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Wai Halana

Hawaii Flood News

DEPARTMENT OF LAND AND NATURAL RESOURCES
ENGINEERING DIVISION



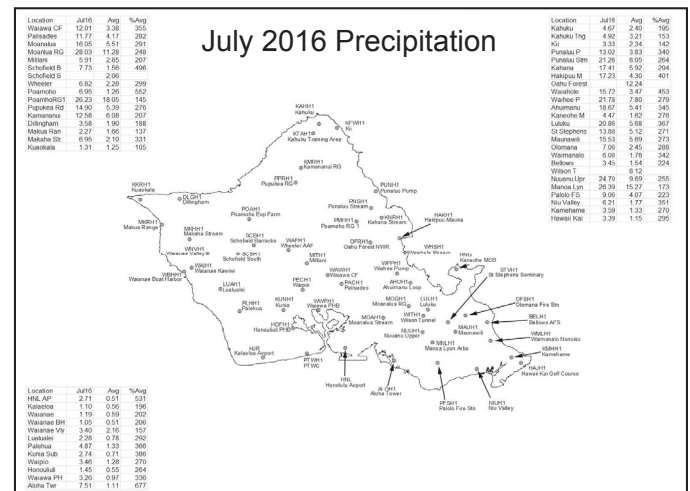
Spared by a Direct Hit, but not Spared from Damaging Floods

The 2015 Hurricane season in the Pacific was record setting for our State with 15 storms forming during a strong El Nino year. So when the National Weather Service (NWS) forecasted that the 2016 Hurricane season was anticipated to be "near to above normal" tropical cyclone season, a lot of us felt a little sigh of relief. Being the small target in the vast Pacific Ocean, Hawaii has managed to dodge the bullet for the past 24 years since experiencing a direct hit from Hurricane Iniki in 1992. However, we have not been spared from damaging floods. This summer, our State has been hit hard by severe weather events which have caused a lot of damage to property.

Flood damages from the remnant precipitation from Tropical Storm Darby in July hit Oahu hard. Widespread flooding occurred across the island. The NWS posted a summary of the rainfall totals for the month of July. For Oahu, NWS reported that "... Nearly all of the gages posted above average monthly totals and most of the sites with long term data had record-breaking totals for July. Most of the rainfall was due to the passage of Tropical Storm Darby, though enhanced rainfall from three tropical cyclone remnants also boosted the monthly totals. The USGS' Moanalua Rain Gage No. 1 had the highest monthly total of 28.03 inches (248 percent of average) and the highest daily total of 10.80 inches associated with Darby's passage on July 24. The Nuuanu and Moanalua Stream rain gages had 3-hour totals of nearly 7 inches, which has an annual occurrence probability in the range of 2 to 10 percent. Records for the highest July rainfall total were broken at Ahuimanu Loop, Aloha Tower, Hakipuu Mauka, Honolulu Airport, Luluku, Manoa Lyon Arboretum, Maunawili, Mililani, Moanalua, Niu Valley, Nuuanu, Palisades, Poamoho, Palolo Fire Station, Waianae, Waiawa, Waihee Pump, and Waipio. In some cases, the new records were more than double the previous record total."

To review the NWS' monthly precipitation summaries, visit: <http://www.prh.noaa.gov/hnl/pages/hydrology.php>

In light of the damaging floods from Tropical Storm Darby and the Presidential Disaster Declaration (DR-4282) for severe storms, flooding, landslides, and mudslides during the period of September 11-14, 2016, this issue of the Wai Halana features a smorgasbord of articles relating to flood preparedness and recovery.



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:
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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.

Everyone lives in a flood zone.

Do you live in a "Flood Zone"?

The answer is **"YES"**. Every property in Hawaii has a flood zone designation. It may not be in a high-risk flood zone (A or V zones) that would require mandatory flood insurance purchase as a condition of a federally regulated loan, but it doesn't mean that flooding is not possible. In fact, 20% flood insurance claims come from property owners who are actually mapped in a low-to-moderate risk zone (B, C, and X zones). This was particularly evident from the flooding Hawaii experienced during Tropical Storm Darby in late July and the more recent floods after the double hurricane threat of Hurricane Madeline and Lester, as they passed our islands. As of the end of September, the NFIP received over 50 flood insurance claims on the island of Oahu for flooding in late July. Although the number of claims may have risen since the printing of this newsletter, the startling statistic was that more than 50% of those claims were from property not in a designated high risk flood zone (A or V zone).

