

Chapter 7 Appendix B: National Flood Insurance Program Summary for Kaua'i County, 2015 Update

Topic	Considerations	Description
INSURANCE SUMMARY	How many NFIP policies are in Kaua'i County? What is the total premium and coverage?	Total Number of Policies: 4,844 Total Premiums: \$3,248,974 Insurance in Force: \$915,867,600 Total Number of Minus Rated Policies: 61 A Zone Minus Rated Policies: 29 V Zone Minus Rated Policies: 32
	How many claims have been paid in the community? What is the total amount of paid claims? How many of the claims were for substantial damage?	Total Number of Closed Paid Losses: 606 \$ of Closed Paid Losses: \$35,847,381 Total Number of Substantial Losses: 143 substantial losses
	Number of structures exposed to flood risk within the community.	The exact number of structures in flood zones is not currently known, but will be investigated. PROBLEMS: (1) Not all areas of flood risk are included in the SFHA of the FIRM – This list can be supplemented by noting Building Permits and Zoning Permits that call out permits in community determined flood prone areas. (2) The Pictometry program does not cover all areas in the island of Kaua'i – New overflights have been completed and the revised/improved Pictometry program will be available in 4 – 8 weeks. The step of running the list of SFHA against the IAS system can be bypassed when the revised Pictometry program is adapted as a layer in Kaua'i's GIS system. However, the SFHA list will still have to be supplemented by the list of structures in community determined flood prone areas. The tables in Chapter 3 Appendix B show the flood maps, and Chapter 5 Appendix A shows flood risk maps for communities, and the Appendix C lists structures categorized by risk and vulnerability in areas of social, cultural, and environmental assets, vulnerable populations, economic assets, government facilities, emergency services, telecommunications, water resources, energy infrastructure, and transportation by 100 -year and 500-year flood risks.
	Describe any areas of flood risk with limited NFIP coverage.	The Floodplain coordinator has conducted public meetings in areas where there are recent changes with the maps.
STAFF RESOURCES	Does the community have a dedicated Floodplain Manager or	Yes. Mr. Stanford Iwamoto is a registered Professional Engineer and a Certified Floodplain Manager.

	NFIP Coordinator?	
	Is the floodplain management an auxiliary duty?	No
	Is there a Certified Floodplain Manager on staff?	Yes
	Provide an explanation of NFIP administration services (e.g., permit review, GIS, education or outreach, inspections, engineering capability)	<p>The County provides detailed information on flood reviews and permitting on their website.</p> <p>While the County does not have the powers to force people to buy flood insurance in repetitive loss areas, Kaua'i County conducts public outreach and enforces regulations for buildings in repetitive loss areas. The County provides public education at the annual Contractors Association of Kaua'i's Building Expo, we participate periodically at the annual Board of Realtors Membership meeting, and conduct special outreach meetings concerning FIRM upgrades. As of 2010, Kauai County had no listings in the severe repetitive loss category, as other counties. The non-compliant repetitive loss properties have been addressed by the Department of Public Works (where the Floodplain Manager is located) and as of January 2015, Kauai was notified that of the four remaining properties, three were being removed, and expected final removal of the last property by the end of the year. Therefore, in 2016, a CAV was anticipated.</p> <p>The Kaua'i Online Hazard Assessment (KOHA) (http://csc-s-maps-q.csc.noaa.gov/khat/viewer.html) provides information to the county on the flood hazard risk. The website enables the general public to learn about their flood risks and ensure that they have purchased flood insurance.</p>
	What are the barriers to running an effective NFIP program in the community, if any?	<p>The County cannot force people to buy flood insurance, and it is challenging to ensure that everyone is aware of their need to participate in the NFIP. More personnel are needed since the NFIP program is implemented by one person at the county level. It is challenging for one person to review permits for all development in areas of flood risk, conduct site inspections and investigations, keep the flood webpage and Kaua'i Online Hazard Assessment (GIS) tool current and up-to-date, review and upgrade policy and the Flood Ordinance, run special Flood projects, answer flood-related inquiries, promote the flood program, and conduct public information and education regarding the flood program. Other departments & divisions of the County need to be convinced to maintain and provide their flood-related information to the public, e.g. post Subdivision Plans and Grading Plan As-Built that show areas determined as flood risk that are not indicated in the FIRM.</p>
COMPLIANCE	Is the community in	Yes

