



Living with Water

November 18, 2025



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 *SITE VISIT: FLOOD MITIGATION at STRAWBERRY BANKE*

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



This course is approved for ME and NH CEU Credits!

A decorative graphic in the top right corner of the slide, featuring white contour lines on a blue background, resembling a topographic map or a stylized landscape.

From Maine:

This program has been approved by the Director of Real Estate Commission for 3 clock hours toward fulfillment of the educational requirements for activation or renewal of a real estate license.

The Commission is interested in the quality and delivery of educational programs which are offered to licensees and, therefore, welcomes and encourages comments regarding program subject matter and quality of delivery of the program.

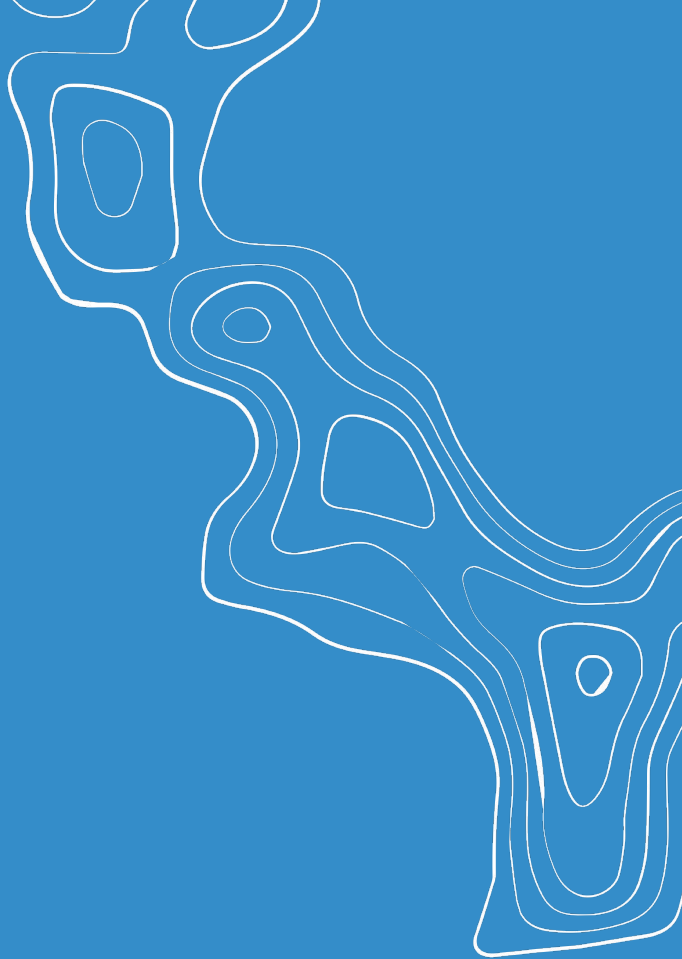
A few requests for today....

One person, one mic

No one knows everything,
but together we know a lot

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

Lisa Wise, NH Sea Grant and UNH Extension

Jennifer Gilbert, NH DES Coastal Program

Kaleigh Johnson, Portsmouth Atlantic Insurance

Course Sponsors: Portsmouth Atlantic Insurance, Samonas Realty,
Great Bay Stewards and the NH Coastal Adaptation Workgroup



Tell Us About You

1. Which statements describe you?

- a. I work in real estate in NH
- b. I work in real estate in Maine
- c. I serve on a municipal board or committee
- d. I have personally experienced flooding

2. How long have you worked in real estate in this region?

- a. Less than 5 years
- b. 5 - 15 years
- c. More than 15 years

3. What questions or interests prompted you to come today?

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

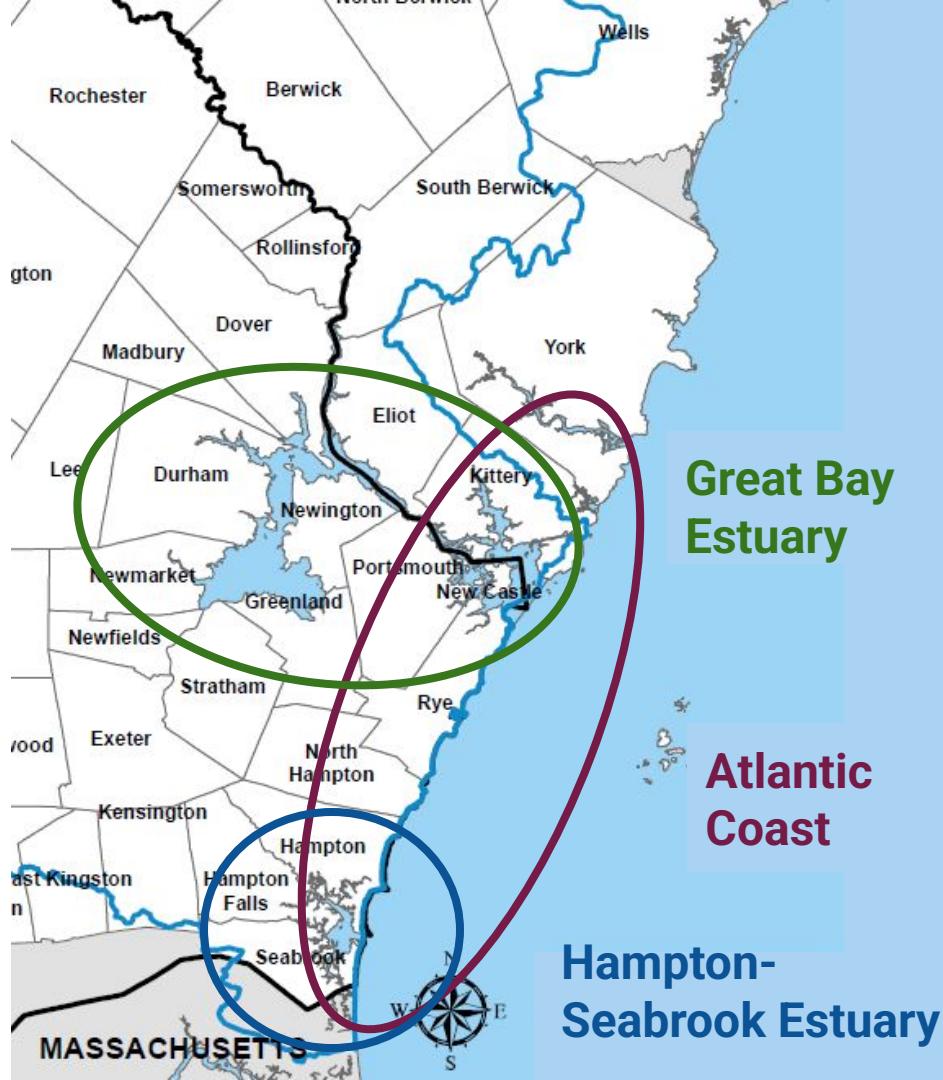
nationally
significant
estuaries

326

miles
tidal
shoreline

17

coastal zone
communities



Coastal habitats make this area special



Dunes & Beaches

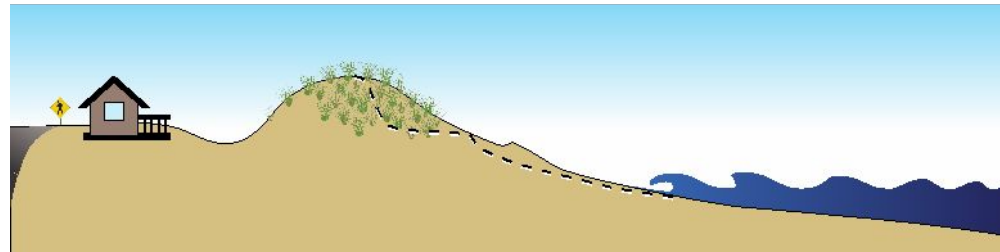
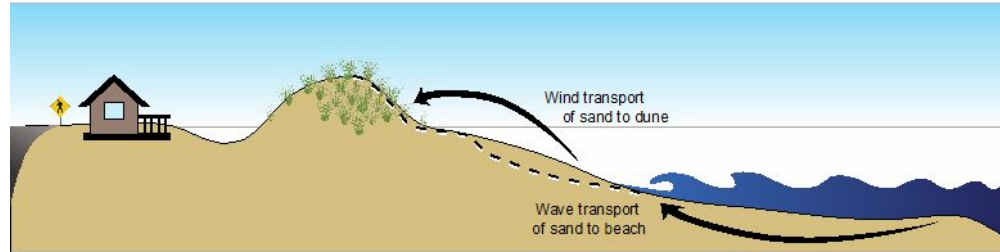
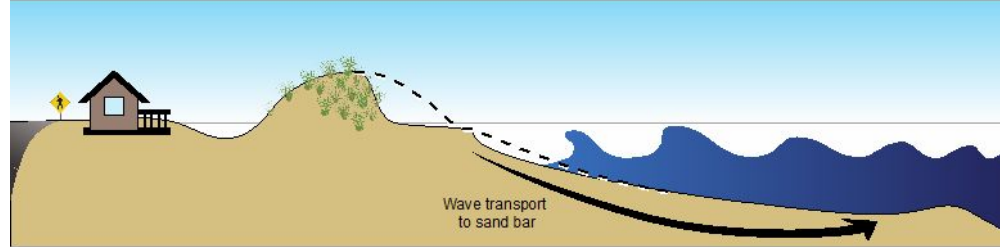
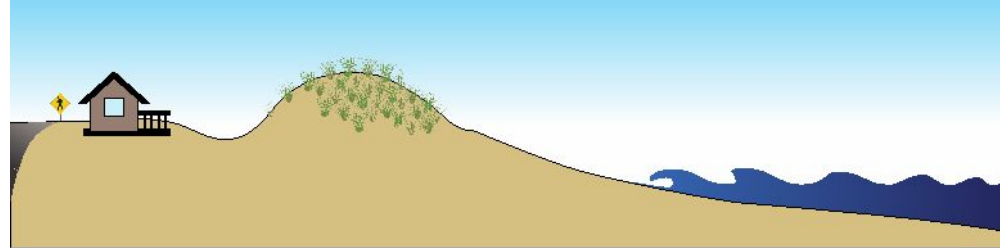


