



# Living with Water

November 12, 2024



# Our Core Objectives

**Part 1:** To spark interest and care for the ecosystems that surround seacoast homes and provide practical resources on wetlands, shorelands and water quality that could be shared with clients.

**Part 2:** To provide information on tides, flood zones and insurance that can help clients assess risks, prepare for risks preemptively and mitigate damage after impacts.



# Outline for Today

9:00 am Welcome & Introductions

## ***PART I: SELLING THE SEACOAST***

9:20 Our Coastal Landscape

9:25 Shoreland and Wetlands Rules

10:00 *VISIT THE EXHIBIT: WATER HAS A MEMORY*

10:30 Break

## ***PART II: FLOOD RISK & RESILIENCY***

10:45 Tides and Water Levels

11:05 Determining Flood Risk

11:25 Flood Resiliency

12:00 pm Adjourn



# **A few requests for today....**

**One person, one mic**

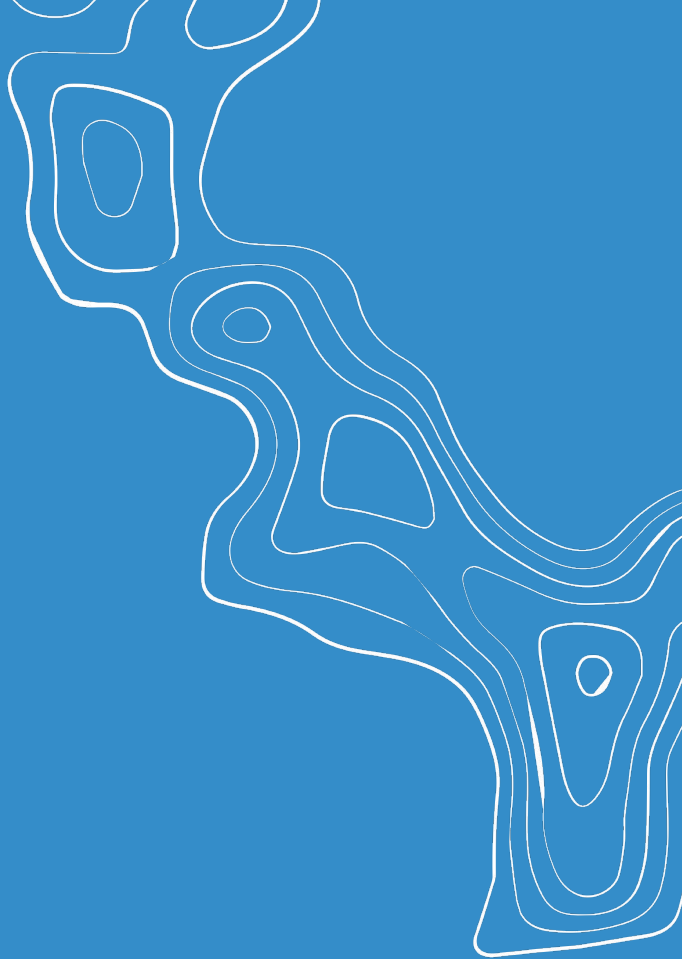
**No one knows everything,  
but together we know a lot**

**Move up, move up**

**We can't be articulate all the time**

**Embrace curiosity**

*Adapted from the Anti-Oppression Resource & Training Alliance  
(AORTA)*



# Who We Are



**Talia Sperduto**, Samonas Realty

**Lynn Vaccaro**, Great Bay National Estuarine Research Reserve

**Abigail Lyon**, Piscataqua Region Estuaries Partnership

**Annie Cox**, Piscataqua Region Estuaries Partnership

**Lisa Wise**, NH Sea Grant and UNH Extension

**Jennifer Gilbert**, DES Coastal Program

**Kaleigh Johnson**, Portsmouth Atlantic Insurance

**Course Sponsors:** Portsmouth Atlantic Insurance, Samonas Realty  
and the NH Coastal Adaptation Workgroup

# All course materials, slides and links will be available at: [nhcaw.org](https://nhcaw.org)



The screenshot shows the nhcaw.org website. The navigation bar includes 'Who WE ARE', 'What WE DO', 'Follow EVENTS & STORIES', and 'Explore DATA & RESOURCES'. The CAW logo is in the top right. A featured article titled 'KEY TAKEAWAYS FROM THE 2024 NH CLIMATE SUMMIT' is displayed, dated July 2024, with a 'Read More' button. Below the article is a 'WHO WE ARE' section with a 'LEARN MORE' button. A group photo of the CAW members is shown at the bottom right.

**KEY TAKEAWAYS FROM THE 2024 NH CLIMATE SUMMIT**  
July 2024  
[Read More](#)

**WHO WE ARE**  
The New Hampshire Coastal Adaptation Workgroup (CAW) is a collaboration of over 30 organizations working to assist communities in NH's coastal watershed to prepare for the impacts of extreme weather and long term climate change...  
[LEARN MORE](#)

<https://www.nhcaw.org/key-takeaways-2024-summit/>



# Tell Us About You

Please take out your phones and scan the QR code



## 1. What statements describe you?

- a. I work as a realtor
- b. I support the real estate industry
- c. I serve on a municipal board
- d. I have personally experienced flooding

## 2. How long have you been working on the seacoast?

## 3. Please share a question you have about the course topic.

# Part 1. Selling the Seacoast

- Our Coastal Landscape
- Shoreland and Wetland Rules



- Key natural features of the coastline
- Protecting these habitats protects people



