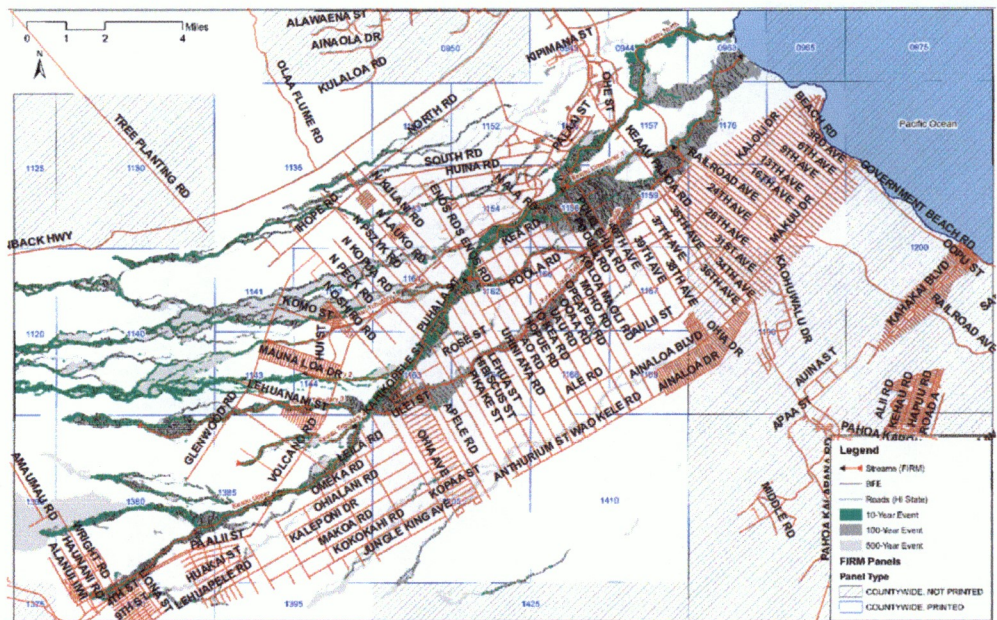
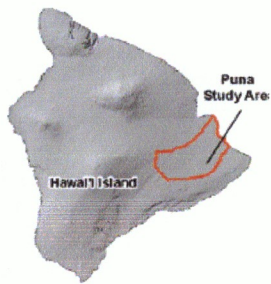


# DRAFT Puna Flood Study



## FREQUENTLY ASKED QUESTIONS ON A DRAFT FLOOD STUDY

### 1. Flood Study began in 2006.

The Puna District does not currently have Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs). The *draft* Puna Flood Study (Study) investigates the severity of riverine related flood hazards in the northern Puna District. The Study is a detailed hydrologic and hydraulic analysis of the Puna area watersheds, resulting in new reliable FIRMs for the Puna District. The Study's flood hazard/risk information will be used to establish actual flood insurance rates and assist the community in its effort to promote sound floodplain management.

### 2. What areas are affected?

The study area is approximately 282 square miles and includes subdivisions in Mountain View, Kurtistown, Keā'au, Hawaiian Acres, Orchidland, Hawaiian Paradise Park and Fern Forest. The area indexed by Tax Map Key: 1-6, 7, 8 and 9 has had active storm events and substantial property damages in recent years.

### 3. What is a floodplain and how do I see a map?

FEMA defines a "Floodplain" as any land area susceptible to flood water inundation from any source. Floodplains shown on FEMA's FIRMs are called Special Flood Hazard Areas (SFHAs), which are 1-percent chance Floodplains. The FIRMs determine the flood hazard/risk to your home or business. The areas outside the SFHAs posing a moderate to low flood risk are labeled on FIRMs as Zone "X." SFHAs posing a high flood risk are labeled on the FIRMs as Zone "A," "AE," "AO" or "AH." SFHAs along the coastal areas posing a high flood risk due to waves are designated on the FIRMs as Zone "VE." The Study does not include analyses of coastal area flood hazard/risk.

The Study and the Study's 35 FIRMs are available on the County's website, and at the Department of Public Works' (DPW) Offices in Hilo at 101 Pauahi Street Ste 7. Office hours are weekdays, excluding holidays 7:45 AM -4:30 PM.

### 4. How will the new FIRMs affect me under National Flood Insurance Program (NFIP)?

DPW administers Hawaii County Code (HCC) Chapter 27 Floodplain Management regulations whose purpose is to promote the public health, safety, and general welfare,

Maps are available online at <http://flood.hawaiicounty.gov/>

Or, at the County Public Works office in Hilo at 101 Pauahi Street, Suite 7.

The draft Puna Flood Study is not available on DLNR or FEMA's websites.

Contact: Frank DeMarco, County of Hawai'i NFIP Coordinator, at (808) 961-8042 or email: [fdemarco@co.hawaii.hi.us](mailto:fdemarco@co.hawaii.hi.us)



and minimize public and private losses due to flooding conditions, within SFHAs determine from FIRMs and/or best available flood hazard data. In July 2014 and within the Study's SFHAs (refer to item 2 above), the County began enforcing Floodplain Management regulatory standards for new structures and existing structures that are substantially improved and/or damaged. Mandatory flood insurance for federally regulated or back mortgages will not be required until FEMA publishes and makes effective the Study's FIRMs.

## **5. When do Physical Map Revisions (PMRs) become effective?**

During a November 2014 meeting, FEMA and the County agreed to postpone submitting the Study to FEMA until July 2015. Once submitted, FEMA will process the Study as a PMR, which involves publishing 35 new FIRMs for the study area, refer to item 2 above. For mandatory flood insurance purposes, the Study's FIRMs should become effective in the fall of 2016.

## **6. My structure is incorrectly mapped, how do I correct this?**

After the Study's FIRMs are published and made effective by FEMA and you disagree with the mapping of your structure, you may apply for a FEMA Letter of Map Change (LOMC). FEMA's LOMC application process includes, in part, the following: Letter of Determination Review; a Letter of Map Amendment (LOMA); electronic LOMA or eLOMA; Letter of Map Revision Based on Fill, whichever is applicable. Information on the LOMC application process is available at FEMA's webpages:

<https://www.fema.gov/national-flood-insurance-program-flood-hazard-apping/letter-map-change>, or

<https://www.fema.gov/media-library/assets/documents/7362>.

If you have any questions regarding the proposed flood changes, please contact the Floodplain manager Frank DeMarco (808-961-8042) or Carter Romero (808-961-8943) with the DPW, Engineering Division.