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City and County of Honolulu
Flood Insurance Rate Map (FIRM) Update

FEMA

April 30, 2025 Planning, Infrastructure & Transportation Committee

Submitted by Office of Climate Change, Sustainability and Resiliency for Discussion Item No. 6
Committee on Planning, Infrastructure & Transportation | April 30, 2025

MAYOR'S MESSAGE 72 PI&T

Discussion Topics

- NFIP Participation
- Timeline & Outreach
- NFIP Flood Insurance
- Reviewing Preliminary Flood Data
- Appeal Period





Flooding in Haleiwa on March 9, 2021
Credit: Ryzone Media/Facebook

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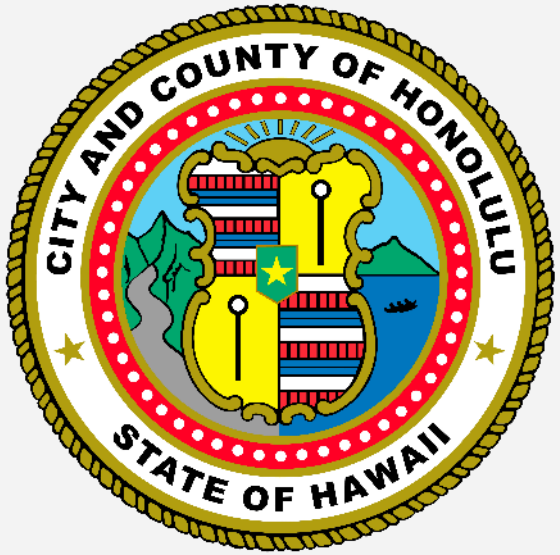
Participating Agencies and Roles

FEMA

- Responsible for administration of the National Flood Insurance Program (NFIP)
- Develops updated flood maps; reviews preliminary map appeals and requests for Letters of Map Change



- State Coordinating Agency for the NFIP
- Liaison between FEMA and the Hawaiian counties
- Provides technical assistance and support to maintain NFIP eligibility



- Administers NFIP and provides local data to FEMA
- Notifies citizens about proposed map changes
- Provides information and readily available data to residents
- Enforces development regulations

Honolulu and the National Flood Insurance Program

- The National Flood Insurance Program (NFIP) is a federal program that makes flood insurance available to property owners as financial protection against flood losses. The program was established by an Act of Congress in 1968.