How beaches and dunes work

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



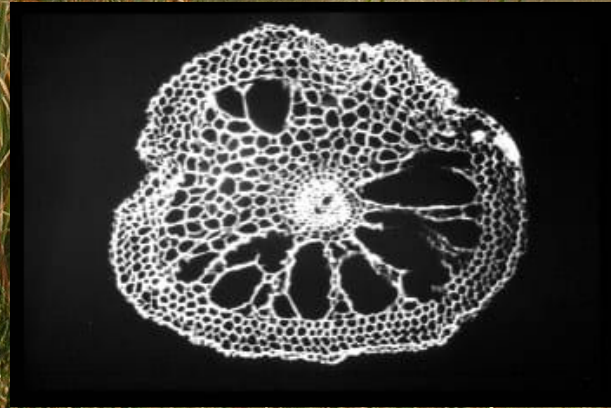
small
dunes

wider
dunes

Salt Marshes



Salt Marshes



Salt Marshes



Rivers & Freshwater Wetlands





Marsh and Shrub Wetlands

Habitat Stewardship Series
NEW HAMPSHIRE WILDLIFE ACTION PLAN



Floodplain Forests

Habitat Stewardship Series
NEW HAMPSHIRE WILDLIFE ACTION PLAN



Peatlands

Habitat Stewardship Series
NEW HAMPSHIRE WILDLIFE ACTION PLAN



Vernal Pools

Habitat Stewardship Series
NEW HAMPSHIRE WILDLIFE ACTION PLAN

Buffers



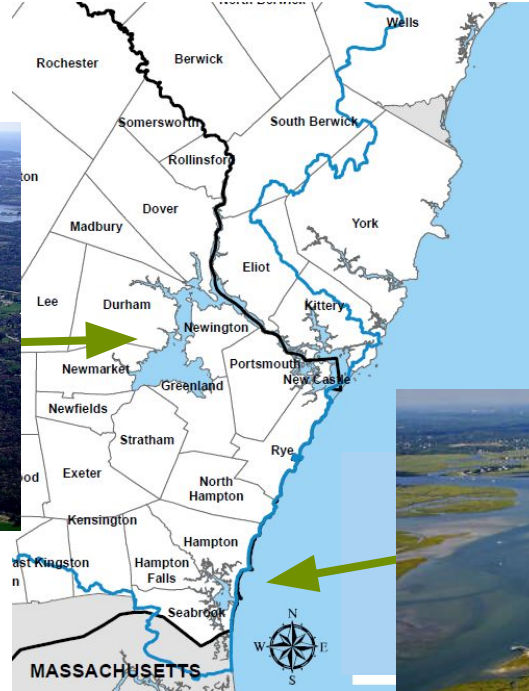
Coastal habitats make this area special & provide valuable ecosystem services



Buffers



Rivers and
Freshwater
Wetlands



Salt Marshes

Dunes & Beaches



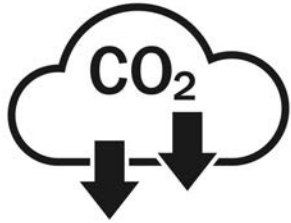


**SUPPORT HEALTHY
FISHERIES**



**PROVIDE ESSENTIAL
FISH & WILDLIFE
HABITAT**





SEQUESTER CARBON



10 times faster

.....
the rate at which saltmarshes
and coastal wetlands
sequester and store carbon
compared with tropical forests





Exeter / Stratham



REDUCE COASTAL FLOODING

SALT MARSHES

The ecological guardians of the coast



1
acre of salt marsh
can absorb 1.5
million gallons of
floodwater or 2.25
Olympic-sized
swimming pools





PROTECT SHORELINES FROM EROSION



Protecting coastal habitats protects us!

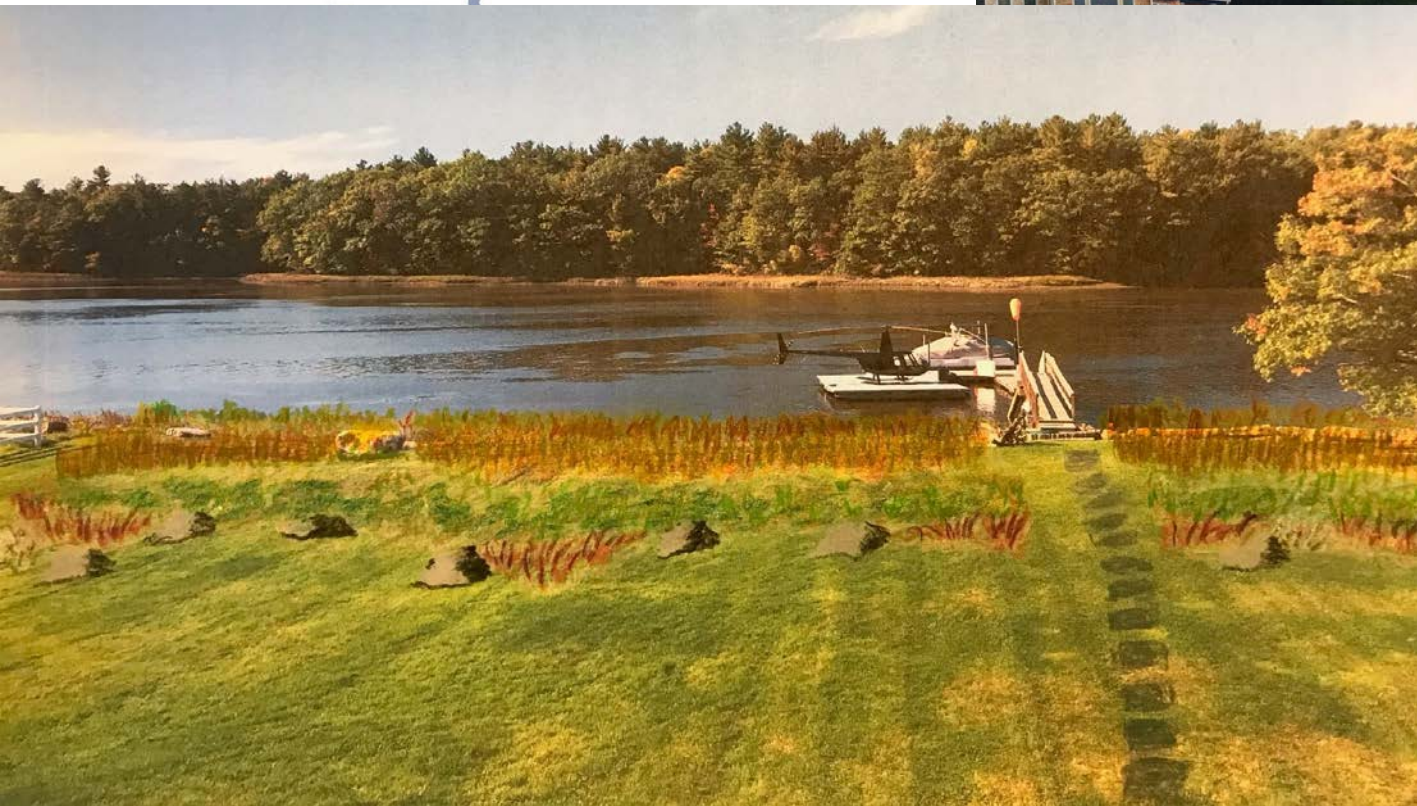
- Keep development away from streams, wetlands and tidal waters
- Leave a thick vegetated buffer along the water's edge
- Avoid trampling fragile marsh or dune grasses
- Address all sources of erosion
- Use landscaping techniques that benefit wildlife and water quality



Salmon Falls
River

Great Bay Estuary

Fall 2021



January 2022



Gulf of
Maine

RESOURCE:

Caring for Our Marshes: A Guide for NH's Seacoast



ACTIONS THAT PROTECT MARSHES AND HOMES

When you take care of a marsh, it takes care of you. The best practices shown here give marshes extra space and minimize direct impacts so habitats can thrive and safeguard coasts. Healthy marsh grasses slow erosion, stabilize shorelines, and lessen the need for expensive seawalls. These recommended actions also lower property maintenance costs, improve water quality, and preserve the natural beauty of the coastline.

