NATURAL HAZARD CONSIDERATIONS FOR

PURCHASING COASTAL REAL ESTATE IN HAWAI‘I

A PRACTICAL GUIDE OF COMMON QUESTIONS AND ANSWERS

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Natural Hazard Considerations for Purchasing Coastal Real Estate in Hawai‘i - A Practical Guide of Common Questions and Answers

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Information presented in this document is intended for general guidance only. No guarantees are provided for described outcomes and alternatives.

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Front cover image by Dolan Eversole.
Heavily developed beach, Lanikai, O‘ahu.

Back cover image by Craig Okumura.
Waikiki Beach, O‘ahu.
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Environmental Responsibility

Along with the numerous benefits of owning coastal property comes a responsibility to take care of the natural environment – a custom known in Hawaiian as *mālama ʻāina*.

Before buying coastal property, it is important to have an understanding of the potential risks and consequences of living on the ocean’s edge. Hawai`i is renowned for its pleasant tropical climate; however, the weather and ocean conditions are subject to dramatic changes that can pose various threats to coastal property.

This guide focuses on basic questions to consider as an investor in coastal real estate. Whether you are looking to buy a developed or an undeveloped lot, there are critical issues that should be examined and assessed before committing to a purchase. For additional sources of information, refer to the list at the end of this guide.
Coastal Hazards

What natural hazards can affect coastal properties?

Hawai‘i is subject to a suite of coastal hazards ranging from hurricanes to high surf, but not all hazards are created equal. The frequency of occurrence and extent of potential damage vary considerably from one type of hazard to the next. Some of these coastal hazards are less immediately noticeable but more prevalent in Hawai‘i (e.g. chronic erosion), and some are less frequent but do have potential to be more destructive in a single event (e.g. tsunami). Individual investors must weigh their own needs with the varying and often multiplicative risks. Hurricanes don’t happen very often, but could devastate a property whereas coastal erosion is generally less destructive in the short term but is something that a property owner must be more mindful of on a continual basis.

The bulk of this guide focuses on the issues surrounding coastal erosion, as this is the most common and widespread coastal hazard in Hawai‘i. We begin, however, by defining additional hazards in Hawai‘i and note where to go for more information on these present, but less common, coastal hazards.

Coastal hazards
- natural events that threaten lives, property, and the health of coastal environments.

Hawai‘i’s coastal properties are subject to a variety of coastal hazards that include:

1. High surf
2. Coastal and bluff erosion
3. Coastal flooding
4. Tsunamis
5. Hurricanes
6. Earthquakes
7. Lava flows
8. Subsidence
A tsunami may last for several hours and is capable of causing widespread destruction in low-lying coastal areas. It is important to investigate what areas historical tsunamis have impacted. Historical tsunami flooding information can be identified in the Atlas of Natural Hazards in the Hawaiian Coastal Zone (see the Appendix, page 25 for more information). Maps that identify tsunami evacuation zones are found in the phone book.

A hurricane has multiple components (storm surge, rain, and wind) that can cause severe damage to property and structures. Hurricane season in Hawai‘i is June through November. Hurricane storm surge and flooding are most damaging to properties immediately fronting the ocean in the VE-Zone of the Federal Emergency Management Agency (FEMA) flood zone or in low-lying areas. Information on FEMA flood zones can be found at: [www.floodsmart.gov](http://www.floodsmart.gov) (click on What’s Your Flood Risk? then on Flood Zones Defined).

Cliff-front properties also face bluff failure and erosion hazards from undercutting of the cliffs by waves, and slumping from absorption and release of groundwater.

Additional coastal hazards can be identified in the Atlas of Natural Hazards or see [www.mothernature-hawaii.com](http://www.mothernature-hawaii.com).
Issues to consider when investing in coastal real estate:

1. What is the elevation of the property above sea level and what is the likelihood of flooding? Higher elevation decreases the susceptibility of the property to seasonal high surf and flooding.

