



County of Hawai'i
DEPARTMENT OF PUBLIC WORKS
Aupuni Center
 101 Pauahi Street, Suite 7 · Hilo, Hawai'i 96720-4224

Flood Zone Determination

	<u>Hilo Office</u>	<u>Kona Office</u>
Ph:	961-8327	327-3530
Fax:	961-8933	327-3533

Tax Map Key: _____

Requested by: _____

Company: _____

Address: _____

Phone No. _____ Fax: _____

Date: _____

Flood Zone is: _____

Remarks: _____

Completed by: _____

Date: _____

Notes:

- 1) A 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.
- 2) The Information provided here does not create liability for the County of Hawaii, or any officer or employee thereof, for any damage that results from reliance on this information.
- 3) Buyers are advised to consult an Architect and/or Engineer or other experts of the buyers' choice if there are additional questions.
- 4) See attached about the mandatory purchase of Flood Insurance requirements.

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 Hawaii's regulations are tied to the different SFHA zones.

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

- Can be ordered 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 Hawaii Department of Land and Natural Resources provides property specific flood zone designation information at its website <http://gis.hawaiiinfip.org/fhat/>.
- The County of Hawaii Department of Public Works provides (upon request, as available and for a nominal fee) a copy of the Tax Map Key with the specific flood designation(s).

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

ZONE A – No base flood elevations determined

ZONE AE – Base flood elevations determined

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

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

BUFFER ZONE – Areas bordering and within 50 feet of a SFHA with base flood elevations, depth numbers specified in feet on the FIRM or other areas that have been studied and identified with base flood elevations 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) FIRMs 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_gen11.shtm.