1. Add driveway infiltration to absorb runoff and filter pollutants.

2. Keep pets away from the marsh to protect birds and grasses.

3. Maintain your septic system to protect water quality.

4. Relocate fire pits inland to avoid harming plants and soil.



5. Build smaller docks and limit paths to protect marsh vegetation.

7. Store boats upland to protect marsh edges and vegetation.

10. Create rain gardens to capture runoff and reduce pollution.

6. Pick up litter to keep the marsh safe for people and wildlife.

8. Set a "no-mow" line away from the marsh to maintain a healthy buffer.

11. Preserve trees to stabilize shorelines.

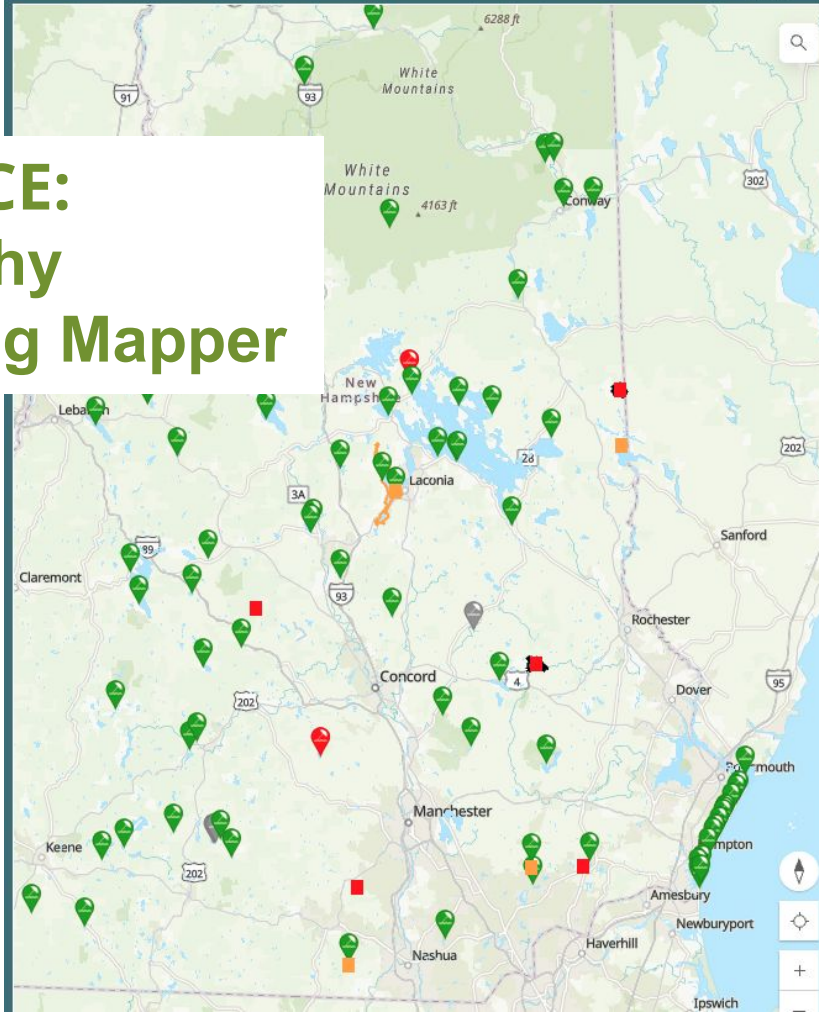
9. Slow your boat to reduce wakes and erosion.

12. Work with neighbors to care for your shared shoreline.

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, Effingham 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

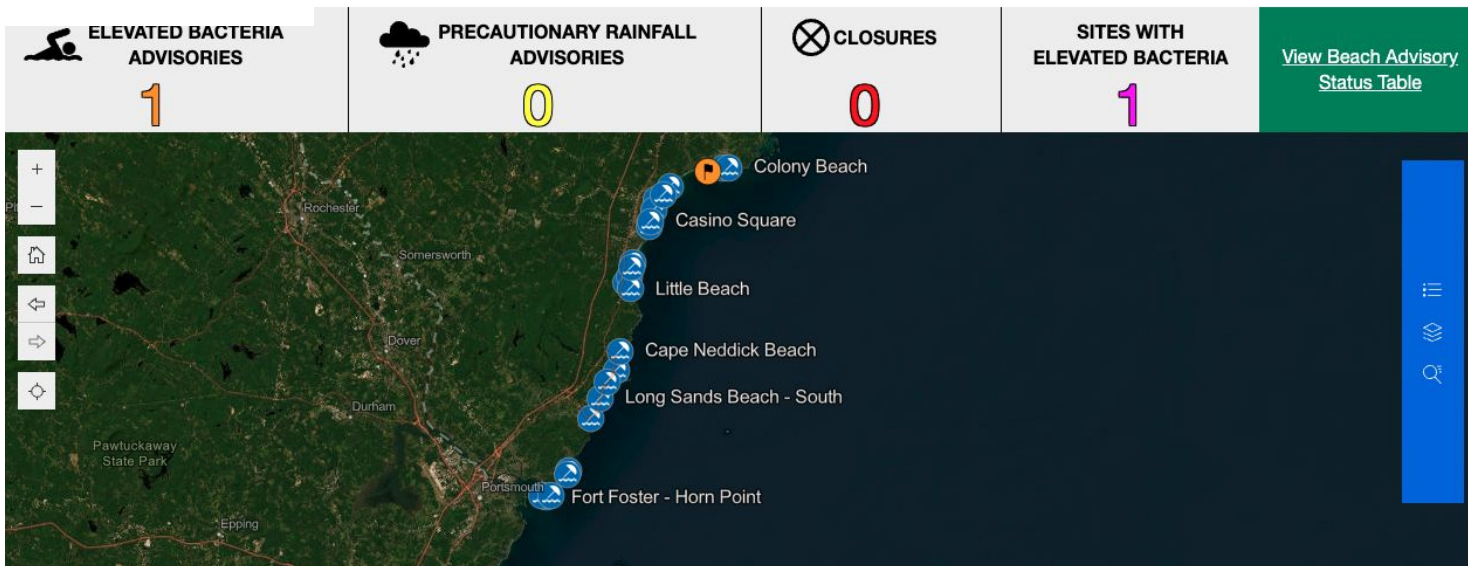
by the Maine Department of Environmental Protection for Maine's and advisories and closures. [Learn more about the MHB Program.](#)

