
SENATE 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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32 WHEREAS, the flood insurance premium rates within a
33 participating community are discounted up to ten percent in low



1 to moderate flood risk zones and up to forty-five percent in
2 high risk flood zones along shorelines, rivers, and streams; and
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4 WHEREAS, premium discounts are based upon a community's
5 compliance with eighteen activities related to:

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- 7 (1) Public information;
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- 9 (2) Mapping and regulations;
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- 11 (3) Flood damage reduction; and
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- 13 (4) Flood preparedness;
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17 WHEREAS, today, over one thousand communities across the
18 United States receive flood insurance premium reductions based
19 upon their implementation of local mitigation, outreach, and
20 educational activities; and

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22 WHEREAS, according to FEMA statistics, the most significant
23 flood losses in United States between 1978 and present were the
24 result of Hurricane Katrina; and

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26 WHEREAS, the National Flood Insurance Program paid 124,082
27 claims for Hurricane Katrina losses, for a total of
28 \$11,716,356,733, with an average loss of \$94,424; and

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30 WHEREAS, in Hawaii, only Maui County participates in the
31 National Flood Insurance Program's Community Rating System, and
32 provides its residents with a five percent discount on policies
33 for low to moderate flood risk areas and a ten percent discount
34 for policies for special flood hazard areas or high risk flood
35 areas; now, therefore,

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37 BE IT RESOLVED by the Senate of the Twenty-third
38 Legislature of the State of Hawaii, Regular Session of 2006,
39 that the City and County of Honolulu, the County of Hawaii, the
40 County of Maui, and the County of Kauai are requested to adopt
41 an ordinance designating a county official to be a full-time
42 coordinator to work with the Community Rating System of the
43 National Flood Insurance Program; and

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

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

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 14 BE IT FURTHER RESOLVED that certified copies of this
 15 Resolution be transmitted to the Mayor of the City and County of
 16 Honolulu, the Mayor of the County of Hawaii, the Mayor of the
 17 County of Maui, and the Mayor of the County of Kauai.

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