2. What is the condition and behavior of the shoreline? Is it rocky, cliffed, or sandy? Is it stable, seasonally dynamic, or chronically eroding? Rocky shorelines tend to be the most stable.

3. Does the configuration of the lot and type of construction allow for relocation of dwellings if threatened by a coastal hazard?

4. What is the shoreline and development history of the property? Have attempts to control erosion been made in the past and were they successful?

5. Have there been any applications for shoreline protection structures? If so, have any been revoked or rejected? Are existing shoreline structures legal?

6. What is the coastal hazard vulnerability of the property?

A professional geologist or engineer can provide a coastal hazard assessment that addresses all of these questions.
Coastal erosion is the most common and widespread coastal hazard affecting Hawaiian shorelines. Erosion rates in the state range up to several feet per year. Coastal erosion often occurs over longer time frames than most coastal hazards, and can be observed and measured for better evaluation and prediction.

Coastal erosion and beach loss are caused by a variety of factors including:

- Sea-level rise
- Seasonal wave changes
- Human impacts to sand supplies

Sea-level rise

Rates of sea-level rise (Figure 2) are projected to accelerate in coming decades, this may result in an increase in chronic coastal erosion rates.

Figure 2. New satellite data suggests the global rate of sea-level rise is 2.9+/-0.4 mm/yr.
Seasonal wave changes

The Hawaiian Islands are exposed to a variety of swell conditions and directions (Figure 3). This includes large (and sometimes damaging) seasonal surf from the north during the winter (October through March), southern swells in the summer (April through September), moderate trade wind swells from the east year-round, and occasional locally generated tropical storms.

**Red** - winter swells from the north.

**Blue** - year-round trade wind swells from the east.

**Yellow** - summer swells from the south.

**Green** - locally generated tropical storms.
Individual swell events can cause dramatic short-term erosion and have been known to erode large sandy beaches in a matter of hours. The beach may gradually recover under gentler wave conditions, or it may not recover until the seasonal wave pattern reverses which may take several months. Some beaches never fully recover from particularly severe erosion events.

**Human impacts to sand supplies**

Human impacts, including structures that interfere with natural sand movement patterns, can also lead to erosion. Dredging of channels in the reef can contribute to coastal erosion. Structures such as seawalls, revetments, and groins, are often built to prevent land from being lost to erosion (see page 14). However, they can be harmful to the beach by trapping sand and preventing it from being accessible to the beach (Figure 4 and...
Coastal dunes play an important role in the beach system and serve as natural buffers to high waves, storms, and tsunamis and help to prevent coastal flooding. Vegetated dunes trap windblown sand, store excess sand, and create an elevated berm that may buffer property against erosion and other coastal hazards. Sand dunes also provide an emergency supply of sand to the beach when erosion occurs (Figure 6).

Figure 5). Shoreline protection structures may also accelerate erosion on neighboring properties.

**Dune**
- ridge or mound of sand located immediately landward of the beach.

**Berm**
- a physical feature marked by an abrupt change in the slope of the beach. Can be used to describe a terrace formed by wave action, a mound, or accumulation of sand.

Figure 6. Large waves, which tend to occur seasonally in Hawai‘i, cause a beach to temporarily change its profile.
Will I be informed about erosion hazards and erosion rates?

Not necessarily. If you are working with a licensed real estate agent, the agent has a duty to disclose material facts, which includes any documented coastal hazard history that they know or reasonably should know.

However, shoreline erosion and other coastal hazards are not always known or documented and may require investigation on the part of the buyer. Buyers should ask their realtor about the Hawai‘i Association of Realtors, Standard Oceanfront Property Addendum or a similar document drafted by the realtor.

This document helps to identify any known encumbrances, shoreline boundaries, shoreline structure permits or coastal hazards. You can obtain more information from the Hawai‘i Association of Realtors.