## Part 1A. Our Coastal Landscape

Photo from NewEngland.com

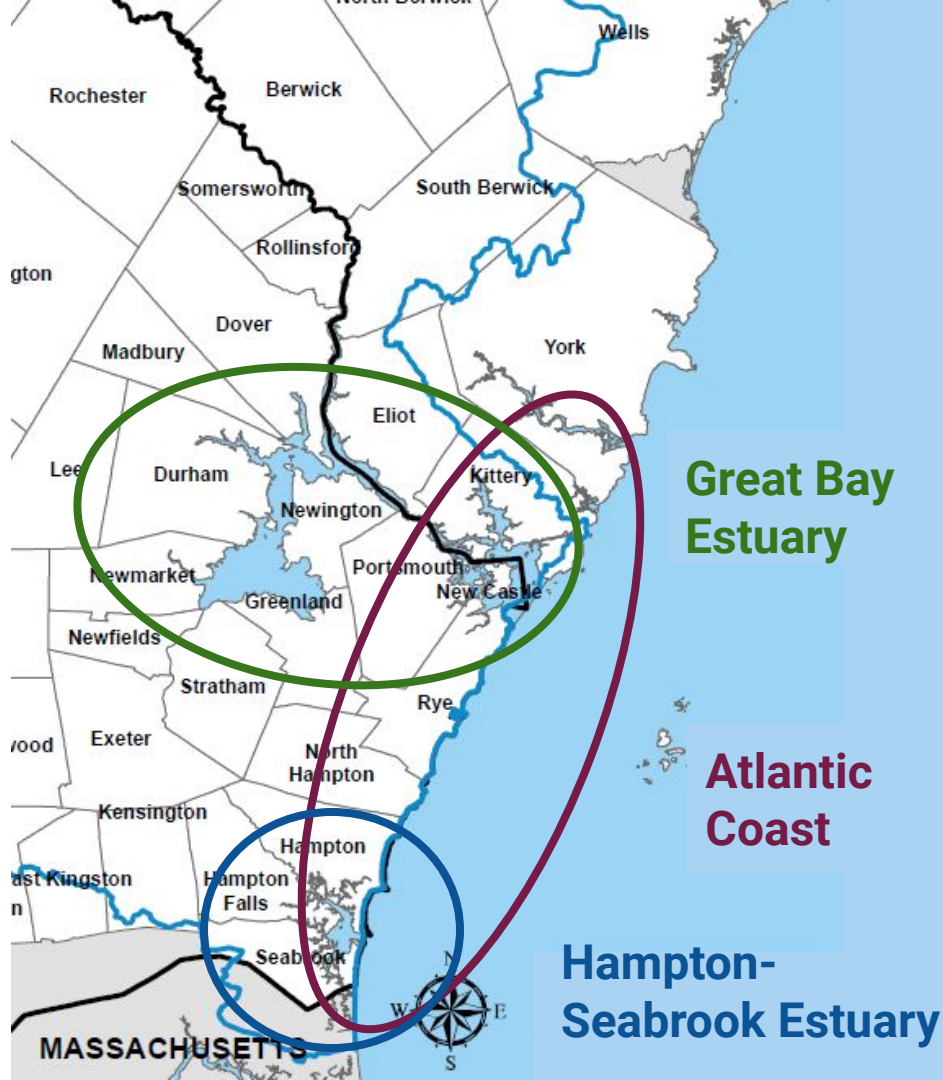
# Seacoast NH

**18**  
miles  
coastal  
shoreline

**2**  
nationally  
significant  
estuaries

**326**  
miles  
tidal  
shoreline

**17**  
coastal zone  
communities



Coastal habitats make this area special



# Dunes & Beaches

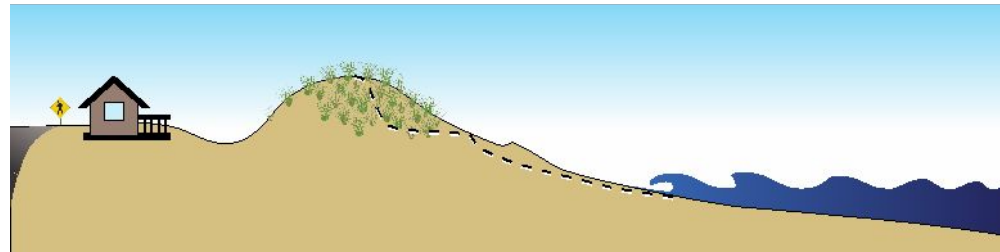
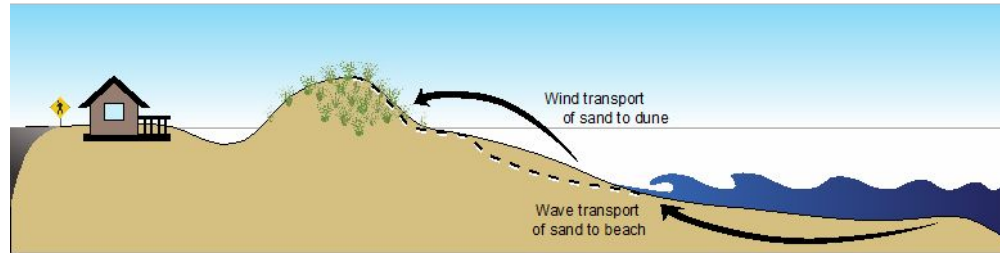
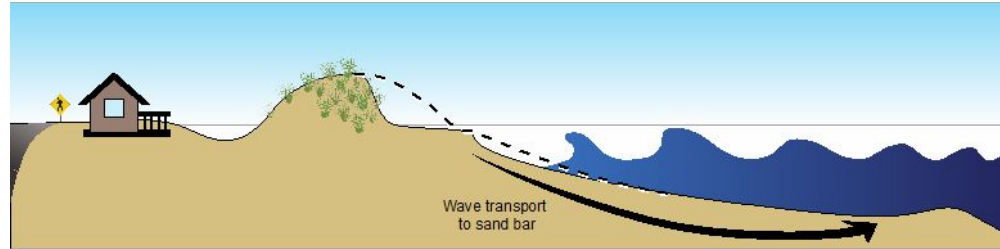
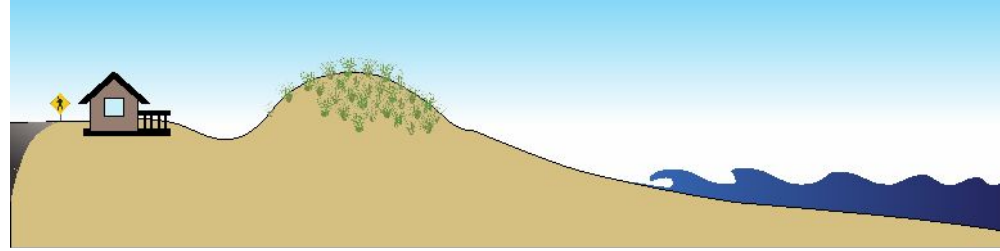


# How beaches and dunes work

Dunes provide sand for beaches

Protect landward properties and infrastructure during storms

Capture sand and store it for the next storm





Pre-Sandy

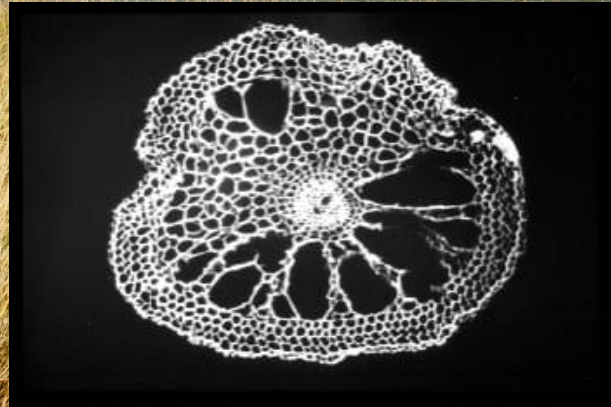


Post-Sandy



*A portion of Seaside Park shoreline in early spring 2012 (left) and after Sandy in November 2012 (right). To the north, a much smaller dune allowed storm waves and surge to push sand several blocks inland. To the south, a wider dune buffer provided better overwash protection. Images courtesy of the [New Jersey Office of Information Technology](#), [Office of GIS](#) and the [USGS Hazards Data Distribution System \(HDDS\)](#).*

# Salt Marshes





# Salt Marshes



# Salt Marshes



# Rivers & Freshwater Wetlands



# Buffers



# Coastal Habitats Provide Vital Ecosystem Services



**Natural infrastructure!**

# Coastal habitats make this area special & provide valuable natural infrastructure



Buffers



Rivers and  
Freshwater  
Wetlands



Salt Marshes

Dunes & Beaches



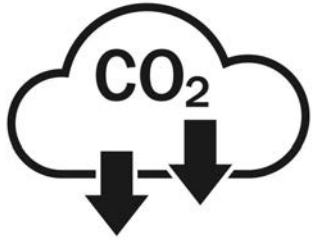


**SUPPORT HEALTHY  
FISHERIES**



**PROVIDE ESSENTIAL  
FISH & WILDLIFE  
HABITAT**





**SEQUESTER  
CARBON**







Exeter / Stratham



**REDUCE COASTAL  
FLOODING**





**PROTECT  
SHORELINES FROM  
EROSION**



# Protecting coastal habitats protects us!

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- Keep development away from streams, wetlands and tidal waters
- Leave a thick vegetated buffer along the water's edge
- Avoid trampling fragile marsh or dune grasses
- Address all sources of erosion
- Use landscaping techniques that benefit wildlife and water quality

