

**UPDATE ON FLOOD MITIGATION SERVICES BY THE
DEPARTMENT OF EMERGENCY MANAGEMENT.
Testimony**

MISC. COMM. 436

*ENERGY, ENVIRONMENT & SUSTAINABILITY (EES)

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Meeting

Meeting Date: Oct 20, 2026 @ 01:00 PM

Support: 0

Oppose: 0

I wish to comment: 1

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Representing: Self	Position: I wish to comment	Submitted: Oct 19, 2026 @ 11:15 PM

Testimony:

Three Floods and Still No Help to Prevent the Next One!

Our home has flooded three times, and each flood has been worse than the last. Over 500k in insured losses so far!!!

While recovering from the floods, I reached out to FEMA to find out who could help us apply for flood mitigation grants to raise our home. Getting answers was nearly impossible!

I sent emails through FEMA's website and received no responses. When I called, I was directed to Honolulu's emergency management office. But no one seemed to know who was in charge of flood mitigation. I even contacted my representative, who also had trouble finding the right person to speak with.

Why is it so difficult for homeowners to get help?

After all that effort, I was told that flood mitigation grants go through the state and that my only option was to apply for an SBA loan.

We are retired homeowners who have experienced three devastating floods. We pay for flood insurance, but our coverage does not pay to raise our home or prevent future flooding.

We know federal funding exists for flood mitigation. We also know that homeowners in states such as Washington and Oregon have received assistance to raise their homes. I would gladly provide information about these programs if requested.

Why can't homeowners in Hawaii receive the same kind of help?

Raising homes in flood-prone areas can save money in the long run by preventing repeated damage and reducing future insurance claims and disaster recovery costs.

We should not have to take out a second mortgage in retirement just to protect our home from another flood.

We also need better enforcement from Honolulu's Department of Planning and Permitting (DPP). Neighbors are putting up fences that we know are illegal and are blocking the natural flow of floodwater, making flooding worse. Even after these issues are reported, there appears to be little or no enforcement.

We need action, not another phone number or another agency passing responsibility to someone else.

We are not asking for a handout. We are asking for access to the flood prevention funding and assistance that can help protect our homes, our families, and our communities.

Flooding is getting worse. The damage is getting worse. And homeowners like us cannot keep starting over.

Please help us prevent the next disaster instead of waiting until it happens again!