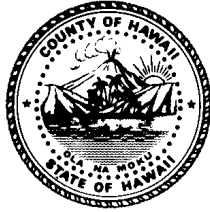


Harry Kim
Mayor



Bruce C. McClure
Director

Jiro A. Sumada
Deputy Director

County of Hawai'i
DEPARTMENT OF PUBLIC WORKS
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April 30, 2008

Dear Resident:

RE: REVISED WAIAKEA STREAM FLOODWAY AND POSSIBLE CHANGES TO YOUR FLOOD INSURANCE FOR _____ (TMK: X-X-XX:XXX)

BACKGROUND INFORMATION: Please be advised your home's flood insurance may change within the next few months due to necessary improvements the County made to the Kawailani Street Bridge, which was originally built about 80 years ago. As a result of the improvements, areas of flooding have changed along the Waiakea Stream and Waiakea Tributary No. 2. The County is currently requesting the official floodplain maps be revised to correctly show these changes.

We published our intent to revise the official floodplain maps in the Hawaii Tribune-Herald on March 23 and 24, 2008, see attached. In addition to our newspaper notice, we are now mailing this individual notice advising you to review the flood insurance rate for your home.

We do not know if your property (TMK: X-X-XX:XXX) will or will not be free from flooding or damage in the future. The potential risk for flooding and flood insurance rates depend, in part, on your home's location within a specific type of flood zone. Your neighborhood is located within the Waiakea Stream and Waiakea Tributary No. 2, which have the following types of flood zones:

Zone X: Areas determined to be outside the 500-year floodplain (low risk zone).

Zone X (Shaded): Area of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and, areas protected by levees from 100-year flood (moderate risk zone).

Zone AE: Special flood hazard areas inundated by 100-year flood with the base flood elevation determined (high risk zone).

Zone AH: Flood depths of 1 to 3 feet (usually areas of ponding); base flood elevation determined.

Note: The term 100-year and 500-year flood is often misunderstood. Most people think the term means a flood event that takes place once every 100 or 500 years. What the terms actually mean is the chance (percentage) a particular flood level or elevation will be equaled or exceeded each year. For a 100-year flood, the chance is one percent (1% or 1/100) each year and, for a 500-year flood, the chance is two-tenths percent (0.2% or 1/500) each year. So, a 100-year or 500-year flood could occur more than once in a relatively short period of time.

«Title» «Last_Name»

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YOUR HOME'S CHANGE IN FLOOD ZONING: It appears to us your property **was** located in Zone(s) _____ and is **now** located in Zone _____. Please be advised, if you have flood insurance, the rate should be reduced or may no longer be required by your mortgage lender. However, we encourage you to continue your flood insurance coverage (potentially, at a greatly reduce rate); because, last year, one-third of all claims paid for flood damage were for policies in low-risk flood zones (e.g., Zone X or X-Shaded).

FLOOD INSURANCE INFORMATION: The County of Hawaii participates in the National Flood Insurance Program (NFIP), which means that you can purchase a separate flood insurance policy at a reduced premium to protect your property against the hazard of flooding. Coverage is available for residential and commercial buildings and for residential and commercial contents of both property owners and renters. More information on Flood Insurance can be found at the following website: <http://www.fema.gov/business/nfip/manual200805.shtm>.

Flood insurance is backed by the Federal government (meaning all of us as taxpayers) and is available to everyone, even for properties that have already been flooded. Your flood insurance policy will pay covered losses even if a disaster is not officially declared. We suggest not waiting for the next flood to buy insurance protection, because there is a 30-day waiting period before NFIP coverage takes effect. Contact your insurance agent or for information on flood insurance agents, call the NFIP's agent referral service toll-free at **(888) 379-9531**. For more information on the NFIP and flood risks, visit www.floodsmart.gov.

EFFECTIVE DATE FOR CHANGES TO OFFICIAL FLOODPLAIN MAPS: The official floodplain map (floodplain zone) changes are effective as of the date presented in the Federal Emergency Management Agency's (FEMA) Letter of Map Revision (LOMR). FEMA's LOMR and first newspaper public notice should occur within the next 30 days. However, within 90 days of FEMA's second publication in the newspaper, any interested party may ask FEMA to reconsider the proposed changes to the floodplain zones. Any request for reconsideration must be based on scientific or technical data. Please be aware that, until the 90-day period ends, FEMA's may decide to modify its own determination on changes to the floodplain zones.

Please direct questions regarding this letter to Frank DeMarco at (808) 961-8042 or fdemarco@co.hawaii.hi.us.

BRUCE C. McCLURE, P. E.
Director

Enclosure