Some areas, including most of Maui’s sandy shorelines, have had recently-published erosion hazard maps (Figure 7), while other areas may have outdated maps or no erosion data at all. There are plans to map shoreline history on O‘ahu and Kaua‘i in coming years. See the
Appendix for additional information on erosion maps.

In cases where erosion has not been well documented, purchasers should research and evaluate coastal hazards. One method is to review previous shoreline surveys for the property on record with the local office of the State Department of Accounting and General Services (DAGS), Survey Division. Shoreline surveys may reveal the extent of erosion since the property was first surveyed. The surveys often include photographs. Additionally, looking at historical photographs (taken from the ground or from the air) and talking to neighbors can provide useful background on the erosion history.

For information on erosion rates, contact the county planning department where you plan to purchase or build. Some private companies may analyze shoreline hazards for a fee.

Figure 7. A close-up of an erosion hazard map. Red bars indicate Average Erosion Hazard Rates (feet/year). Colored lines parallel to existing shore indicate historical shorelines from the past century. Yellow lines perpendicular to shore are transect lines spaced 20 meters apart.
What are some common signs of an erosion or coastal hazard problem?

1. Eroding bluffs or **scarps** often show vegetation roots or recent debris at the base of a cliff. Moisture seeping out of a clay or dirt bank is also a sign of erosion potential. Notches or indentations at the base of a cliff, living or dead trees on the open beach can indicate undercutting by waves.

2. Historical shorelines (from maps and aerial photographs) that are located progressively more landward over time indicates the area is eroding.

3. Vertical banks, often at the seaward edge of vegetation, anywhere from one foot to several feet high; or vegetation, rocks or structures that are falling over.

4. Makeshift erosion control measures such as: discarded vegetation or other material placed along a bluff or scarp, non-engineered shoreline structures such as cement pads, rocks, sandbags, wood, newly placed sand (often distinguished by a different color or texture), etc.

5. Evidence that waves wash significantly more landward than the “normal” shoreline. This might include debris lines, damaged vegetation, and salt deposits during high surf (see previous section on seasonal surf).
If my coastal property becomes threatened by erosion, what are my options?

1. Do nothing. Allow the erosion to take place without interfering with the natural coastal processes. This may allow the beach to fluctuate in a natural state.

2. Plan a managed retreat from the eroding shoreline. In the long term this may be a cost-effective means of getting a structure out of harm’s way. If space allows, a building may be moved landward on the same lot; otherwise it might be relocated to new property.

3. **Beach replenishment** and/or **dune restoration**. Bringing in sand is one of the simplest active measures for addressing beach erosion. A permit is required for sand placement (for either beach replenishment or dune restoration). Contact DLNR, Office of Conservation and Coastal Lands (OCCL) for details.

4. Placement of temporary erosion-control structures such as **geotextile bags** (Figure 8). Permits for temporary erosion control are only granted under emergency situations when a structure or public utility is immediately threatened.

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**Beach replenishment**
- The technique of placing sand along the shoreline to widen the beach and enhance its capacity to protect inland areas from wave damage.

**Dune restoration**
- The use of sand to rebuild a dune that is damaged by erosion, development, or other human activity. Usually followed by replanting native coastal vegetation.

**Geotextile bags**
- Large sand-filled tubes made of highly durable synthetic fabric, used for both temporary and long-term coastal erosion control projects.
Temporary erosion control may involve permits from both the DLNR and/or the local county planning department, and usually come with a condition that a long-term erosion mitigation plan must be submitted.

5. Construct a **seawall or revetment**. Permits for shoreline protection structures are difficult to obtain, and are considered a last-resort option for shoreline protection due to their potential to damage the beach and dune. It must be shown that all other alternatives have been tried or are no longer viable and that significant hardship will result before permits for a seawall may be granted.

**Did You Know?**

A permit is required for any work in or around the shoreline. Talk to your local officials to find out more.

Figure 8. Insufficient shoreline setbacks often lead to armoring eroding shorelines - here shown with temporary geotextile bags.
Shoreline protection structures

Usually refers to seawalls, revetments, geotextile sandbags, or groins used to stop the loss of land from erosion.

