



DEPARTMENT OF LAND AND NATURAL RESOURCES

News Release

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**NEW FLOOD MAPS FOR KAUA‘I, O‘AHU MAY
AFFECT FLOOD INSURANCE REQUIREMENTS**

Public information meetings scheduled on O‘ahu and Kaua‘i

HONOLULU – The [Department of Land and Natural Resources](#) (DLNR) is announcing several important public meetings being held in August to educate residents and business owners on upcoming flood insurance rate map changes and how they will affect property owners.

DLNR is the state coordinating agency responsible for assisting the coordination of the National Flood Insurance Program between the Federal Emergency Management Agency (FEMA) and County agencies in Hawai‘i.

“Flooding is the most frequent and costly natural disaster in the United States. The risk for flooding changes over time due to erosion, land use, weather events and other factors. In Hawai‘i, the most destructive natural hazard is caused by flash floods and storm surge,” said Laura H. Thielen, DLNR chairperson.

“DLNR continues to work in close partnership with the Federal Emergency Management Agency (FEMA) and the four counties to ensure proper management of our floodplains. We encourage home and business owners to attend the public meetings next month to find out the latest information on the risk that homeowners and businesses face from flooding,” Thielen said.

Last summer, FEMA completed a Statewide Hurricane Flood Insurance Risk Study to re-examine the coastal flood hazards along the southern coastline of the Hawaiian Islands. The

County of Kaua'i and the City and County of Honolulu will be the first to have their Digital Flood Insurance Rate Maps (DFIRMs) updated to incorporate the study results.

The new DFIRMs are tentatively scheduled to become effective on November 26, 2010 for the County of Kaua'i and January 19, 2011 for the City and County of Honolulu. Preliminary maps to incorporate the study results for Maui County and Hawai'i County have not been completed.

FEMA's Region 9 engineer, planner and flood insurance specialist, along with staff from the Department of Land and Natural Resources, will be available to answer questions and assist property owners in determining their flood risk. County officials will be available to answer building permit questions for property owners considering developing in newly mapped high-risk flood zones.

The first public meeting will be in Honolulu on Tuesday, August 24 from 4:30 to 8 p.m. at the Ala Wai Golf Course Clubhouse. For more information contact Mario Siu-Li at (808) 768-8098 for City and County of Honolulu.

Meetings will be held on Kauai on Wednesday August 25 and Thursday, August 26. Locations and times will be announced. For the Kaua'i schedule, please contact Mario Antonio at (808) 241-4873.

Meeting schedules will also be available on the Hawai'i NFIP website at www.hawaiiinfip.org.

The public may also preview the new maps by visiting the Hawai'i Flood Hazard Assessment Tool at <http://gis.hawaiiinfip.org/fhat/>

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BOX: How will these changes affect you?

If you have a mortgage from a federally-regulated lender and the building(s) are within the Special Flood Hazard Area, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents.

If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire and most homeowners insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the National Flood Insurance Program's website, www.floodsmart.gov or contact your insurance agent.

To learn about lower-cost "grandfathering" flood insurance options offered by the NFIP for properties being mapped into higher-risk areas for the first time, be sure to attend the public meetings or contact your insurance agent.

For more information news media may contact:
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