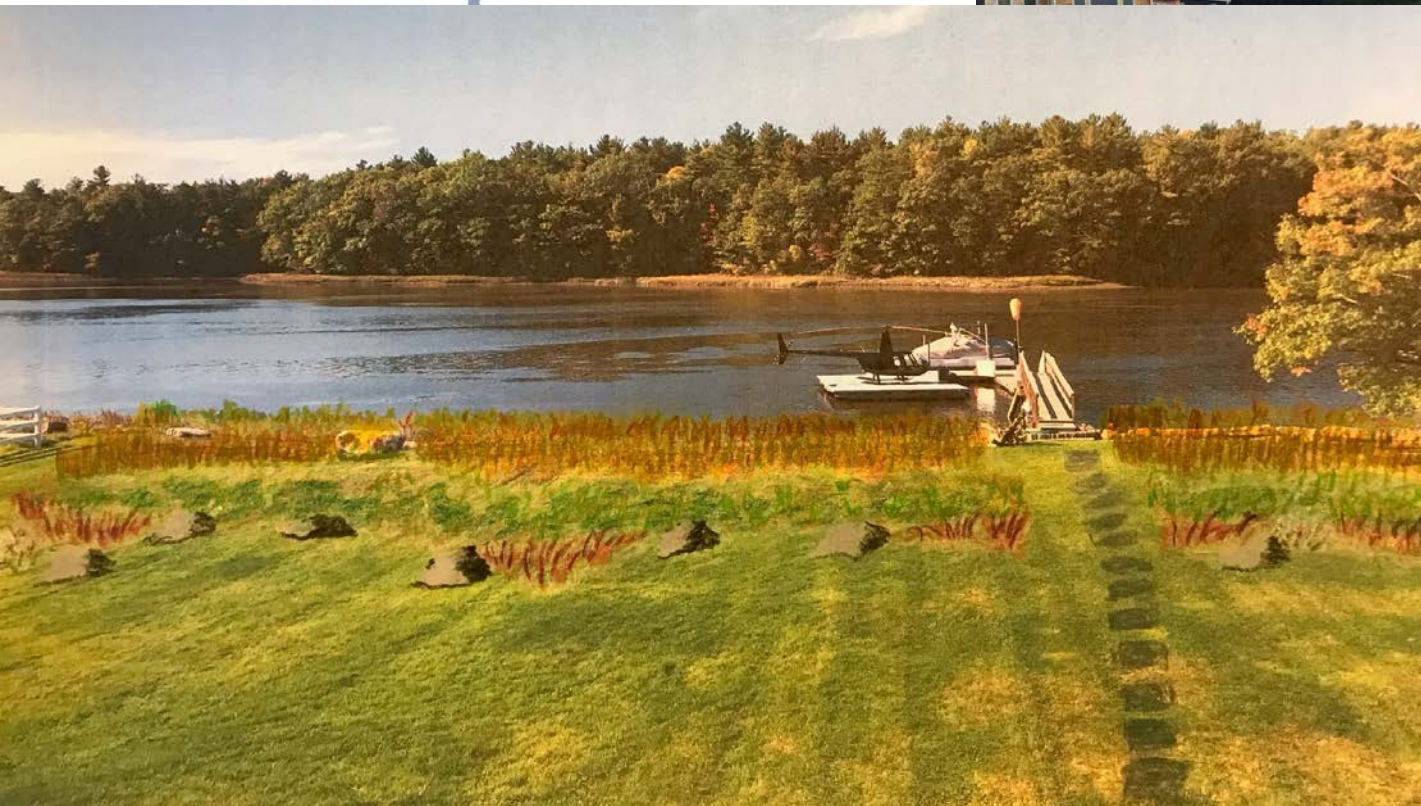


Salmon Falls  
River

# Great Bay Estuary



Fall 2021



January 2022

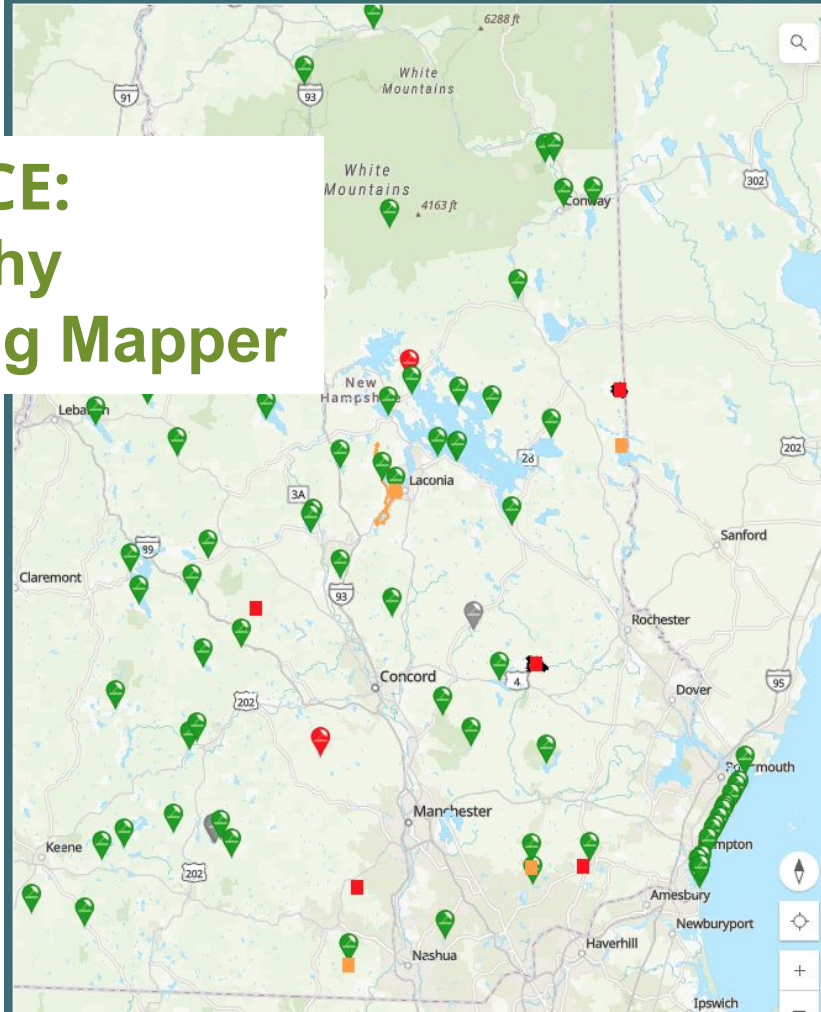


Gulf of

# How do I know if it's safe to swim and play in the water?



## RESOURCE: NH Healthy Swimming Mapper



### Current Fecal Bacteria Advisories

-  Clough State Park Beach issued on 8/2/2024
-  Center Harbor Town Beach issued on 8/15/2024

Last update: 9 seconds ago

### Current Cyanobacteria Watches (Alerts)

Click on a waterbody listed below to zoom to the location and to see more information

- Silver Lake, Hollis - issued on 8/8/2024
- Winnisquam, Belmont, Meredith, Laconia, Sanbornton, Tilton - issued on 8/9/2024
- Phillips Pond, Sandown - issued on 8/13/2024
- Lake Ivanhoe, Wakefield - issued on 8/15/2024

Last update: 9 seconds ago

### Current Cyanobacteria Warnings (Advisories)

Click on a waterbody listed below to zoom to the location and to see more information

- Province Lake, Eppingham and Wakefield - issued on 8/2/2024
- Baboosic Lake, Amherst - issued on 8/5/2024
- Halfmoon Pond, Kingston - issued on 8/8/2024
- Bow Lake, Strafford - issued on 8/14/2024
- Tucker Pond, Salisbury - issued on 8/15/2024



# Maine Healthy Beaches Portal

Water Quality Monitoring and Beach Status

Beach Monitoring Season is from Memorial Day to Labor Day

[Internal Site Sign In](#)

[Sign Up for Beach Advisory Alerts](#)

## Welcome to the Maine Healthy Beaches Portal

Beach Monitoring Season is from Memorial Day to Labor Day

# RESOURCE: Maine Healthy Beaches Portal




by the Maine Department of Environmental Protection for Maine's and advisories and closures. [Learn more about the MHB Program.](#)

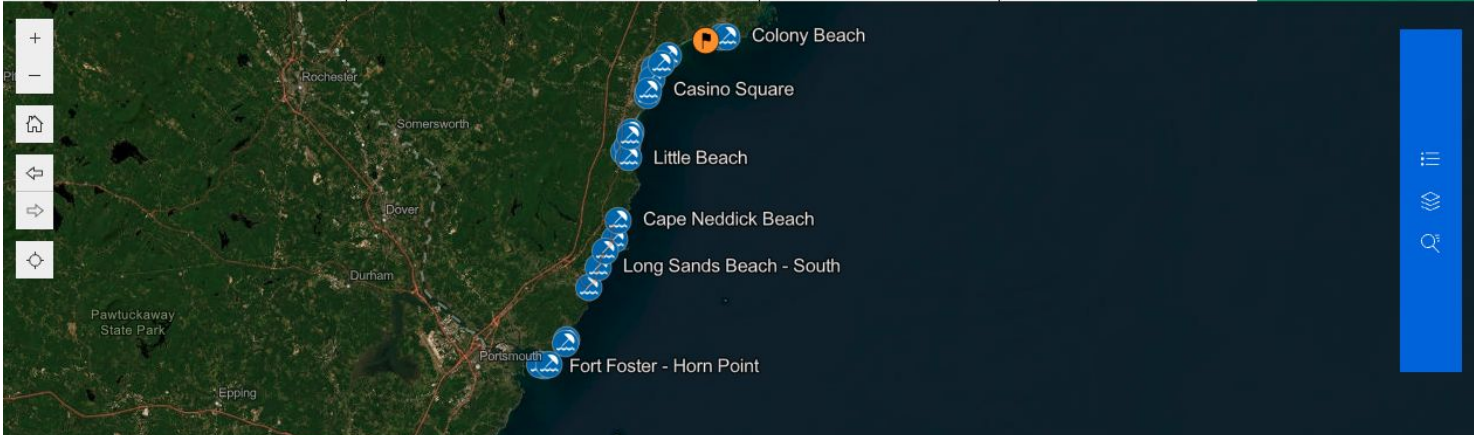
or safety threshold) for Enterococcus bacteria in marine waters is **ends posting an Elevated Bacteria Advisory when results are ≥** by participating Management Entities, which are the towns, parks, or ging the beach.

**View Individual Beach Page:**

Select a Beach

[View](#)

|  |   |  |  |   |
|--|---|--|--|---|
|  <p><b>ELEVATED BACTERIA ADVISORIES</b></p> <p><b>1</b></p> |  <p><b>PRECAUTIONARY RAINFALL ADVISORIES</b></p> <p><b>0</b></p> |  <p><b>CLOSURES</b></p> <p><b>0</b></p> | <p><b>SITES WITH ELEVATED BACTERIA</b></p> <p><b>1</b></p> | <p><a href="#">View Beach Advisory Status Table</a></p> |
|--|---|--|--|---|



Map showing beach locations along the Maine coast with advisory status icons:

- Colony Beach
- Casino Square
- Little Beach
- Cape Neddick Beach
- Long Sands Beach - South
- Fort Foster - Horn Point

Map controls on the left: +, -, Home, Pan, Full Screen, Location.

