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National Flood Insurance Maps -Fairhaven Map Panels and Proposed Bylaw

National Flood Insurance Program - NFIP - Flood Insurance Rate Maps - FIRM

Proposed Amendment to FH Bylaw Chapter 198 Section 28, Floodplain and Nasketucket River Basin Districts, Proposed Amendment to Add 5 panels revised by FEMA (of 14), Delete obsolete panels, and Incorporate required language from model bylaw at Town Meting originally scheduled on May 2, 2020. Virtual Town Meeting currently scheduled for June 27, 2020

2020 FAIRHAVEN PROPOSED FLOOD PLAIN BYLAW AMENDMENTS

Fairhaven FIRM Map Panels:

- New Panels to replace 2009 panels Effective Date July 8, 2020:
 - 25005C0391H * 25005C0392G * 25005C0394H * 25005C0411G
 - * 25005C0413G
- 2009 & 2014 Panels to Remain:
 - · 25005C0393G * 25005C0481G * 25005C0482G * 25005C0501F 25005C0502F * 25005C0483F * 25005C0484F * 25005C0503F * 25005C0504F *
- Index Map of Fairhaven NFIP FIRM Map Panels
- Town of Fairhaven FIRM Map 2020 (with all panels including 5 new ones effective July 8, 2020)

Federal Emergency Management Agency (FEMA) Links

- FEMA Flood Insurance Study Bristol County, MA (Rev. July 2020)
- FEMA Flood Map Service Center:
- · FEMA Flood Map Service Center: Search By Address Fairhaven
- · Interpreting Federal Emergency Management Agency Flood Maps and Studies in the Coastal Zone
- . FEMA Office of the Flood Insurance Advocate

Town Warrant - FLOODPLAIN BYLAW AMENDMENT

Chapter 198 Section 28, Floodplain and Nasketucket River Basin Districts:

- Add to 198-28.A panels: 25005C0391H, 25005C0392G, 25005C0394H, 25005C0411G, 25005C0413G dated July 6, 2021.
- Delete from 198-28.A panels: 25005C0391F, 25005C0392F, 25005C0394F, 25005C0411F, 25005C0413F dated July 7, 2009.
- <u>In 198-28A revise the date</u> of the Bristol County Flood Insurance Study (FIS) report date to July 6, 2021.
- <u>In 198-28F</u> revise date of FIS in preamble.
- Add all of the items on the following page:

NFIP Mandatory Changes –

From Flood Hazard Management Program & State NFIP Coordinator

You will need to make these changes. Reference the Model Bylaw attached to the email. Note that expected effective dates are based on an expected Letter of Final Determination (LFD) date of January 6, 2021.

- 1. <u>Update district definition using language from Model Bylaw Section 2, 2</u>. Note here that you have the option of listing all panels, suffixes and dates. We aren't requiring this now, so at your option you can list just the FIRM date and the FIS date (both July 6, 2021). If you choose to list panels, I have listed all panels, suffixes and dates on the next page.
- 2. Add S. 2, 3. Abrogation and greater restriction section
- 3. Add S. 2, 4. Disclaimer of liability
- 4. Add S. 2, 5. Severability
- 5. Add S. 2, 6. Designation of community Floodplain Administrator
- 6. Add S. 2, 7. Requirement to submit new technical data
- 7. Add S. 2, 8. Variances to building code floodplain standards
- 8. Add S. 2, 9. Variances to local Zoning Bylaws related to community compliance with the NFIP
- 9. Add S. 2, 10. Permits are required for all proposed development in the Floodplain Overlay District
- 10. Add S. 2, 11. Assure that all necessary permits are obtained
- 11. Add S. 2, 13. Base flood elevation data for subdivision proposals
- 12. Add S. 2, 14. Unnumbered A Zones
- 13. Add S. 2, 18. Recreational vehicles
- 14. Add S. 3, Definitions

Mandatory Additions

3. Abrogation and greater restriction section

• The floodplain management regulations found in this Floodplain Overlay District section shall take precedence over any less restrictive conflicting local laws, ordinances or codes.

4. Disclaimer of liability

• The degree of flood protection required by this bylaw [ordinance] is considered reasonable but does not imply total flood protection.

5. Severability section

• If any section, provision or portion of this bylaw [ordinance] is deemed to be unconstitutional or invalid by a court, the remainder of the ordinance shall be effective.

6. Designation of community Floodplain Administrator

• The Town/City of Fairhaven hereby designates the position of Building Commissioner to be the official floodplain administrator for the Town/City.

