THE MAUI FLOOD ZONE MAP YOU SHOULD CHECK BEFORE YOU MAKE AN OFFER

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You found the house. The lanai faces the right direction, the price works, and you are ready to write. Here is the step most buyers skip.

Pulling the flood zone on a specific Maui parcel takes about five minutes, and it belongs before your offer rather than after inspections start. A flood zone designation can add hundreds of dollars to your monthly payment, trigger insurance your lender will not let you decline, and complicate a condo purchase in ways nobody mentions until escrow is already open. None of that is a reason to avoid a property. It is a reason to know the number while you still have room to negotiate. This guide walks you through where to look it up, what the zone letters mean in real Maui locations, what the cost actually looks like, and the short checklist to run before you write.

1. WHY THIS CHECK BELONGS BEFORE YOUR OFFER

Hawaii law does require disclosure, so you will find out eventually. Under HRS 508D-15, residential property that sits inside a special flood hazard area as designated on FEMA's National Flood Insurance Program maps must be disclosed to the buyer. The problem is timing. Seller disclosures typically land after you are already in contract, which means you have committed to a price and your emotional investment is high. If the insurance quote comes back at $2,400 a year instead of the $600 you assumed, you are renegotiating from a weak position instead of pricing it in from the start.

2. WHERE TO LOOK UP A MAUI PROPERTY'S FLOOD ZONE

Start with the State of Hawaii Flood Hazard Assessment Tool at fhat.hawaii.gov, which displays FEMA's digital Flood Insurance Rate Maps and is searchable by address or by tax map key (TMK). TMK is the more precise search since Maui addresses can be inconsistent. Cross-check on the County of Maui Flood Zone Viewer, which pulls from FEMA's FIRM as well as other flood-prone areas identified by federal or state agencies, and notes that development within a special flood hazard area may require a Flood Development Permit under Maui County Code section 16.29.

If you want something official in your file, you can email the Department of Public Works Engineering Division with the tax map key and property address, and they will provide the FIRM information for that parcel. One caveat before you rely on any of it: the assessment tool does not identify every area subject to flooding, and counties may regulate development in areas outside the mapped high-risk zones.

3. WHAT THE ZONE LETTERS MEAN IN MAUI TERMS

The shorthand to remember is that any zone starting with A or V is a Special Flood Hazard Area, meaning a one percent or greater chance of flooding in any given year, commonly called the 100-year flood. Zone X is the low-to-moderate risk designation with no federal insurance requirement, and it is worth knowing that many properties in Central and South Kihei sit in X zones with minimal flood risk. Zone AE is the most common high-risk designation here, showing up near Kahului Harbor, in Paia near Baldwin Beach and Spreckelsville, from Maalaea toward Kihei near Maalaea Bay and Waipuilani Park, on the outskirts of Lahaina, along the inland edge of the Keanae peninsula, and around Papalaua Wayside Park. Zone AH means shallow pooling water rather than moving water, with average depths of one to three feet, covering only about a third of one percent of Maui, mostly in low-lying coastal Kihei. Zone VE is the coastal velocity zone where storm surge and wave action are expected, common in low-lying parts of Maui and Kauai, and it carries the strictest building requirements and the highest premiums.

4. WHAT A FLOOD ZONE DOES TO YOUR MONTHLY PAYMENT

If a property is in a Special Flood Hazard Area and you're using a federally backed mortgage, your lender will generally require flood insurance, which is separate from standard homeowners coverage. Under FEMA's Risk Rating 2.0, premiums are based on factors like distance to water, construction and foundation type, elevation, prior claims, and rebuilding cost. The flood zone mainly determines whether coverage is required, so two homes on the same Kihei street can have very different premiums. As a rough guide, the average NFIP premium in Hawaii is about $782 a year, while Zone AE policies average around $687, but actual costs can vary widely.

5. MAUI'S MAPS ARE OLDER THAN YOU MIGHT ASSUME

Maui County's effective Flood Insurance Rate Map dates to November 4, 2015, with individual Letters of Map Revision issued since. Oahu, by contrast, received a full FIRM update effective June 10, 2026. So Maui is working off a map that predates a decade of storms, development, and drainage changes, and that cuts both directions: some parcels are mapped as higher risk than they are today, and others are not yet mapped for risk that has become obvious on the ground. Recent weather makes the point, since a March 2026 Kona low brought significant flooding to parts of South Maui including the Kihei Crossroads property, and drainage problems in some residential areas were not isolated incidents. Check the preliminary map layer in FHAT alongside the effective one, then walk the property and talk to neighbors, because water stains on garage walls tell you things a 2015 map cannot.

