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# SENATE CONCURRENT RESOLUTION

REQUESTING THE COUNTIES TO ADOPT AN ORDINANCE TO PARTICIPATE IN THE NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM TO OBTAIN MONETARY DISCOUNTS IN PURCHASING FLOOD INSURANCE.

1           WHEREAS, the National Flood Insurance Program is a federal  
2 program enabling property owners in participating communities to  
3 purchase flood insurance; and

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5           WHEREAS, the National Flood Insurance Program provides an  
6 insurance alternative for flood damage, which homeowners  
7 insurance does not cover; and

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9           WHEREAS, the National Flood Insurance Program provides an  
10 insurance alternative to disaster funds in order to meet the  
11 escalating costs of repairing flood damage to buildings and  
12 their contents; and

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14           WHEREAS, everyone in a participating community of the  
15 National Flood Insurance Program can buy flood insurance, even  
16 for property located in a high flood risk area; and

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18           WHEREAS, flood insurance is available to protect houses,  
19 condominiums, apartments, and nonresidential buildings,  
20 including commercial structures; and

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22           WHEREAS, homeowners, renters, and owners of businesses can  
23 take more responsibility to protect their properties and assets  
24 before disasters like hurricanes, tsunamis, earthquakes, and  
25 severe flooding from heavy rains occur; and

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27           WHEREAS, the Community Rating System of the National Flood  
28 Insurance Program is a voluntary program designed to encourage  
29 community floodplain management activities that exceed minimum  
30 National Flood Insurance Program standards; and

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1           WHEREAS, the flood insurance premium rates within a  
2 participating community are discounted up to ten percent in low  
3 to moderate flood risk zones and up to forty-five percent in  
4 high risk flood zones along shorelines, rivers, and streams; and  
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6           WHEREAS, premium discounts are based upon a community's  
7 compliance with eighteen activities related to:  
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- 9           (1) Public information;
- 10           (2) Mapping and regulations;
- 11           (3) Flood damage reduction; and
- 12           (4) Flood preparedness;

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17 and  
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19           WHEREAS, today, over one thousand communities across the  
20 United States receive flood insurance premium reductions based  
21 upon their implementation of local mitigation, outreach, and  
22 educational activities; and  
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24           WHEREAS, according to FEMA statistics, the most significant  
25 flood losses in United States between 1978 and present were the  
26 result of Hurricane Katrina; and  
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28           WHEREAS, the National Flood Insurance Program paid 124,082  
29 claims for Hurricane Katrina losses, for a total of  
30 \$11,716,356,733, with an average loss of \$94,424; and  
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32           WHEREAS, in Hawaii, only Maui County participates in the  
33 National Flood Insurance Program's Community Rating System, and  
34 provides its residents with a five percent discount on policies  
35 for low to moderate flood risk areas and a ten percent discount  
36 for policies for special flood hazard areas or high risk flood  
37 areas; now, therefore,  
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39           BE IT RESOLVED by the Senate of the Twenty-third  
40 Legislature of the State of Hawaii, Regular Session of 2006, the  
41 House of Representatives concurring, that the City and County of  
42 Honolulu, the County of Hawaii, the County of Maui, and the  
43 County of Kauai are requested to adopt an ordinance designating  
44 a county official to be a full-time coordinator to work with the



1 Community Rating System of the National Flood Insurance Program;  
2 and

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4 BE IT FURTHER RESOLVED that each county's designated county  
5 representative is requested to submit any necessary  
6 documentation to participate in the Community Rating System  
7 program and to ensure that the county is in full compliance with  
8 the rules and regulations of the National Flood Insurance  
9 Program; and

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11 BE IT FURTHER RESOLVED that the counties are requested to  
12 submit a report to the Legislature, no later than twenty days  
13 before the convening of the Regular Session of 2007, describing  
14 the status of the county's participation in the National Flood  
15 Insurance Program's Community Rating System; and

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17 BE IT FURTHER RESOLVED that certified copies of this  
18 Concurrent Resolution be transmitted to the Mayor of the City  
19 and County of Honolulu, the Mayor of the County of Hawaii, the  
20 Mayor of the County of Maui, and the Mayor of the County of  
21 Kauai.

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