Map controls on the right: Menu, Search.



# RESOURCE: 7 Rivers to the Coast

Search

Calendar

Contact

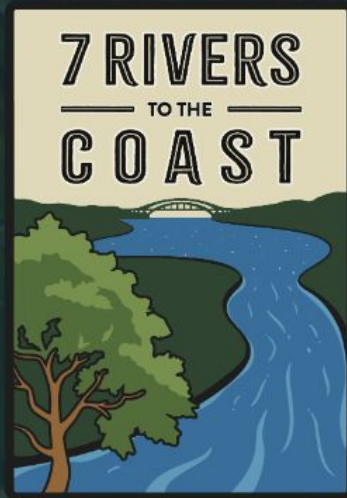
The Latest



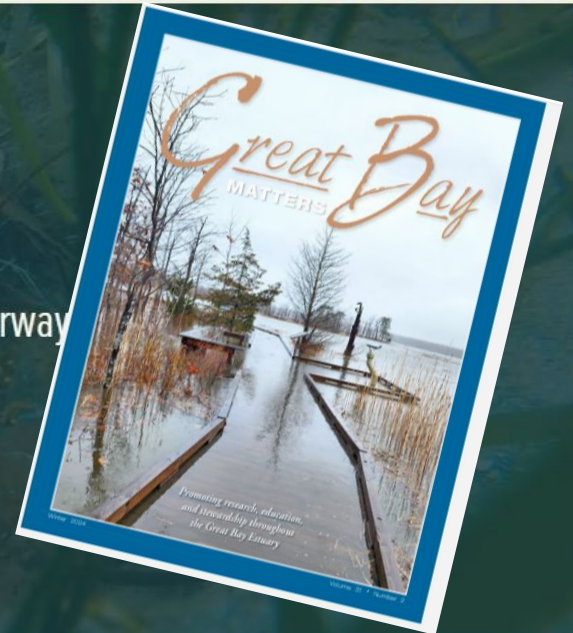
EXPLORE ▾

PROTECT ▾

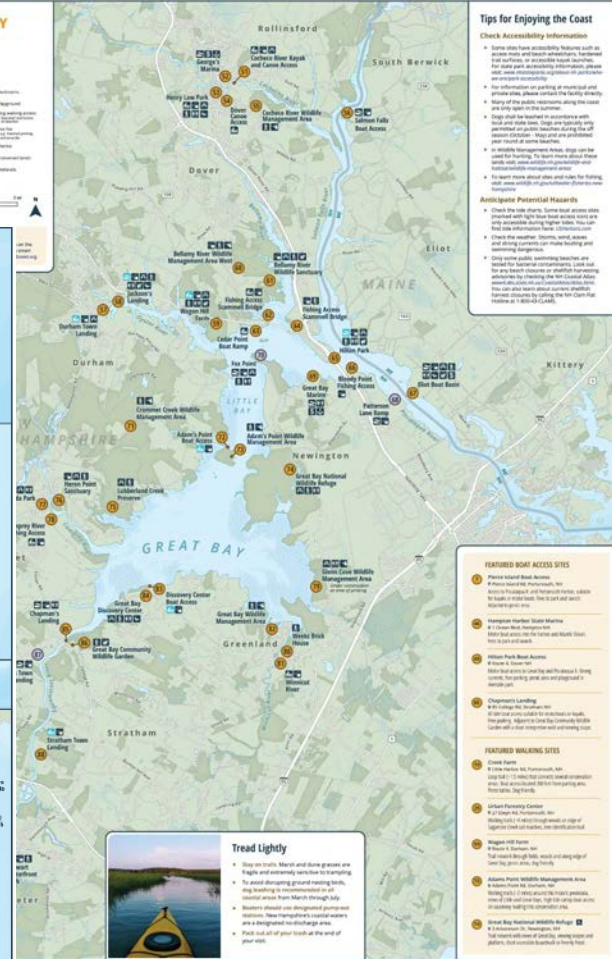
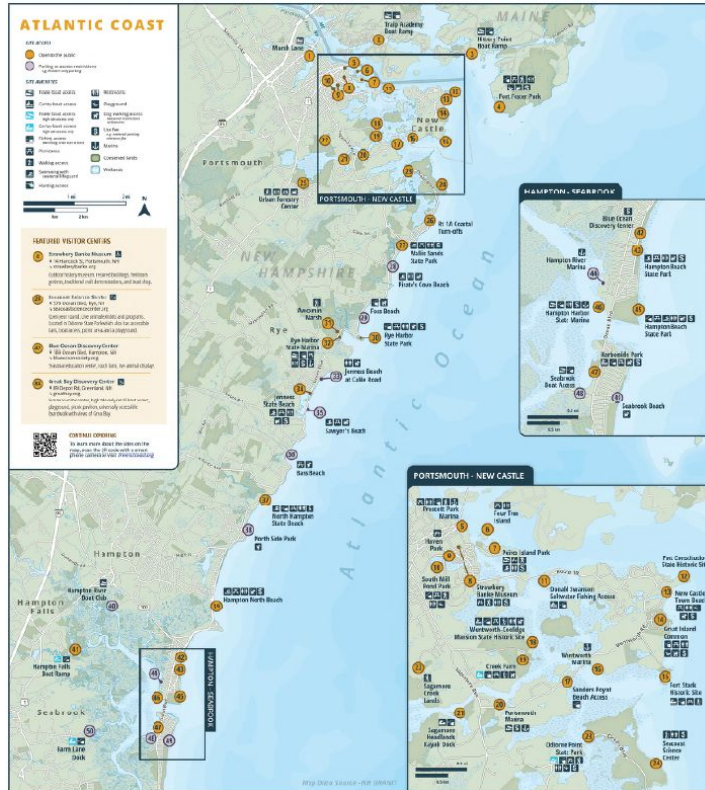
ABOUT ▾



Protecting the Shared Waterway



# RESOURCE: NH Coastal Access Map



### Tips for Enjoying the Coast

- Some sites have accessibility features such as paved surfaces or accessible boat launches. For more information on accessibility, please visit [www.nh.gov](http://www.nh.gov).
- For information on parking at municipal and private sites, please contact the Access Office at [www.nh.gov](http://www.nh.gov).
- For information on parking at municipal and private sites, please contact the Access Office at [www.nh.gov](http://www.nh.gov).

### Annie Spaul Potential Hazards

- Check for low clouds. Some boat access sites are located in areas with low clouds and fog. Check for low clouds and fog before heading out.
- Check the weather. Storms, wind, and waves can be dangerous. Check the weather before heading out.
- Check for low clouds. Some boat access sites are located in areas with low clouds and fog. Check for low clouds and fog before heading out.

### FEATURED BOAT ACCESS SITES

1. Portsmouth - New Castle
2. Hampton - Seabrook
3. Portsmouth - New Castle
4. Portsmouth - New Castle
5. Portsmouth - New Castle

### FEATURED BUILDING SITES

1. Portsmouth - New Castle
2. Hampton - Seabrook
3. Portsmouth - New Castle
4. Portsmouth - New Castle
5. Portsmouth - New Castle

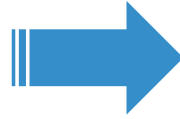
### Tread Lightly

- Stay on trails. Never walk down grasses or fragile and sensitive vegetation.
- To avoid disturbing ground nesting birds, stay walking on recommended or established routes from March through July.
- Remove yourself and your gear from the area as soon as you are finished.
- Pack out all of your trash at the end of your trip.

