



STATE OF HAWAII

Date of Verification: Spring 2025

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	5

Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements

Hawaii has a property disclosure requirement that sellers disclose whether the property is in a flood hazard area and/or the property's flood zone.

- *Hawaii Rev. §§ 508D-1, -4.5, -7, -15*
- *Disclosure Statement Form:* <https://files.hawaii.gov/dbedt/hhfdc/faq/disclose.pdf>

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
430 (Higher Regulatory Standards)	BC1–building codes LDP3–local drainage protection CAZ–Coastal A Zone CER–coastal erosion hazard regulations
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS–state dam safety

Activity 430 & Higher Regulatory Standards in the State’s Model Ordinance

State Model Flood Damage Prevention Ordinance

The Hawai‘i Department of Land and Natural Resources (DLNR), Engineering Division, is the State NFIP Coordinating Agency.

<https://dlnreng.hawaii.gov/nfip/>

- No model ordinance language is available on the state’s website.

Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes

The Building Code of the State of Hawai‘i is based on the 2018 International Building Code and International Residential Code. IBC Chapter 1 and Appendix G are adopted; however, the provisions in Appendix G are not mandatory unless specifically referenced in the adopting ordinance. <https://codes.iccsafe.org/codes/hawaii>

The four county jurisdictions have 2 years following the state adoption to adopt and [amend](#) the State Code with local amendments. If the county jurisdictions do not comply within the 2-year timeline, then the State Code becomes the county’s code. *Verification: If a jurisdiction has filed local building code amendments, specialists will need to verify credit eligibility individually.*

<https://ags.hawaii.gov/bcc/building-code-rules/>

Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection

Hawai'i's building code has adopted the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community has adopted the state code and can document enforcement of the positive drainage provisions, 10 points is available. *Citation: IBC § 1804.4.*

Activity 430 (Higher Regulatory Standards) Element CAZ, Coastal A Zones

In the Hawai'i building code, Coastal A Zones (CAZ) are regulated to V Zone standards with exceptions for stem wall foundations (R322.3.3) provided that the foundation is designed to account for wave action, debris impact, erosion, and scour. Credits under CAZ will be prorated unless the state removes the exception. Verify that the CAZ land area is developable. Credit is only available in areas with buildable lots. If the CAZ is too narrow to be developed, this section of the coast must be removed from the credited area.

The state runs a Special Management Area (SMA) permitting system as part of the CZM program, per Hawai'i Revised Statutes (HRS) Chapter 205A, the Coastal Zone Management law. <https://planning.hawaii.gov/czm/special-management-area-permits/>

Activity 430 (Higher Regulatory Standards) Element CER, Coastal Erosion Hazard Regulations

Specialists will verify regulations individually with communities when determining credit. The regulations must be based on coastal erosion mapping, meeting element MCE criteria. At a minimum, the regulations must prohibit all parts of all new buildings—including attached porches and similar structures—in the 30-year erosion-prone area.

Resources: [Hawai'i Coastal Erosion Website](#)

- <https://www.soest.hawaii.edu/crc/index.php/projects/>
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Activity 450 (Stormwater Management)

ESC–EROSION AND SEDIMENTATION CONTROL WQ–WATER QUALITY

The US Environmental Protection Agency issues all National Pollutant Discharge Elimination System (NPDES) permits for any discharges into federal ocean waters in Hawai'i. All other NPDES permits are issued by the Hawai'i Department of Health. Regulations require all construction activities greater than 1 acre to obtain a MS4 permit.

Source: <https://health.hawaii.gov/cwb/>

Activity 630 (Dams) Element SDS, State Dam Safety

There are 120 High Hazard Potential Dams (HHD) in Hawai'i. Most of the state's HHDs have Condition Assessments (CA) and Emergency Action Plans (EAP). Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and an inundation map.

- Hawai'i Dam Safety program: <https://dlnreng.hawaii.gov/dam/>

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.