

STATE OF HAWAII
DEPARTMENT OF DEFENSE

TESTIMONY ON SENATE CONCURRENT RESOLUTION 217
AND
SENATE RESOLUTION 147

PRESENTATION TO THE
COMMITTEE ON INTERGOVERNMENTAL AFFAIRS

BY

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MARCH 28, 2006

Mr. Chairman and Committee Members:

My name is Ed Teixeira, Vice Director of Civil Defense, and I am providing written testimony in support of Senate Concurrent Resolution 217 and Senate Resolution 147.

Previous flooding events and current flooding events (February 20, 2006, through March 28, 2006) across the State of Hawaii reveal that many of our residents impacted by flooding did not have flood insurance. Many of the residents that the American Red Cross and Civil Defense response workers interviewed did not know they could purchase flood insurance even if their homes and businesses are not located in flood risk areas.

All county governments should participate in the National Flood Insurance Program's Community Rating System (CRS). Participation would require enhanced public awareness and information, flood mitigation activities, and encourage homeowners and businesses to obtain flood insurance. Participation in the National Flood Insurance Program's CRS could also provide discounts to flood insurance premium rates. As in the case of Maui County, enrollment in the National Flood Insurance Program CRS provides up to a ten percent discount for residents situated in high flood risk hazard areas.

Thank you for the opportunity to present testimony in support of these resolutions.