In a September 25th Star Advertiser article chronicling the recovery efforts after devastating floods ripped through Iao Valley on the island of Maui, a property owner was quoted saying that his insurance agent informed him that he was *"not in the U.S. flood zone, so flood insurance is not required, nor is it even available"*. Whether this was a misunderstanding or that was the information provided to the property owner, it should be clarified that flood insurance is available to anyone in Hawaii regardless of the flood zone designation or whether flood insurance is a mandatory condition of the mortgage. In fact a lot of the properties flooded from Tropical Storm



Know Your Stuff App

<https://knowyourstuff.org/>

Get the most out of your insurance policies by understanding the true value of your belongings.

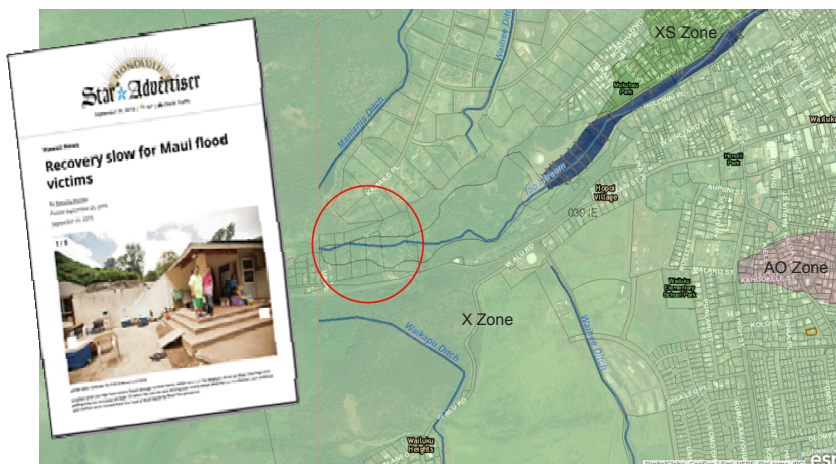
The award-winning Know Your Stuff® Home Inventory Tool helps you record and safely store a comprehensive list of all your belongings, organized by room and property.

With the Know Your Stuff® Home Inventory Tool, you get:

- Safe and secure cloud storage of your data for all of your item details, photos and receipts.
- Downloadable reports for easy record keeping.
- A completely free tool – no ads or in-app purchases.
- A tool that is backed by the expertise of the Insurance Information Institute, the leading independent insurance research and communication organization.



Source: Insurance Information Institute



Continued on Page 7

New Consumer Tools to Shop and Explore Coverage Options

Early this year, the Hawaii Insurance Division [released](#) its 2016 premium comparison guides that was developed to help consumers compare insurance premiums. These guides are available at <http://cca.hawaii.gov/ins> and cover motor vehicle, homeowners, condominium, and rental insurance.

“Reviewing your auto or homeowner’s policies annually or in the event of a life change such as the purchase of a new car could help consumers avoid unexpected expenses,” said Insurance Commissioner Gordon Ito. “Our premium comparison guides are written to help consumers understand what effect rating factors like speeding convictions and the type of home construction can have on the cost of their insurance.”

Consumers are encouraged to use the premium comparison guides to research their insurance options. Homeowners or Renters insurance is not required in the State of Hawaii but may be required by your bank or mortgage lender. Hawaii drivers must have a valid motor vehicle insurance policy.

- 2016 Motor Vehicle Insurance Premium Comparison

<http://cca.hawaii.gov/ins/files/2016/01/MV-Premium-Publication-2016.pdf>

- 2016 Homeowners Premium Comparison

<http://cca.hawaii.gov/ins/files/2016/01/Homeowners-Premium-Comparison-2016.pdf>

- 2016 Condominium Owners Premium Comparison

<http://cca.hawaii.gov/ins/files/2016/01/Condominium-Owners-Premium-Comparison-2016.pdf>

- 2016 Renters Premium Comparison

<http://cca.hawaii.gov/ins/files/2016/01/Renters-Premium-Comparison-2016.pdf>

The Insurance Division also added the *Guide to Hurricane Strengthening for Hawaii Single-Family Residences* for consumers and contractors. The guide provides technical requirements, drawings, and references to retrofit existing homes and can be found at <http://cca.hawaii.gov/ins/files/2016/01/Guide-to-Hurricane-Strengthening-of-Hawaii-Single-Family-Residences-Jan-2016.pdf>.

