

### har3 - Megan

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**From:** Sophie [sophiem@hawaii.rr.com]  
**Sent:** Thursday, February 03, 2011 4:44 PM  
**To:** WLOtestimony  
**Subject:** HB 1605 - Relating to Flood Insurance

Testifiers name with position/title and organization: Sophie Flores Manansala - Mgr of property located at 87-1117 Paakea Rd. Waianae, HI 96792.

The House Committee Water, Land & Ocean Resources, chaired by Rep. Jerry Chang- re public hearing on **HB 1605** relating to Flood Insurance on Friday, Feb 4, at 9 AM in Conference Room 325. The bill was introduced by Rep. Karen Awana as a companion to SB 1423, introduced by Senator Maile Shimabukuro.

On January 12, of this year I experienced first hand the devastation and ruin flood can cause. In this case normal rain water from the storm was exacerbated by storm water runoff from the Navy military base in Lualualei. This base according to Honolulu Tax Assessment public record consists of a whopping 672.129 acres. You can only imagine the magnitude of this large property runoff on the small Ag2 farmers that have an average farm of 3 to 5 acres. The Navy storm water runoff system empties their flood water literally onto Paakea Rd through drains stationed outside the base perimeter. The runoff caused havoc and ruin to farmers who are already struggling during these economic times. One lost all his little baby pigs because they could not continue swimming. One farmer's farm is still under at least six (6) inches of water. Some residents couldn't go to work for an entire week. One farmer can't sell her crop because it was contaminated by the flood waters. Her's is a certified farm. A house on this property was flooded by the rising waters causing the people to evacuate the house. The Red Cross was called to make an assessment and lend assistance. They were told to go to the Waianae Shelter but couldn't get out of the area because Paakea Road towards Waianae was flooded with water and towards Hakimo Rd was just as bad. Their small car could not brave the high flood water. They were stranded.

Numerous vehicles were stalled in the dip of Paakea Rd on the site of one of the drains from the Navy Base. One was a City Bus. Bus service had to be stopped because they could not pass through Paakea Rd due to the high flood waters. Unsuspecting drivers would be driving at night on Paakea and realize too late the road was full of high water. They could be seen abandoning their cars in the middle of the road.

It has been three (3) weeks since the flood and there are farms still full of now stagnant water. Mosquitos and flies are having a grand time breeding and attacking residents of the communities. Our grandchildren cannot play outside because the mosquitos just love their young juicy skin. There is only so much mosquito punk you want adults and children to breath. I recently brought my grand-daughter to the doctor for a routine check and the doctor mentioned that there are many children coming in with mosquito bites up and down their bodies.

There is still goodness inspite of the flooding - no human got hurt. The community also bonded together to share their heartaches and losses. The sad part of this story is that this problem has gone on for decades. No one has come to the farmers aid ever. Bureaucrats wait for the water to dry up because after-all this is Waianae the driest place on the island. The farmers go about their business of growing their crops and tending their livestock because they have to make a living.

Besides addressing the root of this problem which is the unjust, antiquated storm water runoff system by the Navy at Lualualei - the farmers and residents of this community need to be able to acquire affordable flood insurance that they can use in times like these. As the proposed bill states "real and personal property under the same terms and conditions to properties located outside of designated flood zones as is available to properties located inside of designated flood zones;" will help. Properties along Paakea Rd, Iliili and Hakimo Rd are rated "D." not eligible for the lower cost flood insurance.

I encourage you to deliberate, discuss, this HB 1605 and come to the aid of your constituents that work the hardest to put food on your tables. Advertisements on TV abound with "buy local." Then help the farmers continue to provide local.

Sincerely,  
Sophie Flores Manansala  
Mikilua One, LLC  
87-1117 Paakea Rd - A  
Waianae, HI 96792

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 03, 2011 3:40 PM  
**To:** WLOtestimony  
**Cc:** tanfastikk\_lova@yahoo.com  
**Subject:** Testimony for HB1605 on 2/4/2011 9:00:00 AM

Testimony for WLO 2/4/2011 9:00:00 AM HB1605

Conference room: 325  
Testifier position: support  
Testifier will be present: No  
Submitted by: Rachel Seabury  
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Submitted on: 2/3/2011

**Comments:**

I am writing to testify in support of HB 1605. I am a relevantly new home owner and my insurance provider never offered flood insurance as an option for my home liability coverage. I never really thought anything of this until this past month when there were exceptional down pours. Normally, the drainage was sufficient for normal weather conditions, but this was really out of the ordinary. Most of what I kept in my garage was water damaged, not to mention the black mold and the cost of removing it properly. There was considerable amount of water damage to my roof which caused large portions of drywall to be removed and replaced. The collective amount of costs including damage of personal property