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INSURANCE COMMISSIONER

December 18, 2025

MEMORANDUM 2025-14A

To: All Insurance Producers, Administrators and Surplus Lines Brokers

From: Scott K. Saiki, Insurance Commissioner SKS

Subject: Updated Flood Insurance Rate Maps

The Federal Emergency Management Agency (FEMA) has recently updated its Flood Insurance Rate Maps (FIRMs), resulting in changes to the flood risk designation of over 3,500 parcels across O'ahu that will become effective June 10, 2026. These updates are crucial for understanding flood risk island-wide and preparing property owners accordingly. Your role in guiding clients through these changes is vital.

Due to these map revisions, some parcels may now be designated as high-risk flood zones, known as Special Flood Hazard Areas (SFHAs), for the first time. Properties newly mapped into a SFHA require specific building standards ([ROH Chapter 21A – Flood Hazard Areas](#)) and may be subject to mandatory flood insurance requirements.

We request your assistance in proactively informing your clients about the FIRM updates, potential impacts on insurance requirements, and new building standards. Given the potential cost burdens, the city has developed the attached flyer providing a list of National Flood Insurance Program (NFIP) policy discounts property owners may be eligible for. This flyer has been shared with real estate professionals and the general public, so your clients may be reaching out to learn more. If your firm does not offer private or NFIP-backed flood insurance or discounts, please direct inquirers to [FEMA's webpage](#) which hosts a list of NFIP-backed providers.

Resources and detailed information about the FIRM updates are available at resilientoahu.org/GetFloodReady. Additionally, FEMA has prepared a special [brochure](#) with resources and information, specifically for insurance agents.

Thank you for helping our community prepare for and respond to flood risk.



FEMA

O'ahu Updated Flood Insurance Rate Maps Take Effect June 10, 2026: Discounts May Be Available

FEMA recently updated the Flood Insurance Rate Maps (FIRMs) for O'ahu, and these changes become effective on June 10, 2026. Any properties newly mapped into a Special Flood Hazard Area (SFHA) with a federally-backed loan or mortgage may be required to obtain a flood insurance policy. Check out the table below for a list of National Flood Insurance Program (NFIP) discounts you may be eligible for, and talk with your insurance provider to learn more about these options and the best time for you to purchase a policy.

Discount Type	Savings	Eligibility & Availability
Newly Mapped	70% of the first \$35,000 building and \$10,000 contents coverage	Primary residence previously in FIRM Zone D, XS, or X is newly mapped into the SFHA (Zones A, AE, AH, AEF, AO, V, or VE). Available once the FIRM becomes effective and for the next 12 months (June 10, 2026 - June 10, 2027).
Pre-FIRM	60% of the first \$35,000 building and \$10,000 contents coverage	Primary residence built before 09/03/1980. Property is NOT: commercial, a NFIP "Severe Repetitive Loss Property" or "Substantially Improved" (see ROH Chapter 21A). Available now if property meets these eligibility requirements.
Mitigation	5% discount (continuous)	Any property on O'ahu which meets elevation requirements for its foundation, first floor, or machinery & equipment. Available now if property meets the eligibility requirements.
Community Rating System (CRS)	10% discount (continuous)	Any property on O'ahu purchasing a new NFIP flood insurance policy or renewing their policy. Available now if purchasing a new NFIP-backed policy, and automatically applied on renewal of existing policies.

Resources

[FIRM Update & New Maps](https://resilientoahu.org/getfloodready): resilientoahu.org/getfloodready

[FEMA Policy Quote Tool](https://floodsmart.gov/policy-quote/): floodsmart.gov/policy-quote/