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

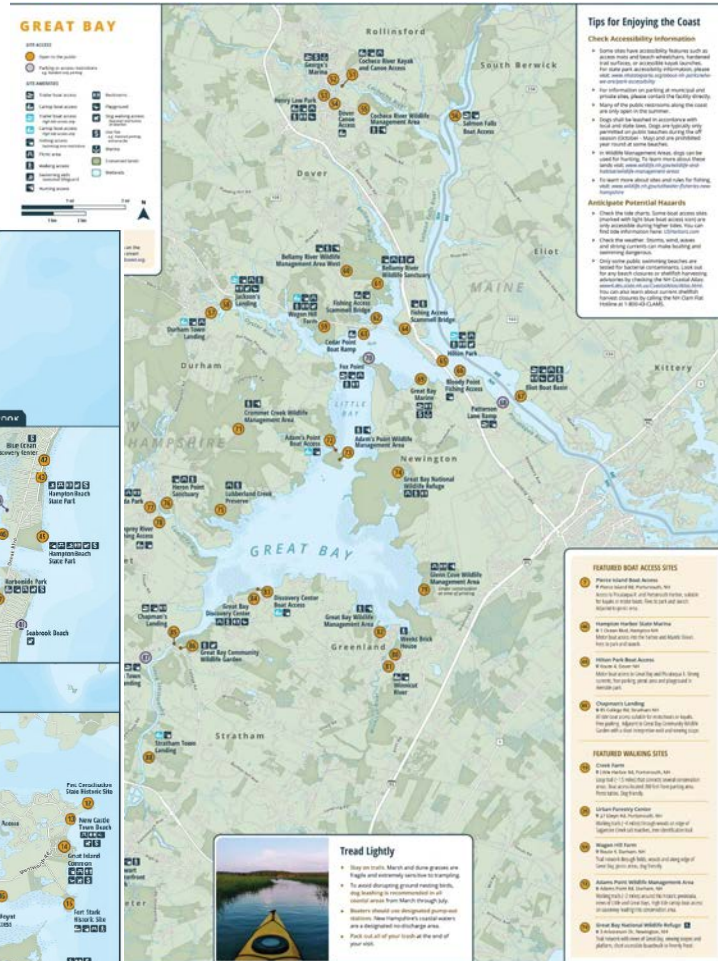
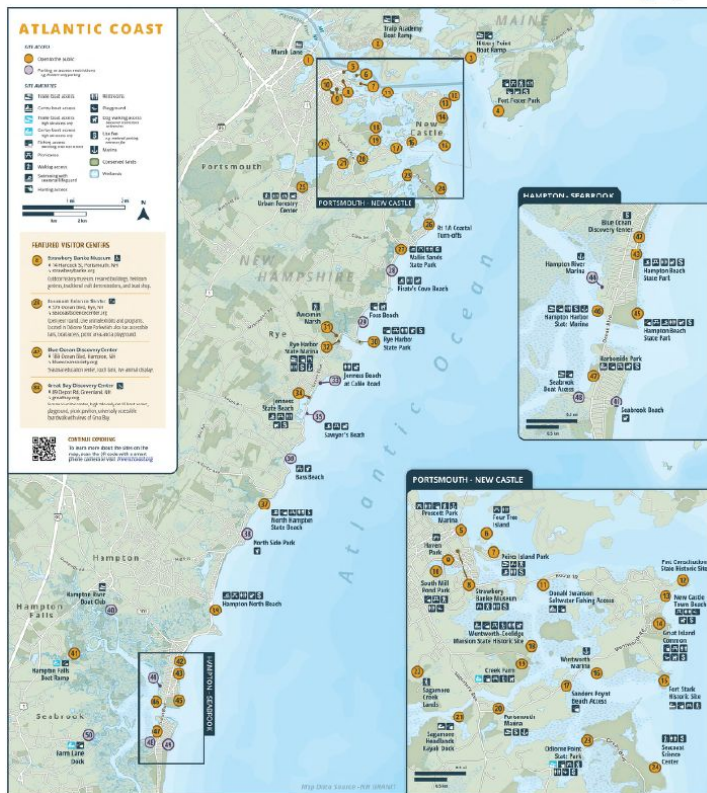
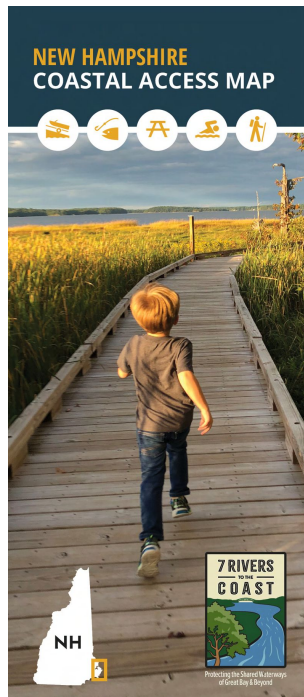
View Individual Beach Page:

Select a Beach

[View](#)



RESOURCE: NH Coastal Access Map



RESOURCE: 7 Rivers to the Coast

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Calendar

Contact

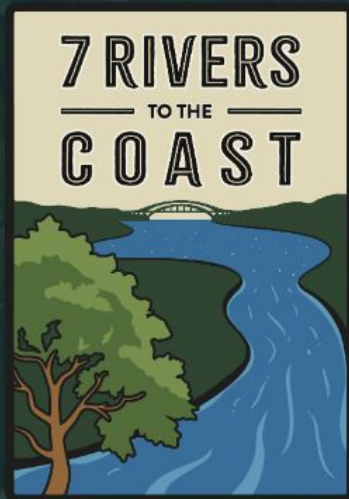
The Latest



EXPLORE ▾

PROTECT ▾

ABOUT ▾



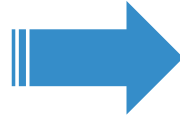
Protecting the Shared Waterways of Great Bay & Beyond

Video courtesy of Jerry Monkman

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





- Overview of state rules & regulations
- Local ordinance & regulations

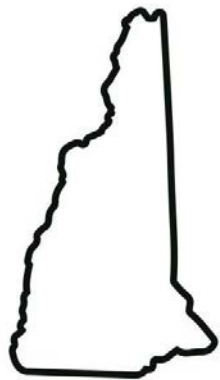
Part 1B. Shoreland and Wetland Rules



PROTECTING CLEAN WATER STARTS AT HOME



Protecting Shorelands in NH and ME - Similar Goals Different Approaches

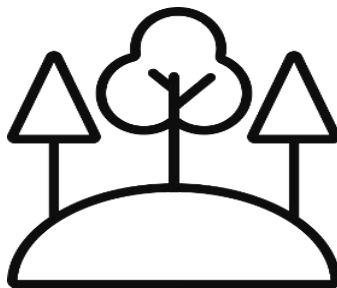


**Shoreland Water Quality
Protection Act (RSA 483-B)**



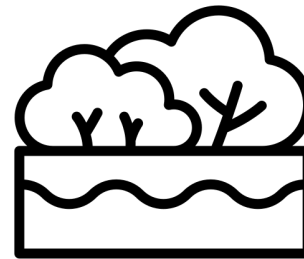
**Water Quality
Protection**

**ADMINISTERED
BY**

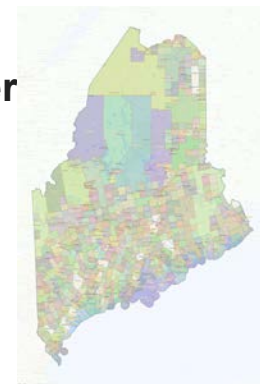


**Habitat
Conservation**

**Mandatory Shoreland Zoning
(38 M.R.S. ch.3, subch. 1)**



**Vegetation & Buffer
Importance**



Jurisdictional Areas

- Lakes & ponds >10 acres (Great Ponds)
- Coastal wetlands
- Tidal waters



- Upland edge of freshwater wetlands
- 75 feet horizontal distance of high-water line for certain streams



- 4th order streams or greater
- Designated rivers



DESIGNATED RIVERS of NEW HAMPSHIRE

NH Rivers Management & Protection Program

Designated Rivers

1. Ammonoosuc River 8/10/07 & 9/13/09
2. Ashuelot River 6/07/93
3. Cochecho River 7/21/09
4. Cold River 7/20/99
5. Connecticut River 7/14/92
6. Contoocook and North Branch Rivers 6/28/91
7. Exeter and Squamscott Rivers 8/11/95 & 5/31/11
8. Isinglass River 6/30/02
9. Lamprey River 6/26/90 & 6/7/11
 - A. Lamprey River
 - B. North Branch River
 - C. Pawtuckaway River
 - D. North River
 - E. Little River
 - F. Piscassic River
10. Mascoma River 5/9/11
11. Merrimack River (Lower) 6/26/90
12. Merrimack River (Upper) 6/26/90
13. Oyster River 6/2/11
14. Pemigewasset River 6/28/91
15. Piscataquog River 7/16/93
16. Saco River 6/26/90
17. Souhegan River 5/28/00
18. Swift River 6/26/90
19. Warner River 8/7/18

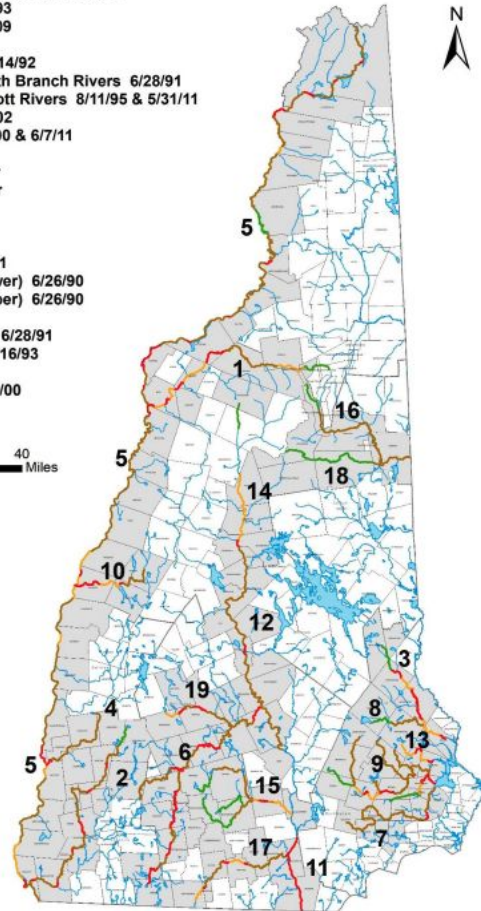
0 5 10 20 30 40 Miles

Legend

Designated Rivers Class

- Natural
- Rural
- Rural-community
- Community
- Waterbodies

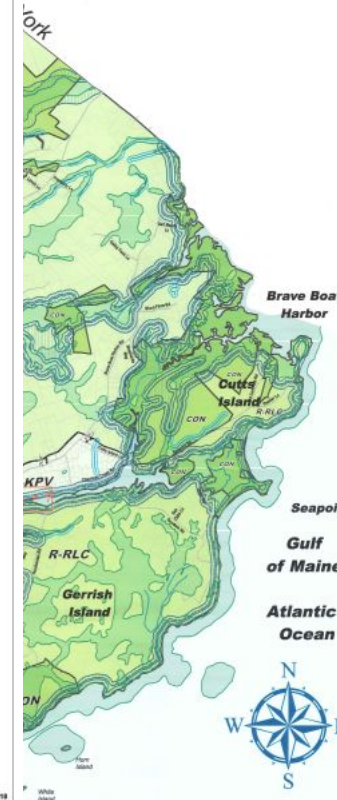
- Participating
- County Boundary
- Town Boundary
- Designated River Communities