7. Requirement to submit new technical data

- If the Town/City acquires data that changes the base flood elevation in the FEMA mapped Special Flood Hazard Areas, the Town/City will, within 6 months, notify FEMA of these changes by submitting the technical or scientific data that supports the change(s.) Notification shall be submitted to:
 - FEMA Region I Risk Analysis Branch Chief
 - 99 High St., 6th floor, Boston, MA 02110

And copy of notification to:

- Massachusetts NFIP State Coordinator
- MA Dept. of Conservation & Recreation, 251 Causeway Street, Boston, MA 02114

- 8. Variances to building code floodplain standards
- The Town will request from the State Building Code Appeals Board a written and/or audible copy of the portion of the hearing related to the variance, and will maintain this record in the community's files.
- The Town shall also issue a letter to the property owner regarding potential impacts to the annual premiums for the flood insurance policy covering that property, in writing over the signature of a community official that (i) the issuance of a variance to construct a structure below the base flood level will result in increased premium rates for flood insurance up to amounts as high as \$25 for \$100 of insurance coverage and (ii) such construction below the base flood level increases risks to life and property.
- Such notification shall be maintained with the record of all variance actions for the referenced development in the floodplain overlay district.

9. Variances to local Zoning Bylaws related to community compliance with the National Flood Insurance Program (NFIP)

• A variance from these floodplain bylaws must meet the requirements set out by State law, and may only be granted if: 1) Good and sufficient cause and exceptional non-financial hardship exist; 2) the variance will not result in additional threats to public safety, extraordinary public expense, or fraud or victimization of the public; and 3) the variance is the minimum action necessary to afford relief.

10. Permits are required for all proposed development in the Floodplain Overlay District

 The Town of Fairhaven requires a permit for all proposed construction or other development in the floodplain overlay district, including new construction or changes to existing buildings, placement of manufactured homes, placement of agricultural facilities, fences, sheds, storage facilities or drilling, mining, paving and any other development that might increase flooding or adversely impact flood risks to other properties.

11. Assure that all necessary permits are obtained

• Fairhaven's permit review process includes the use of a checklist of all local, state and federal permits that will be necessary in order to carry out the proposed development in the floodplain overlay district. The proponent must acquire all necessary permits, and must submit the completed checklist demonstrating that all necessary permits have been acquired.

13. Base flood elevation data for subdivision proposals

 When proposing subdivisions or other developments greater than 50 lots or 5 acres (whichever is less), the proponent must provide technical data to determine base flood elevations for each developable parcel shown on the design plans.

14. Unnumbered A Zones

 In A Zones, in the absence of FEMA BFE data and floodway data, the building department will obtain, review and reasonably utilize base flood elevation and floodway data available from a Federal, State, or other source as criteria for requiring new construction, substantial improvements, or other development in Zone A as the basis for elevating residential structures to or above base flood level, for flood proofing or elevating nonresidential structures to or above base flood level, and for prohibiting encroachments in floodways.

18. Recreational vehicles

 In A1-30, AH, AE Zones, V1-30, VE, and V Zones, all recreational vehicles to be placed on a site must be elevated and anchored in accordance with the zone's regulations for foundation and elevation requirements or be on the site for less than 180 consecutive days or be fully licensed and highway ready.

<u>Definitions not found in the State Building Code</u>

- DEVELOPMENT
- FLOOD BOUNDARY AND FLOODWAY MAP
- FLOOD HAZARD BOUNDARY MAP (FHBM.)
- FLOODWAY
- FUNCTIONALLY DEPENDENT USE
- HIGHEST ADJACENT GRADE
- HISTORIC STRUCTURE
- NEW CONSTRUCTION

- RECREATIONAL VEHICLE
- REGULATORY FLOODWAY
- SPECIAL FLOOD HAZARD AREA
- START OF CONSTRUCTION
- STRUCTURE
- SUBSTANTIAL REPAIR OF A FOUNDATION
- VARIANCE
- VIOLATION

Definitions of Flood Zones –

These definitions do not need to be included in local bylaws

- ZONE A means an area of special flood hazard without water surface elevations determined
- ZONE A1-30 and ZONE AE means area of special flood hazard with water surface elevations determined
- ZONE AH means areas of special flood hazards having shallow water depths and/or unpredictable flow paths between (1) and (3) feet, and with water surface elevations determined
- ZONE AO means area of special flood hazards having shallow water depths and/or unpredictable flow paths between (1) and (3) ft. (Velocity flow may be evident; such flooding is characterized by ponding or sheet flow.)
- ZONE A99 means area of special flood hazard where enough progress has been made on a protective system, such as dikes, dams, and levees, to consider it complete for insurance rating purposes. (Flood elevations may not be determined.)
- ZONES B, C, AND X means areas of minimal or moderate flood hazards or areas of future-conditions flood hazard. (Zone X replaces Zones B and C on new and revised maps.)
- ZONE V means area of special flood hazards without water surface elevations determined, and with velocity, that is inundated by tidal floods (coastal high hazard area)
- <u>ZONE V1-30</u> and <u>ZONE VE</u> (for new and revised maps) means area of special flood hazards, with water surface elevations determined and with velocity, that is inundated by tidal floods (coastal high hazard area)