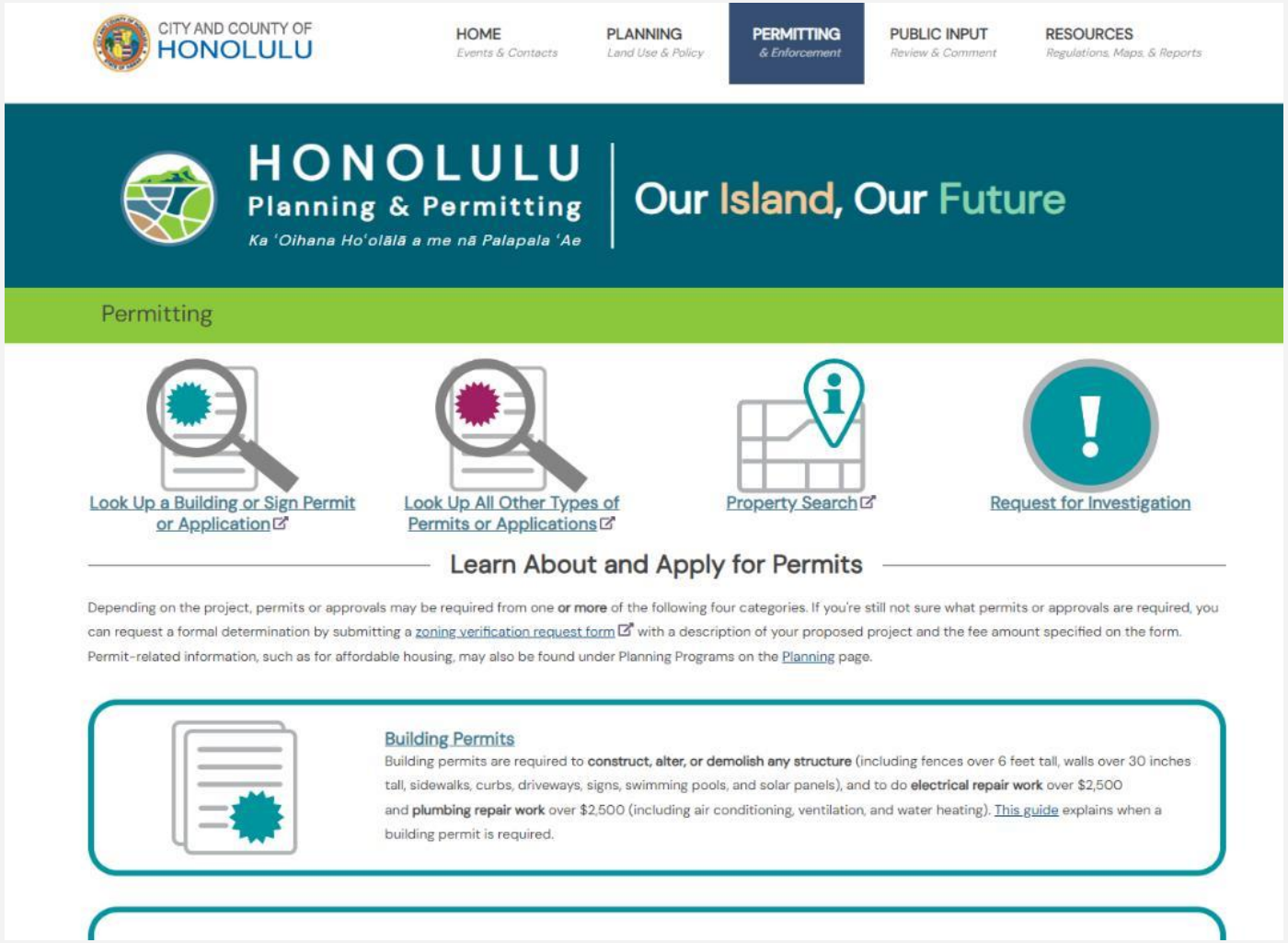
- Flood insurance is made available by the NFIP only if a community joins the program. The program is administered by the Federal Emergency Management Agency (FEMA). The City and County of Honolulu ("City") joined the program in 1980.

- Participation in the NFIP not only makes critical flood insurance coverage available for the community, it also allows access to several types of federal disaster assistance that would otherwise not be available.

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Honolulu and the National Flood Insurance Program

- Chapter 21A, Revised Ordinances of Honolulu, is the City's flood hazard or floodplain management ordinance.
- The ordinance regulates:
  - Construction and development within the SFHA
  - Standards for new and substantially improved buildings in flood areas
  - Requirements for certification of the improvements pre- and post-construction
- The ordinance provides for the continuous adoption of flood maps, and the submittal of reports or studies to interpret or amend the SFHA.



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Timeline for Honolulu's Flood Insurance Rate Map (FIRM) Revision



* Dates Estimated

Once FEMA issues the Letter of Final Determination (LFD), Honolulu has six months to update local floodplain regulations, if necessary, before the revised FIRM is effective.

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FIRM Community Outreach and Notification

FIRMs Published July 31, 2024:



Initial City Outreach

- Postcards mailed to all newly mapped properties
- Social media and other outreach
- Open houses hosted on Nov 4th and 6th

During the 90-day appeal period:



FEMA Notifies Public

- Notices published in Star Advertiser on Mar 5th and 12th 2025
- City conducts social media and other outreach
- Get Flood Ready website updated

Appeal Period Open March 13th – June 10th

After the end of the appeal period:



Planned City Outreach

- Setting up information stations in public spaces with resources on FIRM update
- Continued social media and other outreach

Within six months of the Letter of Final Determination (LFD):



Planned City Outreach

- Postcards mailed to all newly mapped properties
- Potentially hold more open houses
- Continued social media and other outreach

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Contact a Local Insurance Agent
www.floodsmart.gov | 1-877-336-2627

Ask an Agent About the NFIP's Newly Mapped Discount

Flood Zones D, B, C, X



Newly mapped into the Special Flood Hazard Area (SFHA) with the new FIRMs

Flood Zone A or V

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FIRM Community Outreach and Notification



City & County of Honolulu: CRS Class 8

By participating in NFIP's CRS, the City saves NFIP policy holders **10%** on their flood insurance premiums

Currently saves our community **~$3.2 million annually**

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FIRM: What Areas Were Studied?