# RECAP: Our Coastal Landscape



Coastal habitats  
make this place  
special



Coastal habitats  
provide valuable  
ecological  
services



We can protect these  
habitats so they can  
protect us

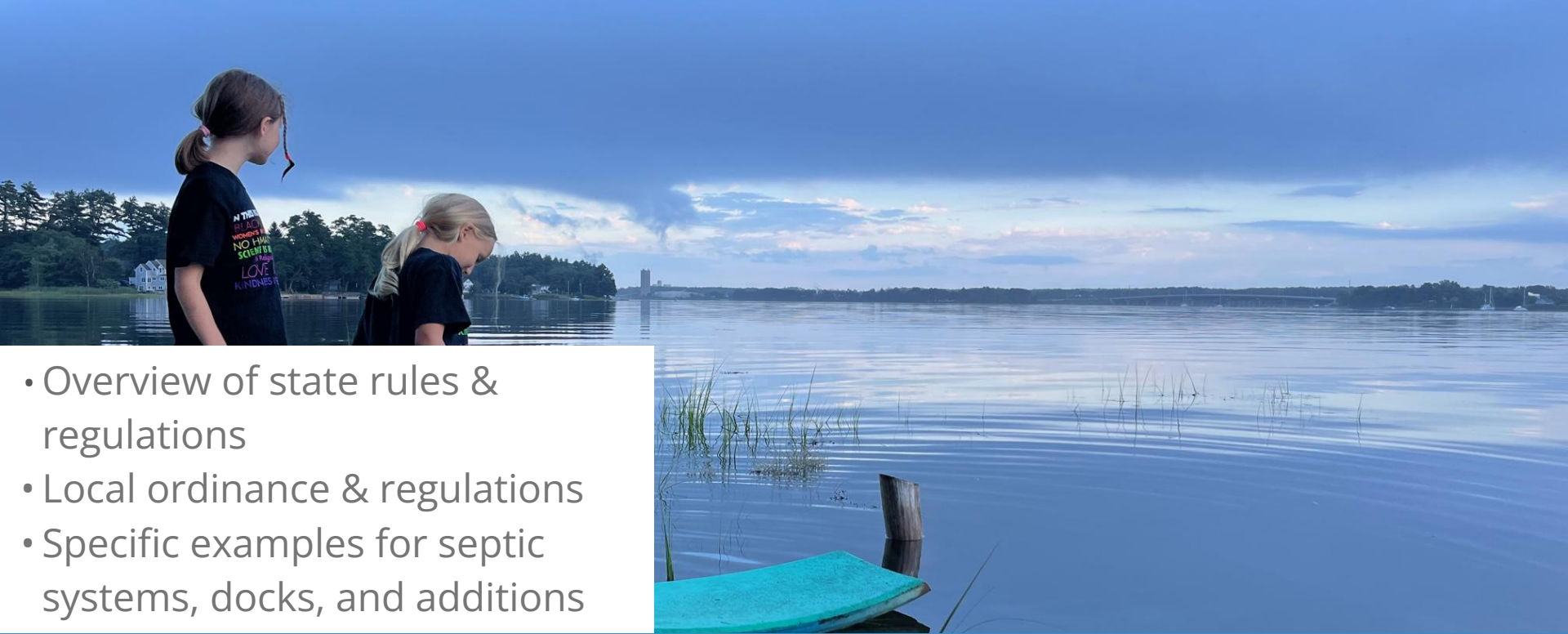


The image features a solid green background with white topographic contour lines on the left side. These lines are irregular and wavy, representing elevation or depth. The word "QUESTIONS?" is centered in the right half of the image in a white, bold, sans-serif font.

**QUESTIONS?**



## Part 1B. Shoreland and Wetland Rules



- Overview of state rules & regulations
- Local ordinance & regulations
- Specific examples for septic systems, docks, and additions

## Part 1B. Shoreland and Wetland Rules



**PROTECTING  
CLEAN WATER  
STARTS AT  
HOME**



# STATE & LOCAL REGULATIONS



**Shoreland Water  
Quality  
Protection Act**

**NH Dept. of  
Environmental  
Services  
Wetland Rules**

**Local Ordinances  
&  
Regulations**



# STATE & LOCAL REGULATIONS



**Shoreland Water  
Quality  
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**NH Dept. of  
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**Local Ordinances  
&  
Regulations**

# SHORELAND WATER QUALITY PROTECTION ACT

**Maintain &  
restore buffers**



**Manage or improve  
stormwater runoff**



**Provide critical  
wildlife habitat**



# SHORELAND WATER QUALITY PROTECTION ACT

## Jurisdictional Areas

- Lakes, ponds, impoundments >10 acres
- 4th order streams or greater (year-round)
- Designated rivers
- Tidal waters of NH



# SHORELAND WATER QUALITY PROTECTION ACT

## Reference Lines & Setbacks

### 0-50 ft Waterfront Buffer

Limited vegetation changes

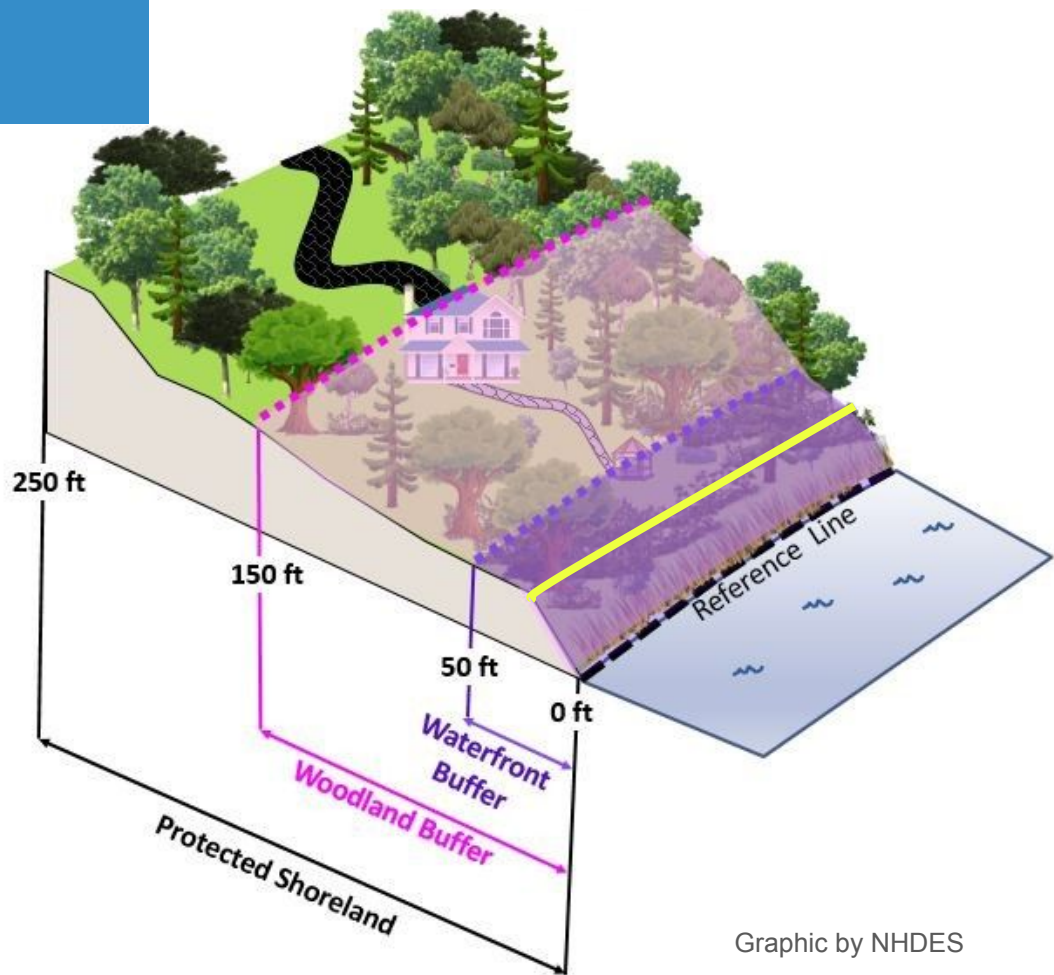
Setback for primary buildings

### 0-150 ft Woodland Buffer

At least 25% of area left as natural woodland

### 0-250 ft Protected Shoreland

Top of Bank (yellow) wetland and shoreland jurisdiction



# SHORELAND WATER QUALITY PROTECTION ACT



## NHDES CONSOLIDATED LIST OF WATER BODIES SUBJECT TO RSA 483-B:4, XVII) THE SHORELAND WATER QUALITY PROTECTION ACT (SWQPA)

The Consolidated List of Water Bodies lists the surface elevation that is to serve as the “reference line” for lakes, ponds, and artificial impoundments for which the Department has data. For convenience, it also includes data on jurisdictional rivers and streams. This list is subject to RSA 483-B.

