#### **PSLU Committee**

From:	Diego Sanchez-Gomez <diego.sanchez-gomez@co.maui.hi.us></diego.sanchez-gomez@co.maui.hi.us>
Sent:	Tuesday, September 08, 2020 1:56 PM
То:	PSLU Committee
Subject:	RE: PSLU-4 rep loss prop floodplain mgmt plan annual status report
Attachments:	PSLU_Repetitive Loss Presentation_FINAL.pptx

Aloha Chair Paltin,

My name is Diego Sanchez and I am the Floodplain Administrator for the County of Maui's Department of Planning. I am attaching a PowerPoint for the PSLU meeting tomorrow, during which I will be presenting our Annual Update on the Floodplain Management Report (**PSLU-4**).

I look forward to presenting this update to the Committee and answering any questions. Have a great afternoon and see you tomorrow via BlueJeans.

#### Diego A. Sanchez, CFM

Staff Planner | Floodplain Manager Department of Planning | ZAED Phone: 808-270-7139

>>> "Ana L. Lillis" <Ana.Lillis@mauicounty.us> 9/2/2020 12:27 PM >>> Hi Carolyn,

Yes, the two page letter is the most recent transmittal from Planning. The letter will be posted on the 9/9 agenda along with the original transmittal from Planning that initiated the item back in 2017 (attached).

No other documents are anticipated to be posted on the agenda for this item. If you'd like to transmit a presentation or other documents for the public and Councilmembers to see, please address it to Chair Paltin and email: <u>pslu.committee@mauicounty.us</u>.

Chair Paltin would like to request the update presentation from Planning not exceed 5-15 minutes to allow time for follow-up questions and deliberation.

Feel free to give me a call if you have any questions, 270-7660.

Thank you,

Ana

From: Carolyn Cortez <Carolyn.Cortez@co.maui.hi.us>
Sent: Wednesday, September 2, 2020 12:16 PM
To: Ana L. Lillis <Ana.Lillis@mauicounty.us>
Cc: Diego Sanchez-Gomez <Diego.Sanchez-Gomez@co.maui.hi.us>
Subject: PSLU-4 rep loss prop floodplain mgmt plan annual status report

Hi Ana~

I looked up the transmittal that you submitted :). Is this the entire document that is on the agenda? Are there no attached reports?

Thanks for the info.

## 2020 Floodplain Management Plan Annual Status Report

Planning and Sustainable Land Use Committee

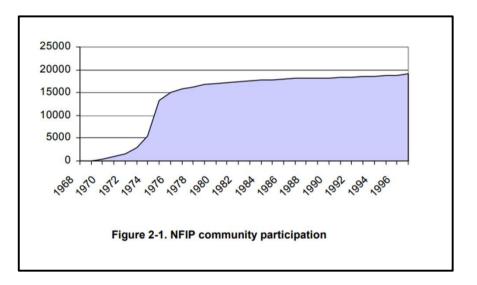
Diego Sanchez, CFM Dept. of Planning 9/9/2020

## **Presentation Objectives**

- Summary of the National Flood Insurance Program (NFIP).
- Explain Flood Zones and the 100-year flood.
- Review of Community Rating System (CRS) Status and Program Requirements
- Present update on Maui County Repetitive Loss Properties (RLPs) and Severe Repetitive Loss Properties (SRLPs) since 2017.
- Present recommendations for Floodplain Management for Maui County

### History of the NFIP

- 1968: Federal government passes National Flood Insurance Act.
- Average flood insurance policy costs: ~\$600 a year.
- For properties in high-risk areas, it can cost more than <u>\$10,000</u> a year.
- There is a ~25% chance of flooding during a 30-year mortgage for structures in the 100-year floodplain (i.e. "flood hazard area")