HISTORY	good standing with NFIP?	
	Are there outstanding compliance issues (i.e., current violations)?	The Department of Public Works has been working with FEMA Region IX to review outstanding compliance issues. The levees came under compliance in 2011. As of January 2015, DPW received notification that they were meeting expectations in clearing non-compliant permitted structures, and would likely have cleared the four remaining by the end of 2015.
	When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	The County has been working with FEMA to resolve issues related to the problems identified at the last CAV on 4/30/2003 that was closed in 2007 because of failure to resolve issues. As of notification in January 2015, there should be resolution of outstanding issues and eligibility for a CAV in 2016.
	Is CAV or CAC scheduled or needed?	The County of Kaua'i expects a CAV in 2016, with resolution of outstanding compliance issues in 2015.
Regulation	When did the community enter NFIP?	November 4, 1981.
	When did the community's Flood Insurance Rate Maps (FIRMs) become effective?	Preliminary DFIRMs were issued to the County in May 2009. The proposed revisions are to incorporate FEMA's Hurricane Flood Insurance Risk Study. The Letter of Final Determination was issued on November 26, 2010. The DFIRMs have been incorporated into the State and County online flood risk assessment tools.
	Are the FIRMs digital or paper?	Digital
	Does the Floodplain Ordinance meet or exceed FEMA or State minimum requirements? If so, in what ways?	<p>Exceeds requirements. The County Floodplain Management Ordinance has language that mandates regulation of community determined flood risk areas that are outside the SFHA shown on the FIRM.</p> <p>The most recent revision to Chapter 15, Article 1 of the Kaua'i County code was adopted September 9, 2005. The 2005 update was required to include mandatory language that was previously missing from the ordinance. However, the County took the opportunity to include higher standard regulations that exceed the minimum NFIP requirements.</p> <p>These higher standards include, but not limited to: §15-1.3 & 15-1.5 - "Repetitive Loss Structure" – new definition and development standards added. §15-1.3 & 15-1.5 - "Substantial Improvement" – a 10-year Cumulative Substantial Improvement (CSI) rule was added.</p> <p>To ensure that Kaua'i County's floodplain management ordinance remains in good standing with the</p>

		<p>NFIP, the County elected to include an automatic adoption clause that allows for the automatic adoption of any subsequent revisions and amendments (§15-1.2) to the Flood Insurance Rate Maps and Flood Insurance Study.</p> <p>One of the changes to the CoK Floodplain Management Ordinance in 2005 to bring it in compliance with CFR 44 was the addition of language regarding repetitive loss structures. The additions had the effect of not allowing grandfathered unsubstantial improvement for repetitive loss structures but rather to force these structures to flood compliance.</p>
	Provide an explanation of the permitting process and include a copy of the floodplain permit.	<p>The flood permits are available for download from the C's website (http://www.Kaua'i.gov/Government/Departments/PublicWorks/BuildingDivision/FloodReview/tabid/502/Default.aspx). Building and grading permits are also available on the web. Kaua'i County developed a "one-stop shop" to facilitate obtaining permits quickly.</p> <p>Elevation Certificate, 4/8/2009 (date modified)</p> <p>Floodproofing Certificate 4/8/2009136.53</p> <p>No Rise Certification 2/21/200812.25 "No-Rise" Certification Form</p> <p>Flood Review Policy4/30/20072,552.80 Policy and Standard Operating Procedure - Building Permit Flood Review Policy</p> <p>Coastal High Hazard Area Certification4/30/2007928.33 This form is to certify that the plans for any new structures, construction and improvements that will be constructed within the V-Zone Flood Hazard Area conforms to the requirements of Section 15-1.5 of Kaua'i County Code.</p> <p>Flood Hazard Area Certification4/30/2007995.53 This form is to certify that the plans for any new structures, construction and improvements that will be constructed within the A, AE, and AH zone (excluding floodway) Flood Hazard Area conforms to the requirements of Section 15-1.5 of Kaua'i County Code.</p> <p>Flood Zone Construction4/30/200721.55 Building Permit Applications within flood zones Flood plain management. Provides information on general requirements and procedures involved in obtaining approval of building permit applications in flood zones.</p> <p>Floodway Certification Form4/30/2007715.80 This form is to certify that the plans for any new structures, construction and improvements that will be constructed within the flood way of the Flood Hazard Area conforms to the requirements of Section 15-1.5 of Kaua'i County Code.</p>
COMMUNITY RATING	Does the community participate in CRS?	No, but will request participation in CRS following the expected CAV in 2016
	What is the community's	N/A

SYSTEM (CRS)	CRS Class Ranking?	
	What categories and activities provide CRS points and how can the class be improved?	N/A
	Does the plan include CRS planning requirements?	N/A