## RESOURCES

### NHDES Protected Shoreland Website

- Protected Shoreland FAQ
- Shoreland Permit Guidance Tool
- Consolidated List of Water Bodies
- Vegetation Management for Water Quality



| Town       | Rivers and Streams                      | Where River/ Stream becomes jurisdictional under the SWQPA   | Lakes and Ponds         |
|------------|---|--|-------------------------|
| Acworth    | <i>Cold River - Designated Segment</i>  | From the outlet of Crescent Lake Dam in Acworth to its confluence with the Connecticut River in Walpole. | Crescent Lake           |
|            | <i>Cold River - 4th Order</i>           | Juncture of Dodge Brook  |                         |
|            | <i>Dodge Brook</i>                      | Juncture of unnamed 3 <sup>rd</sup> order stream in Lempster.  |                         |
| Albany     | <i>Pequawket Brook</i>                  | Juncture of Banfield Brook in Madison  | Back Pond               |
|            | <i>Swift River - Designated Segment</i> | From its headwaters in Livermore to its confluence with the Saco River in Conway.                        | Iona Lake               |
|            | <i>Swift River- 4th Order</i>           | Juncture of Paugus Brook and Wonalancet River in Tamworth.   | Big Church Pond         |
|            |   |  | Whitton Pond            |
| Alexandria | <i>Smith River</i>                      | Juncture of Manfelta Brook in Grafton  | Goose Pond              |
|            | <i>Fowler River</i>                     | Juncture of Bog Brook  | Newfound Lake           |
| Allentown  | <i>Merrimack River</i>                  | Juncture of Pemigewasset & Winnepesaukee Rivers in Franklin.   | Bear Hill Pond          |
|            | <i>Suncook River</i>                    | Outflow of Crystal Lake in Gilmanton   | Buck Street Dam (East)  |
|            | <i>Bear Brook</i>                       | Juncture of Catamount Brook  | Catamount Pond          |
|            |   |  | Hall Mountain Marsh Dam |
|            |   |  | Hayes Marsh             |
| Alstead    | <i>Cold River - Designated Segment</i>  | From the outlet of Crescent Lake Dam in Acworth to its confluence with the Connecticut River in Walpole. | Caldwell Pond           |
|            | <i>Cold River - 4th Order</i>           | Juncture of Dodge Brook in Acworth   | Cranberry Pond          |
|            |   |  | Newell Pond             |
|            |   |  | Warren Lake             |

The Consolidated List of Water Bodies lists the surface elevation that is to serve as the "reference line" for lakes, ponds, and artificial impoundments greater than 10 acres in size (RSA 483-B:4, XVII). The reference line is not the same as the natural mean high waterline, nor is it a property boundary. This list contains surface elevations for those lakes, ponds, and impoundments for which the Department has data. For convenience, it also includes data on jurisdictional rivers and streams. This list is not a complete catalogue of all waterbodies subject to RSA 483-B.

| Town          | Rivers and Streams                 | Where River/ Stream becomes jurisdictional under the SWQPA      | Lakes and Ponds     | a.k.a.                | Surface Elevation "Reference Line" (ft above sea level) |
|---------------|------------------------------------|---|---------------------|-----------------------|---|
| Dublin        | Nubanusit Brook                    | Juncture of unnamed 3 <sup>rd</sup> order stream in Harrisville | Dark Pond           |                       | 1390  |
|               | Brush Brook                        | Juncture of unnamed 4 <sup>th</sup> order stream                | Dinsmore Pond       |                       | 930   |
|               | Stanley Brook                      | Juncture of Mills Brook   | Dublin Pond         |                       | 1479  |
|               |                                    |   | Farm Pond           |                       |   |
|               |                                    |   | Frost Pond          |                       | 1095  |
|               |                                    |   | Howe Reservoir      |                       | 1274.5  |
|               |                                    |   | MacDowell Reservoir |                       | 912   |
|               |                                    |   | Mud Pond            |                       | 1050  |
|               |                                    |   | Thorndike Pond      |                       | 1159  |
|               |                                    |   | Wight Pond          | Wright Pond           | 1270  |
|               |                                    |   | Wildlife Pond       |                       |   |
| Dummer        | Androscoggin River                 | Juncture of Magalloway River at Lake Umbagog                    | Lower Dummer Pond   | Big Dummer Pond       | 1340  |
|               | Upper Ammonoosuc River             | Juncture of Stony Brook in Berlin                               | Pontook Reservoir   | On Androscoggin River | 1163  |
|               |                                    |   | Session Pond        | Corner Pond           | 1385  |
|               |                                    |   | Upper Dummer Pond   | Little Dummer         | 1360  |
| Dunbarton     |                                    |   | Gorham Pond         |                       | 425   |
|               |                                    |   | Kimball Pond        |                       | 485   |
|               |                                    |   | Long Pond           |                       | 618   |
|               |                                    |   | Purgatory Pond      |                       | 529   |
|               |                                    |   | Stark Pond          |                       | 370   |
| Durham        | Lamprey River - Designated Segment | From the Epping/Lee town line to the Durham/Newmarket town line | Durham Reservoir    | Reservoir Pond        | 90  |
|               | Lamprey River                      | Juncture of Nicholls Brook in Deerfield                         | Moat Island Pond    | On Lamprey River      | 32  |
|               | Bellamy River                      | Outflow of Bellamy Reservoir in Madbury                         |                     |                       |   |
|               | Oyster River                       | Juncture of Duby Brook in Madbury                               |                     |                       |   |
| East Kingston | Powwow River                       | Outflow of Powwow Pond  | Powwow Pond         | Trickling Falls River | 115.75  |
|               | Great Brook                        | Juncture of York Brook  |                     |                       |   |
|               | Unnamed Stream/River               | Juncture of (2) unnamed 3 <sup>rd</sup> order streams           |                     |                       |   |

# STATE & LOCAL REGULATIONS



**Shoreland Water  
Quality  
Protection Act**

**NH Dept. of  
Environmental  
Services  
Wetland Rules**

**Local Ordinances  
&  
Regulations**

## NHDES Wetland Rules

**NHDES Wetland Rules outline how members of the public can apply to legally impact wetlands and other jurisdictional areas (RSA 482-A).**

**Wetlands** include but are not limited to swamps, bogs, marshes, forested wetlands, wet meadows, and vernal pools



*Chester Bog Credit: Ed Karjala*



*Spruce Creek Credit: Emily Lord*



*Northwood Lake*



## Jurisdictional Areas

- Wetlands
- Surface waters
- Upland tidal buffer zones (100 ft)
- Prime wetlands (100 ft)
- Sand dunes

Many municipalities have more stringent standards including wetland buffers and setbacks



# Polling Questions

Please take out your phones and scan the QR code



**4. What is the BEST way to determine if there is a wetland on or adjacent to a property?**

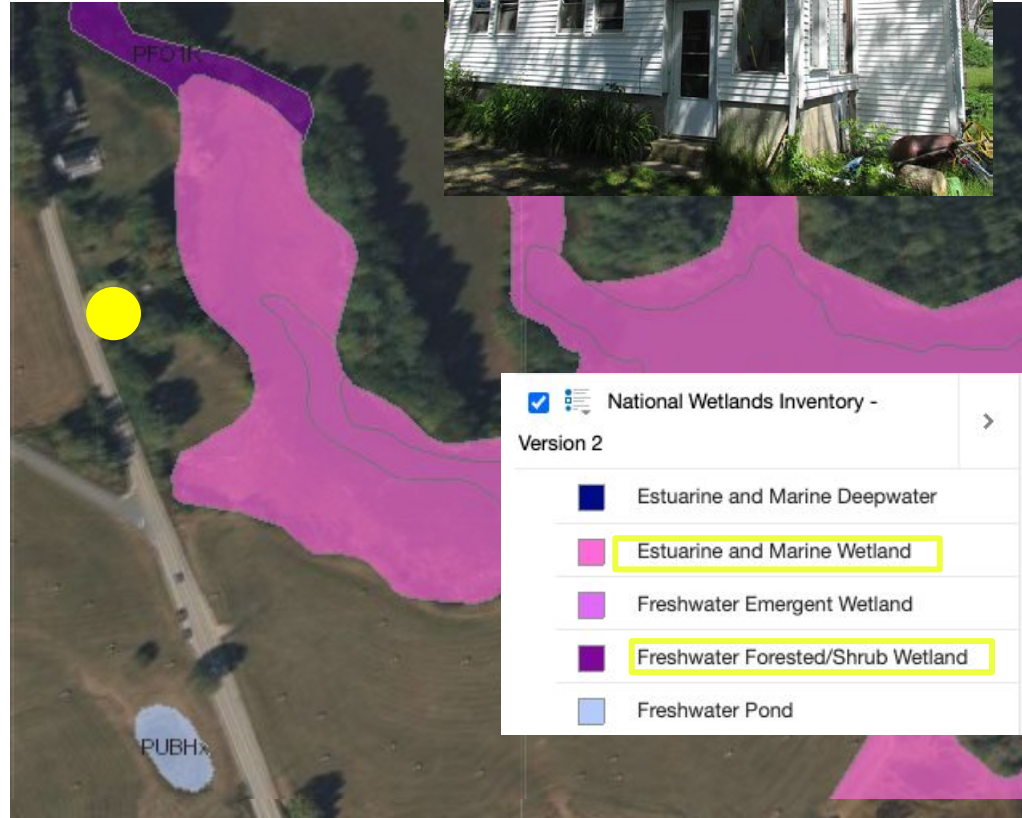
- a. Conduct a site walk to look for evidence of wetlands
- b. Call the town/city to learn more about potential wetlands
- c. Review an online map
- d. Consult a NH certified wetland scientist

