

## **FREQUENTLY ASKED QUESTIONS - FLOOD MAPPING AND LEVEES**

The following answers provide information on FEMA's flood map revision process as well as an understanding of why levee evaluations are done for updating Flood Insurance Rate Maps. This information supplements the preliminary Flood Insurance Rate Map (FIRM) panels and Flood Insurance Study (FIS) issued by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) for the County of Kauai.

### **What is a Flood Insurance Rate Map or FIRM?**

A FIRM is an official map created by FEMA, in collaboration with a community, for flood insurance and floodplain management purposes under the National Flood Insurance Program. FIRMs delineate both special flood hazard areas and risk premium zones applicable to a community. A FIRM is updated through a multi-year process that includes distribution of preliminary, or draft, flood map panels.

### **What is a 1% annual chance floodplain?**

The 1% annual chance (100-year) floodplain is the land subject to flooding during a 1% annual chance flood event, which is the standard for the National Flood Insurance Program. A 100-year flood has a one-percent chance of being equaled or exceeded in any given year.

### **How do I find out which "flood hazard area" or "flood zone" my home is located in?**

The currently effective Flood Insurance Rate Map as well as the preliminary (pending) version for Waimea and Hanapepe are available online on Hawaii's Flood Hazard Assessment Tool (<http://gis.hawaiiinfip.org/fhat>), FEMA's Flood Map Service Center (<https://msc.fema.gov>) and locally at the Kaua'i County Department of Public Works Engineering Office at 4444 Rice Street, Suite 175, in Līhu'e.

### **The preliminary flood map shows my home to be in a 1% annual chance floodplain; how does this affect me?**

New construction or substantial improvements in a mapped 1% annual chance floodplain must be permitted by Kauai County to meet criteria minimizing future flood damages. A preliminary flood map cannot be used for insurance; the currently effective map is the official document for this purpose. If you have a federally-backed mortgage for your home, under federal law your lender is mandated to require flood insurance when the updated flood map is effective. Many homeowners can save money in the long-term by purchasing flood insurance BEFORE the revised flood map becomes effective.

### **I have lived here for years and have not seen a flood affect my property. How can one say I am now in the floodplain?**

It is entirely possible for a person to live in a floodplain their entire life and never be flooded. If you live for 30 years in a home in the 1% annual chance floodplain, there is at least a 26% chance of being flooded during this time period. What is currently being mapped by FEMA uses the best available data and engineering tools to determine the 1% annual chance floodplain.

### **What does it mean to be mapped in the 1% annual chance floodplain?**

If you have a federally-backed mortgage for your home and your building is being newly mapped in the 1% annual chance floodplain, under federal law your lender is mandated to require flood insurance

when the updated flood map is final. You can save money by purchasing flood insurance before the flood maps go into effect around late 2020. New construction or substantial improvements in the mapped floodplain is also regulated by Kauai County and must meet criteria minimizing future flood damages.

**I do not have a mortgage; do I have to purchase flood insurance if the new mapping shows my home mapped in the floodplain?**

No. However, Kauai County and FEMA strongly encourage anyone living in or near the floodplain to purchase flood insurance to protect against the economic devastation of flood damage. Survivors of flood disasters that have flood insurance recover faster with their families able to resume normal activities. Buying flood insurance is the best step you can take to protect your family and financial security. If you sell your home or need a federally backed loan in the future (refinance, home equity, second) the lender will require flood insurance on your building and the cost will be significantly more than what you could have purchased it for BEFORE the flood map change.

**Why is levee safety being addressed as part of flood hazard mapping?**

Land behind levees is susceptible to sudden and catastrophic flooding. While these man-made structures reduce flood risk, levee systems do not provide protection from the largest floods and tend to lull people into a false sense of security.

