



(Above: South Kona 2007 Floods)

- For more information about flood hazards, visit FEMA's flood website at www.ready.gov/floods
- To check the property's flood risk electronically, use the Hawai'i Flood Hazard Assessment Tool at <https://dlnreng.hawaii.gov/nfip/>
- For specific floodplain information and building or zoning regulations, call Hawai'i County Department of Public Works, 808-961-8327
- For more information about the National Flood Insurance plan and flood insurance, visit www.floodsmart.gov or call 1-888-379-9531



County of Hawai'i
 Department of Public Works
 Floodplain Management
 808-961-8327

<http://flood.hawaiicounty.gov/>

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Check Flood Hazards Before You Buy



(South Kona 2007 Floods)

Why Should I check for Flood Hazards?

- The force of moving water can **destroy a building, knock people off their feet, or float a car.**
- Standing water can **float a building, collapse basement walls, or buckle a concrete floor.**
- Water soaked furniture and personal items may need to be **thrown away** after a flood.
- Priceless items such as heirlooms and photographs **may never be restored to their original condition.**
- **Floodwaters are not clean:** floods carry mud, farm chemicals, road oil and other noxious substances that cause health hazards.
- Flooded buildings **breed mold and other problems** if not repaired quickly.
- The impact of a flood—**cleaning up, making repairs, and the personal losses**—can cause great stress to you, your family, and your finances.

Checking for Flood Hazards

Before you commit yourself to buying property:

√ Ask the County of Hawai'i Engineering Division (808-961-8327) if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.

√ Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.

√ Ask the seller and neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Importance of Flood Insurance

Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is National Flood Insurance, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

Flood Protection

A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.



(Above: Across Da Silva School, 1979 flood)

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with the County of Hawai'i Engineering Division. However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out possible flood hazards before you buy.

Floodplain Regulations

Hawai'i county regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from County of Hawai'i Engineering Division (808-961-8327).

How it Works

Before a person can receive a loan or other financial assistance from various agencies or lenders, it must be determined if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base 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."

Many lenders and insurance agents also have copies. It is the lender's responsibility to check the FIRM to determine if the building is in an SFHA. If the building is in a SFHA, the lender is required by law to require the borrower to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000. 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 Flood Insurance Rate Map

Mandatory Purchase Regulation

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

The requirement also applies to secured mortgage loans from financial institutions, such 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.



(Left: South Kona 2007 floods)