BUYER'S GUIDE · NEW HAMPSHIRE · MAINE



The Waterfront Buyer's Guide

Frontage, docks and moorings, shoreland rules, septic and wells, flood zones, seasonal access, inspections, and questions to ask.

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Important: This is a general summary of public sources as of November 2026, not legal, engineering or insurance advice. Rules change and vary by town. **Verify with NHDES (New Hampshire), Maine DEP (Maine), the town, and your own attorney, inspector and insurer.**

1. Frontage & what you are actually buying

- Confirm the deeded frontage, boundary and how the water line is described in the deed and survey; ask for a recent survey.
- Deeded beach rights or rights-of-way are not the same as owning frontage; in New Hampshire, moorings on regulated lakes are not granted for deeded beach rights or rights-of-way (NH Marine Patrol).
- Shoreline frontage affects what docks are allowed (see section 2).

2. Docks

- **NH:** New docking structures, including seasonal and permanent docks and boat/jet-ski lifts, require NHDES wetlands permits; repairs and modifications may too.
- Permanent docks are only permissible on waterbodies over 1,000 acres and only where conditions inhibit safe seasonal docking.
- A new seasonal dock may be exempt with notification to NHDES if all criteria are met, including: the only dock on the frontage; on a lake or pond; removed at least 5 months a year; no larger than 6×30 ft (waterbody under 1,000 acres) or 6×40 ft (1,000+ acres); at least 75 ft of shoreline frontage.
- Ask the seller for existing dock permits and whether the dock matches them.

Sources: des.nh.gov/land/waterfront-development/docking-structures-and-shoreline-stabilization; NH LAKES/NHDES "Permitting for Freshwater Docking Structures" (nhlakes.org).

3. Moorings

- **NH lakes:** A mooring permit is required on Lake Winnipesaukee, Lake Winnisquam, Squam Lakes, Newfound Lake, Ossipee Lake and Lake Sunapee (RSA 270:61). Generally no more than one mooring per shorefront property; need must be shown. Marine Patrol lists a $125 first-year fee and $25/year after for individual moorings, and 6–8 weeks processing.
- **NH tidal waters:** No mooring may be placed without a permit (RSA 12-G:50-a).
- **Maine:** On inland waters, moorings are generally controlled by the municipality; in harbors and coastal waters the harbor master assigns mooring locations (38 MRS §3).
- Moorings generally do not transfer automatically with a sale — ask.

Sources: gc.nh.gov/rsa/html/XXII/270/270-61.htm; NH State Police Marine Patrol Moorings FAQ; gc.nh.gov/rsa/html/I/12-G/12-G-50-a.htm; maine.gov/dacf/parks boating FAQ; legislature.maine.gov 38 §3.

4. Shoreland rules

- **NH (RSA 483-B, Shoreland Water Quality Protection Act):** a protected shoreland generally extends 250 ft from the reference line. The waterfront buffer is the first 50 ft; primary structures must be set back 50 ft; no fertilizer within 25 ft. Many projects need an NHDES Shoreland Permit.
- **Maine (Mandatory Shoreland Zoning Act):** the shoreland zone covers land within 250 ft of the normal high-water line of great ponds and rivers, of the upland edge of coastal wetlands (including tidal areas) and certain freshwater wetlands, and within 75 ft of certain streams. Towns administer and enforce their own ordinances — the local code enforcement officer is the first contact.
- If you plan to expand, rebuild or clear trees, check permits *before* you buy.

Sources: gc.nh.gov/rsa/html/L/483-B/483-B-9.htm; des.nh.gov/land/waterfront-development/protected-shoreland; maine.gov/dep/land/slz; legislature.maine.gov 38 §435.

5. Septic & wells

- **NH (RSA 485-A:39):** before transfer of developed waterfront property with any part of a septic system within 250 ft of the reference line, the buyer must engage a NH licensed septic system evaluator (or accept a seller's evaluation done within 180 days). If the system is failing, the buyer must replace it within 180 days of transfer.
- **Maine (30-A MRS §4216):** for properties with a subsurface wastewater disposal system in the shoreland zone, an inspection by a state-certified inspector is required on transfer.
- Private wells: test water quality and quantity as part of your inspections.

Sources: gc.nh.gov/rsa/html/L/485-A/485-A-39.htm; maine.gov/dhhs/mecdc (Subsurface Wastewater, Shoreland Zone).

6. Flood zones & insurance

- Look up the flood zone at FEMA's Flood Map Service Center (msc.fema.gov).
- Homes in a Special Flood Hazard Area with a mortgage from a federally regulated, supervised or insured lender must carry flood insurance, and premiums are escrowed. Outside those areas a lender may still require it.
- NFIP policies typically have a 30-day waiting period (with exceptions, e.g. purchase tied to a loan). Get a quote early.

Source: agents.floodsmart.gov/topics/flood-insurance-101.

7. Seasonal access

- Ask whether the road is town-maintained year-round or private/seasonal, and who plows.
- Ask about island or water-access-only properties: boat access, parking on the mainland and winter access.

- Ask whether the home is winterized and how it is heated.

8. Inspections to consider

- General home inspection; septic evaluation (required in cases above); well water test; dock/seawall/shoreline condition; radon; survey; title review of rights-of-way and easements.

9. Questions to ask the seller

- Copies of shoreland, wetlands, dock and mooring permits?
- Septic design, age, pumping records and any prior evaluations?
- Flood insurance history, elevation certificate and any flood claims?
- Road maintenance and any association dues or rules?
- Any unpermitted work near the water?

Verify with NHDES (des.nh.gov), Maine DEP (maine.gov/dep), the town, and qualified professionals. Information deemed reliable but not guaranteed. Each RE/MAX office is independently owned and operated. Equal Housing Opportunity.

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