Source: Hawaii DCCA Insurance Division



What if I can't pay my credit card bills and loans after a natural disaster?

You may have lost your job because of a disaster, or had your income interrupted. If you don't think you will be able to pay your credit cards or other loans, be sure to contact your lenders as soon as possible. Explain your situation and when you think you will be able to resume normal payments.

Most creditors will try to find a way to work with you. The important thing is to make the call before your next payments are due. Late or missing payments could damage your credit score at a time when you need access to credit most.

If your home is so damaged that you can't live in it, you'll also want to contact your utility companies and ask to suspend your service. This could help free up money in your budget for other expenses.

Take a look at your other bills and set priorities. Your mortgage, rent and insurance payments should stay high on your list. Next, take a look at your income and savings and determine how much you have available. If you don't have an emergency savings account, consider starting one as soon as you can. If you are unable to work because of the disaster, [federal](#) or state benefits may also be available to you.

Source: <http://www.consumerfinance.gov/askcfpb/1527/what-if-i-cant-pay-my-credit-card-bills-and-loans-after-natural-disaster.html>



Make a Disaster Plan for Your Pets

How to keep pets safe in natural disasters and everyday emergencies:

ID your pet

Make sure that cats and dogs are wearing collars and identification tags that are up to date. You'll increase your chances of being reunited with pets who get lost by having them microchipped; make sure the microchip registration is in your name. But remember: The average citizen who finds your pet won't be able to scan for a chip, but they will probably be able to read a basic tag.

Put your cell phone number on your pet's tag. It may also be a good idea to include the phone number of a friend or relative outside your immediate area - in case you have had to evacuate.



Put together your disaster kit

A checklist to assemble an emergency kit for yourself and your pet can be found at:

http://www.humanesociety.org/assets/pdfs/disaster/disaster_kit_checklist.pdf



☒ Yes! My family (including pets) is ready for disaster.

My basic disaster kit includes:

- ☐ Food and water for at least five days for each pet, bowls and a manual can opener if you are packing canned pet food. People need at least one gallon of water per person per day. While your pet may not need that much, keep an extra gallon on hand if your pet has been exposed to chemicals or food waters and needs to be flushed.
- ☐ Medications and medical records stored in a waterproof container and a first aid kit. A pet first aid book is also a good idea.
- ☐ Cat litter box, litter, litter scoop, garbage bags to collect all pet's waste.
- ☐ Sturdy leashes, harnesses, and carriers to transport pets safely and to ensure that your pets can't escape. Make sure that your cat or dog is wearing a collar and identification that is up to date and visible at all times. Carriers should be large enough to allow your pet to stand comfortably, turn around, and lie down. Your pet must have the carrier for hours at a time. Be sure to have a secure cage with no loose objects inside it to accommodate smaller pets—who may also need blankets or towels for bedding and warmth as well as special items, depending on their species.
- ☐ Current photos of you with your pets and descriptions of your pets to help others identify them in case you and your pets become separated—and to prove that they are yours once you're reunited.
- ☐ Pet beds and toys, if you can easily take them, to reduce stress.
- ☐ Written information about your pet's feeding, schedules, medical conditions, and behavioral issues along with the names and numbers of your veterinarians.

Find a safe place to stay ahead of time

Never assume that you will be allowed to bring your pet to an emergency shelter. Before a disaster hits, call your local office of emergency management to see if you will be allowed to evacuate with your pets and verify that there will be shelters in your area that take people and their pets. All pets in a shelter will need to be kept in a kennel that you provide.