# NHDES Wetland Rules

## ARE THERE WETLANDS ON A PROPERTY?

### 32 Back River Road Durham, NH

- National Wetland Inventory
- Town Maps
- NH Certified Wetland Scientist



National Wetlands Inventory -  
Version 2

- Estuarine and Marine Deepwater
- Estuarine and Marine Wetland
- Freshwater Emergent Wetland
- Freshwater Forested/Shrub Wetland
- Freshwater Pond

#### TYPE OF SYSTEM

- Estuary Related Wetlands
- Lake Related Wetlands
- Swamp Related Wetlands
- River Related Wetlands



## ARE THERE WETLANDS ON A PROPERTY?

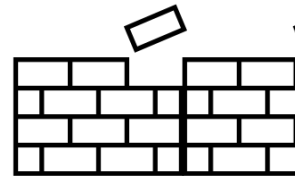
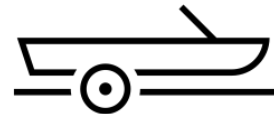
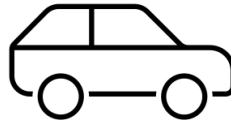
### 32 Back River Road Durham, NH

- Slope down hill and toward a water body
- Channel or water flow patterns
- Draining soils
- Depressions holding water in spring
- Consider the time of year for visual assessment



# When do you need a wetlands permit?

Projects involving excavation, fill, dredge, removal and/or construction of structures in/on any bank, flat, marsh, or swamp or adjacent to wetlands and water bodies



## DOCKS (TIDAL & NON-TIDAL)

- Tidal and non-tidal or freshwater docks require a wetland permit
- Different requirements for tidal and freshwater
- NHDES Fact Sheets
  - Permitting for Private, Non-Commercial Freshwater Docking Structures
  - Permitting of Residential Tidal Docks

### Permitting for Private, Non-Commercial Freshwater Docking Structures

Projects involving dredge, fill, or placement of structures on, or within, the banks and lakebeds of surface waters require wetlands permitting from the New Hampshire Department of Environmental Services (NHDES) Wetlands Bureau. The law authorizing NHDES to regulate these activities, RSA 482-A, took effect in 1967 and initially only regulated construction of permanent structures in tidal waters. In 1969, the law was expanded to include permanent and commercial structures in fresh water and, in 1978, the law was amended again to include all seasonal docking structures.

Wetlands permitting is required for all new docking structures and modifications of docking structures, including seasonal and permanent docking structures, and all boat and jet-ski lifts. Wetlands permitting *may* also be required for repairs of docking structures unless they have a valid registration pursuant to RSA 482-A:3, IV-a(b). Wetlands permitting is not required for devices attached solely to the sides or surfaces of docks for the purpose of securing lines for existing boat slips, such as cleats, whips, or tie-posts, and diving boards, slides, and ladders that are not a navigational hazard.

### Boat Slip Limitations

The size and number of boat slips on a property is regulated by state law. A boat slip is the volume of water in which a boat is secured to a dock. The size of a boat slip is a predetermined, waterbody dependent, volume of water. For waterbodies 10,000 acres or less, a boat slip is a volume of water 20 feet long, six feet wide, and three feet deep. For waterbodies greater than 10,000 acres, a boat slip is a volume of water 25 feet long, eight feet wide, and three feet deep. Note that only one lake in New Hampshire is greater than 10,000 acres: Lake Winnepesaukee. State rules allow for as much as two feet of navigation space between a boat slip and any other boat slip or structure. Water depth is measured at the normal high water mark (Figure 1).

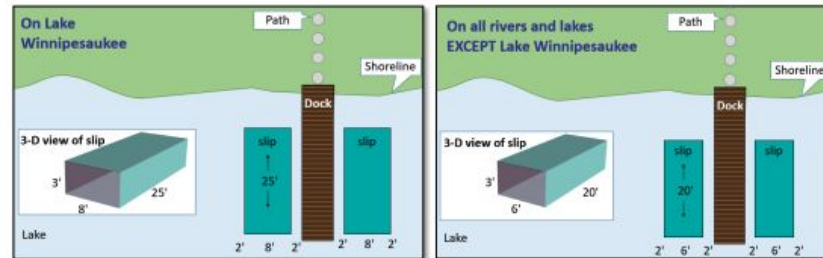


Figure 1 - Boat slip dimensions.



## RESOURCES

### NHDES Wetlands Website

- Wetlands & Stream Crossings FAQ
- NHDES Wetland Forms
- NHANRS Membership Directory



[Home](#) [Organizations](#)



[Sign In](#)

[Create Account](#)

### Organizations

Select the organization from which you would like to submit a form.

Select Organization

### Forms

To locate a specific form please use our form finder.

Form Finder

## New Hampshire Department of Environmental Services Wetlands Forms

The [NHDES Wetlands Rules](#) outline how to apply for authorizations, registrations, notifications, or permits available to the public to legally impact wetlands and other jurisdictional areas protected under RSA 482-A. **The forms specific to these processes can be found by following these links:**

[Emergency Authorization Request](#): NHDES strongly encourages those seeking Emergency Authorizations to call the Wetlands Bureau at (603) 271-2147 **before** filling out the form. Wetlands Bureau staff will assess eligibility and provide guidance through the process.

[Routine Roadway Maintenance Registration \(RRMR\) Forms](#): Nine minimum impact routine roadway maintenance activities *may* be undertaken under RRMRs.

[What are the wetlands setbacks?](#)

## SEPTIC SYSTEMS MAY REQUIRE NHDES WETLANDS AND/OR SHORELAND PERMIT(S)

### WETLANDS

Poorly drained soils **50 feet**

Very poorly drained soils  
**75 feet**



### SHORELAND

Ponds, lakes, estuaries, & ocean **75-125 feet** (soil dependent)

Rivers & streams **75 feet**



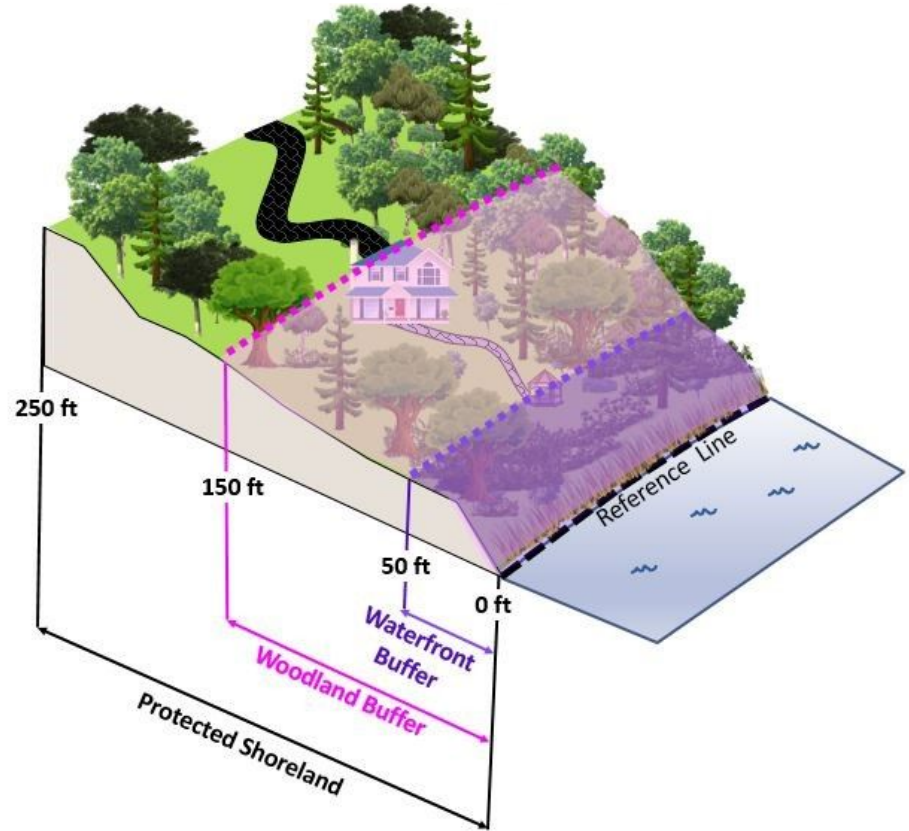
# Shoreland Water Quality Protection Act & NHDES Wetland Rules

## SEPTIC SYSTEMS

**NEW AS OF SEPTEMBER 2024**

**House Bill 1113 updated RSA 485 A:39**

Waterfront property transfers - buyer must hire a state-licensed septic system evaluator if any portion of the septic system is within 250 feet of a water body's reference line.



