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May 20, 2026

The Honorable Esther Kiaʻāina, Chair
and Members
Committee on Zoning & Planning
Honolulu City Council
530 South King Street, Room 202
Honolulu, Hawaiʻi 96813

Dear Chair Kiaʻāina and Councilmembers:

SUBJECT: Support for Bill 34 (2026), CD1 Relating to Flood Hazard Areas

The Office of Climate Change, Sustainability and Resiliency (CCSR) supports Bill 34 (2026), CD1, 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 coordinates City-wide efforts to reduce disaster risk, implement hazard mitigation strategies, and maintain eligibility for federal programs and funding. This includes administration of the City's participation in the CRS Program, which currently offers Oʻahu property owners a 10 percent discount on NFIP-backed flood insurance policy premiums based on credits earned by the City through implementation of local floodplain management activities.

Participation in the CRS Program is increasingly important as climate change intensifies flood risk across Oʻahu and recent updates to FEMA Flood Insurance Rate Maps 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 ability to secure discounted flood insurance rates through continued participation in the CRS program is critical to maintaining affordability in the face of increasing climate impacts.

Bill 34 supports hazard mitigation and CRS participation by aligning local standards with current FEMA requirements and CRS best practices. It also advances implementation of *Climate Ready Oʻahu*, 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 not only reduces flood risk but can also lead to lower insurance premiums.

Strong floodplain management regulations are essential to protect residents, maintain access to federal programs that reduce long-term costs, and advance our climate resilience goals. Mahalo for the opportunity to testify in support of Bill 34 (2026), CD1. Should you have any questions, please contact us at (808) 768-2277 or kealoha.fox@honolulu.gov.

Sincerely,

Kealoha Fox
Digitally signed by Kealoha Fox
Date: 2026.05.20 11:07:58 -10'00'

Kealoha Fox
Executive Director and
Chief Resilience Officer

APPROVED:

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