

FEMA FLOOD INSURANCE RATE MAPS (FIRM) AND THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

The FLOOD INSURANCE RATE MAPS for the Town of Harwich were recently updated and became 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.

Some Harwich properties in low-risk zones (B, C and X) may have been reclassified to a high risk zone (A zones or V). Concerned property owners should seek advice from their mortgage holder or insurer.

The Town of Harwich possesses the newly adopted paper maps and they are available for public viewing at the Planning Office upon request. **These are the exact same maps found online at FEMA'S Map Service Center:** <https://msc.fema.gov/portal>. This site uses an address look-up search technique.

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://www.capecodcommission.org/departments/technicalservices/GIS/mappingapplications>. This application uses a zooming technique.

Many answers can be found on the **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.floodsmart.gov/floodsmart/>.

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.

Harwich Planning staff is available to assist residents with the above general information on Mondays between 6 - 7 PM (except on holidays) and on Tuesdays and Thursdays between 2 - 3 PM. You may also deliver written requests for information at any time, and we will respond during these hours.