6. IF YOU ARE BUYING A CONDO, ASK DIFFERENT QUESTIONS

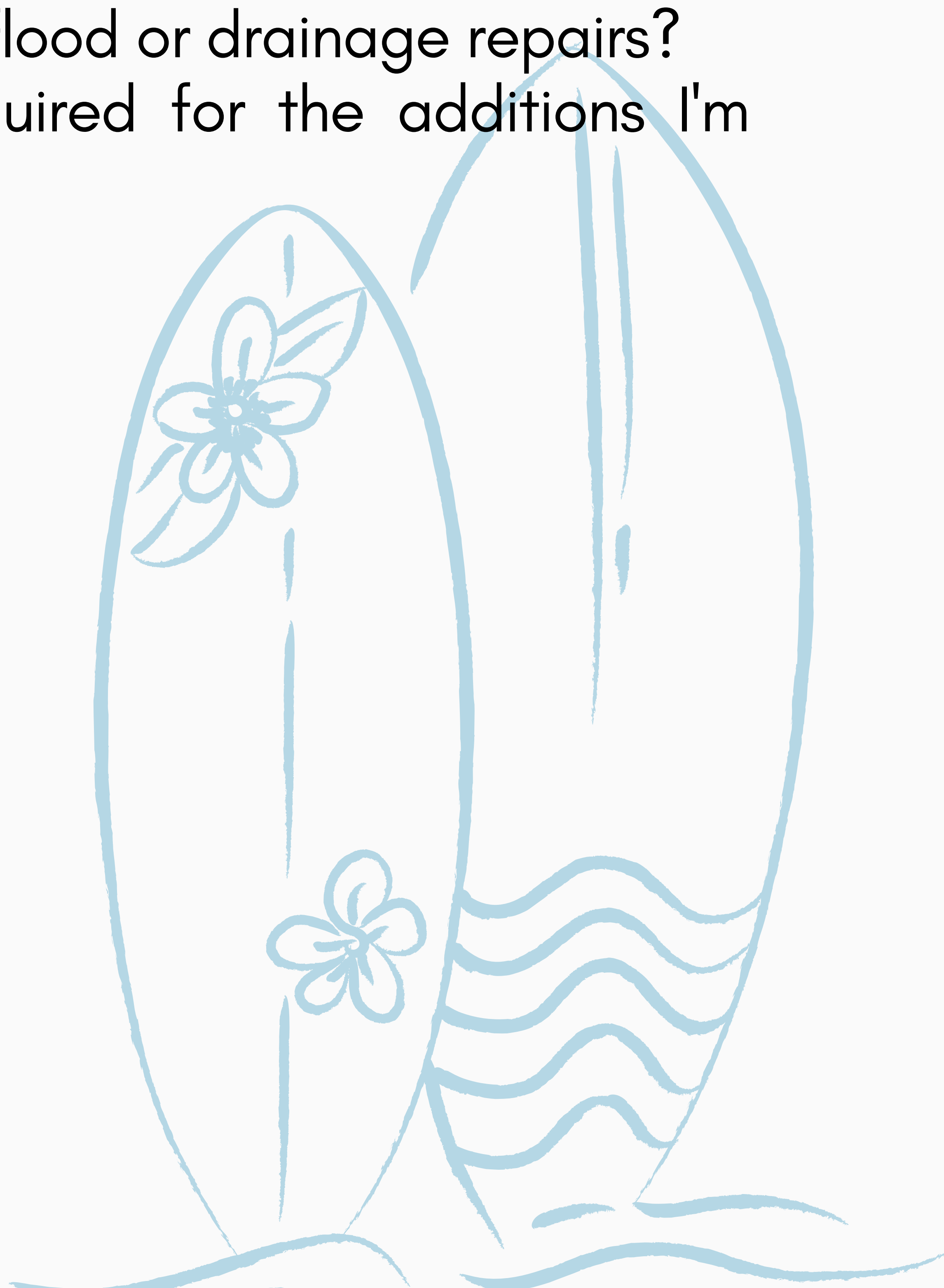
Condo buyers have an extra layer that is easy to miss. The association typically carries a master flood policy called an RCBAP, which can only be purchased by the owners' association, requires that 75 percent or more of the building's floor area be residential, and caps building coverage at the lesser of full replacement cost or the number of units multiplied by $250,000. Two gaps matter to you. First, the RCBAP covers the structure and common areas but not your personal belongings or the improvements inside your unit, so you may still want your own policy. Second, and more consequential, Fannie Mae and Freddie Mac require adequate flood coverage for a building to stay warrantable, and an association that drops or underinsures it can block conventional financing for unit buyers. Ask for proof of the master policy and its coverage amount before you commit, because a building with an insurance gap is hard for you to finance now and hard for your buyer to finance later.

QUESTIONS TO ASK THE LENDER

- Is this property in a Special Flood Hazard Area according to your flood determination?
- Will you require flood insurance, and at what coverage amount?
- Will the premium be escrowed into my monthly payment?
- Do you accept private flood policies, or NFIP only?
- If this is a condo, does the building's master flood policy meet your requirements?
- Will coverage be effective at closing, or is there a waiting period on my file?
- If I obtain a Letter of Map Amendment later, what do you need to drop the requirement?

QUESTIONS TO ASK ABOUT THE HAWAIʻI PROPERTY

- What is the exact flood zone by TMK, on both the effective and preliminary maps?
- Is there a current elevation certificate, and what is the first-floor elevation?
- Has the property ever flooded, and were any insurance claims filed?
- What is the seller's current flood premium and carrier?
- Has any regrading, drainage work, or fill been done on the lot?
- For condos: what is the master flood policy coverage amount and expiration date?
- Are there any special assessments related to flood or drainage repairs?
- Would a Flood Development Permit be required for the additions I'm planning?



IF THE QUOTE COMES BACK HIGHER THAN YOU EXPECTED

It happens, even on properties that looked fine on the map. What matters is why.

If the zone is genuinely high risk, that number is real and you price it in or you move on. If the first-floor elevation was never documented, that is fixable. If the elevation certificate on file is fifteen years old, that one was preventable. Most buyers never find out which of the three they are dealing with.

Here is the part that is hard to do from the mainland. Every property on your list gets checked before you see it. Effective zone, preliminary zone, elevation certificate, claim history, and for condos the master flood policy. Then a real quote on the actual address before your offer goes in, while you still have room to negotiate. Send your timeline and the properties you are watching, and we will start checking.

READY TO TALK IT THROUGH?

Scan the QR code to book a free, no-pressure call. Bring your timeline, your island, and any address you are already watching, and we will tell you straight what the flood zone means for that property, whether the premium is fixable or permanent, and what to verify first. No pitch, no obligation. Just a clear read from people who pull flood determinations on Maui parcels every week.

Because getting surprised in escrow usually is not about the flood zone. It is about what nobody checked before the offer went in.

Scan to Book a Time Here