

Honolulu, Hawaii

APR - 3 2006

RE: S.R. No. 147

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

Sir:

Your Committee on Intergovernmental Affairs, to which was referred S.R. No. 147 entitled:

"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,"

begs leave to report as follows:

The purpose of this measure is to request 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.

The Department of Defense, the Hawaii Association of Realtors, and one individual submitted testimony in support of this measure.

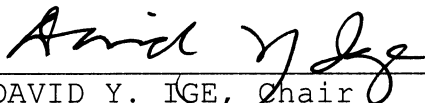
Your Committee finds that all county governments should participate in the National Flood Insurance Program's Community Rating System. Homeowners, renters, and businesses can protect their real and personal property by obtaining flood insurance before a flooding event occurs. Enrollment in the National Flood Insurance Program's Community Rating System provides a discount on flood insurance. Maui County currently participates and its residents receive a five percent discount on policies for low to moderate flood risk areas and a ten percent discount for policies for special flood hazard areas or high risk flood areas.

As affirmed by the record of votes of the members of your Committee on Intergovernmental Affairs that is attached to this



report, your Committee concurs with the intent and purpose of S.R. No. 147 and recommends that it be referred to the Committee on Commerce, Consumer Protection, and Housing.

Respectfully submitted on
behalf of the members of the
Committee on Intergovernmental
Affairs,



DAVID Y. IGE, Chair