Fairhaven Panels

25005C	0391	н	7/6/2021
25005C	0392	G	7/6/2021
25005C	0393	G	7/16/2014
25005C	0394	Н	7/6/2021
25005C	0411	G	7/6/2021
25005C	0413	G	7/6/2021
25005C	0425	F	7/7/2009
25005C	0482	G	7/16/2014
25005C	0501	F	7/7/2009
25005C	0502	F	7/7/2009
25005C	0503	F	7/7/2009
25005C	0504	F	7/7/2009

FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

HTTP://MSC.FEMA.GOV

Without Base Flood Elevation (BFE) With BFE or Depth Zone AE, AO, AH, VE, AR SPECIAL FLOOD Regulatory Floodway HAZARD AREAS 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X **Future Conditions 1% Annual** Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee See Notes, Zone X OTHER AREAS OF FLOOD HAZARD Area with Flood Risk due to Levee Zone D NO SCREEN Area of Minimal Flood Hazard Zone X OTHER Area of Undetermined Flood Hazard Zone D AREAS Channel, Culvert, or Storm Sewer GENERAL STRUCTURES Levee, Dike, or Floodwall 18.2 Cross Sections with 1% Annual Chance 17.5 Water Surface Elevation 8)- - - - - Coastal Transect Coastal Transect Baseline Profile Baseline Hydrographic Feature ---- 513 ---- Base Flood Elevation Line (BFE) Limit of Study OTHER

Jurisdiction Boundary

FEATURES

NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, how to order products, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Map Information eXchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Flood Map Service Center website at http://msc.fema.gov. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website

Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be ordered directly from the Flood Map Service Center at the number listed above.

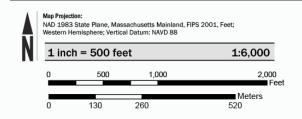
For community and countywide map dates refer to the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your Insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

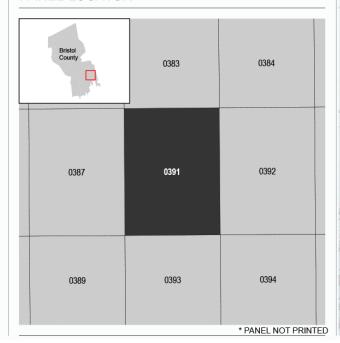
Base map information shown on the FIRM uses 2013 or 2014 imagery provided by the U.S. Geological Survey at a resolution of 0.3 meter and 2016 transportation data provided by the U.S. Census Bureau, with all other vector data unchanged from the previous FIRM.

ACCREDITED LEVEE: Check with your local community to obtain more information, such as the estimated level of protection provided (which may exceed the 1-percent-annual-chance level) and Emergency Action Plan, on the levee system(s) shown as providing protection for areas on this panel. To mitigate flood risk in residual risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit http://www.fema.gov/national-flood-insurance-program.

SCALE



PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM Program FLOOD INSURANCE RATE MAP FEMA

BRISTOL COUNTY, MASSACHUSETTS (ALL JURISDICTIONS)

PANEL 391 of 550

Panel Contains:

Insurance

National Flood

COMMUNITY NUMBER PANEL SUFFIX ACUSHNET, TOWN OF 250048 0391 FAIRHAVEN, TOWN OF 250054 0391 NEW BEDFORD, CITY OF 255216 0391

> PRELIMINARY 04/18/2018

> > 2.3.3.5 MAP NUMBER 25005C0391H MAP REVISED

VERSION NUMBER

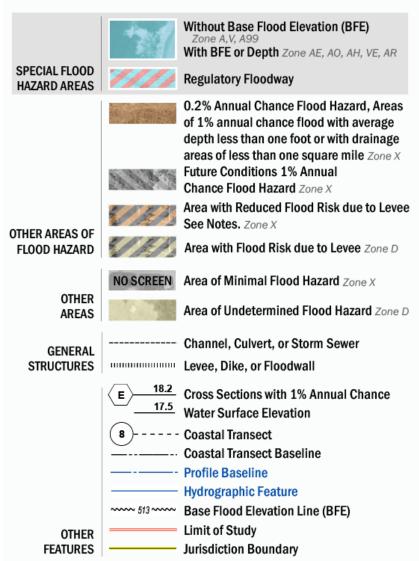
2020 Legend

FLOOD HAZARD INFORMATION

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ACCREDITED LEVEE: Check with your local community to obtain more information, such as the estimated level of protection provided (which may exceed the 1-percent-annual-chance level) and Emergency Action Plan, on the levee system(s) shown as providing protection for areas on this panel. To mitigate flood risk in residual risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit http://www.fema.gov/national-flood-insurance-program.