**Why are levees vulnerable to deterioration and damage over time?**

A levee is designed to protect against a particular flood level and must be properly maintained, regularly repaired, and periodically upgraded to sustain that protection level. There are several circumstances that diminish a levee's ability to provide flood protection. Levee systems require substantial maintenance that becomes more expensive as they age. If that maintenance is underfunded, over time the levee will not provide its original level of flood protection. Flood fights may reveal previously unsuspected weaknesses in a levee that cause failure under the stress of a large flood. Natural subsidence (lowering in elevation) of the levee and the ground underneath the levee is another problem that increases flood risk behind a levee system.

**Is the effective (November 2010) flood map information for Waimea and Hanapepe outdated?**

Yes. The current level of flood protection provided by these levee systems does not allow for FEMA to continue showing flood protection on a Flood Insurance Rate Map. When the first flood map for Kauai was created, the details of these levees were reviewed by engineers using standards at that time. These previous flood studies for Waimea and Hanapepe were done before current mapping criteria were adopted.

**What causes FEMA to determine that a levee no longer provides protection on a revised flood map, or that an area behind a levee should now be mapped in a 1% annual chance floodplain?**

For Waimea and Hanapepe new hydrologic and hydraulic studies have determined that the 1% annual chance (100-year) flood levels are beyond the capacity of the levee systems.

**What is FEMA doing to help a community that cannot certify their levee?**

It is important for the levee owner to determine as early as possible if their levee provides protection from a major flood. If not, locals can accept this level of flood protection or determine what upgrades are needed, seek funding for that work, and lay out a schedule to have the work accomplished. In all

cases, the importance of flood insurance for all property owners behind the levee must be stressed. FEMA understands community concerns with flood map changes and has worked with Congress and their constituents to develop two unique flood hazard designations (Zone AR and A99) that recognize a levee system is being upgraded to meet certification criteria. When the funding and construction schedule for a levee has progressed to where it can qualify for either of these designations, local development requirements may be lowered to reflect the increased protection and reduced time that the community will be at a high risk of flood damage. If the levee can qualify for an AR or A99 zone before the remapping process is complete, the revised flood map will show the appropriate zone. If a levee system qualifies for this any time after the map update is complete, FEMA has a map revision process that allows the flood zone designation to be changed.

### **When will the revised Flood Insurance Rate Map panels for Kauai become effective?**

The revised flood zones for Hanapepe and Waimea are expected to become legally effective for flood insurance at the end of 2020.

### **How are community officials responding to federal mapping criteria around levees?**

Most local officials want to be talked through the general process and ask specific question related to their communities. There are several categories of questions depending on what condition local officials believe their levee system is in. Officials who think their levee can be certified to protect against the 1% annual chance (100-year) flood make plans to provide that certification data. Those who think their levee require upgrades are looking for funding support. Local officials who believe their levee requires extensive upgrades and may have plans for new development are concerned.

### **I want to challenge the remapping of floodplains for Kauai. What will I need to do this?**

Challenges or appeals are allowed during a 90-day period being held later in 2019. The exact timing for this appeal period depends on the review process and publication of public notices. A valid appeal must be signed and certified by a registered professional engineer and submitted to Kauai County. The County will then provide the data to FEMA.

### **How is flood insurance purchased?**

Check with your insurance agent. If the agent does not sell flood insurance one can contact the NFIP Referral Call Center at 1-800-427-4661 to request an agent referral. Additional information is online at [www.fema.gov/national-flood-insurance-program/How-Buy-Flood-Insurance](http://www.fema.gov/national-flood-insurance-program/How-Buy-Flood-Insurance).

### **How do I purchase the least expensive flood insurance policy?**

A property owner mapped in a low or moderate hazard area (Zone X) are eligible for the least expensive type of flood insurance called a Preferred Risk Policy. When the structure is newly mapped into the 1% annual chance floodplain, a Preferred Risk Policy is automatically converted to a newly mapped policy the year after the flood zone changes. The flood insurance premiums then increase approximately 15 percent per year until the policy reaches an actuarial rate.

This document has been made available through the joint efforts of the following organizations. Information provided is based on current law, policies and procedures as of May 1, 2019. Programs and rates are subject to change.



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