- **seawall**: a vertical or near vertical wall parallel to the ocean, most often built of concrete or grouted rocks.
- **revetment**: a sloping wall constructed from large, interlocking boulders not cemented together.
- **geotextile sandbags**: large sand-filled tubes made of highly durable synthetic fabric.
- **groin**: a wall, or rubble mound perpendicular to the shoreline, extending across the beach into the ocean designed to trap sand.

Obtaining permits for shoreline protection structures can be a considerable challenge and new shoreline structures should be viewed as a last resort. The County planning departments and the State DLNR each have specific requirements that must be met before consideration of an application can be made. Contact the DLNR-OCCL or your local planning office for more information.
Shoreline Setbacks

If I am building a new house on oceanfront property, where should I build?

The shoreline setback rules are administered by the individual counties and thus differ from island to island. The setbacks may be arbitrary and based on average lot depth, or more structured and based on erosion rates. It is advisable to build as far away from the shoreline as possible and try to develop on the highest elevation of the property (but not on the primary coastal dune).

Building codes in flood-prone areas require structures to be built to a minimum height above Base Flood Elevations (BFEs). These elevations are identified on Flood Insurance Rate Maps (FIRMs), which should be available at your county planning or public works department as well as the Army Corps of Engineers. Contact the Army Corps of Engineers for an official determination of the BFE’s and Flood Zone for your property.

The required setback of your county does not guarantee a safe location, particularly when the setback is not based on erosion rates. If no erosion rate exists for the property, it is advisable to check with a consultant and get a hazard assessment that includes a historical shoreline analysis. An advisable minimum setback is 70 times the annual erosion rate plus 40 feet.

Additional construction and development information is available in the Hawaii Coastal Hazard Mitigation Guidebook (page 24). The guidebook provides scientific and technically based standards for hazard mitigation.
Shoreline Certification

A certified shoreline survey is required for most building permits on coastal property and designates the seaward line from which shoreline setbacks are based. The certified shoreline also delineates the boundary between County and State jurisdictions; the County’s jurisdiction extends landward of the certified shoreline while the State’s jurisdiction lies seaward of the shoreline. Surveys are usually carried out by private surveyors contracted by the property owner. The certification is valid for 12 months and applications undergo review and certification by the State Surveyor and the Chairperson of the DLNR.

Applications are reviewed for accuracy with emphasis on shoreline features other than the vegetation line if it is suspected the vegetation has been artificially induced seaward. It is important to consider where the shoreline might be located when evaluating the lot layout for construction purposes. The shoreline certification plays an important part in ensuring that new development is not located in a coastal hazard area, thus the survey should be conservative in order to help avoid future coastal hazards and storm damage.

**Shoreline**

- a location represented by the highest annually recurring reach of the waves.
- This is sometimes represented by the vegetation line or by a line of debris during the season of high surf.
What building construction features help reduce or prevent storm damage?

Several features can prevent or substantially reduce the likelihood of damage to structures from severe storms or erosion. Pilings can raise the first floor above expected flood elevations and storm waves. Walls constructed between the pilings should be designed to break away when hit by waves to prevent damage to the elevated portion of the building. Load-bearing walls should be perpendicular to the shoreline.

Elevating a building to protect it from storm surge and floods increases its exposure to storm winds. The key to reducing storm wind damage lies in the quality of the building’s design and construction. For new homes on the shoreline, consider employing a professional engineer to help ensure adequate structural design. When buying an existing home, an engineer or architect can help assess the structure’s strengths and weaknesses, and suggest modifications to make the house more damage-resistant.

Sand dunes also provide protection during storms and high surf events. You can protect and enhance frontal dunes by keeping vehicles and people off these areas, and by maintaining the native coastal vegetation. Keep in mind that sand dunes help to protect against flooding, damage to structures, and short-term erosion caused by storms.
Can I rebuild or repair my structure if it is damaged by a hurricane or other coastal storm?

