

MAR 13 2008

SENATE RESOLUTION

URGING THE CITY AND COUNTY OF HONOLULU, THE COUNTY OF HAWAII,
AND KAUAI COUNTY TO PROVIDE AN INCREASE IN INFORMATION THAT
WILL INFORM AND ENABLE HOMEOWNERS TO GAIN KNOWLEDGE OF THE
FLOOD ZONE THAT HOMES ARE LOCATED IN AND THE RISKS OF
FLOODING.

1 WHEREAS, the new Flood Smart consumer campaign conducted by
2 the National Flood Insurance Program seeks to educate homeowners
3 on flood basics, flood risks, and the types of flood damage that
4 homeowners insurance does not cover; and
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6 WHEREAS, the Flood Smart campaign website provides tools
7 for assessing one's risk of flooding and estimating the costs of
8 insurance premiums, and provides a listing of local insurance
9 agents along with other related and pertinent information; and
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11 WHEREAS, prior to buying, building, or improving a
12 structure in an area designated as a Special Flood Hazard Area,
13 the purchase of flood insurance is required to receive financing
14 from lending institutions that are federally regulated or
15 insured; and
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17 WHEREAS, according to the Federal Emergency Management
18 Agency (FEMA), a home located in a Special Flood Hazard Area has
19 a twenty-six per cent chance of being flooded over a thirty-year
20 period; and
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22 WHEREAS, according to FEMA, even if the homeowner lives in
23 an area that is not considered flood-prone, it is still
24 advisable for a homeowner to purchase flood insurance because
25 twenty to twenty-five per cent of the claims received by the
26 National Flood Insurance Program are from homeowners outside
27 high flood risk areas; and
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29 WHEREAS, online tutorials are available for homeowners to
30 gain knowledge from reading Flood Insurance Rate Maps (FIRM) and
31 Flood Insurance Studies (FIS) on FEMA's website and from seeing
32 the actual FIRMs at each local county planning office; and
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1 WHEREAS, the planning departments of each county in the
2 State can provide information from FIRMs for homeowners to
3 become aware of the flood zone they live in and whether the
4 flood zone is considered a high flood-risk or low-to-moderate
5 flood-risk zone; and

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7 WHEREAS, since 1995, the County of Maui has participated in
8 the Community Rating System (CRS) program through FEMA, which
9 has resulted in homeowners in Maui enjoying discounts on their
10 purchase of flood insurance; and

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12 WHEREAS, counties actively participating in various flood-
13 related programs offered by FEMA and the National Flood
14 Insurance Program will enable state residents to gain awareness
15 of the type of flood zone their home is located on and lessen
16 their risk of flood damage and flood insurance costs; now,
17 therefore,

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19 BE IT RESOLVED by the Senate of the Twenty-fourth
20 Legislature of the State of Hawaii, Regular Session of 2008,
21 that the City and County of Honolulu, the County of Hawaii, and
22 Kauai County are urged to provide and increase information that
23 will inform and enable businesses, renters, and landowners to
24 gain knowledge of the flood zone that their businesses and homes
25 are located on and the risks of flooding; and

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27 BE IT FURTHER RESOLVED that the City and County of
28 Honolulu, the County of Hawaii, and Kauai County participate in
29 the CRS program through FEMA for discounts in flood insurance
30 from five per cent in low-risk flood zones and up to forty-five
31 per cent in higher-risk flood zones; and



1 BE IT FURTHER RESOLVED that certified copies of this
2 Resolution be transmitted to the Mayor, City and County of
3 Honolulu; the Mayor, County of Hawaii; the Mayor, Kauai County;
4 the Chairperson of the Honolulu City Council; the Chairperson of
5 the Hawaii County Council; the Chairperson of the Kauai County
6 Council; the Director of the Planning and Permitting Department,
7 City and County of Honolulu; the Department Head of the Planning
8 Department, County of Hawaii; and the Director of the Planning
9 Department, Kauai County.

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OFFERED BY: 