

MAR 13 2008

SENATE CONCURRENT 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

28
29 WHEREAS, online tutorials are available for homeowners to
30 gain knowledge from reading Flood Insurance Rate Maps (FIRM) and



1 Flood Insurance Studies (FIS) on FEMA's website and from seeing
2 the actual FIRMS at each local county planning office; and
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4 WHEREAS, the planning departments of each county in the
5 State can provide information from FIRMS for homeowners to
6 become aware of the flood zone they live in and whether the
7 flood zone is considered a high flood-risk or low-to-moderate
8 flood-risk zone; and
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10 WHEREAS, since 1995, the County of Maui has participated in
11 the Community Rating System (CRS) program through FEMA, which
12 has resulted in homeowners in Maui enjoying discounts on their
13 purchase of flood insurance; and
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15 WHEREAS, counties actively participating in various flood-
16 related programs offered by FEMA and the National Flood
17 Insurance Program will enable state residents to gain awareness
18 of the type of flood zone their home is located on and lessen
19 their risk of flood damage and flood insurance costs; now,
20 therefore,
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22 BE IT RESOLVED by the Senate of the Twenty-fourth
23 Legislature of the State of Hawaii, Regular Session of 2008, the
24 House of Representatives concurring, that the City and County of
25 Honolulu, the County of Hawaii, and Kauai County are urged to
26 provide and increase information that will inform and enable
27 businesses, renters, and landowners to gain knowledge of the
28 flood zone that their businesses and homes are located on and
29 the risks of flooding; and
30

31 BE IT FURTHER RESOLVED that the City and County of
32 Honolulu, the County of Hawaii, and Kauai County participate in
33 the CRS program through FEMA for discounts in flood insurance
34 from five per cent in low-risk flood zones and up to forty-five
35 per cent in higher-risk flood zones; and
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37 BE IT FURTHER RESOLVED that certified copies of this
38 Concurrent Resolution be transmitted to the Mayor, City and
39 County of Honolulu; the Mayor, County of Hawaii; the Mayor,
40 Kauai County; the Chairperson of the Honolulu City Council; the
41 Chairperson of the Hawaii County Council; the Chairperson of the
42 Kauai County Council; the Director of the Planning and
43 Permitting Department, City and County of Honolulu; the



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1 Department Head of the Planning Department, County of Hawaii;
2 and the Director of the Planning Department, Kauai County.

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OFFERED BY: _____

A handwritten signature in black ink, appearing to be 'Jim', written over a horizontal line.