- Make arrangements with friends or relatives. Ask people outside your immediate area if they would be able to shelter you and your pets - or just your pets—if necessary. If you have more than one pet, you may need to arrange to house them at separate locations.
- Consider a kennel or veterinarian's office. Make a list of boarding facilities and veterinary offices that might be able to shelter animals in disaster emergencies (make sure to include their 24-hour telephone numbers).
- Check with your local animal shelter. Some shelters may be able to provide foster care or shelter for pets in an emergency. But keep in mind that shelters have limited resources and are likely to be stretched during a local emergency.

IN HAWAII

Hawaii emergency shelter locations are determined by each individual county emergency management /civil defense agencies and may be different facilities depending upon the type of event (i.e. flooding vs. hurricane). It is important for property owners to listen to the media for a list of shelters that are opening and which may be pet friendly.

Read entire article at: http://www.humanesociety.org/issues/animal_rescue/tips/pets-disaster.html



Dam Safety Awareness

Am I in a Dam Evacuation Zone?

The State Dam Safety Program of the Department of Land and Natural Resources, Engineering Division, has developed a website to help property owners determine if their property is located in a dam evacuation zone. The website is located at <http://www.dam-safety.org>.

To begin your search, visit the website by clicking on the www.dam-safety.org web site.

1. Search for a property to determine if it is in a dam evacuation zone.

2. Click on the "Dam Safety" link to display the property details, including the dam evacuation zone.

3. Click on "Print Report" to print a copy of the Dam Safety Assessment Report, including the map.

4. Click on "Download Report" to download a copy of the Dam Safety Assessment Report, including the map.

5. Click on "Contact Us" to contact the Dam Safety Program for more information.

6. Click on "About Us" to learn more about the Dam Safety Program.

7. Click on "FAQ" to find answers to common questions.

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30. Click on "About Us" to learn more about the Dam Safety Program.

How Can I Learn More About the Dam?

To learn more about the Dam Safety Program, visit the website by clicking on the www.dam-safety.org web site.

1. Search for a property to determine if it is in a dam evacuation zone.

2. Click on the "Dam Safety" link to display the property details, including the dam evacuation zone.

3. Click on "Print Report" to print a copy of the Dam Safety Assessment Report, including the map.

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This past March marked the 10 year anniversary of the tragic Kaloko Dam failure on the island of Kauai. Since the tragedy, a more stringent regulatory Dam Safety Program has emerged. The Department of Land and Natural Resources (DLNR) administers the program and has made outreach and education a priority. Dam Safety training has been offered periodically to dam owners, dam operators, and emergency management personnel.

There are more than 87,000 dams in the United States, according to a 2013 update to the National Inventory of Dams. Approximately one third of these pose a "high" or "significant" hazard to life and property if failure occurs. In Hawaii, there are approximately 132 regulated dams, of which 129 are classified as "high" or "significant" hazard dams. Even under the best circumstances and/or regulations, dams can fail with little warning. It

is important that property owners understand the risk from dam failures. For this reason, DLNR has developed a couple of outreach handouts to help property owners determine if their property is located in a dam evacuation zone and to learn more about the dam(s) that pose a hazard to the parcel. These handouts can be downloaded at: <http://bit.ly/dam-evacuation-zone>.



Does Automobile Insurance Cover Flood Damage?



Photo Credit: Anthony Quintano / Civil Beats

It depends. Unlike homeowners insurance which does not cover for flood, comprehensive coverage of an auto insurance policy typically covers storm related damage, as well as theft and vandalism. However, some car owners of older vehicles that are no longer a collateral on a auto loan, sometimes drop the optional comprehensive and collision coverage and just maintain the required liability coverage in an effort to save on premiums.

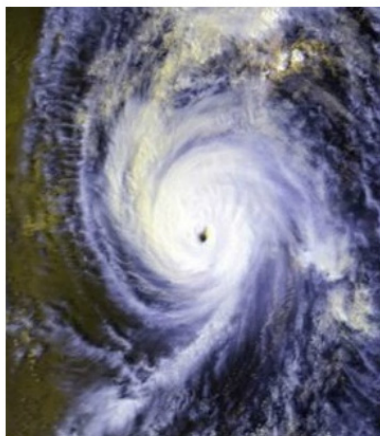
In a [CBS Money Watch article](#) published after Superstorm Sandy, the Insurance Information Institute explained that reimbursement from an auto claim will depend on the tradeoffs made between getting the best possible cover and keeping premiums low.