2009 Legend

LEGEND



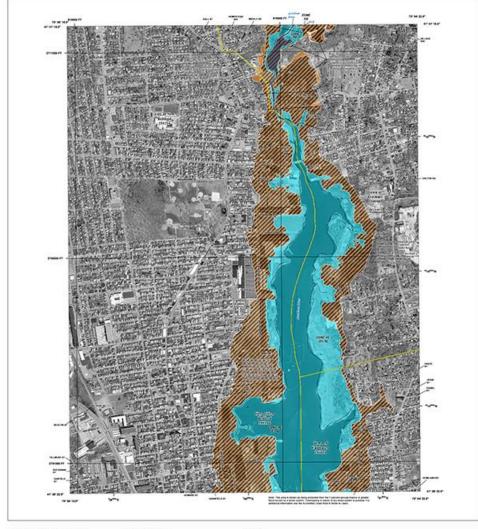
SPECIAL ROOD HAZARD AREAS (SPHAK) SUBJECT TO INJUNOATION BY THE 1% ANNUAL CHANCE ROOD

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hasand Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hasand include Zones A, AE, AH, AO, AR, ASP, V and VE. The flavor flood Securities in the water-surface steading of the 1% annual chance flood.

	is the water-surface elevation of the 1% annual chance food.		
ZOME A	No fine Food Develors determined.		
ZONE AE	Rese Flood Elevations determined.		
ZYONE AH	Flood depths of 1 to 3 feet (usually areas of ponding); flese. Flood Elevations determined.		
ZONE AO	Flood depths of 1 to 3 feet (usually sheet flow on sloping termin); average depths determined. For areas of alluvial fan flooding, velocities also determined.		
ZONE AR.	Special Food Hazard Area formerly protected from the 1% annual chance food by a food control system that was subsequently decorated. Zone AK indicates that the former food control system is being restored to provide protection from the 1% annual chance or greater flood.		
ZONE ASS	Area to be protected from the annual chance food by a Federal food protection system under construction; no Base Flood Develors determined.		
20AE V	Goestal flood zone with velocity hazard (wave action); no flase Flood flevations determined.		
ZONE VE	Coastal flood zone with velocity hazard (wave action); floor Flood Elevations determined.		
1111/2	PLOCOWAY AREAS IN ZONE AE		
kept free of e	is the channel of a stream plus any adjacent floodplain areas that must be notoechment so that the 1% annual chance flood can be carried without nesses in flood heights.		
100000	OTHER FLOOD AREAS		
ZOAJE X	Areas of 0.2% armusi chance flood; areas of 1% armusi chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protocold by levels from 1% armusi. Chance flood.		
	OTHER AREAS		
ZONE X	Areas determined to be outside the 0.2% annual chance foodplain.		
ZONE O	Areas in which food hexards are undetermined, but possible.		
	COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS		
22 23	OTHERWISE PROTECTED AREAS (OPAs)		
CDRS areas an	d OfAs are normally located within or adjacent to Special Flood Hazard Areas.		
	1% annual chance floolplain boundary		
	0.2% annual chance floodplain boundary		
	Floodway boundary Jane 9 boundary		
	and a source of		
	Soundary shaling Special Flood Heart Areas of different		
	New Food Develors, fixed depths or food velocities.		
573	nonnone Base Flood Devation line and value; elevation in fact*		
(61.90	Size Food Boveton value where unform within zone;		

elevation in fact."

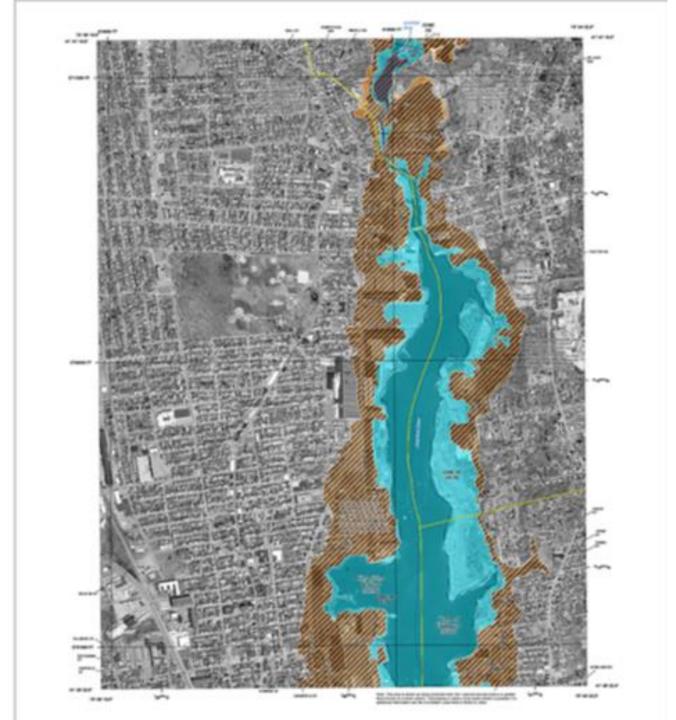
25005C0391H



NOTES TO USERS NOTES TO USERS SCALE **Comment of the first the process of the first the first