NHDES Watershed Management Bureau - August 2018

Watershed of Kittery York County, Maine Land Use Zoning Map

Management / Comprehensive Plan Implementation Strategy





Reference Lines & Setbacks

0-50 ft Waterfront Buffer

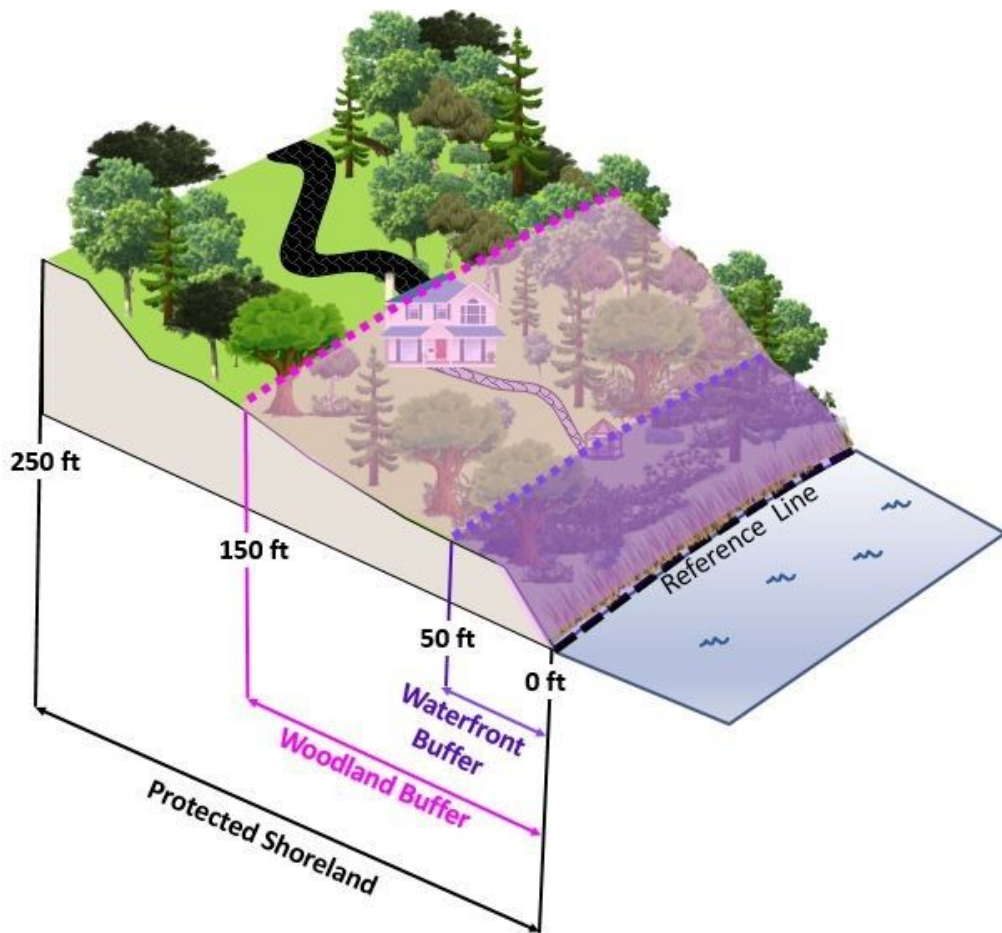
Limited vegetation changes

Setback for primary buildings

0-150 ft Woodland Buffer

At least 25% of area left as natural woodland

0-250 ft Protected Shoreland



RESOURCES: NHDES & MEDEP Shoreland Webpages



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[Home](#) > [Land](#) > [Waterfront Development](#) > [Protected Shoreland](#)

Protected Shoreland

Managing vegetation and development in proximity to public waters.



Surfaces that do not allow water to infiltrate water can impact water quality in our lakes and rivers.

New Hampshire shorelands are among the state's most valuable and fragile natural resources. Removing natural vegetation from shorelands can impact water quality and affect the beauty of our landscapes. Fill, excavation and construction can have similar impacts. In New Hampshire, shorelands next to public waters are protected by state statute and rules. This helps ensure greater protection of property, water quality, human health, flora and fauna, and recreational opportunities.

The Shoreland Water Quality Protection Act ([RSA 483-B](#)) and its associated rules, [Env-Wq 1400](#),

Featured Video: (P Beach

This 10-minute video provides an introduction to non-tidal shorelands in New Hampshire.

[WATCH THE VIDEO](#)

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Shorefront Property Owner Information

Welcome shorefront property owners! Whether you live along a lake, stream, river, wetland or bay, you have a wonderful resource right outside your door. Here are tips to help keep that water clean, resources to assist you, and regulations that might affect you.

Protecting clean water

When it rains or snow melts, stormwater runoff picks up various pollutants such as dripped or spilled petroleum products, soil, fertilizer, pesticides, and animal waste and carries them to the nearest ditch, storm drain or stream and then on to lakes, rivers and bays. Individually small amounts of pollutants may seem insignificant, but collectively they add up to create the largest source of pollution to Maine's waters. How can we keep these pollutants out of our waters? By reducing the source of pollutants and by capturing the stormwater before it moves off your property.

Regulations (the most common rules and laws but by no means a complete list of regulations that potentially could affect shoreland owners)

The [Natural Resource Protection Act](#) (NRPA) focuses on protecting natural resources, including significant wildlife habitat, wetlands, great ponds (generally, lakes over 10 acres) and rivers, streams and brooks. A permit is required when an activity will be:

How Do I...

- [How do I find a Permit application form online? activities are subject to process?](#)
- [How do I determine if a suspicious aquatic plant is invasive?](#)
- [How do I get my well to determine if my drinking water is safe? Who do I contact about a problem with my drinking water?](#)
- [How do I report a problem with a septic system?](#)

Protecting Wetlands in NH and ME

Wetland Rules outline how the public can legally impact wetlands and other jurisdictional areas.

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 in NH
 - 250 ft in ME
- NH Prime wetlands (100 ft)
- Sand dunes

Often more stringent buffers & setbacks at local level.

Maine municipalities regulate wetlands under the Municipal Shoreland Zoning Act.



TEST YOUR KNOWLEDGE

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

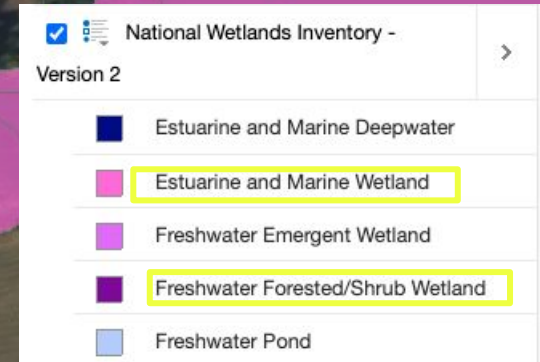
- a. Review the National Wetlands Inventory (online mapper)
- b. Call the town/city to learn about potential wetlands
- c. Conduct a site walk to look for evidence of wetlands
- d. Consult a state certified wetland scientist

NHDES Wetland Rules

ARE THERE WETLANDS ON A PROPERTY?

32 Back River Road Durham, NH

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



TYPE OF SYSTEM

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



ARE THERE WETLANDS ON A PROPERTY?

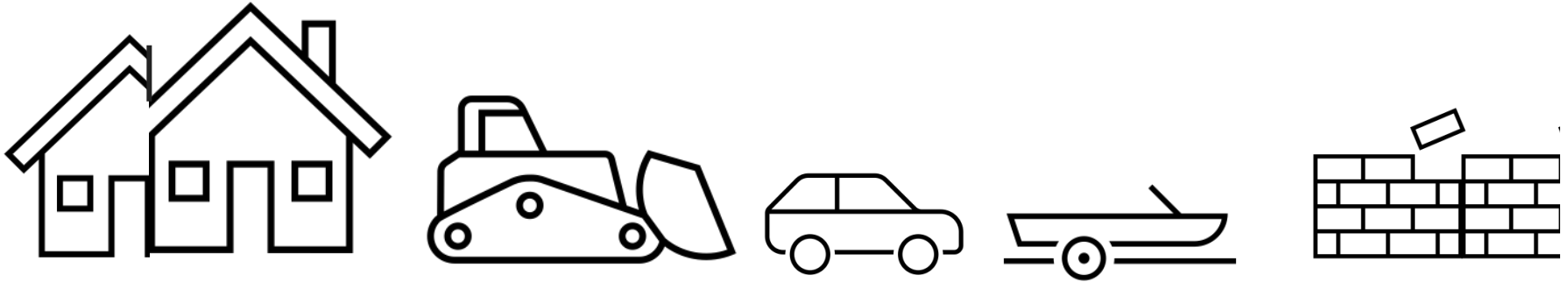
32 Back River Road Durham, NH

- 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?