Communities involved:

The City and County of Honolulu

Waterways analyzed:

ʻĀhuimanu Stream
East Mākaha Stream
Flood Control Canal
ʻIhiʻihi Stream
Inoaʻole Stream
Inoaʻole Tributary Stream
Kuluʻi Stream
Niu Stream
Niu Tributary Stream
Nuʻuanu Stream
Palolo Stream
Kahawainui Stream
Kalihi Stream
Kamoʻoaliʻi Stream
Kapālama Stream
Kaupuni Stream
Kuliouou Stream
Waialae Iki Stream
Waikele Stream
Wailupe Stream
Waimalu Stream
Waolani Stream



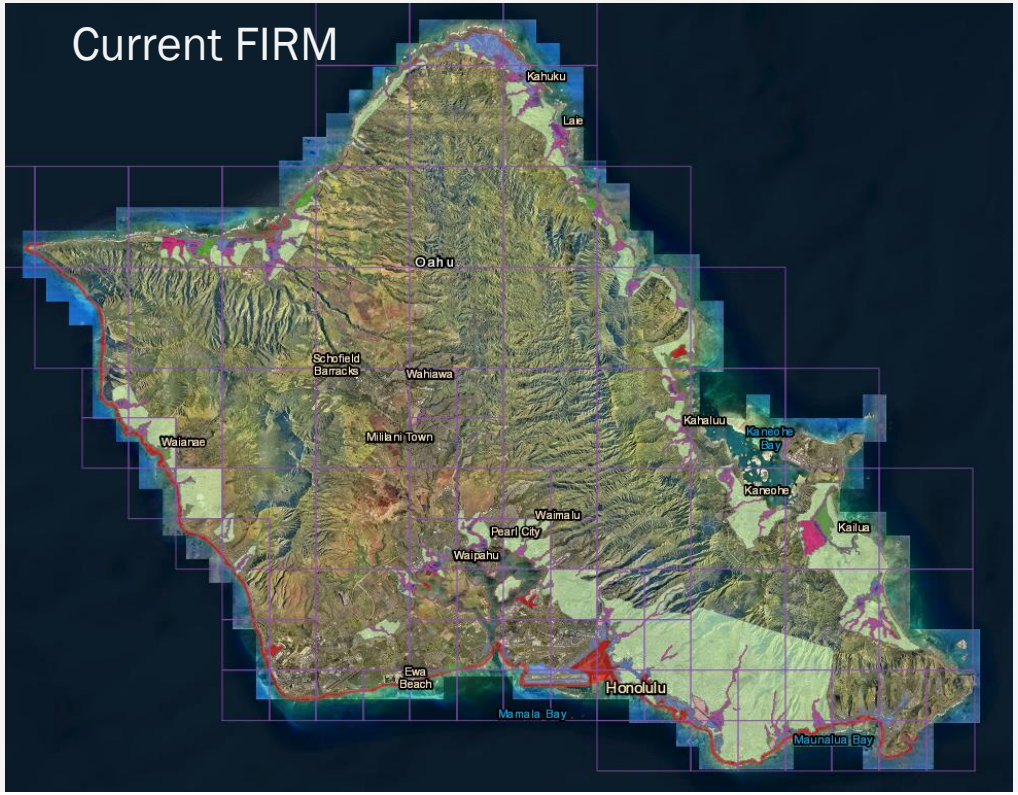
Levees analyzed:

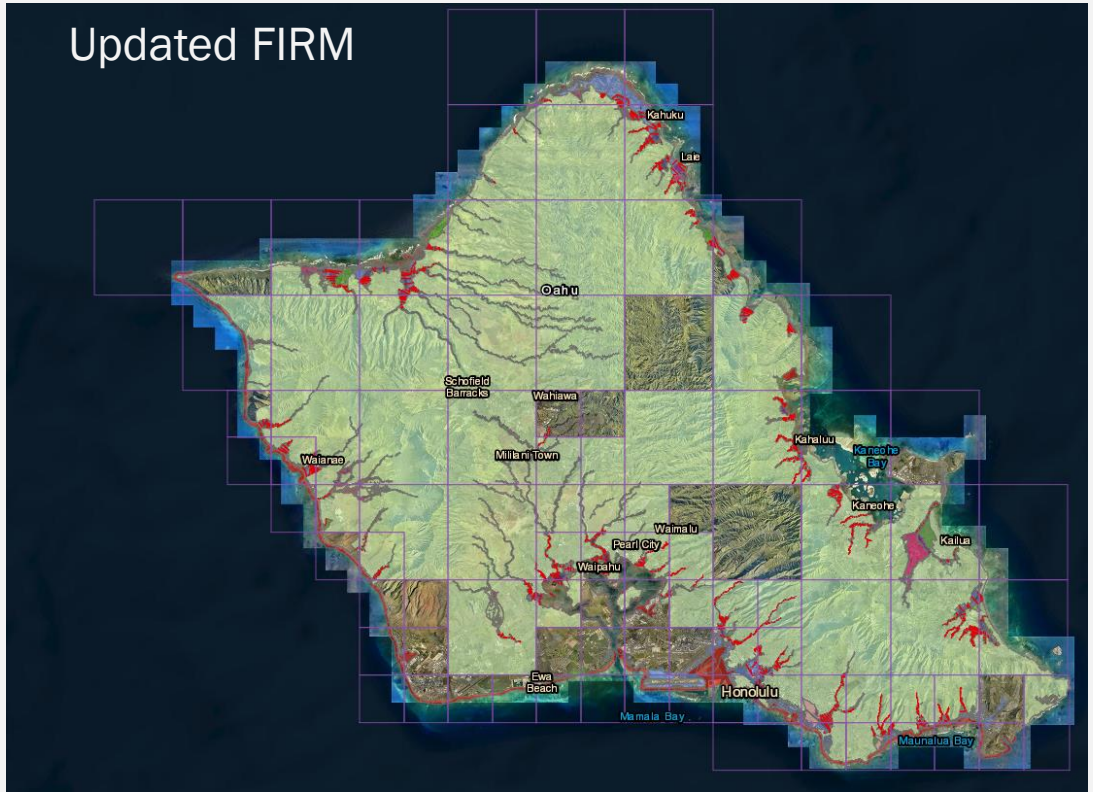
Kahawainui Stream Right Bank Levee (Levee System ID 3205040802)

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Parcel and Property Changes with FIRM Update

- ~3,500 parcels are newly mapped into the SFHA
- The number of properties within the SFHA will increase from ~15,000 to ~18,700