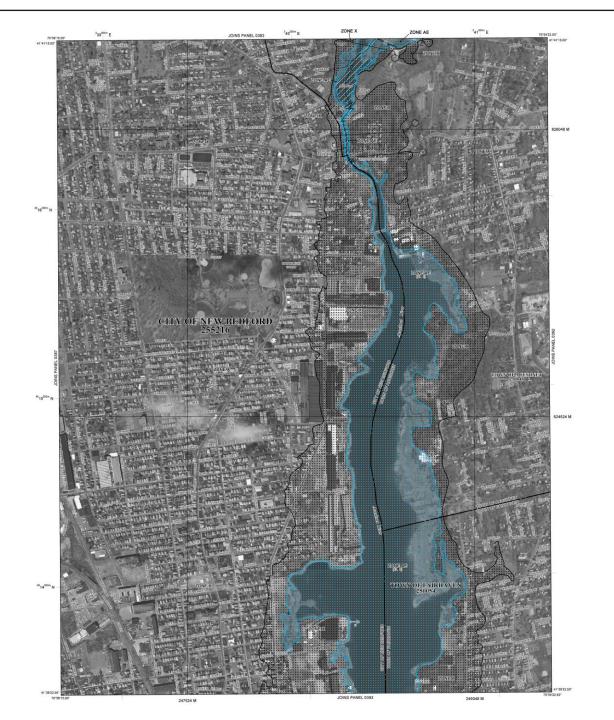
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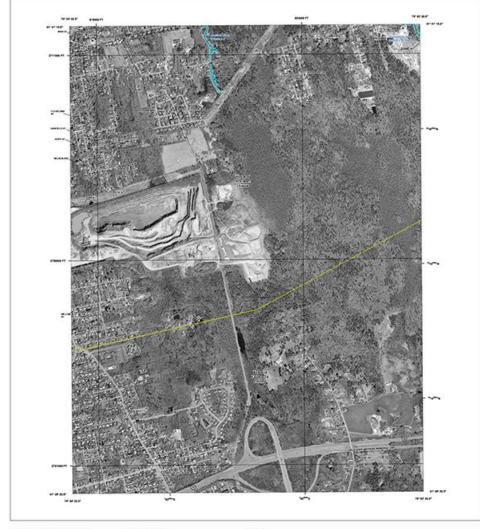
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Old Panel

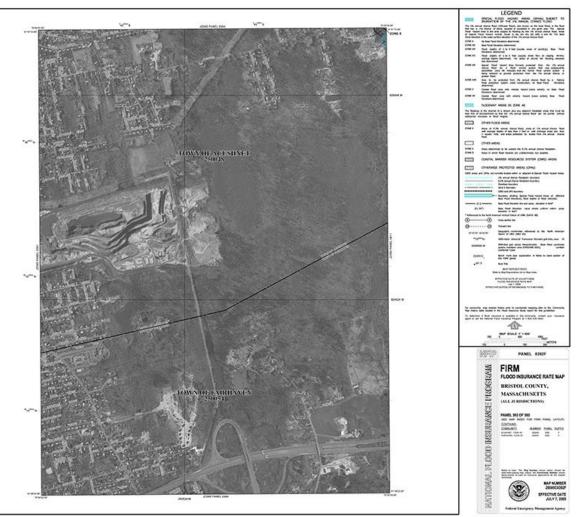
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DODG HAZARD INFORMATION IN REPORT OF INFORM

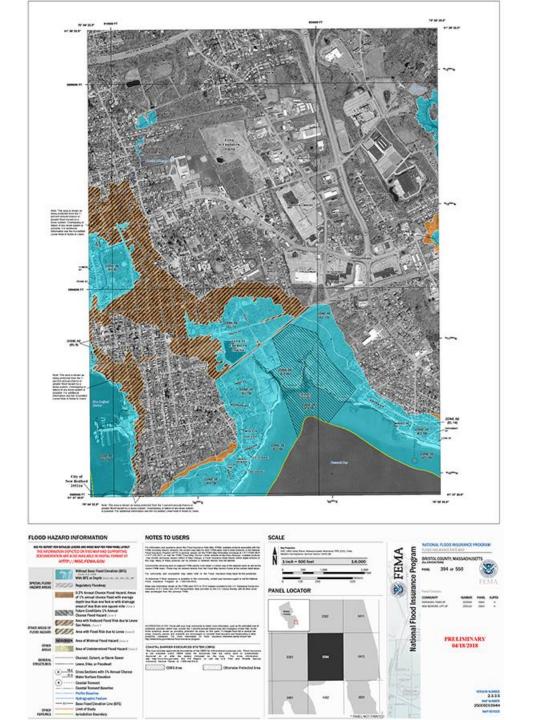
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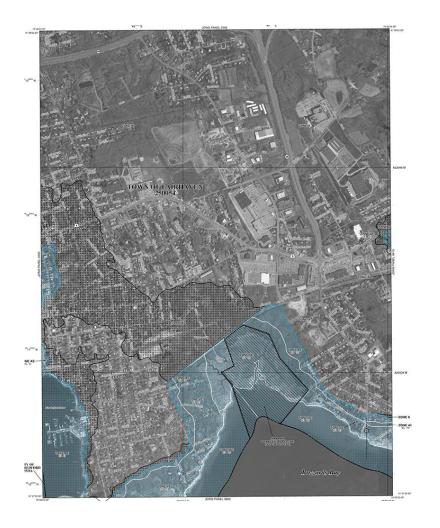
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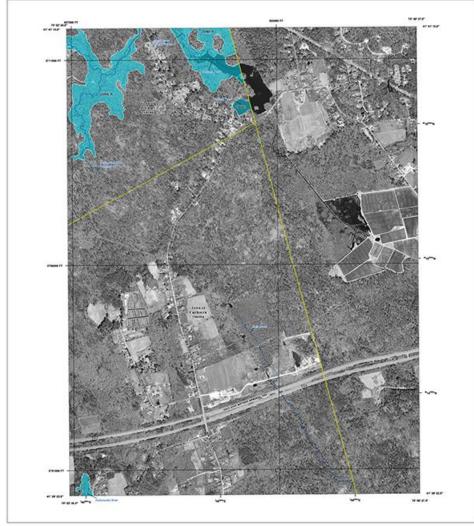
New Panel