Maintains a list of septic designers, installers, evaluators, etc.

# Shoreland Water Quality Protection Act & NHDES Wetland Rules



**Replacement in Stratham, NH \$28,000**

## The DO NOT FLUSH List:

- Diapers
- Cigarettes
- Paper Towels
- Cotton Swabs
- Feminine Hygiene Products
- Toys
- Dental Floss
- Facial Tissues
- Wipes

# Polling Questions

Please take out your phones and scan the QR code



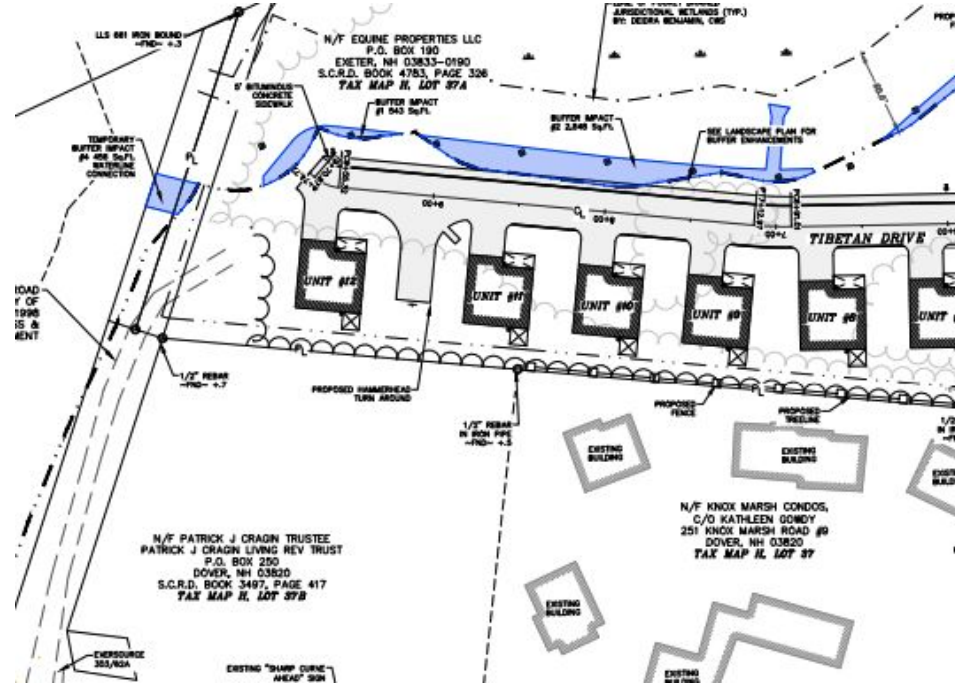
**5. Where can homeowners and buyers learn about rules and regulations about what they can do on their property?**

- a. A property owner can do anything they want on or to their property
- b. Consult your real estate agent
- c. Ask the neighbors
- d. Meet with municipal staff (i.e., City or Town Planner)

## What about local protections?

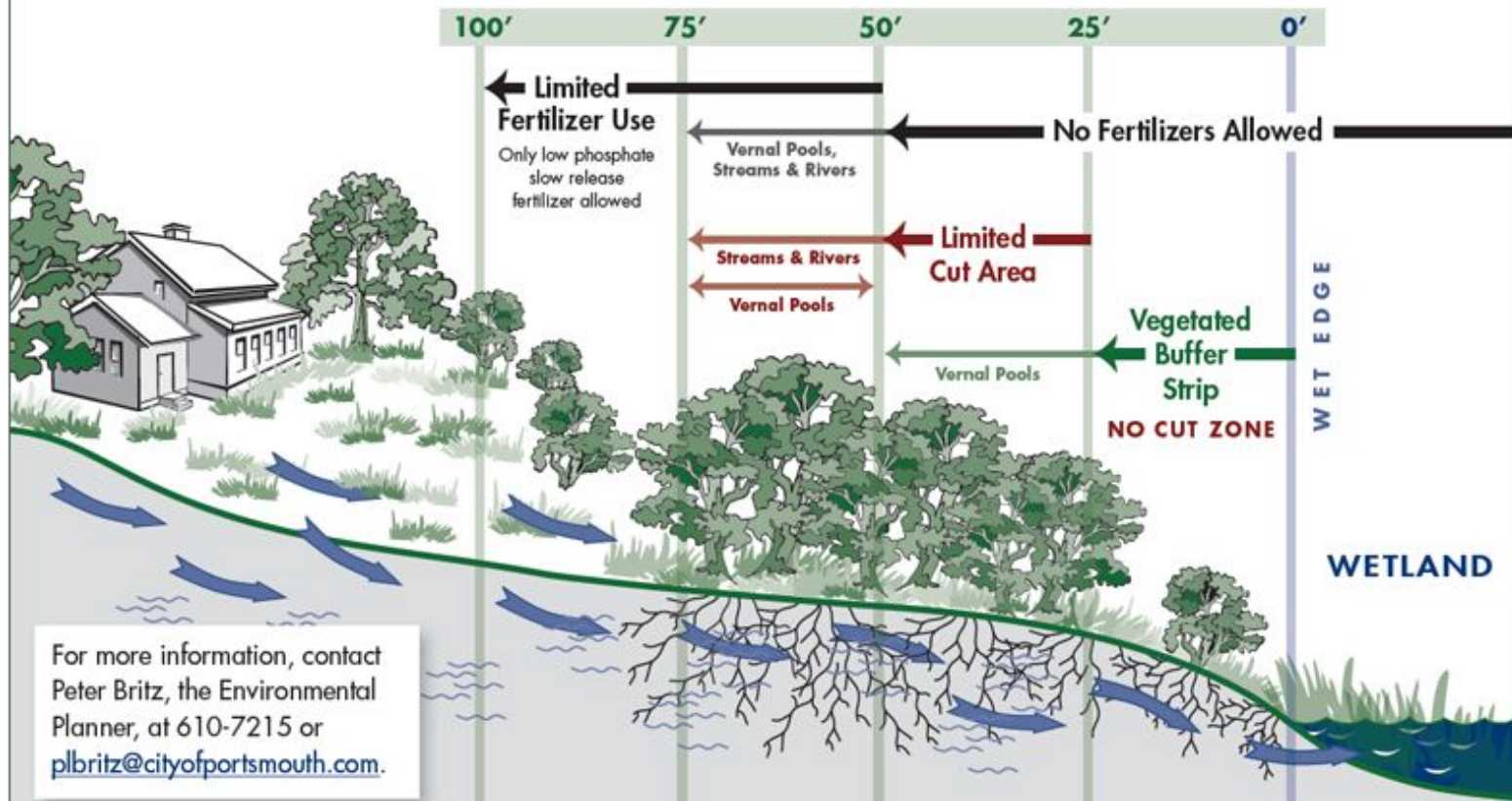
- Local & thorough review
- Prevent cumulative impacts
- Reflects community interests
- Protects functions & values
- Local inspection & enforcement

Examples include **stormwater management**, **buffers and setbacks for wetlands**, and **floodplain management**.



# Local Ordinances & Regulations

## CITY OF PORTSMOUTH WETLAND BUFFER



For more information, contact Peter Britz, the Environmental Planner, at 610-7215 or [plbritz@cityofportsmouth.com](mailto:plbritz@cityofportsmouth.com).

# RETAINING WALL - CAUTIONARY TALE

50 Odiorne Point  
Portsmouth, NH

**DON'T** ask for  
forgiveness, ask for  
permission - always!



# RECAP: Shoreland and Wetland Regulations

**Shorelands and wetlands** support for clean water, wildlife habitat, and property protections

**Regulations are in place** at the State and municipal level **to protect these ecosystems**

**Always check for local regulations before a project!**



The image features a solid green background. On the left side, there are white, irregular contour lines that resemble a topographic map, with some lines forming closed loops. The word "QUESTIONS?" is centered in the right half of the image in a white, bold, sans-serif font.

**QUESTIONS?**



The background is a solid green color. On the left side, there are white, irregular, wavy lines that resemble topographic contour lines or a stylized map of a region. These lines are more densely packed in some areas and more spread out in others, creating a sense of depth and movement. The text is centered in the right half of the image.

**EXHIBIT:  
WATER HAS A MEMORY**

The image features a solid green background. On the left side, there are white contour lines that resemble a topographic map, with various irregular shapes and lines. In the center-right area, the word "BREAK" is written in a bold, white, sans-serif font.

**BREAK**