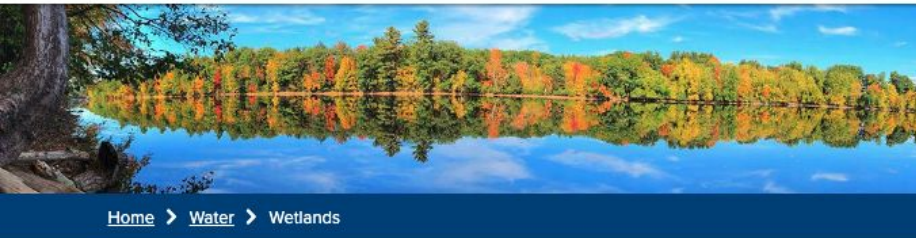
Projects involving excavation, fill, dredge, dewatering, removal and/or construction of structures in/on any bank, flat, marsh, or swamp or adjacent to wetlands and water bodies.



RESOURCES: NHDES & MEDEP Wetland Webpages



OPEN MENU



[Home](#) > [Water](#) > [Wetlands](#)

Wetlands

Preserving and protecting New Hampshire's tidal and freshwater wetlands from unregulated alteration.

New Hampshire's diverse natural resources support many of the activities that drive its economy. Residents, businesses and visitors enjoy New Hampshire wetlands, streams, lakes and seacoast for their natural beauty and recreational opportunities.

In addition to their economic value, New Hampshire wetlands are of great importance for flood control, water quality, water

Wetlands Permitting

As of July 1, 2021, the number of wetlands permit applications received has increased from 1,000 in 2019 to 1,500 in 2021. The passage of the 2027 state budget (referenced on



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Natural Resources Protection Act

The Land Bureau has developed an online licensing system which is applicable for all Land Licenses except Hydropower. Access the licensing system [M](#)

[Land Application and Permit Status](#)

[Chapters 305 and 310 rule changes webinar \(YouTube\)](#): Learn about recently adopted Department's Chapter 305 NRPA Permit by Rule Standards and Chapter 310 Protection rules pertaining to shoreline stabilization and other activities.

- [Slides from Chapters 305 and 310 rule changes webinar \(.pptx\)](#)

Protected Natural Resources

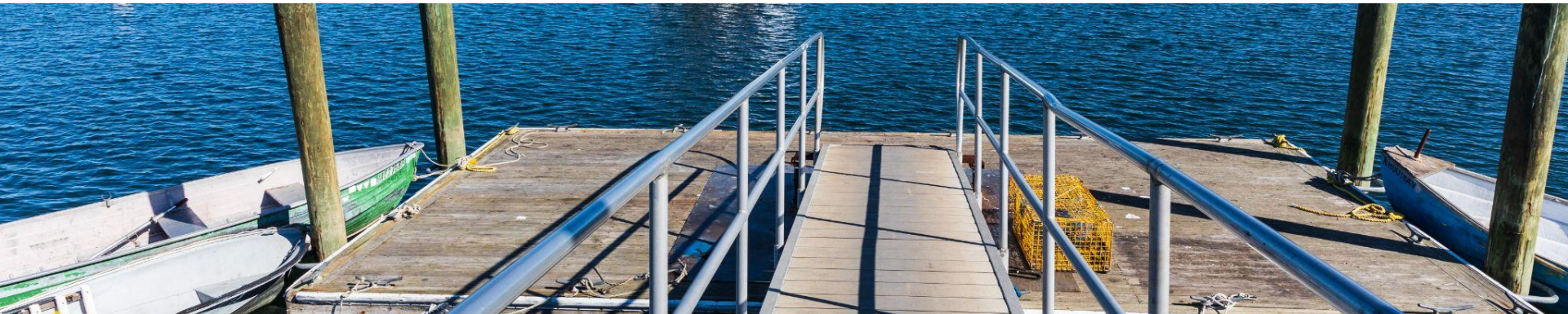
Protected natural resources are coastal sand dune systems, coastal wetlands, fragile mountain areas, freshwater wetlands, great ponds and rivers, streams,

DOCKS (TIDAL & NON-TIDAL)

- Regulated by NHDES under state Wetland Rules
- Frontage Minimums
 - **None** for tidal
 - **75 ft** freshwater*
- **Seasonal docks are required** except for water bodies 1,000 acres or and applicant demonstrates temporary dock is unsafe



- Regulated by municipalities under Mandatory Shoreland Zoning
- Frontage Minimums
 - **150 ft** tidal
 - **200 ft** freshwater
- **Temporary docks are required** unless an applicant demonstrates a temporary dock is not feasible



ENVIRONMENTAL
Fact Sheet

29 Hazen Drive, Concord, New Hampshire 03301 • (603) 271-3503 • www.des.nh.gov

 NEW HAMPSHIRE
DEPARTMENT OF
Environmental
Services

Permitting for Private, Non-Commercial Freshwater Docking Structures

Wetlands permitting is required for all new docking structures and modifications of docking seasonal and permanent docking structures, and all boat and jet-ski lifts. Wetlands permitting is required for repairs of docking structures unless they have a valid registration pursuant to § 270.16(2)(c). Wetlands permitting is not required for devices attached solely to the sides or surfaces of existing boat slips, such as cleats, whips, or tie-posts, and diving board securing lines for existing boat slips, which are not a navigational hazard.

Boat Slip Limitations

Boat Slip Limitations

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

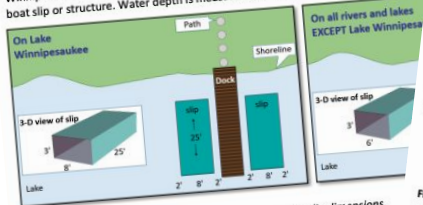


Figure 1 - Boat slip dimensions.

28 Hazen Drive, Concord, New Hampshire 03301 • (603) 271-3503 • W

WB-15

Permitting of Residential Tidal Docks

In New Hampshire, construction and maintenance of tidal docks requires a permit from the Department of Resources and Economic Development.

2020

Configuration and Dimensions

- A pile-supported, fixed pier perpendicular to the shore, that connects to a ramp, that connects to a float.
- A ramp that connects the shore to a float.
- A pile-supported fixed pier parallel to shore, Ramp and float perpendicular to shore.

The **maximum overall footprint** of the entire structure serving as a seawall of the highest observable tide shall be less than the length of the highest observable tide line, must not exceed 200 feet of the length needed to reach water of sufficient depth to allow the terminal section of the dock to be floating at mean low water, whichever is higher.

The maximum overall footprint of the entire structure serving a single residence must not exceed 1,500 square feet and may be larger so long as compensatory mitigation is provided for structures exceeding 2,000 square feet.

- The maximum width must not exceed 6 feet.
- The maximum length must not exceed 200 feet.
- The height of the permanent pier must be at least equal to the width to avoid shade the vegetation below, e.g., 4 feet wide x 4 feet high.

Floats may be of any configuration so long as the total square footage does not exceed 400 square feet. However, an additional 200 square feet may be allowed for a float serving a group of residences. All floats must be designed and installed so as to prevent substantial changes in their positions from tides and storm events that are less than hurricane force.

Temporary docks are regulated by **local zoning** which can vary by municipality in Maine

Permanent docks require permitting with **Maine Department of Environmental Protection** under the Natural Resources Protection Act

SEPTIC SYSTEMS

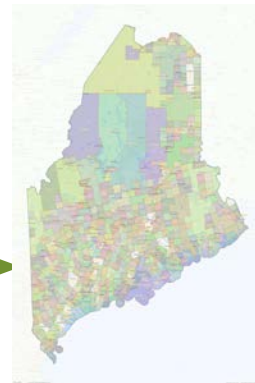
REGULATED &
ENFORCED BY



Maine Department of Health and Human Services

Maine CDC

Maine Center for Disease Control and Prevention



May require wetland and/or shoreland permits

Setbacks

50 ft to 75 ft for wetlands

75 ft to 125 ft ponds,
estuaries, lakes, ocean



Setbacks

50 ft to 100 ft for
residential



Accessory Dwelling Units (NH House Bill 577 updated RSA 674:71 to :73)

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.