25005C0394F

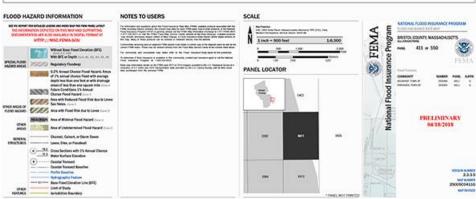


Old Panel

25005C0411G



New

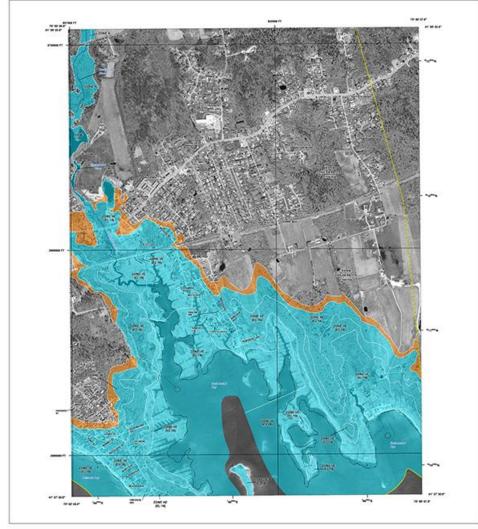


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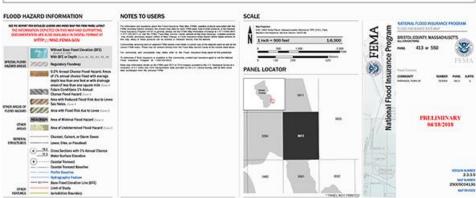


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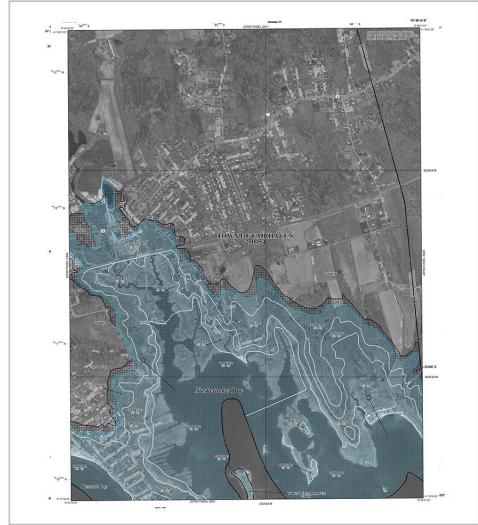
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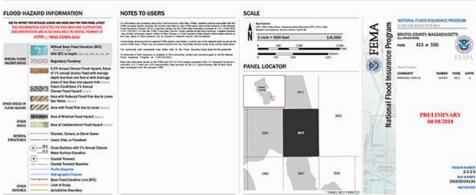
New