This will depend upon the extent of the damage as per current regulations (May 2006). If a legal structure within the shoreline setback area is damaged, repairs valued at up to 50 percent of the replacement cost of that portion of the structure may be permitted. If a legal structure within the shoreline setback area is more seriously damaged, the structure will have to be reconstructed in accordance with the setback rules currently in effect.

Some structures are classified as “non-conforming” which means they are legally grandfathered since they were built before the rules prohibiting them were created. These structures also must conform to the current shoreline rules if severely damaged and in need of replacement or major repair.

Check with your county planning office to find out if a structure is non-conforming and what work is permissible to the structure. Most shoreline structures are privately owned and their maintenance is the responsibility of the property owner, not the State or County. Check with the DLNR and/or County Planning agency if you’re unsure of the ownership or legality of a shoreline structure.
Can I get insurance for damage resulting from erosion and flooding?

Possibly. You may be able to purchase a flood insurance policy which is usually separate from a standard homeowner’s policy. The National Flood Insurance Program (NFIP) was established by Congress to make flood insurance available nationwide to eligible properties. Large discounts on premiums often are available for buildings constructed above minimum standards. For example, discounts may be available for buildings elevated on pilings or built higher than required to avoid storm-surge flooding. Check with your insurance company on their policy.

Is flood insurance mandatory for coastal property?

Federally insured lenders, including mortgage companies, banks, and savings and loan associations require flood insurance for the life of their lien if the property is in an identified flood zone. Failure to maintain coverage may permit the lender to declare the balance of the loan due and payable.

For information about flood insurance and discounts, contact your local planning or public works department, insurance agent, or the National Flood Insurance Program.
What are the limitations of flood insurance?

Federal flood insurance covers only structural damage – including damage from waves – caused by flooding. As a rule, damage caused by chronic, long-term erosion is not covered. Furthermore, a federally-backed flood insurance policy covers only damage to the insured structure. It does not cover damage to land caused by floods, waves or erosion or damage from other events, such as hurricane-related winds (Figure 9).

These same limitations may apply to privately underwritten insurance. Many privately underwritten homeowner policies cover wind damage and water damage caused by wind; e.g. wind damage to a roof resulting in leaks. However, because of the high risk in coastal areas, some private insurance companies are excluding coverage for wind damage.

Recent trends in insurance

In the wake of the heavily destructive 2005 Atlantic/Gulf Coast hurricane season, some insurance companies are cancelling or not issuing new coastal homeowners insurance policies along the US East Coast and Gulf Coast. In Florida alone, over 500,000 policies have recently been cancelled. Talk to your insurance agent about your options.
Do

1. Do research the shoreline history. Get a coastal hazard assessment from a professional if you’re not sure or have concerns about the erosion history.

2. Do determine if the land has experienced past marine flooding. Determine if all buildings meet BFE requirements.

3. Do locate all improvements well away from the shoreline to allow the beach room to migrate as well as minimize risks to coastal hazards.

4. Do gain an understanding of the local coastal processes and wave conditions, and how the beach changes seasonally.

5. Do investigate shoreline structures to confirm their legality. New homeowners assume responsibility for existing structures whether they are legal or not.

6. Do obtain a certified shoreline survey to confirm the shoreline position and check for shoreline encroachments (unpermitted structures on state land).

7. Do maintain the natural dune features and native plants around the shoreline area.

8. Do investigate alternative erosion management measures if necessary.
Don’t

1. Don’t landscape seaward of the natural vegetation line, or encourage vegetation to grow unnaturally seaward.
2. Don’t build structures within a coastal high hazard area that are likely to be threatened by waves or erosion.
3. Don’t alter, grade, trample on or reduce the height of the coastal dune.
4. Don’t assume the shoreline is stable just because it looks wide.
5. Don’t assume you will be granted an authorization for a shoreline structure just because the shoreline is eroding. There are specific criteria that must be met in order to obtain permission for shoreline structures.
Erosion Rates

1. For the island of Maui, erosion rate maps exist for all sandy shorelines and can be downloaded at: www.co.maui.hi.us/departments/Planning/erosion.htm.


