# FEMA Flood Insurance Rate Maps (FIRMs) And The National Flood Insurance Program (NFIP)

The current Flood Insurance Rate Maps for the Town of Harwich went into effective on July 16, 2014. As part of the Town’s participation in the National Flood Insurance Program we are required to maintain public map viewing.

(Concerned property owners should seek advice from their mortgage holder or insurer.)

The Town of Harwich possesses the paper maps and they are available for public viewing at the Planning Office, located on the second floor of the Town Hall, 732 Main Street, Harwich, upon request. **These are the exact same maps found online at FEMA’S Map Service Center:** <https://msc.fema.gov/portal/search>.This site uses an address look-up search technique and a zooming technique. Be sure to include Harwich MA (or any town and state) after the address for all address look-up products. Select MAP IMAGE to see a digital copy of the paper map or DYNAMIC MAP (highly recommended) to create a snapshot and legend of the selected search address.

Another free but ‘simplified’ mapping tool can be found at the **Cape Cod Commission’s Resource Center**. This is another web based application that is easy to navigate: [http://gis-services.capecodcommission.org/apps/JS\_Developing/FEMA\_Floodplains/Index.htm.](http://gis-services.capecodcommission.org/apps/JS_Developing/FEMA_Floodplains/Index.htm) Click on the ***search by address*** link in the navigation bar. This application also uses an address look-up search and has a user friendly legend.

Many answers can be found on the **FEMA Flood Smart** website including finding a local agent to assist with your insurance questions as well as details regarding the [Homeowner Flood Insurance Affordability Act](https://www.fema.gov/flood-insurance/rules-legislation/laws#:~:text=The%20Homeowner%20Flood%20Insurance%20Affordability,annual%20surcharge%20to%20all%20policyholders.) (HFIAA) (<https://www.floodsmart.gov/>)**.**

Older building permits and/or septic plans contain very limited information regarding elevations and/or top of foundation information. For newer construction of structures and septic systems some information may be available but only if your design professional supplied the information to the Town. Check directly with your design professional.

Hiring a local land surveyor or engineer may be necessary to meet your lender’s and insurer’s requirements. Property owners looking to mitigate higher insurance costs are encouraged to seek advice from a local builder or builders’ association.

The Planning staff and Building Officials are available to assist residents with general information during regular Town Hall business hours. The Planning Department is the Community Rating Systems Coordinator for the Town of Harwich and may be reached by phone at 508‑430‑7511. Email requests are always welcomed by contacting Elaine Banta, Planning Assistant at ebanta@town.harwich.ma.us.