

OFFICE OF CLIMATE CHANGE SUSTAINABILITY AND RESILIENCY

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CITY AND COUNTY OF HONOLULU

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April 28, 2026

The Honorable Tommy Waters
Chair and Presiding Officer
and Members
Honolulu City Council
530 South King Street, Room 202
Honolulu, Hawaii 96813

Dear Chair Waters and Councilmembers:

SUBJECT: Support for Bill 34 (2026) Relating to Flood Hazard Areas

The Office of Climate Change, Sustainability and Resiliency (CCSR) supports Bill 34 (2026), which amends the Flood Hazard Area Ordinance (Chapter 21A, Revised Ordinances of Honolulu 2021) to ensure development standards are consistent with Federal Emergency Management Agency (FEMA) requirements and to maintain the City's participation in the National Flood Insurance Program (NFIP) and Community Rating System (CRS) Program.

CCSR's Hazard Mitigation and Long-Term Disaster Recovery Program plays a coordinating role across City agencies to reduce disaster risk, support implementation of the City's hazard mitigation strategies, and maintain eligibility for federal programs and funding. This includes administering the City's participation in the CRS Program and implementing CRS-related activities to improve the City's ranking over time, which enables greater discounts on NFIP-backed flood insurance premiums for O'ahu residents and property owners. Currently, residents receive a 10 percent discount on NFIP-backed policy premiums.

The recent Kona Low storm events underscore the real and growing risks faced by communities across O'ahu. At the same time, recent updates to FEMA Flood Insurance Rate Maps (FIRMs) for O'ahu have newly mapped additional properties into Special Flood Hazard Areas. Many of these property owners may now be subject to mandatory flood insurance requirements and Chapter 21A regulations. The City's continued participation in the CRS, and our ability to secure discounted insurance rates, is critical to maintaining affordability in the face of increasing climate impacts.

MAYOR'S MESSAGE 62(26)

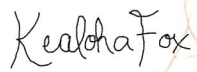
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Page 2

Bill 34 supports these efforts by aligning local regulations with current FEMA standards and CRS best practices for development standards in flood-prone areas. It also advances implementation of Action 11.1 of *Climate Ready O'ahu*, the City's climate adaptation strategy, which calls for updating flood ordinances to incorporate freeboard above base flood elevations. Because existing flood models do not account for sea level rise, this additional margin of safety is a necessary adaptation measure. Higher elevation standards not only reduce flood risk but can also lead to lower insurance premiums and greater protection of life and property.

As climate change continues to increase the frequency and intensity of extreme weather events, including heavy rainfall and flooding, strong floodplain management regulations that reflect both current risks and future conditions are essential. Safer development standards and continued participation in the CRS help protect residents, reduce long-term costs, and advance the City's climate resilience goals.

Mahalo for the opportunity to testify in support of Bill 34 (2026). Should you have any questions, please contact us at (808) 768-2277 or kealoha.fox@honolulu.gov.

Sincerely,



Digitally signed by
Kealoha Fox
Date: 2026.04.28
15:18:30 -10'00'

Kealoha Fox
Executive Director and
Chief Resilience Officer

APPROVED:



Michael D. Formby, Managing Director
Office of the Managing Director