



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 for the next 12 months (June 10, 2026 - June 10, 2027) OR within 45 days of receiving notice from your lender within 24 months of the effective date.
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 and applied once policy is fully risk rated)	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/