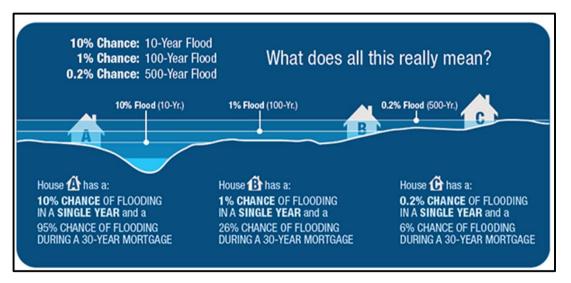






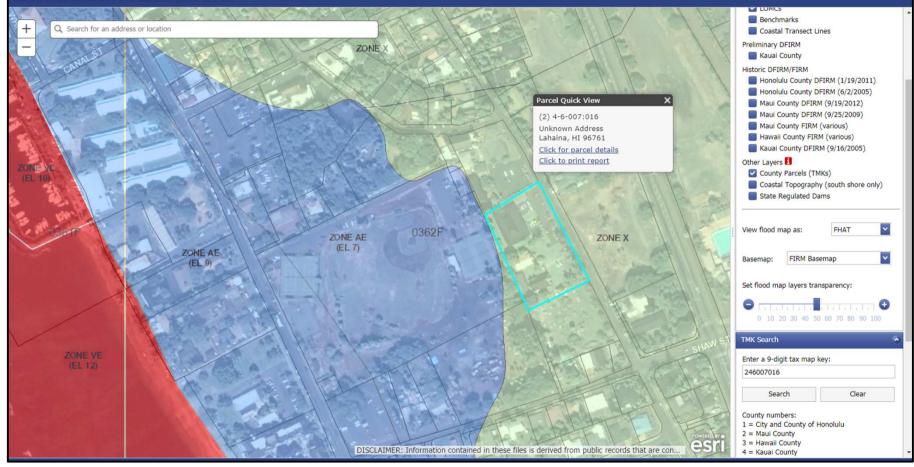
### What is a flood zone?

- An area deemed to be within the impact zone of the 100-year flood (1% occurrence each year)
- Different classifications for flood zones depending on type of flooding: coastal, sheet flow, floodway overflow, pooling, etc
- Flood Insurance Rate Maps (FIRMs) with these zones provided by FEMA and available online through DLNR's Flood Hazard Assessment Tool (<u>http://gis.hawaiinfip.org/FHAT/</u>)



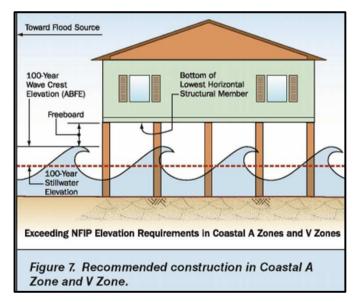
#### State of Hawaii, Department of Land and Natural Resources Flood Hazard Assessment Tool

#### Print Report | Home



### Community Rating System (CRS) Requirements

- CRS: Maui County joined in 1996. Became Class 7 in 2017.
- Base Flood Elevations minimum elevation at which buildings must be built in order to avoid flooding
- In Maui County, we require BFE+1' (CRS Class 7 Requirement)
  - This lowers insurance rates county-wide (currently a 15% discount)



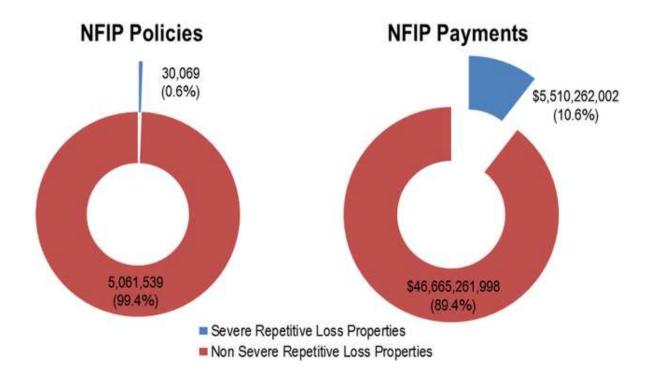
# Repetitive Loss Properties (RLPs)



"Any insurable building for which <u>two or more</u> claims exceeding \$1,000 were paid by the National Flood Insurance Program (NFIP) within a ten-year period."

- \$6.8 million has been paid in NFIP claims within Maui County since 1981.
- May 31<sup>st</sup>, 2018: 37 RLPs are currently within Maui County (Category B):
  - 23 in Kihei, 11 in West Maui, 2 in Wailuku and 1 in Kahului
- \$2.8 million has been paid to Maui County's RLPs.
- All 37 were not elevated when the damage occurred. 3 have been mitigated.

## Severe Repetitive Loss Properties (SRLPs)



## Moving Forward...

- 1. Avoid entitling lands for residential and commercial development within known flood hazard zones.
- 2. Implement stricter Substantial Improvement regulations:
  - 10% over 5 years vs. 50% over 10 years
- 3. Encourage agriculture, open space, open land recreation within flood hazard zones.
- 4. As we develop away from the ocean, be aware of stream floodway hazards. They are conveniently mapped online at:

Flood Hazard Assessment Tool (FHAT) http://gis.hawaiinfip.org/FHAT/