§4216. Transfers of shoreland property

Expanded to include **all shoreland** (not just coastal) in 2020

Disclosure of malfunctions within 180 days of transfer



PROPERLY MAINTAINING A SEPTIC SYSTEM



Replacement in Stratham, NH \$28,000

The DO NOT FLUSH List:



TEST YOUR KNOWLEDGE

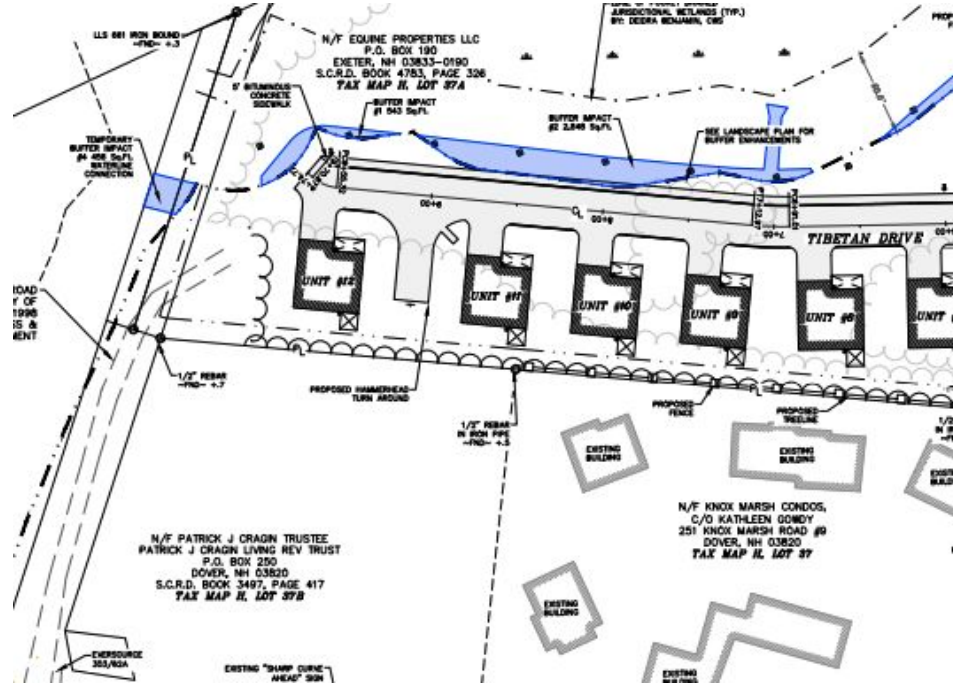
Where can homeowners and buyers learn about rules and regulations about what they can do on their property?

- 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)

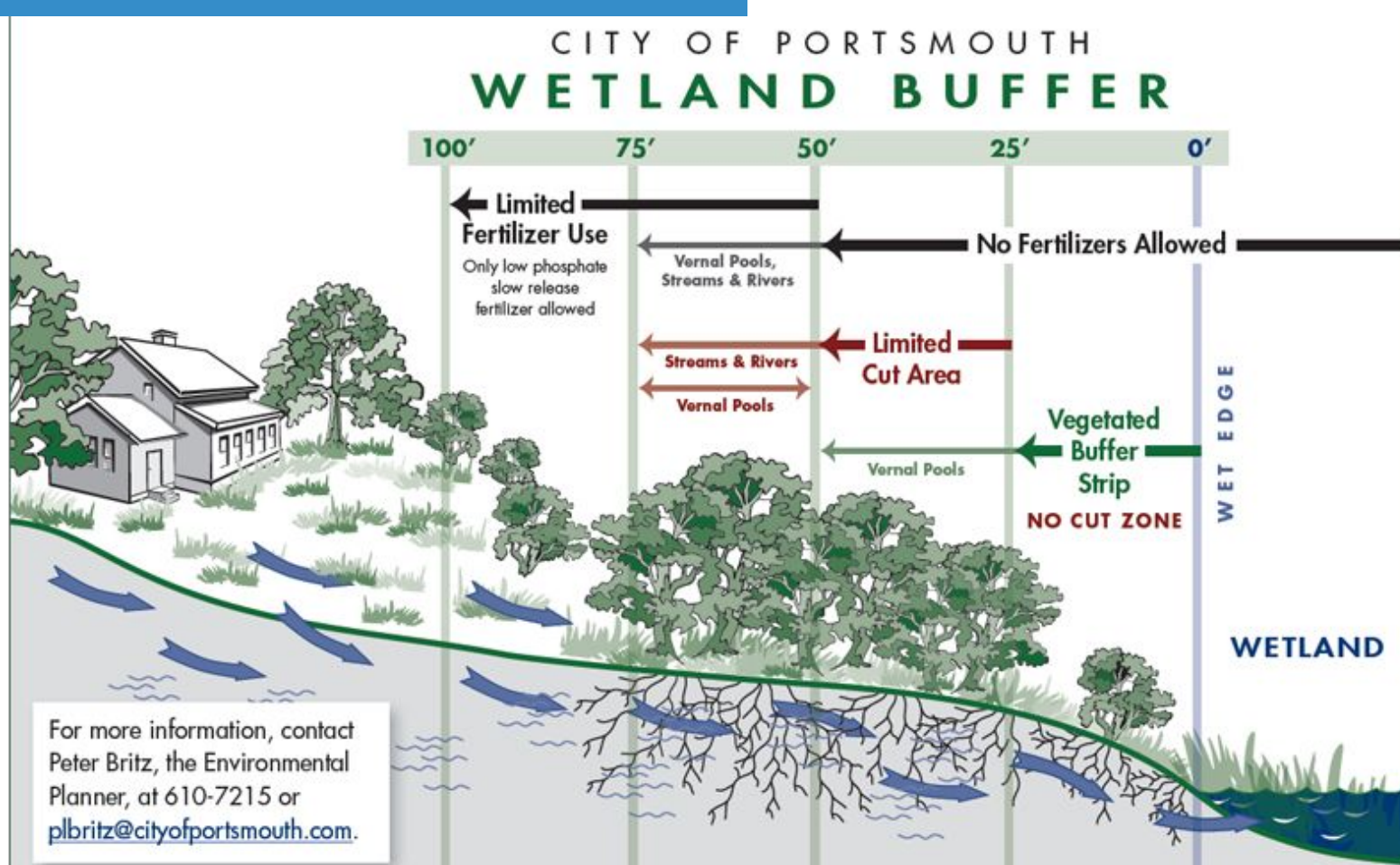
What about local protections?

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

Examples include **stormwater management**, **buffers and setbacks for wetlands**, **shoreland zoning** (ME), and **floodplain management**.



Local Ordinances & Regulations



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 clean water, wildlife habitat, and properties, plus they are beautiful

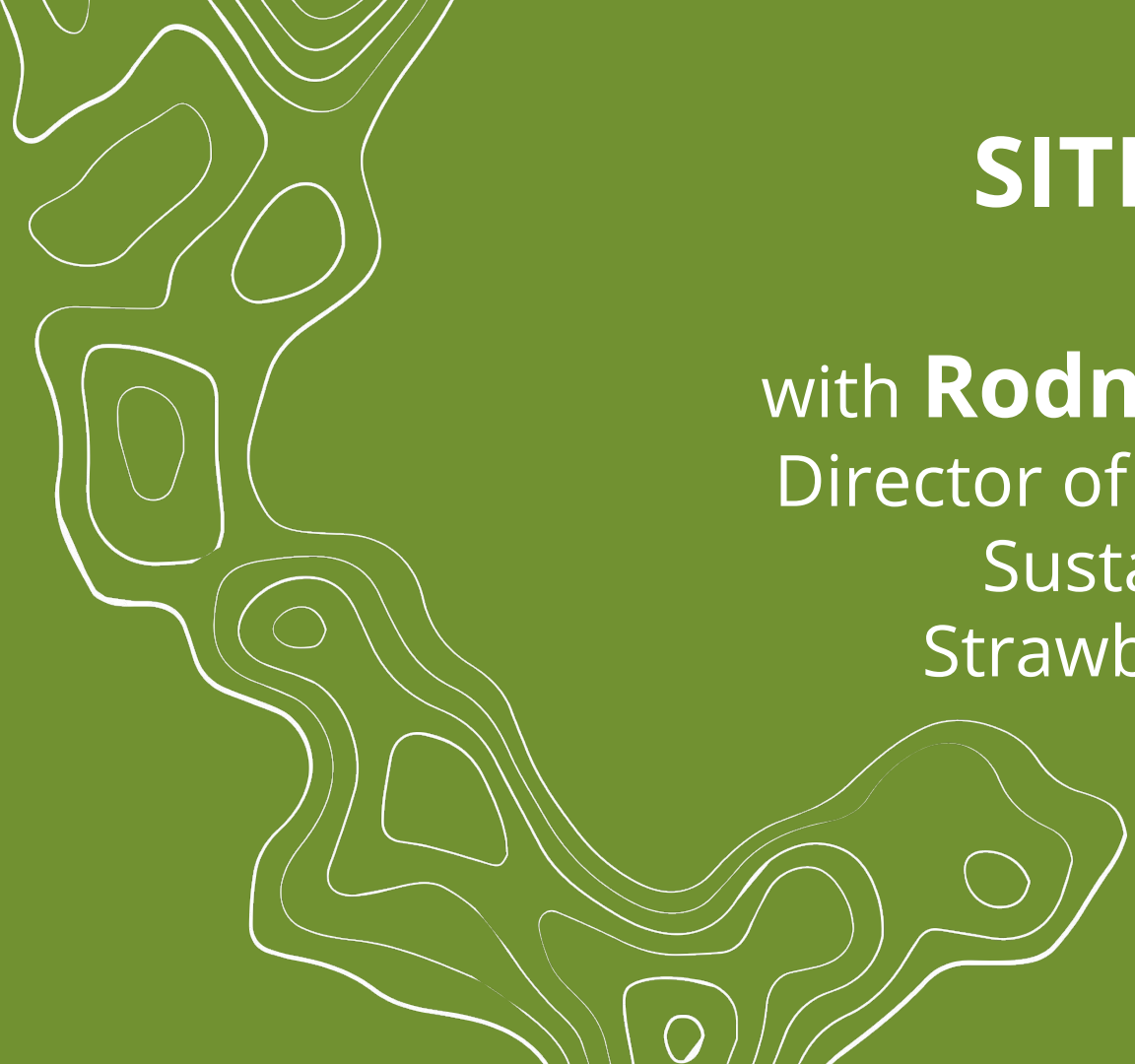
Regulations are in place at the State and municipal levels **to protect these ecosystems**

Always check for local regulations before a project!



