMR-APP  
FIRM Panel 0580F  
Revision Date: March 28, 2016  
FEMA Case Number: 15-09-2997X  
Flooding Source: Waiakoa Gulch  
On-line readers can view LOMC [here](#)

Continued from Page 6 "(Hawaii County) Preliminary FEMA Flood Map Appeal Process"

omissions) that are submitted during the appeal period, and will incorporate any appropriate changes to the revised DFIRM and FIS report before they become effective.

If scientific or technical data is not submitted before the end of the 90-day appeal period, the DFIRM may be revised, if warranted, through the Letter of Map Change (LOMC) process, after the effective date. This means that the effective DFIRM would be issued and flood insurance requirements would be enforced accordingly, until such time as a revision could be made.

Any interested party who wishes to appeal should present the data to the County in writing. The County will review and consolidate any appeal data it receives and will issue a written opinion stating whether the evidence provided is sufficient to justify an official appeal by the County. Whether or not the County decides to appeal, it must send copies of individual appeals and supporting data to FEMA.

If FEMA does not receive an appeal or other formal comment from the County within 90 days of the second date of public notification, FEMA will consolidate and review on their own merits such appeal data and comments from individuals that are forwarded, and will modify the proposed flood hazard information presented on the revised DFIRM and in the revised FIS report as may be appropriate. If the County appeals in its own name, all individuals' appeal data must be consolidated into one appeal because FEMA is required to deal only with the County as representative of all local interests. FEMA will send its final decision in writing to the County, each individual appellant, and the State NFIP Coordinator.

All appeal submittals will be resolved by consultation with officials of the local government involved, by an administrative hearing, or by submission of the conflicting data to an independent scientific body or appropriate Federal agency for advice. Use of a Scientific Resolution Panel (SRP) is also available to the County in support of the appeal resolution process when conflicting scientific or technical data are

submitted during the appeal period. SRPs are independent panels of experts established to review conflicting scientific and technical data and provide

recommendations for resolution. An SRP is an option after FEMA and community officials have been engaged in a collaborative consultation process for at least 60 days without a mutually acceptable resolution of an appeal.

FEMA will make the information used in making the final determination available for public inspection. Until conflicting data is resolved and the revised FIRM becomes effective, flood insurance available within Hawaii County will continue to be available under the effective NFIP map, and no person shall be denied the right to purchase the applicable level of insurance at chargeable rates.

The decision by the County to appeal, or not to appeal, should be filed with FEMA no later than 90 days following the second publication of the flood hazard determination notice in the above-named newspaper. If warranted by substantive changes, FEMA will provide Revised Preliminary copies of the DFIRM and FIS report during the appeal period. At the end of the 90-day appeal period and following the resolution of any appeals and comments, FEMA will provide a Letter of Final Determination finalizing the flood hazard information presented on the revised DFIRM and FIS report and will establish an effective date.

If you have any questions regarding the proposed flood hazard determinations, revised DFIRM panels, or revised FIS report for Hawaii County, please contact the Hawaii County Department of Public Works, Engineering Division at the following locations:

**East Hawaii:**

101 Aupuni Center, Suite 7  
Hilo, HI 96720  
Phone 323-4850  
e-mail [dpweng@hawaiicounty.gov](mailto:dpweng@hawaiicounty.gov)

**West Hawaii:**

West Hawaii Civic Center, Bldg D, 1<sup>st</sup> Floor  
74-5044 Ane Keohokalole Hwy  
Kailua-Kona, HI 96740  
Phone 323-4850  
e-mail [dpweng@hawaiicounty.gov](mailto:dpweng@hawaiicounty.gov)



Dept of Land & Natural Resources  
 Engineering Division  
 P.O. Box 373  
 Honolulu, HI 96809

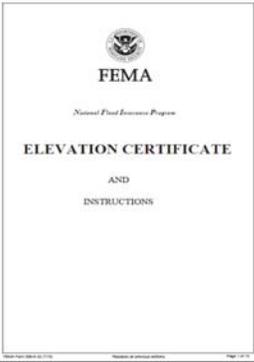



Board of Land & Natural Resources

Suzanne Case, Chairperson  
 James Gomes  
 Tommy Oi  
 Keith "Keone" Downing  
 Ulalia Woodside  
 Christopher Yuen  
 Stanley Roehrig

*Make Hawaii a Great Place to Live !!*

## DLNR Enhanced Version of New Elevation Certificate

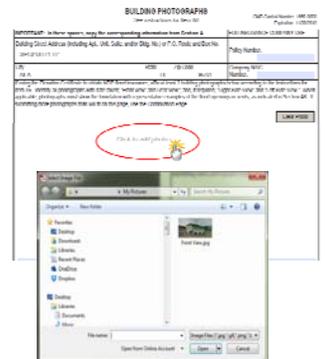


If you've been waiting for the FEMA Elevation Certificate to be updated, the time has arrived !! On January 6, 2016, FEMA announced the issuance of new Elevation Certificate and Floodproofing Certificate in [WYO Bulletin W-16002](#). The new forms have an expiration date of November 30, 2018. The latest version has some notable changes:

- Item A5 (Lat/Long): If decimal degrees are used, provide coordinates to at least **5** decimal places or better.
- New Building Diagram 2B.
- Form is formatted on legal size paper.
- Section D Comment field has additional instructions to include type of equipment and location relating to the elevations on C2(e).

However, if you've opened the new Elevation Certificate (EC) form as downloaded from [WYO Bulletin W-16002](#), you'll find that the document has limitations, issues with formatting of the fill-able fields, and does not lend itself to easily inserting image files. The Hawaii Department of Land and Natural Resources (DLNR), Engineering Division, has invested time to enhance the EC to make it more user friendly to NFIP stakeholders. The following is a list of enhancements that we've incorporated in the new EC:

- Text fields have been realigned so that the completed form has a more uniform look;
- Radial buttons have the ability to be deselected after a selection has been made;
- Photograph and the certifier's digital seal can be easily uploaded to the PDF document;
- Blank copy of the enhanced EC template can be completed and saved in Adobe Reader.



A blank copy of the enhanced EC can be download from the PUBLICATIONS page of our website: [www.hawaiiinfip.org](http://www.hawaiiinfip.org)

