

STAND. COM. REP. NO.

3581

Honolulu, Hawaii

APR 11 2006

RE: S.C.R. No. 217

Honorable Robert Bunda
President of the Senate
Twenty-Third State Legislature
Regular Session of 2006
State of Hawaii

Sir:

Your Committee on Commerce, Consumer Protection, and Housing,
to which was referred S.C.R. No. 217 entitled:

"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,"

begs leave to report as follows:

The purpose of this measure is to request the counties to
adopt ordinances to participate in the National Flood Insurance
Program Community Rating System to obtain monetary discounts in
purchasing flood insurance.

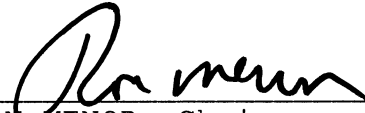
Testimony in support of this measure was submitted by the
Hawaii Association of Realtors. No testimony in opposition was
received by your Committee.

Your Committee finds that all the counties should participate
in the Community Rating System of the National Flood Insurance
Program. The Community Rating System is a voluntary program
designed to encourage community floodplain management activities
that exceed minimum National Flood Insurance Program standards.
Currently, Maui county is the only county that participates in the
Community Rating System. Your Committee further finds that Maui
residents benefit from this participation with a five percent
discount on policies for low to moderate flood risk areas and a
ten percent discount for policies for high risk flood areas.



As affirmed by the record of votes of the members of your Committee on Commerce, Consumer Protection, and Housing that is attached to this report, your Committee concurs with the intent and purpose of S.C.R. No. 217 and recommends its adoption.

Respectfully submitted on
behalf of the members of the
Committee on Commerce, Consumer
Protection, and Housing,



RON MENOR, Chair