As with any insurance claim, your reimbursement will depend on the tradeoffs you made between getting the best possible coverage and keeping your premiums low. Consider this:

- How large of a deductible was chosen? To keep premiums down, a car owner may have opted for a \$500 or even \$1,000 deductible because they thought they would be able to pay for the damage from savings or other sources. If a falling tree did \$3,000 worth of damage as determined by the insurance adjusters after getting repair estimates, the car owner likely will be covered for the balance.
- How much is the car worth? No matter how bad the damage, the insurance company will not pay more than its determination of the total value of the car. So with older cars, that amount could be well less than the repairs you need.

Insurance Information Institute has an informative video series called “The i’s on Insurance”. In the series episode, “The Claim Game: Auto”, they share important information on tips to filing a claim and how to get the most value from your auto insurance policy.

Check out the video at: <https://www.youtube.com/watch?v=v3eEacLTxJA>



What does my Hurricane Insurance Cover?

What is Hurricane Insurance?: Hurricane insurance is a supplemental insurance to home insurance. It covers wind-related damage associated with hurricanes. Banks require homeowners to have hurricane insurance as part of their mortgage approval. Hurricanes and tropical storms can bring heavy rains, flying debris, strong winds and tidal surges. The last hurricane to hit Hawaii was Iniki on Sept. 11, 1992. The category 4 hurricane caused major damage to Kauai and parts of Oahu with winds up to 160 mph.

Coverage: People are often confused by what is or is not covered by hurricane insurance. Hurricane insurance is specific to wind-related damage. If strong winds of more than 75 mph cause damage to your home, your hurricane insurance covers the damage. It will cover you when your home's roof is blown off and heavy rains then cause water damage. Your hurricane insurance policy will not cover water damage that happens when water comes into your home or business from an overflowed stream or rushing water from rains or storm surge. You would need flood insurance to protect you then.

Download a copy of “What does home, hurricane and flood insurance cover?” pamphlet at: <http://files.hawaii.gov/dcca/ins/Hurricane%20Insurance%20pamphlet%20a.pdf>



FLOOD VEHICLES: AVOID PURCHASING A WASHED-UP VEHICLE

The Facts


Like other natural disasters, floods can create enormous damage to properties and vehicles. Flood vehicles offer a tempting opportunity for criminals to defraud unsuspecting consumers.

By definition, a flood vehicle has been completely or partially submerged in water to the extent that its body, engine, transmission or other mechanical component parts have been damaged. If the vehicle is so damaged that it is no longer operable, the driver's insurance company settles the claim by buying the vehicle and selling it as a "salvage" at an auto auction.

Dishonest and unscrupulous car dealers buy the vehicles, dry and clean them, yet leave plenty of hidden flood damage. They then transport the vehicles to states unaffected by the storm or natural disaster and sell them as used vehicles to unsuspecting buyers. These dishonest dealers will not disclose the damage on the vehicle's title as they are required, which is a crime called "title washing." The vehicles are then sold with the hidden damage.

Fraud Prevention Tips

Consumers can take preventive measures before purchasing a used vehicle to avoid being victimized by flood vehicle fraud:

- Select a reputable car dealer.
- Inspect the vehicle for water stains, mildew, sand or silt under the carpets, floor mats, headliner cloth and behind the dashboard.
- Check for recently shampooed carpet.
- Inspect the interior upholstery and door panels for fading.
- Check for rust on screws in the console or areas where water normally doesn't reach.
- Check for mud or grit in the spare tire compartment, alternator crevices, behind wiring harnesses, around the small recesses of starter motors, power steering pumps and relays.
- Check inside the seatbelt retractors by pulling the seatbelt all the way out and inspect for moisture, mildew or grime.
- Check door speakers as they will often be damaged due to flooding.
- Have a certified mechanic inspect the vehicle prior to purchasing it.
- Ask about the vehicle's history. Ask whether it was in any accidents or floods.
- Inspect the title and ownership papers for any potential or questionable salvage fraud.
- Conduct a title search of the vehicle.
- Look under the hood for signs of oxidation. Pull back rubber boots around electrical and mechanical connections for these indicators:
 - Ferrous materials will show signs of rust
 - Copper will show a green patina
- Aluminum and alloys will have a white powder and pitting.
- Trust your instincts: If you don't like the answers or the deal sounds too good to be true, walk away ! 