Other Resources for Consultants

Look in your state phone book under Architects or Engineers-coastal, consulting, environmental or oceanographic.
Hawai‘i Coastal Hazard Mitigation Guidebook

Designed for a wide and varied audience from planners and architects to homeowners and government agencies, the guidebook complements the Federal Emergency Management Agency’s Coastal Construction Manual with a special emphasis on land use planning and siting. The purpose of the guidebook is to reduce the risk to coastal development by planning for natural hazards such as erosion, flooding, tsunamis and hurricanes.

www.soest.hawaii.edu/seagrant/communication/HCHMG/hchmg

To order a copy of the guidebook, contact the University of Hawai‘i Sea Grant College Program 2525 Correa Road, HIG 208 Honolulu, HI 96822 Phone: 956-7410 Fax: 956-3014 email:uhsgcomm@hawaii.edu

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Information on the Web*

1. Atlas of Natural Hazards in the Hawaiian Coastal Zone
   http://pubs.usgs.gov/imap/i2761

2. Coastal Mapping
   http://coastal.er.usgs.gov/hurricanes/mappingchange/scale.html

3. FEMA Coastal Construction Manual
   www.fema.gov/rebuild/mat/fema55.shtm

4. FEMA Flood Insurance Rate Maps (FIRMs)
   www.msc.fema.gov

5. Hawai‘i Statewide Hazard Mitigation Forum
   www.mothernature-hawaii.com

6. Kauai Shoreline Erosion Management Study
   www.hawaii.gov/dbedt/czm/czm_initiatives/initiatives.html

7. Participant’s Guide to the SMA Permit
   www.hawaii.gov/dbedt/czm/czm_initiatives/sma.html

8. Sea Level Rise and Tides
   http://tidesandcurrents.noaa.gov/index.shtml

9. Shoreline Setbacks (Maui)
   www.co.maui.hi.us/departments/Planning/czmp/ssa.htm

10. Shoreline Setbacks (O‘ahu)
    www.co.honolulu.hi.us/refs/roh/23.htm

11. Tsunami - The Great Waves, June 2005
    www.hawaii.gov/dbedt/czm/czm_initiatives/initiatives.html

12. University of Hawai‘i Coastal Geology Group
    www.soest.hawaii.edu/coasts/index.html

13. UH Ocean Atlas
    http://radlab.soest.hawaii.edu/atlas

*accurate as of May 2006
Additional Information:

Hawai‘i Coastal Zone Management Program (CZM)
Phone: (808) 587-2846
www.state.hi.us/dbedt/czm

Department of Accounting and General Services (DAGS) Survey Division (O‘ahu)
Phone: (808) 586-0380
www.hawaii.gov/dags/survey

Department of Land and Natural Resources Office of Conservation and Coastal Lands (DLNR-OCCL)
Phone: (808) 587-0377
www.hawaii.gov/dlnr/occl

U.S. Army Corps of Engineers (COE)
Phone: (808) 438-9258
www.pod.usace.army.mil

Department of Health, Clean Water Branch
Phone: (808) 586-4309
www.state.hi.us/doh/eh/cwb

Hawai‘i Association of Realtors
Phone: (808) 733-7060
www.hawaiirealtors.com

County Planning Offices:

City and County of Honolulu (O‘ahu)
Phone: (808) 523-4131
www.honoluludpp.org

Hawai‘i County (Hawai‘i)
East Hawai‘i: (808) 961-8288
West Hawai‘i: (808) 327-3510
www.hawaii-county.com/directory/dir_plan.htm

Kaua‘i County (Kaua‘i)
Phone: (808) 241-6677

Maui County (Maui, Moloka‘i, Lāna‘i)
Phone: (808) 270-7735
www.co.maui.hi.us/departments/Planning