25005C0413F

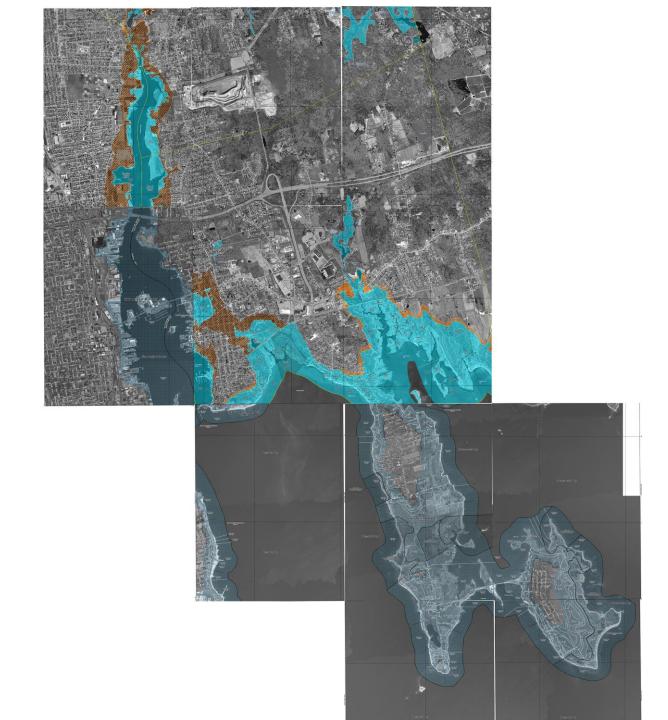


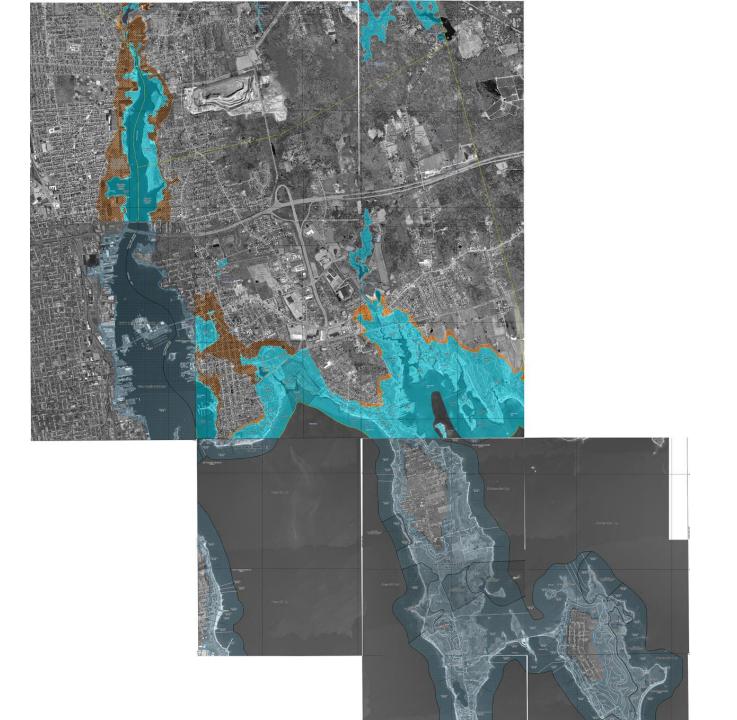
Old



FAIRHAVEN NFIP MAP

- New Panels dated July 6, 2021
 - 25005C0391H,
 - 25005C0392G,
 - 25005C0394H,
 - 25005C0411G,
 - 25005C0413G.
- Existing Panels dated July 07, 2009
 - 25005C0393F,
 - 25005C0425F,
 - 25005C0482F,
 - 25005C0501F,
 - 25005C0502F,
 - 25005C0503F,
 - 25005C0504F





2021 PROPOSED FAIRHAVEN FLOOD PLAIN BYLAW AMENDMENT

To see if the Town will enact the following amendments to the Zoning Bylaw Chapter 198 Section 28, Floodplain and Nasketucket River Basin Districts:

- 1. Add to 198-28.A panels: 25005C0391H, 25005C0392G, 25005C0394H, 25005C0411G, 25005C0413G dated July 6, 2021.
- 2. <u>Delete from 198-28.A panels</u>: 25005C0391F, 25005C0392F, 25005C0394F, 25005C0411F, 25005C0413F dated July 7, 2009.
- 3. <u>In 198-28A revise the date</u> of the Bristol County Flood Insurance Study (FIS) report date to July 6, 2021.
- 4. Add 198-28C as follows: The floodplain management regulations found in this Floodplain Overlay District section shall take precedence over any less restrictive conflicting local laws, ordinances or codes.
- 5. Add 198-28C as follows: If any section, provision or portion of this bylaw [ordinance] is deemed to be unconstitutional or invalid by a court, the remainder of the ordinance shall be effective.
- 6. Add 198-28C as follows: The Town of Fairhaven hereby designates the position of Building Commissioner to be the official floodplain administrator for the Town

- 7. Add 198-28C(3) as follows: The Town will request from the State Building Code Appeals Board a written and/or audible copy of the portion of the hearing related to the variance, and will maintain this record in the community's files. The Town shall also issue a letter to the property owner regarding potential impacts to the annual premiums for the flood insurance policy covering that property, in writing over the signature of a community official that (i) the issuance of a variance to construct a structure below the base flood level will result in increased premium rates for flood insurance up to amounts as high as \$25 for \$100 of insurance coverage and (ii) such construction below the base flood level increases risks to life and property. Such notification shall be maintained with the record of all variance actions for the referenced development in the floodplain overlay district.
- 8. Add 198-28C(4) as follows: Variances to local Zoning Bylaws related to community compliance with the National Flood Insurance Program (NFIP): A variance from these floodplain bylaws must meet the requirements set out by State law, and may only be granted if: 1) Good and sufficient cause and exceptional non-financial hardship exist; 2) the variance will not result in additional threats to public safety, extraordinary public expense, or fraud or victimization of the public; and 3) the variance is the minimum action necessary to afford relief.