NICB's **VINCheckSM** is a free service provided to the public to assist in determining if a vehicle has been reported as stolen, but not recovered, or has been reported as a salvage vehicle by cooperating NICB member insurance companies. To perform a search, a vehicle identification number (VIN) is required. A maximum of five searches can be conducted within a 24-hour period per IP address.

Participating Companies

The NICB VINCheck database is made possible through the cooperation of these [participating NICB members](#).



CARFAX is a paid vehicle history reporting service. It receives information from more than 91,000 data sources including every U.S. and Canadian provincial motor vehicle agency plus many auto auctions, fire and police departments, collision repair facilities, fleet management and rental agencies, and more.

www.carfax.com

Continued from Page 2, "Do you live in a flood zone?"

Darby and the Iao Valley floods are in an X zone. Flood insurance is available to these property owners. Many properties in an X zone (moderate to low-risk areas), where flood insurance is not required as a condition of a mortgage, will qualify for lower-cost Preferred Risk Policy rates. For a little less than \$500 a year, property owners can insure a residential structure for \$250,000 in building coverage and \$100,000 in contents coverage.

How can I get flood insurance?

To buy a flood insurance policy, call your insurance agent or company, or find an agent serving your area by filling out the Flood Risk Profile on FloodSmart.gov

Will there be a waiting period for my policy to take effect?

Most likely. Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect. There are only a few exceptions:

- If a building has been newly designated in the high-risk flood zone and flood insurance is being purchased within the 13-month period following a map revision.
- If you purchase flood insurance in connection with making, increasing, extending, or renewing your mortgage loan.
- If an additional amount of insurance is selected as an option on the renewal bill.
- If a property is affected by flooding on burned Federal land that is a result of, or is exacerbated by, post-wildfire conditions when the policy is purchased within 60 days of the fire containment date.



Source: www.FloodSmart.gov

After the Storm - Consumer Protection Tips



Hiring a Licensed Contractor After Disaster Strikes

The Regulated Industries Complaints Office (RICO) warns consumers to use caution when hiring a contractor to repair or rebuild your home.

Unscrupulous, unlicensed contractors often prey on victims of natural disasters, taking advantage of homeowners who are anxious to rebuild.

While you may feel the need to begin rebuilding as quickly as possible, the State of Hawaii, Department of Commerce and Consumer Affairs (DCCA) encourages property owners to read their informational brochure "Hiring a Licensed Contractor After Disaster Strikes".

Download brochure: <http://cca.hawaii.gov/wp-content/uploads/2014/08/Hire-a-licensed-contractor-after-a-natural-disaster-AUG-2014.pdf>

Don't be the Victim of a Disaster Related SCAM !!

Protect yourself after a disaster. Beware of those taking advantage of disaster victims. Shop around for the best deal. If it sounds too good to be true it probably is. Call the DCCA Consumer Resource Center (808-587-4272) for more information about scams in your area. Get more information on disaster-related scams by downloading DCCA Office of Consumer Protection brochure at: <http://cca.hawaii.gov/wp-content/uploads/2014/08/OCP-Disaster-Brochure.pdf>

http://cca.hawaii.gov/rico/quicklinks/consumer_resource_center/



Don't be the Victim of a Disaster-Related Scam!

Office of Consumer Protection
State of Hawaii
Department of Commerce and Consumer Affairs



CHECK OUT A BUSINESS ON-LINE

DCCA offers a number of online resources for you to use as part of your check of companies, individuals or licensed professionals that you intend to hire or do business with. Please look at all information provided.

- Business Complaint History
- Business Name Search
- Professional and Vocational license search
- General Excise Tax License Search

http://cca.hawaii.gov/rico/business_online/

Professional & Vocational Licensing Search
Department of Commerce & Consumer Affairs

Search

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License # Business/Individual ☐

License Number:

License Type Codes: e.g., ADU-12345

