

County of Hawai'i
DEPARTMENT OF PUBLIC WORKS
ENGINEERING DIVISION
Flood Zone Determination

Tax Map Key: _____

Requested by: _____

Company: _____

Address: _____

Phone No. _____ Fax: _____

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) The Federal Emergency Management Agency's (FEMA) Digital Flood Insurance Rate Maps (DFIRMs) are anticipated to become effective in September 2017.

Until FEMA's DFIRMs become effective, the County will consider both, the effective FIRMs and the Preliminary DFIRMs, and regulate according to the more restrictive map and Flood Insurance Study. We advise all coastal property owners to review FEMA's DFIRMs and design/construct as appropriate. The DFIRMs can be reviewed at the State of Hawai'i, Department of Land and Natural Resources' website: <http://gis.hawaiiinfip.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 <http://msc.fema.store>, or by going directly to MSCservices@riskmapcds.com or by calling 1-877-336-2627
- The State of Hawai'i Department of Land and Natural Resources provides property specific flood zone designation information at its website <http://gis.hawaiiinfip.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.

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

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. For more information about the National Flood Insurance Program, please visit: <http://www.fema.gov/nfip>.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured 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 Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all 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 FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal 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 of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.