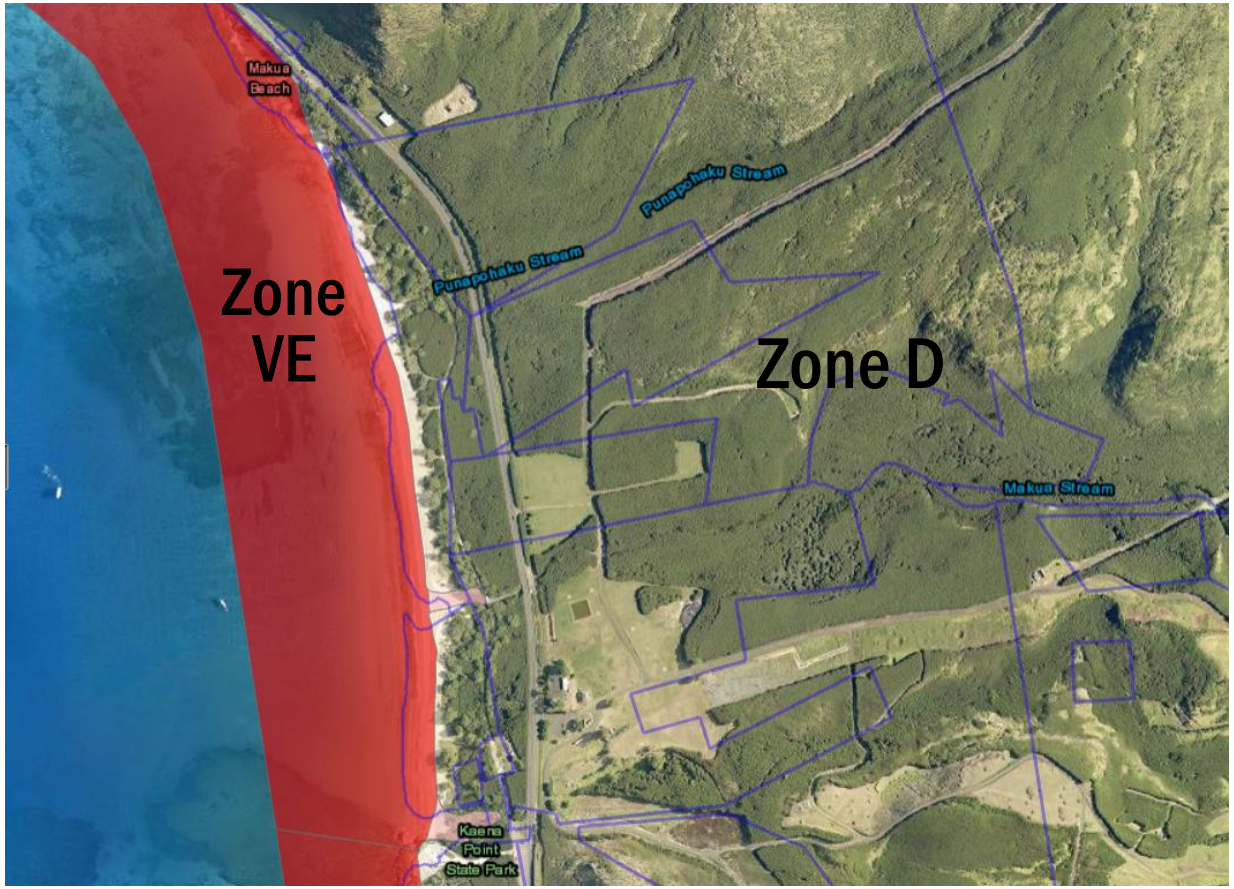




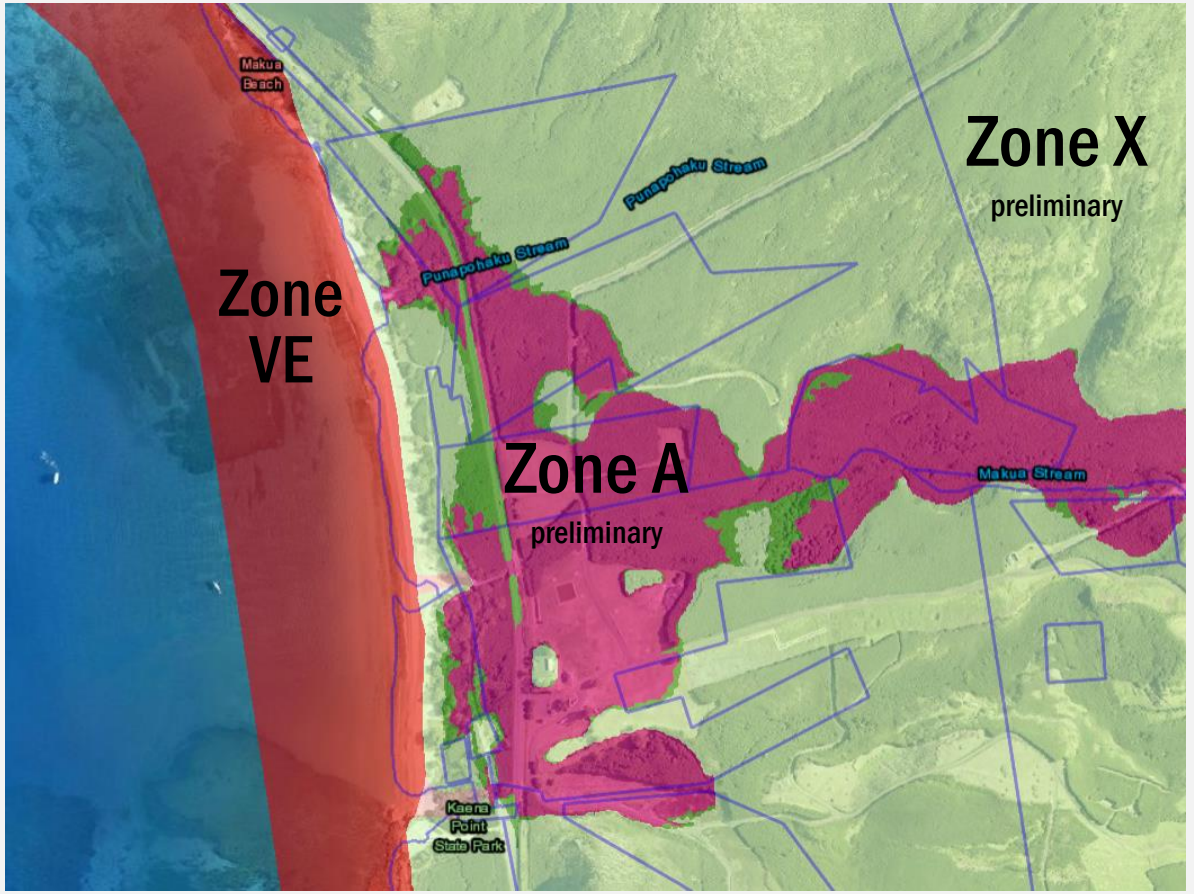
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https://www.resilientoahu.org/getfloodready

Study Results Example – Preliminary Changes to FEMA Flood Map (Makua Stream)



Effective FIRM dated January 19, 2011



Preliminary FIRM dated July 31, 2024

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https://www.resilientoahu.org/getfloodready

FIRM: Changes in Risk

Number of parcels per City Council District newly mapped into a Special Flood Hazard Area

Dist. 1	Dist. 2	Dist. 3	Dist. 4	Dist. 5	Dist. 6	Dist. 7	Dist. 8	Dist. 9
546	189	606	430	404	740	133	428	60

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Comments or Appeals on the Preliminary Flood Maps

- A 90-day appeal period for the preliminary flood maps is open from **March 13th – June 10th 2025.**
- Property owners can submit comments and appeals directly to FEMA during the appeal period.
- What is a **COMMENT** vs an **APPEAL**?



Comment	Appeal
Proposes a change to a non-hazard element like a road name or corporate limit boundary.	Proposes a change to flood hazard data, such as a BFE or SFHA.
Does not require engineering data.	Must be supported with certified engineering data like revised modeling.

https://www.resilientoahu.org/getfloodready

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Next Mapping Steps in the FIRM Revision Update Process

During the 90-day appeal period:



Gather Comments, Appeals, and Data

Communities gather all comments and appeals and submit them to FEMA before the 90-day period ends. Be available to citizens who may have questions.

Appeal Period Open
March 13th – June 10th

After the end of the appeal period:



FEMA Verifies Preliminary Maps

FEMA reviews and resolves all submitted comments and appeals. Final quality checks. FEMA issues Letters of Final Determination (LFD) to Honolulu.

Within six months of the Letter of Final Determination (LFD):



Adopt Maps and Regulations

Community officials ensure local ordinances meet minimum regulations as well as Community Rating System criteria, as applicable. Continue flood risk education efforts.

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Contact Information

- Inquiries on the Honolulu Flood Map Viewer and the Flood Hazard Ordinance should be directed to dpp@honolulu.gov
- Inquiries on the Community Rating System (CRS) should be directed to resilientoahu@honolulu.gov
- Inquiries about the Flood Insurance Rate Map (FIRM) update in general should be directed to FEMA-FMIX@fema.dhs.gov

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Questions



FEMA