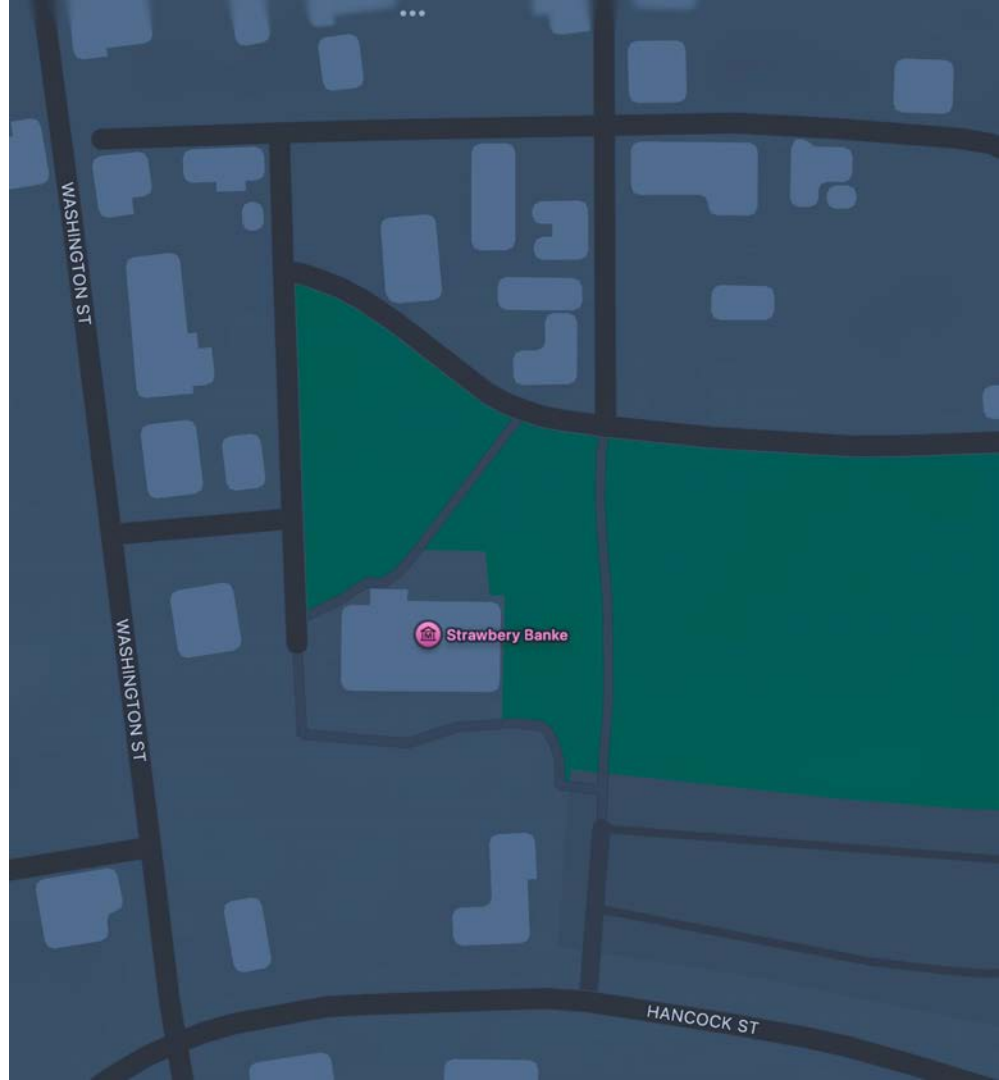
The image features a solid green background. On the left side, there is a complex, abstract white line drawing. This drawing consists of numerous interconnected, irregular loops and swirls, resembling a stylized map of landmasses or a topographical contour map. The lines are thin and white, creating a high-contrast visual against the green background. The overall composition is minimalist and modern.

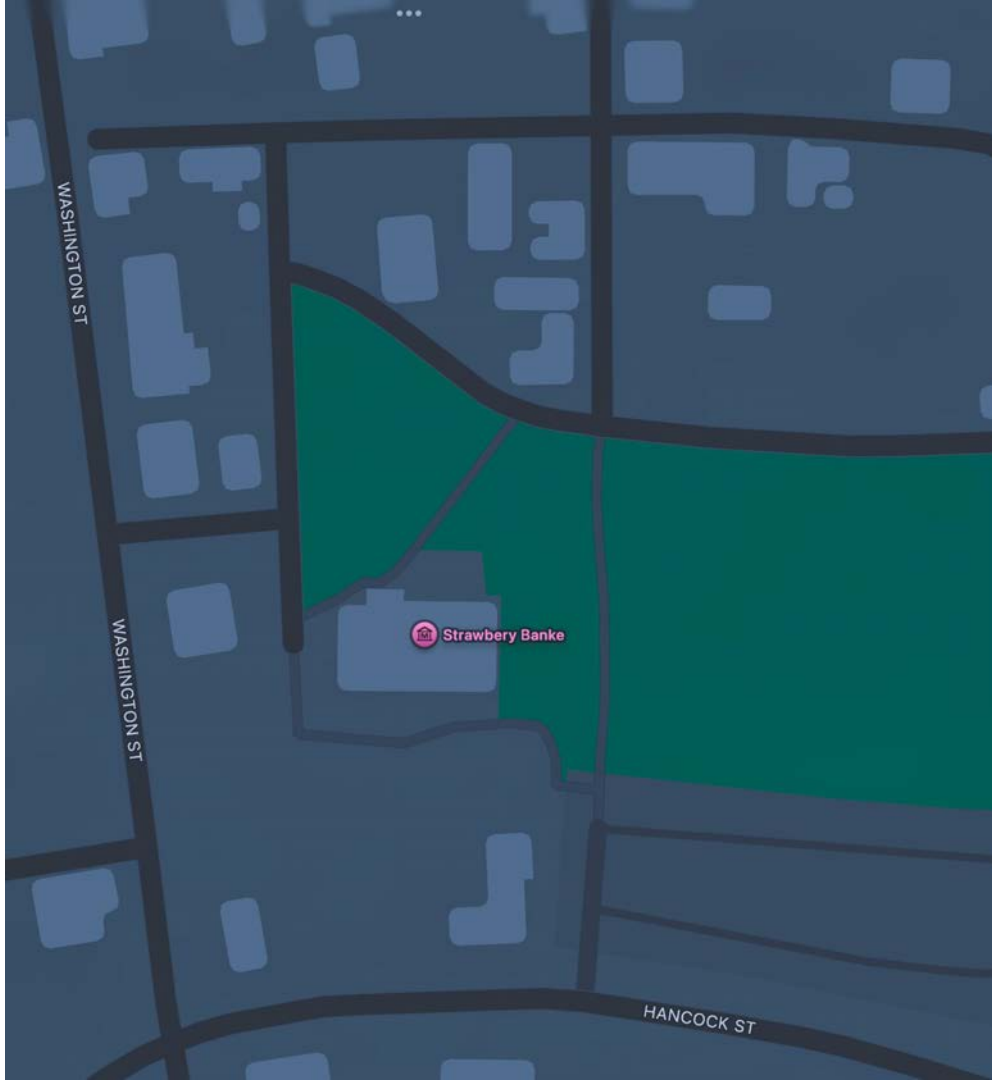
QUESTIONS?

The background is a solid green color. On the left side, there are white, hand-drawn style topographic contour lines that meander and loop, suggesting a map or a natural landscape feature.

SITE VISIT

with **Rodney Rowland**
Director of Environmental
Sustainability
Strawberry Banke







BASEMENT FLOODING CAUSED BY A KING TIDE

A TIME LAPSE VIDEO TAKEN ON NOVEMBER 17, 2020
AT STRAWBERRY BANKE MUSEUM
PORTSMOUTH, NH

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The image features a solid green background. On the left side, there is a series of white, hand-drawn, irregular lines that resemble topographical map contour lines or perhaps a stylized, abstract map of a coastline. These lines are concentrated on the left and bottom-left, leaving the right side of the image mostly empty green space.

BREAK