Quick Reference

Town Hall Department Phone Numbers:

Administration/Selectmen	508.430.7514
Brooks Free Library	508.430.7562
Building	508.430.7506
Conservation	508.430.7539
Engineering	508.430.7508
Fire	508.430.7546
Highways/Maintenance	508.430.7555
Health	508.430.7509
Natural Resources	508.430.7532
NFIP / CRS Coordinator (Harwich Planning Department)	**508.430.7511**
Police	508.430.7541
Local Power Company	800.592.2000
Local Natural Gas	800-732-3400

TOWN OF HARWICH
http://www.harwich-ma.gov/

FEMA
http://www.fema.gov/

NFIP
http://www.floodsmart.gov/

HOMELAND SECURITY
http://www.dhs.gov/

Flood Facts:

- Did you know that homes in the so-called "100-year" floodplain have a 26% chance of flooding over a 30-year period—the length of a typical mortgage?
- Did you know that people living outside of the mapped floodplain file over 20% of National Flood Insurance Program (NFIP) claims and receive one third of FEMA's disaster assistance for flooding?
- Did you know that flood insurance is available to all home and business owners—even those living outside high-risk areas?
- Hurricanes, winter storms, heavy precipitation and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- If you live in a moderate-to-low risk area you may be eligible for the low cost Preferred Risk Policy through NFIP.
- You are eligible to purchase flood insurance as long as your community participates in the NFIP.

Harwich Facts:

Harwich voluntarily participates in the incentive Community Rating System (CRS) program and is currently rated as a **Class 8** community. This rating entitles *most* residents of Harwich to a **10% flood insurance discount**.

Town of Harwich

Town of Harwich

Flood Protection and Public Information Resources 2019

SEAL OF THE TOWN OF HARWICH
INCORPORATED SEPT. 14. 1694
ADOPTED SEPT. 4. 1897.

Town Resources

Significant areas of Harwich are within federally designated flood hazard areas. Flooding in any of these areas can come with little warning, depending on the severity and timing of a storm. Floods can be dangerous to humans and to property. Coastal erosion is just the first indicator of a storm's hazardous effects.

If you are in the floodplain, this flyer provides valuable information, resources and ideas of what you can do to protect yourself and your property from flood hazards.

The first thing you should do is to see if you are in a mapped floodplain. For an online map visit FEMA's Map Service Center: **http://msc.fema.gov**. Flood Insurance Rate Maps (FIRMs) and reference materials are available through the Planning, Building, or Engineering Departments at Town Hall and reference materials are at the Brooks Free Library.

Town of Harwich
732 Main Street
Harwich, MA 02645
www.harwich-ma.gov

Save this brochure.

A complete list of local phone numbers and web links are on the last page of this brochure.

Plan, Prepare and Mitigate

Flood Awareness

Flooding is costly and dangerous. The better able we are to communicate possible flood risk through increased public awareness the greater the actions that lead to reduced risks to life and property.

Muddy Creek

The Muddy Creek area was recently restudied after a culvert replacement improved the flow of water. This may have changed your floodplain designation and could affect your flood insurance costs. Checking the most recent flood map is free and easy at the FEMA Map Service Center or at Town Hall.

Flood Insurance

National Flood Insurance Program (NFIP):

Flood insurance covers all floods that affect two contiguous properties or two contiguous acres. Talk to your insurance agent as homeowner's insurance policies do not cover damage from floods. You can purchase additional flood insurance policies for a structure and/or contents. In most cases, this insurance is backed by the Federal Government and is available to everyone, even for properties that have been flooded.

Flood Safety Measures

Protecting your Property:

- Local builders and building officials can provide information on flood-proofing, retrofitting and re-grading your property to mitigate damage. Alterations to your property and land may require permitting, so please check with the Building Office before you begin.
- Do not dump or throw anything into the ditches, streams, or rivers. Even grass clippings and branches can accumulate and plug channels.
- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet.
- Do not drive through a flooded area or around road barriers. The road or bridge may be washed out. Hurricanes, winter storms and snowmelt are common causes of flooding.
- Stay away from power lines and electrical wires. Electrical current can travel through water. Report downed power lines.

Visit **www.floodsmart.gov/** and **www.fema.gov/plan** to subscribe to updates and view available fact sheets and resource materials.