- 9. Add 198-28C(5) as follows: Permits are required for all proposed development in the Floodplain Overlay District: The Town of Fairhaven requires a permit for all proposed construction or other development in the floodplain overlay district, including new construction or changes to existing buildings, placement of manufactured homes, placement of agricultural facilities, fences, sheds, storage facilities or drilling, mining, paving and any other development that might increase flooding or adversely impact flood risks to other properties.
- 10. Add 198-28C(6) as follows: Assure that all necessary permits are obtained: Fairhaven's permit review process includes the use of a checklist of all local, state and federal permits that will be necessary in order to carry out the proposed development in the floodplain overlay district. The proponent must acquire all necessary permits, and must submit the completed checklist demonstrating that all necessary permits have been acquired.

- 11. Add 198-28C(7) as follows: The degree of flood protection required by this bylaw is considered reasonable but does not imply total flood protection.
- 12. Add 198-28C(8) as follows: If the Town acquires data that changes the base flood elevation in the FEMA mapped Special Flood Hazard Areas, the Town will, within 6 months, notify FEMA of these changes by submitting the technical or scientific data that supports the change(s.) Notification shall be submitted to: FEMA Region I Risk Analysis Branch Chief 99 High St., 6th floor, Boston, MA 02110. And copy of notification to: Massachusetts NFIP State Coordinator MA Dept. of Conservation & Recreation, 251 Causeway Street, Boston, MA 02114
- 13. Add 198-28F: Revise date in preamble.
- 14. Add 198-28F.12 as follows: Base flood elevation data for subdivision proposals: When proposing subdivisions or other developments greater than 50 lots or 5 acres (whichever is less), the proponent must provide technical data to determine base flood elevations for each developable parcel shown on the design plans.

- 15. Add 198-28F.13 as follows: Unnumbered A Zones: In A Zones, in the absence of FEMA BFE data and floodway data, the building department will obtain, review and reasonably utilize base flood elevation and floodway data available from a Federal, State, or other source as criteria for requiring new construction, substantial improvements, or other development in Zone A as the basis for elevating residential structures to or above base flood level, for flood proofing or elevating nonresidential structures to or above base flood level, and for prohibiting encroachments in floodways.
- 16. Add 198-28F.14 as follows: Recreational vehicles: In A1-30, AH, AE Zones, V1-30, VE, and V Zones, all recreational vehicles to be placed on a site must be elevated and anchored in accordance with the zone's regulations for foundation and elevation requirements or be on the site for less than 180 consecutive days or be fully licensed and highway ready.
- 17. Add 198-28I: Definitions not found in the State Building Code.

Further FLOOD PLAIN BYLAW AMENDMENT continued Requested by Conservation Agent & Building Commissioner

198-28. Floodplain and Nasketucket River Basin Districts

G. Nasketucket River Basin District (NRB)

- (1) The purpose of the Nasketucket River Basin District is to preserve, protect and maintain the quantity and especially the quality of the surface water and groundwater of this district, which waters comprise and/or contribute to the existing and potential sources of water supply of the Town of Fairhaven and also to protect the public health, safety and general welfare of the Town residents and to conserve the natural resources of the town. The interpretations, orders, decisions, permits, judgments and findings of all parties, Town boards and departments, agents and officials in respect to all matters pertaining to this district shall be consistent with and in accord with the spirit and intent of the above-stated purpose of this district. No facilities or activities hereafter listed in this section as restricted or prohibited shall be permitted within the Nasketucket River Basin District except by special permit from the Zoning Board of Appeals, upon demonstration by the applicant that the economic use of the property is infeasible under this rule and that water supply contamination will not result from the proposed facility or activity and after the issuance of a permit by the Conservation Commission under Chapter 192 (Wetlands).
- H. No person shall remove, fill, dredge or build upon any bank, marsh, swamp or flat bordering on coastal or inland water or any other land subject to tidal action or coastal flooding without a special permit from the Zoning Board of Appeals permit from the Conservation Commission. Such a permit shall be issued upon confirmation that the requirements of the Wetlands Act (MGL c. 131, §§ 40 and 40A) and the Fairhaven Wetlands Bylaw (Chapter 192) will be met and granting of same will not be hazardous to health or safety and not harmful to the shellfish and aquatic resources of the town.