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## HOUSE 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

6  
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 House of Representatives of the  
20 Twenty-fourth Legislature of the State of Hawaii, Regular  
21 Session of 2008, that the City and County of Honolulu, the  
22 County of Hawaii, and Kauai County are urged to provide and  
23 increase information that will inform and enable businesses,  
24 renters, and landowners to gain knowledge of the flood zone that  
25 their businesses and homes are located on and the risks of  
26 flooding; and

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

By Request

MAR 12 2008

