

County of Hawai'i
DEPARTMENT OF PUBLIC WORKS – ENGINEERING DIVISION

Flood Zone Determination

Tax Map Key: _____

Requested by: _____

Company: **Local Hawaii Real Estate**

Address: **260 Kamehameha Ave, Suite 214**

Phone No. **935-4633** Fax: **443-0500**

Date: _____

Flood Zone is: _____

Remarks: _____

Completed by: _____

Date: _____

Notes:

- 1) Property in Zone X (not within the Special Flood Hazard Area) may be damaged by a flood greater than that predicted on the Flood Insurance Rate Map, or from a local drainage problem not shown on the map. The Information provided here does not create liability for the County of Hawai'i, or any officer or employee thereof, for any damage that results from reliance on this information.
- 2) Buyers are advised to consult an Architect and/or Engineer or other experts of the buyers' choice if there are additional questions.
- 3) See attached about the mandatory purchase of Flood Insurance requirements.
- 4) In 2008, the Federal Emergency Management Agency (FEMA) issued a Hurricane Study for Hawai'i County. In terms of potential risk to life and property, the more protective Base Flood Elevations and Special Flood Hazard Areas from FEMA's hurricane study, were incorporated onto FEMA's July 2011, Preliminary Digital Flood Insurance Rate Maps (Preliminary DFIRMs). Until FEMA's Preliminary DFIRMs become effective, the County will continue using FEMA's current effective Flood Insurance Rate Maps and Flood Insurance Study for Hawai'i County. We advise all coastal property owners to review FEMA's Preliminary DFIRMs and design/construct as appropriate. The Preliminary DFIRMs can be reviewed at the State of Hawai'i, Department of Land and Natural Resources' website: <http://gis.hawaiiifip.org/fhat/>.

LEGEND

BASE FLOOD ELEVATION (BFE) – Water surface elevation of a flood having a one percent chance of being equaled or exceeded in any given year (also called the "100-year flood").

FLOOD INSURANCE RATE MAP (FIRM) – Map used in administering the National Flood Insurance Program. The maps display shaded areas in the community that are subject to flooding. Flood Insurance rates are based on risk of the various Special Flood Hazard Areas zones (defined below) shown on the map. County of Hawai'i's regulations are tied to the different SFHA zones.

FIRM or SFHA zone information is available from the following sources:

- Order or viewed on the Internet by visiting www.fema.gov and clicking on the FEMA Flood Map Store in the left column, or by going directly to www.store.msc.fema.gov/webapp/wcs/stores, or by calling 1-800-358-9616.
- The State of Hawai'i Department of Land and Natural Resources provides property specific flood zone designation information at its website <http://gis.hawaiiifip.org/fhat/>.
- The County of Hawai'i Department of Public Works provides (upon request and for a nominal fee) a copy of the Tax Map Key with the specific flood designations(s).

SPECIAL FLOOD HAZARD AREAS (SFHA) – Areas of land or zones that would be inundated by a flood having a 1 percent of occurring in any given year (also referred to as the base flood or 100-year flood).

ZONE A – No base flood determined

ZONE AE – BFE determined

ZONE AH – Flood depth of 1 to 3 feet (usually areas of ponding); base flood elevation determined

ZONE AO – Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flood, velocities also determined.

ZONE V – Coastal flood with velocity hazard (wave action); no BFEs determined.

ZONE VE – Coastal flood with velocity hazard (wave action); BFEs determined.

BUFFER ZONE – Areas bordering and within 50 feet of a SFHA with BFE, depth numbers specified in feet on the FIRM or other areas that have been studied and identified with BFE or depth numbers [HCC §27-12 and §27-18(d)(5)].

OTHER FLOOD AREAS – Areas of land or zones not designated as SFHAs.

ZONE X (Shaded) – Areas of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and, areas protected by levees from 100-year flood.

ZONE X – Areas determined to be outside the 500-year floodplain.

ZONE D – Areas in which flood hazards are not determined.

Notes:

- 1) FIRM maps do not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size, or all planimetric features outside SFHAs.
- 2) SFHAs (100-year flood) include Zones A, A1-A30, AE, AH, AO, V and VE.
- 3) Certain areas in SFHAs may be protected by flood control structures (e.g., levees).

About the Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The rule applies to secured mortgage loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's Federal Emergency Management Agency (FEMA).

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they use a flood zone determination company to provide the SFHD form.

If the building is in a SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that a SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at

http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm.