

Adopted on July 15, 2024

Demographics & Housing

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This chapter articulates housing goals, analyzes demographic and housing data (past and present), examines Seabrook trends in comparison to nearby communities, the county, the state, and in some instances with the nation. The analysis is followed by the Planning Board's findings. The recommendations and strategies that follow are intended to achieve the Planning Board's housing goals. An implementation section then assigns the recommendations to specific Town officials for implementation, along with a schedule and financing options, where applicable.



Image 1. Seabrook Village Cooperative. Photo: Tom Morgan

Goals

Seabrook's housing goals are as follows:

1. Lower the cost of housing and provide more diverse housing opportunities.
2. Find the means to allow local residents who grew up in Seabrook to remain in town if they wish to do so.
3. Keep the tax rate reasonable so that Seabrook remains affordable for current residents.
4. Increase housing opportunities in a manner that protects natural resources, water quality, wildlife habitat, wetlands, rural character, scenic views, and open space.
5. Strive to achieve the regional planning commission's target goal of 563 new dwellings by 2040.

Demographic Profile

Population

In 2022, the US Census Bureau's American Community Survey (ACS) estimated Seabrook's population to be 8,443.¹

The census data depicted below shows that Seabrook's population ranged between 500 and 2,000 from 1773 through the late 1950's. Subsequently, the town's population increased sharply.

NH state officials predict that Seabrook's population will climb to 9,356 in 2040, and then it will plateau through the year 2050. State officials acknowledge that these projections do not take climate change into account.

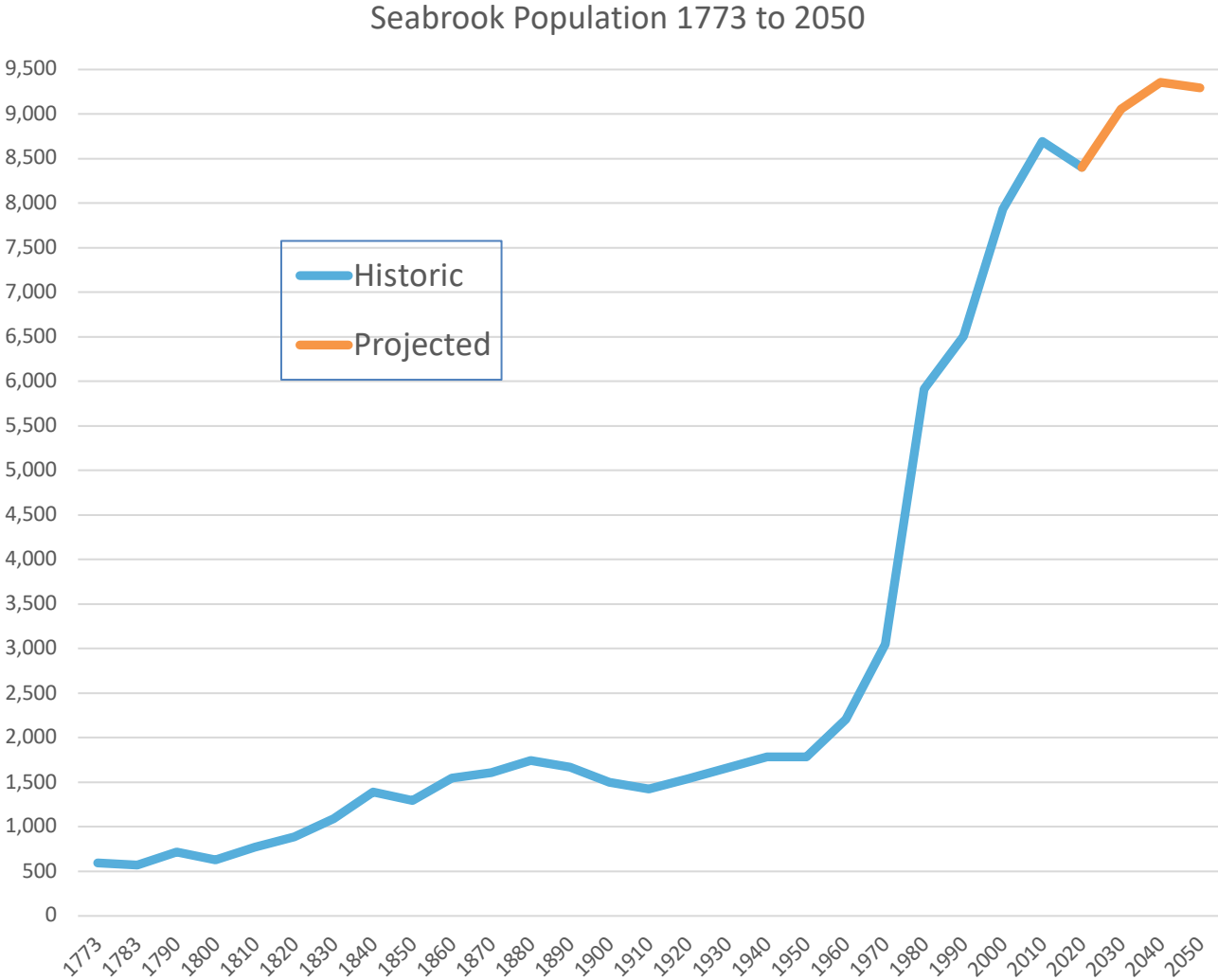


Figure 1. Source: 1773 Provincial Papers, 1783 NH Census, US Decennial Census, and NH BEA Projections, 2022.

Population Growth Rate

Since 1970, Seabrook's population has grown at a rate that is distinctly different than that of Rockingham County, as seen in the chart below.

Seabrook's remarkable growth during the 1970's owes primarily to two events: a demand for housing driven by the large workforce constructing the nuclear power plant, and Town Meeting's decision to abolish the zoning ordinance.

The latter event paved the way for the construction of several large apartment complexes. The reinstatement of zoning in 1978 abruptly reversed that trend.

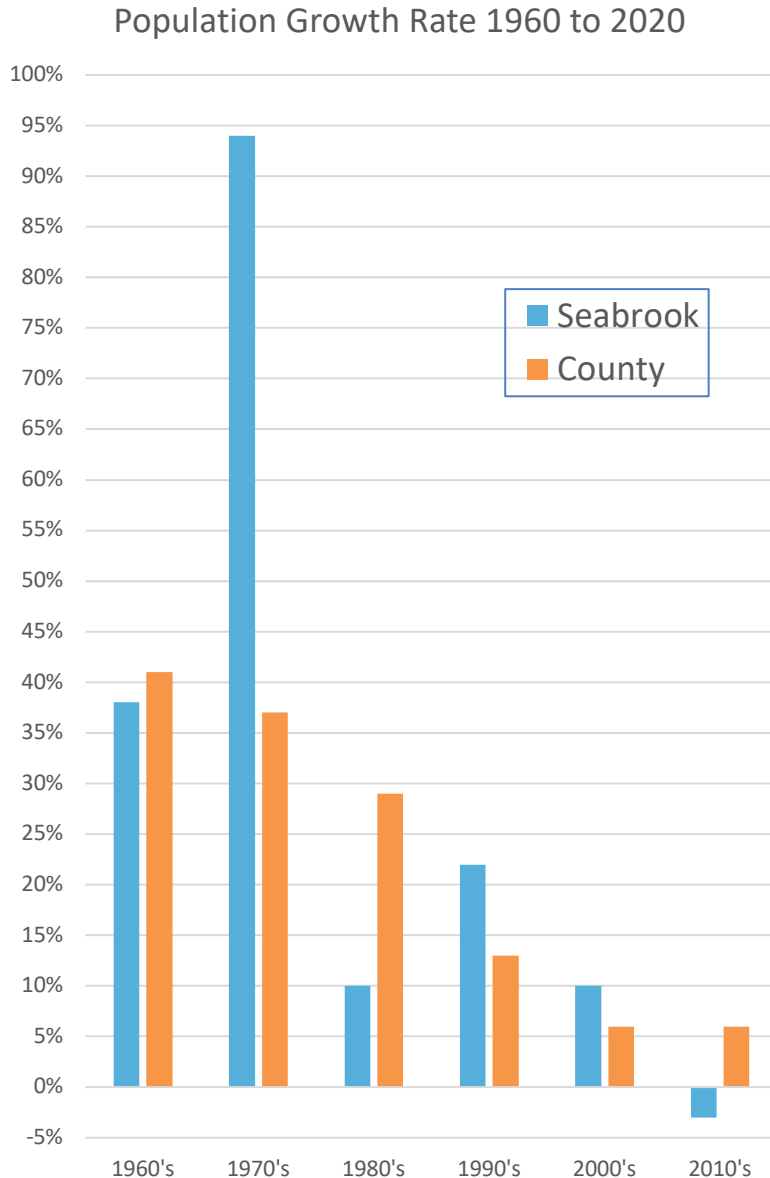


Figure 2. Source: Population of NH Towns and Counties 1960-2010, NH Dept. of Business and Economic Affairs, and the 2020 Decennial Census.

Gender

There are slightly more females (51.2% of the population) than males (48.8%) in Seabrook.²

Median Age

New Hampshire's median age of 43.1 is the second highest in the United States, second only to Maine (44.8). Seabrook's median age of 50.3 (up from 44.6 in 2010) is comparatively high, as seen below.

	Median Age
Seabrook	50.3
County	44.7
State	43.1
Nation	38.5

Table 1. Source: American Community Survey (ACS) 2022 5-Year Estimates, Table S0101.

Seniors

Seabrook residents aged 65 and over account for 28.6% of the population, a figure that is well above that of the county, state, and nation, as seen below.

	Age 65+
Seabrook	28.6%
County	18.9%
State	19.0%
Nation	16.5%

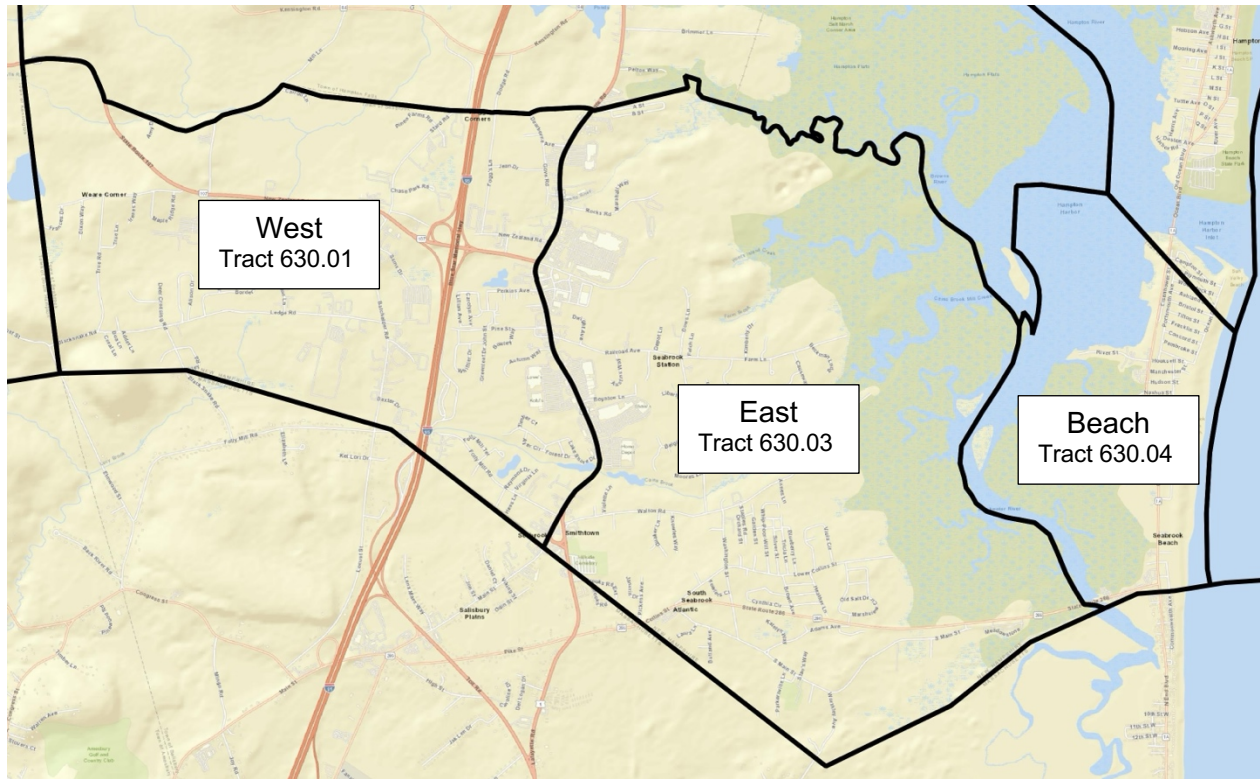
Table 2. Source: ACS 2022 5-Year Estimates, Table S0101.

The Three Seabrooks

At the time of the 2010 US Decennial Census, Seabrook was divided into two census tracts, one comprised of all land west of US Route 1, and the other situated east of Route 1.

In 2020, the Census Bureau subdivided the eastern tract into two new census tracts, as seen below. For ease of reference, they are labeled here as West, East, and Beach.

The three census tracts provide insight into the demographic and housing data that varies from one tract to the next.



Map 1. Source: The US Census Bureau's TIGER/Line shapefiles.

Population by Tract

Census tracts are typically comprised of approximately 4,000 people. The division of eastern Seabrook in 2020 into two tracts may have been prompted by distinctions in age, income, and home values.

Census Tract	Population
West	3,629
East	4,121
Beach	693

Table 3. Source: ACS 2022 5-Year Estimates, Table S0101.

Median Age by Tract

As seen in the table below, the median age in the East closely corresponds with that of the town-wide median age of 50.3. The West is a bit younger, while the beach is noticeably older.

Census Tract	Median Age
West	46.0
East	50.0
Beach	64.5

Table 4. Source: ACS 2022 5-Year Estimates, Table S0101.

Seniors by Tract

Seabrook's 65+ population is not spread evenly across town. Note below the same distribution that was seen in median age, namely that the beach has a substantially higher percentage of seniors.

Census Tract	Age 65+
West	24.9%
East	28.4%
Beach	49.4%

Table 5. Source: ACS 2022 5-Year Estimates, Table S0101.

Population Change by Age Group 2010 to 2020

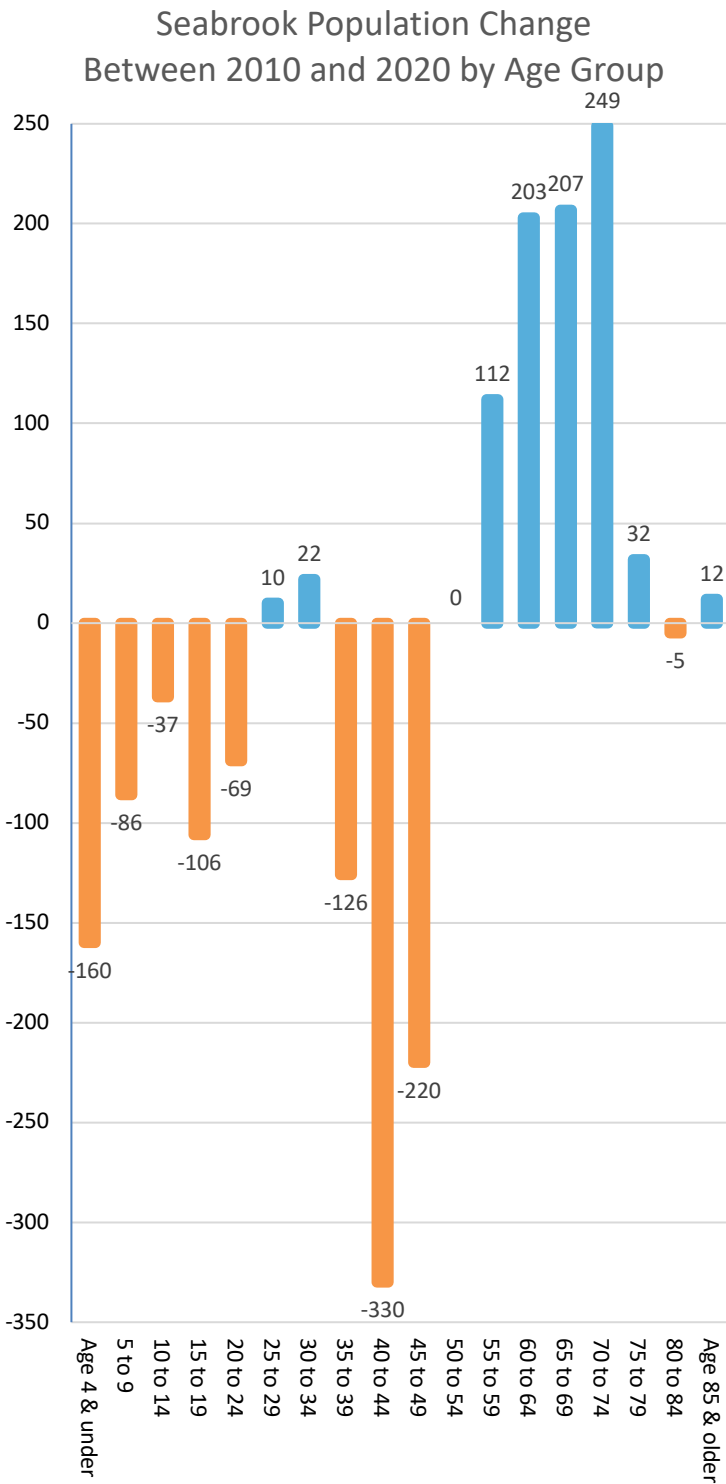


Figure 3. Source: Decennial Census, Table P12.

The figure 4 to the left depicts the population changes by age group between 2010 and 2020.

The data reveals a substantial increase in those aged 55 to 74, and an equally dramatic decrease in residents aged 50 and under.

The drop in the pre-school population suggests that there will be little demand for additional classroom space in the near term.

The substantial increase in the 55 to 74 cohort will likely drive demand for housing that is suitable for seniors such as one-story houses and assisted living, and also for recreational facilities that are well suited for seniors.

The chart to left is based on population counts itemized in the table below.

Age	2010	2020
Under 4	454	294
5-9	408	322
10-14	445	408
15-19	502	396
20-24	497	428
25-29	459	469
30-34	423	445
35-39	532	406
40-44	688	358
45-49	713	493
50-54	743	743
55-59	657	769
60-64	647	850
65-69	482	689
70-74	341	590
75-79	317	349
80-84	215	210
85+	170	182

Table 6. Population Change 2010 to 2020. Source: Decennial Census, Table P12.

Ancestry

Ancestry of Seabrook Residents

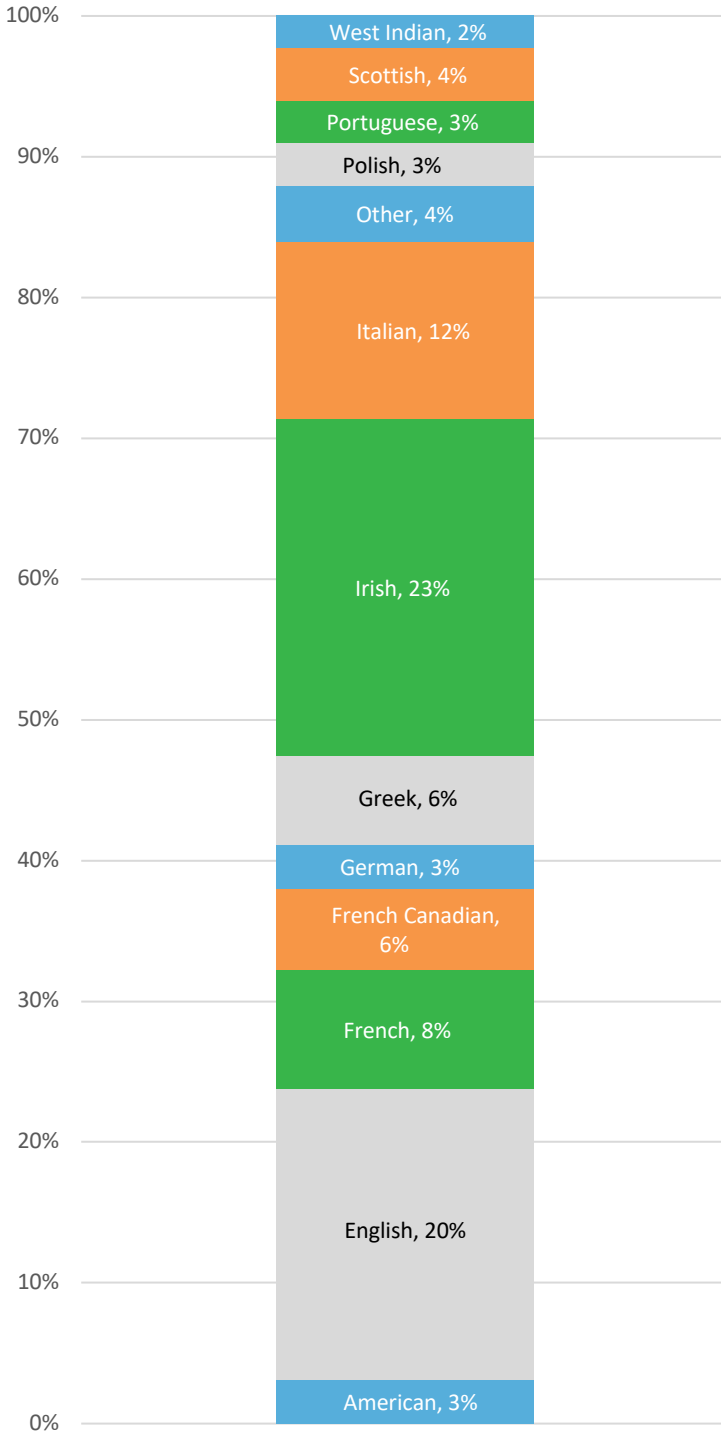


Figure 4. Ancestry: Seabrook and NH. Source: ACS 2022 5-Year Estimates, Table DP02.

The self-reported ancestry by Seabrook residents in 2022 is dominated by Irish, English, and Italian. A comparison with ancestry statewide may be seen in the table below.

Ancestry	Sea-brook	NH
American	3.4%	4.3%
Arab	0.6%	0.6%
Czech	0.2%	0.2%
Danish	0.0%	0.4%
Dutch	0.3%	0.7%
English	20.3%	17.6%
French	8.2%	10.7%
French Canadian	5.6%	7.5%
German	3.0%	8.9%
Greek	6.1%	1.1%
Hungarian	0.0%	0.3%
Irish	23.2%	19.2%
Italian	12.2%	9.1%
Lithuanian	0.2%	0.4%
Norwegian	0.3%	0.5%
Polish	3.0%	3.4%
Portuguese	2.9%	1.5%
Russian	0.6%	0.7%
Scot-Irish	0.1%	1.1%
Scottish	3.6%	3.5%
Slovak	0.0%	0.1%
Sub-Saharan African	0.0%	0.5%
Swedish	0.4%	1.6%
Swiss	0.1%	0.2%
Ukrainian	0.2%	0.2%
Welsh	0.8%	0.5%
West Indian	2.2%	0.4%

Table 7. Ancestry: Seabrook and NH. Source: ACS 2022 5-Year Estimates, Table DP02.

Race

The 2020 Decennial Census reports that 95% of Seabrook residents self-identify as white. Other races are noted below.

Race	Resi- dents	Percent
Latino	195	2.4%
White	7,685	95.0%
Black	65	0.8%
Native American	17	0.2%
Asian	72	0.8%
Other	32	0.4%

Table 8. Race of Seabrook Residents. Source: 2020 Decennial Census, Table P9.

Language

A large majority of Seabrook residents (97.4%) speak only English at home. Spanish is spoken by .8%, and other languages by 1.8%.³

In-Migration

In 2021, 9% of Seabrook residents were new to town. Some 4% moved to Seabrook from elsewhere in the state, while 5% moved to town from out-of-state during 2021.⁴

Veterans

There are 570 veterans in Seabrook, a figure that represents 7.9% of the town's residents aged 18 and over. This percent aligns with Rockingham County (8%) and New Hampshire (7.9%) and is substantially higher than that of the nation (6.1%).

Foreign Born

Approximately 3.5% of Seabrook residents were born outside of the United States. Among this group, 62% hail from Latin America, 3% from Canada, 7% from Africa, 7% from Asia, and 20% from Europe.

A comparison with the county, state, and nation can be seen in the chart below.

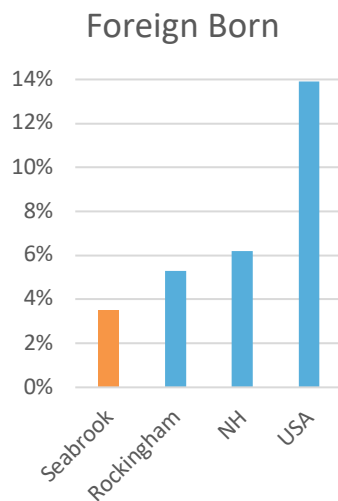


Figure 5. Foreign Born Residents. Source: ACS 2022 5-Year Estimates, Table DP02.

Health Insurance

Those without health insurance in Seabrook account for 7.1% of the population. The chart below compares Seabrook's three census tracts with the county, state, and nation.

It is noteworthy that the 2022 ACS estimates that no one at the Beach is without health insurance. Note that the margin of error in this estimate is 4.6%.

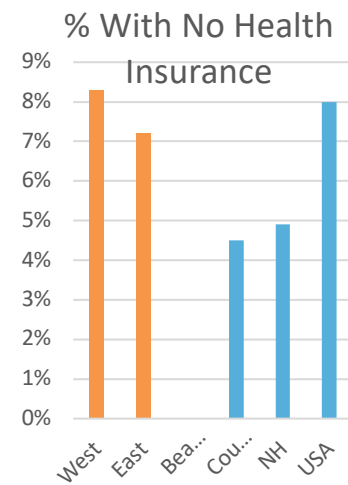


Figure 6. Percent of Residents with No Health Insurance. Source: ACS 2022 5-Year Estimates, Table S2701.



Image 2. Governor Weare Park. Photo: Tom Morgan

Disabilities

An estimated 16.3% of Seabrook residents have a disability such as cognitive or ambulatory difficulty, hearing or vision loss, or difficulty living independently. This figure is 23% higher than the statewide average.

In the Seabrook's census tracts situated west of the beach, disabilities are more prevalent than in the county, state, and nation.

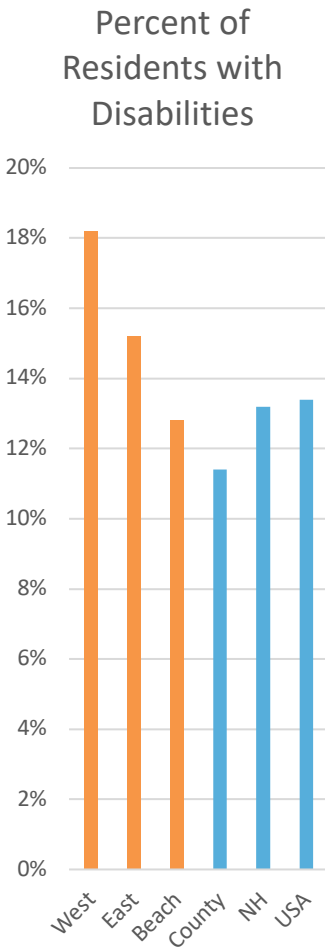


Figure 7. Percent of Residents with Disabilities. Source: ACS 2022 5-Year Estimates, Table S1810.



Image 3. Seabrook Village Cooperative. Photo: Tom Morgan

Household Income

In 2022, Seabrook's median household income was \$85,935, a figure that is a bit lower than the statewide median of \$89,992. As seen to the right, household income varies substantially from one Seabrook census tract to another. Note also that the median income at the beach is substantially greater than that of the county and state.

Median vs. Mean

The term median refers to the halfway mark, i.e. half of the households have a higher income, and half have a lower income.

Mean signifies the average of all household income.

Median & Mean Household Income

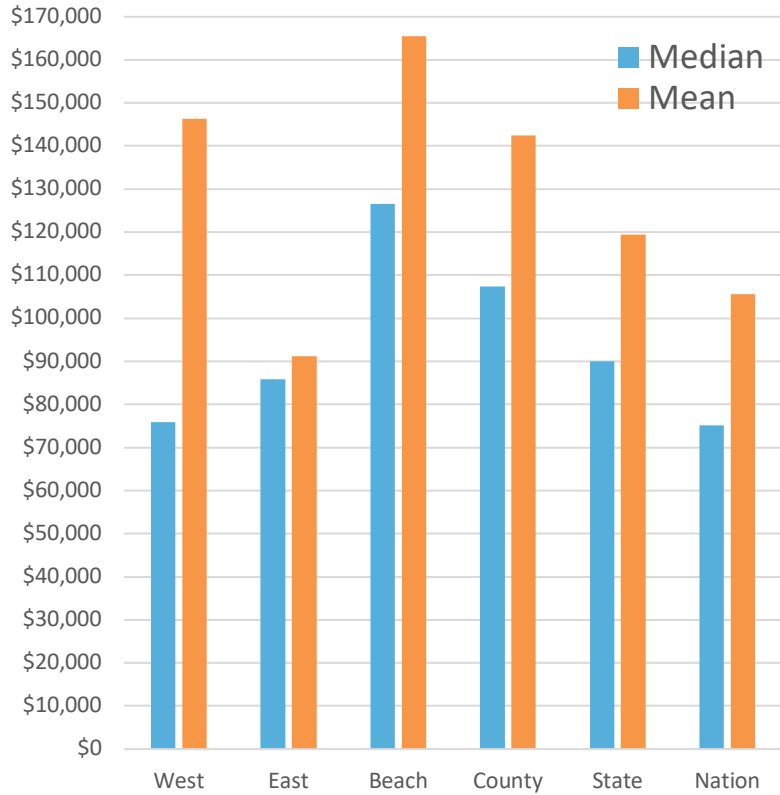


Figure 8. Median & Mean Household Income. Source: ACS 2022 5-Year Estimates, Tables S1902 & S1903.



Image 4. Photo: Tom Morgan

Household Income – The Regional Context

The median & mean household income in Seabrook is only slightly lower than that of Hampton and Salisbury, as seen in the chart below.

However, the other three adjacent towns, namely Hampton Falls, Kensington, and South Hampton enjoy substantially higher incomes.

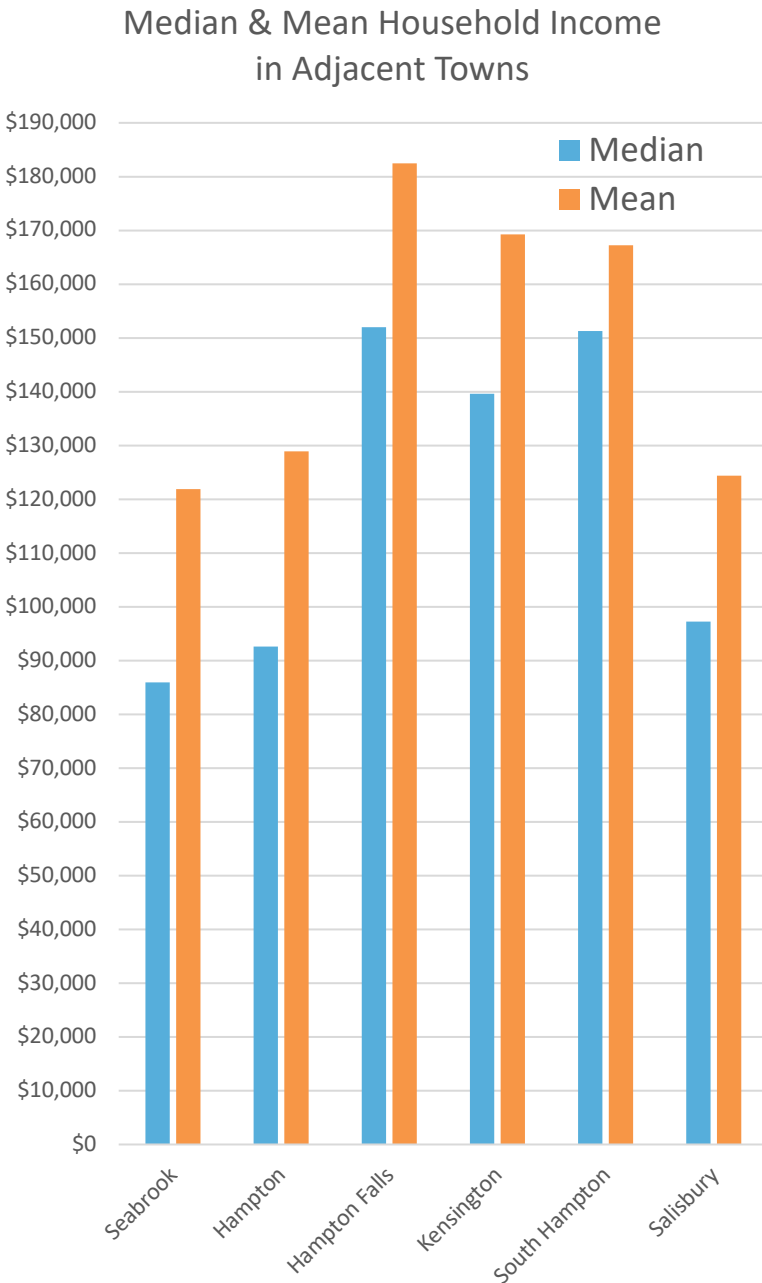


Figure 9. Median & Mean Household Income in Adjacent Towns. Source: ACS 2022 5-Year Estimates, Tables S1902 & S1903.

Heads of Household

Married couples reside in 49% of Seabrook households. Among unmarried heads of household, females account for 25%, and males account for 16%.⁵

Average Household Size and Average Family Size

Family sizes and household sizes are a bit smaller in Seabrook than in the county, state, and nation. This difference is likely due to the large number of one-bedroom dwellings in Seabrook's large apartment complexes, and also due to Seabrook's large percentage of elderly residents, a group that is less likely to be sharing quarters with the younger generations.

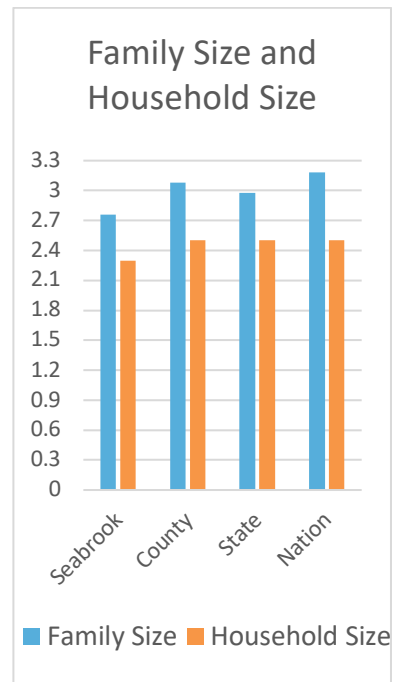


Figure 10. Source: ACS 2022 5-Year Estimates, Table DP02.

Poverty

Some 6.9% of Seabrook residents live below the poverty level. In the Seabrook census tract situated between Route 1 and the marsh, the percent of those below poverty level exceeds the state average and is well above the county average.

Notably, western Seabrook has a lower percentage of those below poverty (4.5%) than does the county and state.

The census tract east of the marsh (labeled Beach in the chart below) has quite a high percentage below poverty level. This could be explained by rentals that are occupied by low-income transients during the winter, a practice that is common at Hampton Beach during the winter.

Another contributing factor could be the presence of low-income households at Cross Beach.

How is Poverty Level Calculated?

The federal government measures poverty by income thresholds that are adjusted annually. The threshold in 2022, for example, was \$14,880 for a one-person household, and \$29,950 for a family of four.

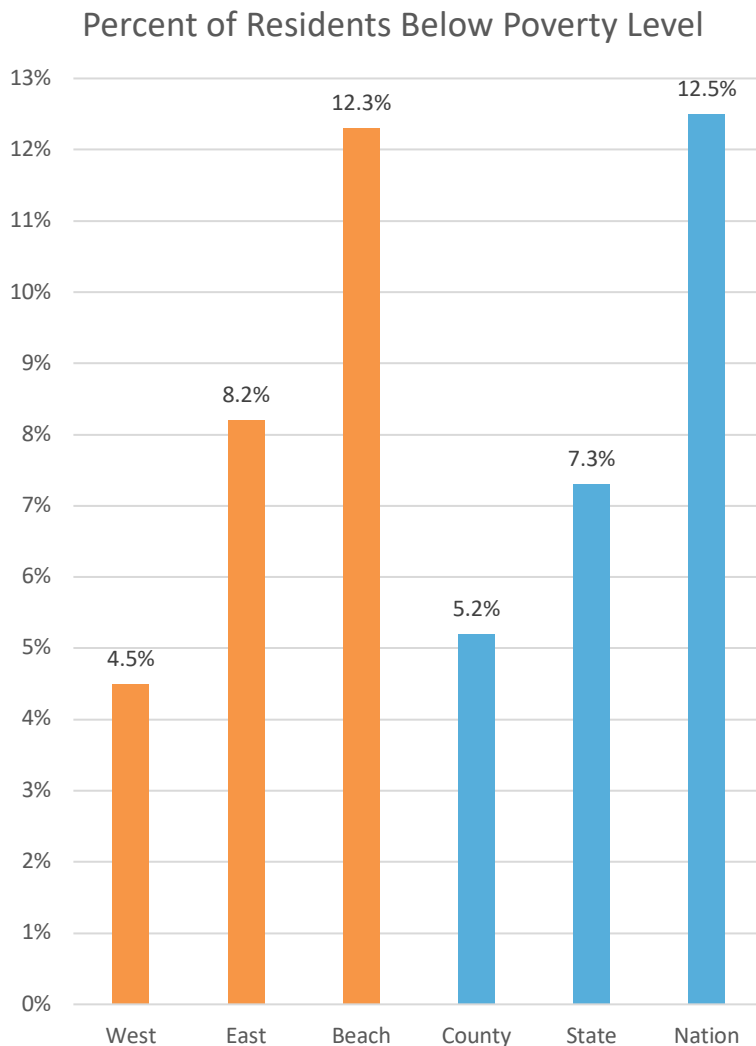


Figure 11. Percent of Residents Below Poverty Level. Source: ACS 2022 5-Year Estimates, Tables S1701.

Only 1.7% of Seabrook residents under age 18 are living below the poverty level. The figure for those aged 18 to 64 is 8.4%, and for those aged 65+ the figure is 6.6%.

The table below illustrates a disparity between Seabrook's three census tracts.

Age	West	East	Beach
Under 18	4.3%	0	0
18 to 64	3.8%	12.9%	9.9%
65+	6.2%	4.1%	16.1%

Table 8 Percent of Seabrook Residents Below Poverty Level by Age Group. Source: ACS 2022 5-Year Estimates, Tables S1701.

Unemployment

Seabrook's unemployment rate was [4.3% in March 2024](#), down from 4.5% in January 2022. As of March 2024, the statewide rate was 2.8%.⁶

Employment

The chart below depicts the percent of Seabrook residents (aged 16+) employed by various sectors.

Not surprisingly, employment at private companies (69.9% of those employed) is the dominant sector.

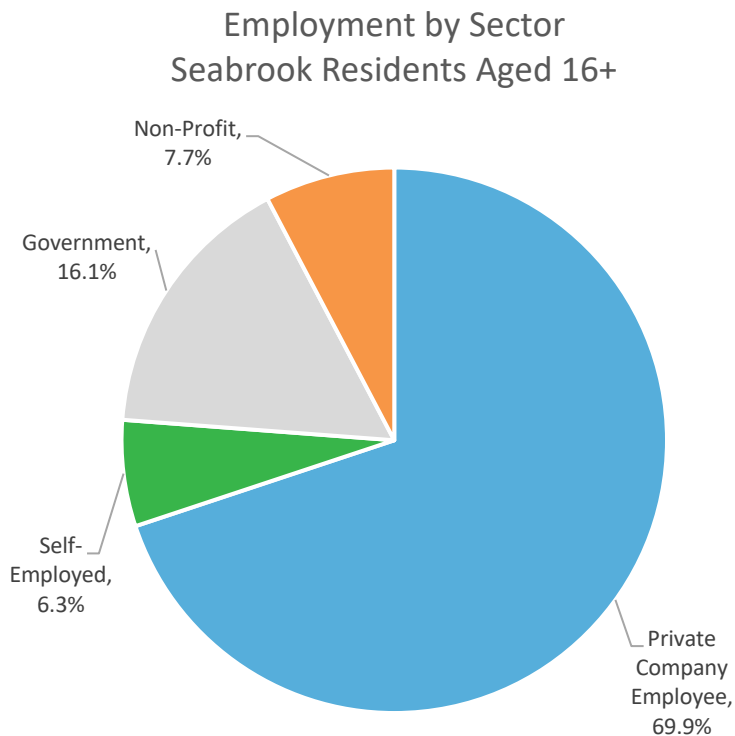


Figure 12. Employment by Sector - Seabrook Residents Aged 16+. Source: ACS 2022 5-Year Estimates, Tables S2406.

Commuting Time

The average commute for a Seabrook resident is 26 minutes. This is barely distinguishable from the commute times elsewhere in the county (29 minutes), state (27 minutes), and nation (27 minutes).

Working From Home

Rockingham County has quite a high percentage of folks who work from home (20.6%). Seabrook stands at the other end of the spectrum with 8.4% working from home, as seen in the chart to the right.

Education

Nearly 24% of those Seabrook residents (who are aged 25 and over) earned a college degree. This figure is lower than the county, state, and nation, as seen in the chart below.

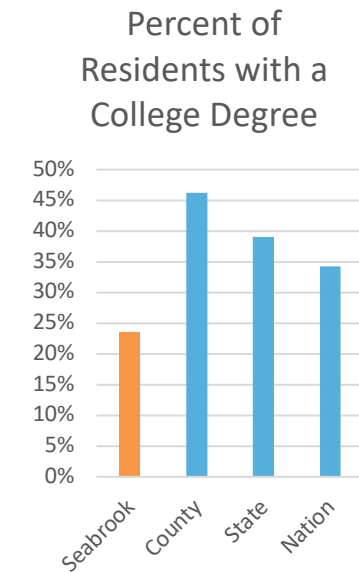


Figure 13. Source: ACS 2022 5-Year Estimates, Table S1501.

Working from Home

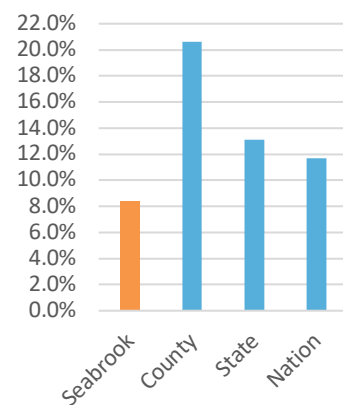


Figure 14. Source: ACS 2022 5-Year Estimates, Table S0801.

Housing Profile

Number of Dwellings

In 2020, the US Decennial Census tallied 4,436 dwelling units in Seabrook. By 2022, the total was **4,466**. The dwelling categories are shown in the table below.

Seabrook Housing	2020	2022
Single Family	2,100	2,121
2-family	603	615
3-4 family	81	81
5+ families	713	713
Manufactured	939	936
Total Units	4,436	4,466

Table 9. Housing Growth 2020-2022. Source: 2020 Decennial Census, Table H1, and NH BEA's Current Estimates & Trends in NH's Housing Supply, 2023.

A Well Balanced Housing Inventory

Seabrook's housing stock is notable for its balance of housing types and housing opportunities. No other community in Rockingham County has achieved such a balance in terms of the large stock of apartments and manufactured homes. The chart to the right bears this out, at least in the context of nearby communities, the county and the state.

Seabrook's inventory of 936 manufactured homes is the second highest in the county.

Building Permits Issued for Dwellings in Seabrook 2015-2022

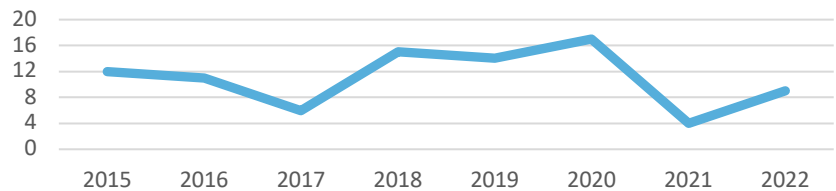


Figure 15. Growth in Seabrook Housing Stock. Sources: NH BEA's Current Estimates & Trends in NH's Housing Supply, 2023, and Building Permits, NH OPD, 2022.

The Regional Context

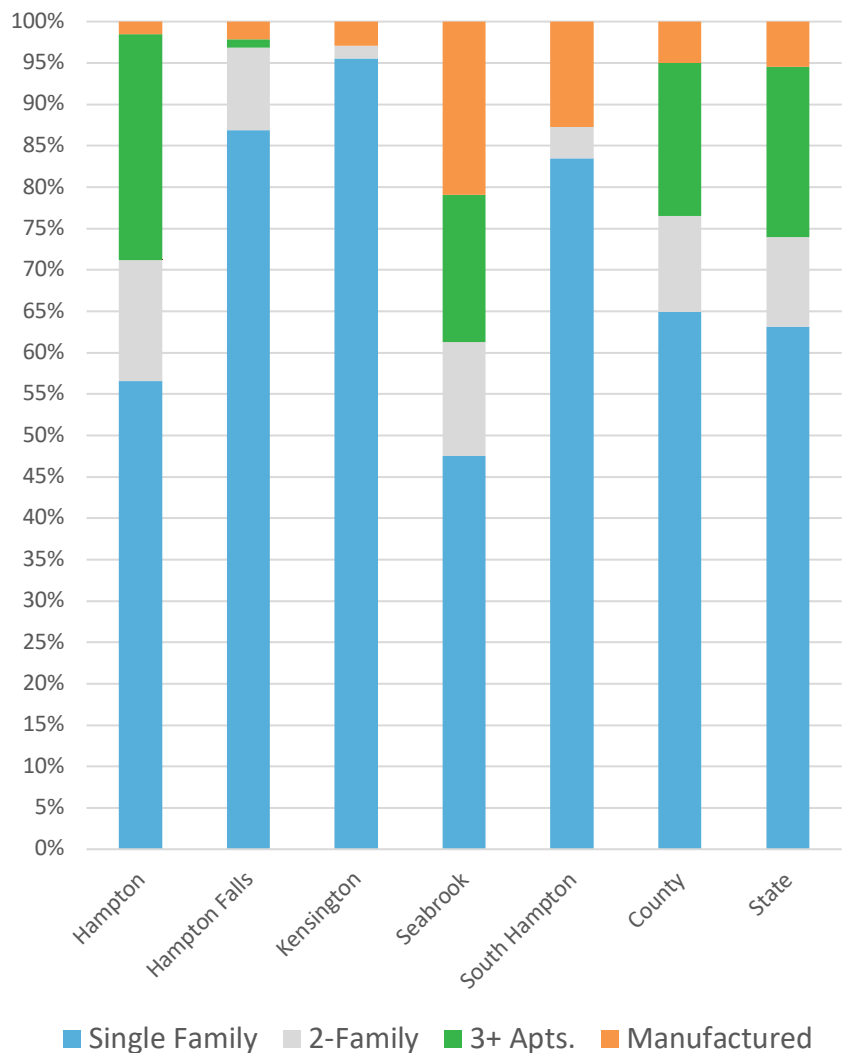
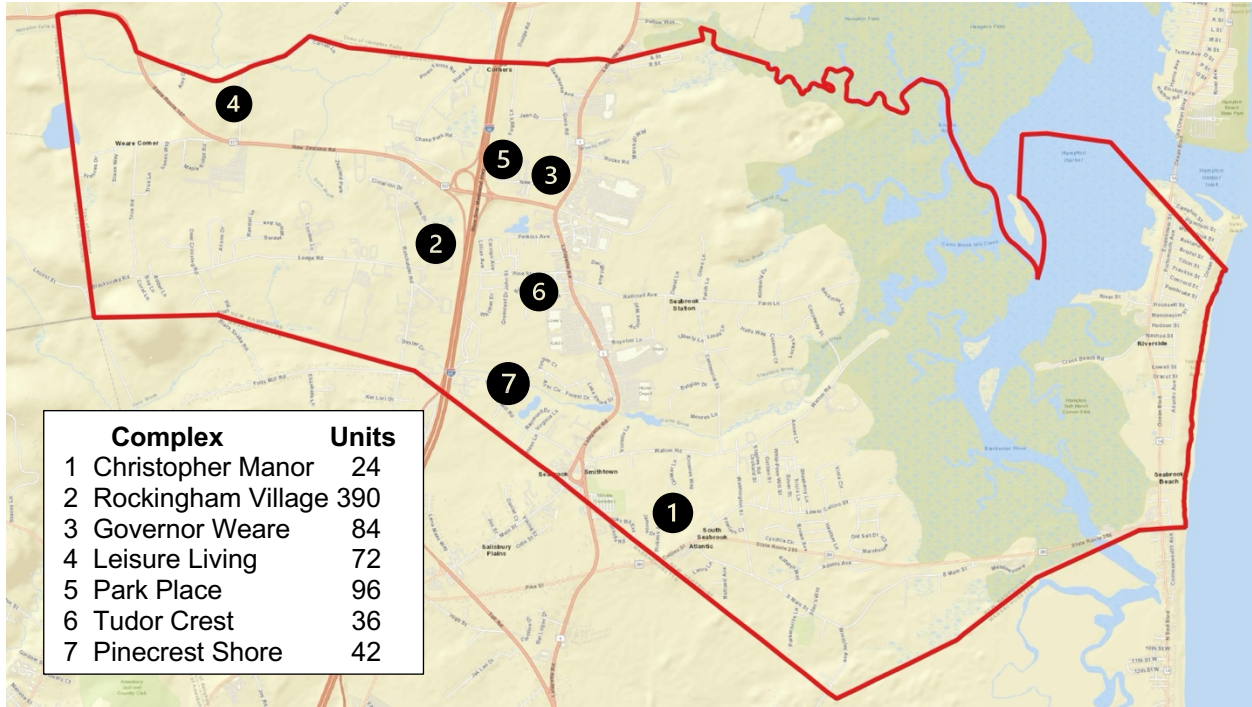


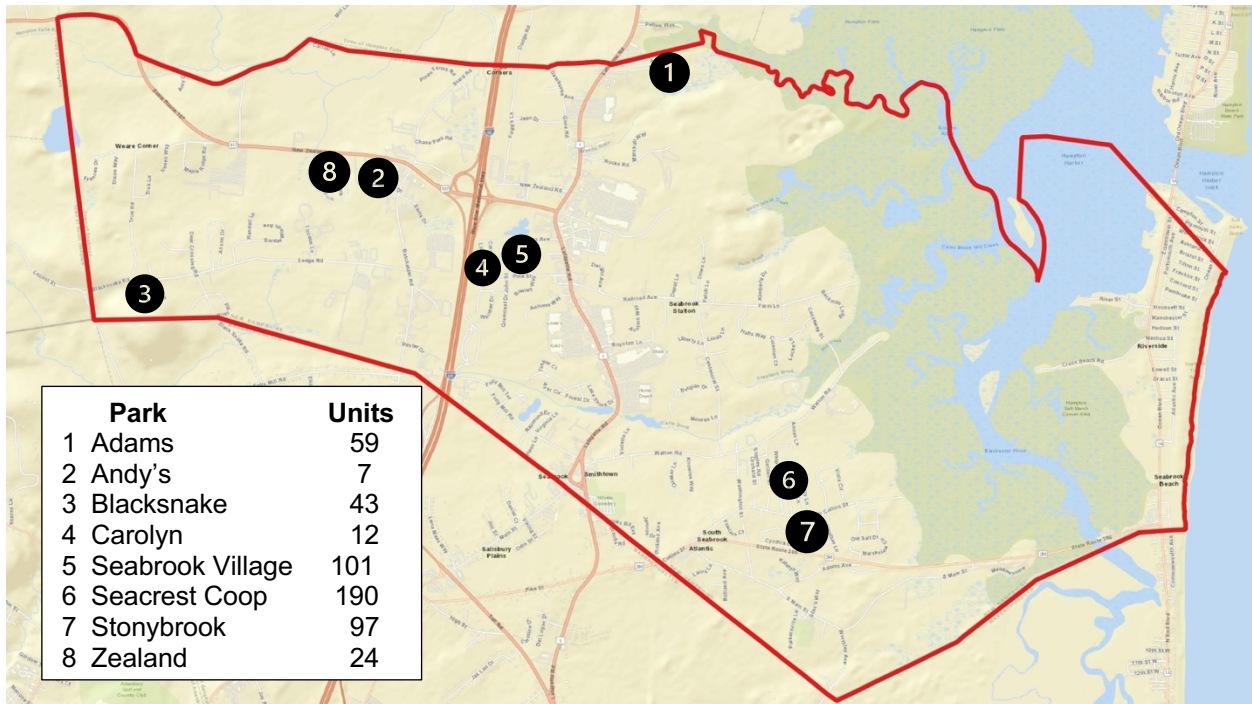
Figure 16. The Regional Context. Source: NH BEA's Current Estimates & Trends in NH's Housing Supply, 2023.

Apartment Complexes



Map 2. Apartment Complexes. Source: Town of Seabrook building and assessing records.

Manufactured Housing Parks



Map 3. Manufacture Housing Parks. Source: Town of Seabrook building and assessing records.

Seasonal Dwellings

The Rockingham Planning Commission’s 2023 Regional Housing Needs Assessment calculated that 10.6% of Seabrook’s housing units, or approximately 500 units, are seasonal.⁷ The overwhelming majority are situated at the beach, as has been the case for the past 100 years.

In recent decades, many seasonal dwellings at the beach were converted to year-round retirement homes.

Seabrook hosts two large seasonal facilities, the 62-unit Twin Brooks Campground at 211 Lower Collins Street, and the 104-unit Meadowstone Park at 308 Route 286.

Short Term Rentals

AirDNA is a [web application](#) that tracks short term rentals (STR). AirDNA lists 48 STR’s in Seabrook and cites an average daily rental rate of \$364. The Seabrook STR’s occupancy rate is 100% during the summer months, and 32% during the winter. All but seven are located east of the Blackwater River.

To the extent that STR’s proliferate, a community’s stock of year-round housing declines proportionately. A diminished supply of housing would tend to drive up the price and exacerbate the challenge of affordability faced by many. For this reason, Portsmouth banned STR’s (in 2019) in its residential districts. Seabrook Town Meeting followed suit in

2020 for all land outside of the Beach Precinct. The Precinct amended its zoning ordinance to prohibit the use of Accessory Dwelling Units as STR’s.

Age of Housing Stock

Seventy-five percent of Seabrook’s housing stock was constructed after 1970, which is substantially higher than the statewide figure of 64%, indicating a robust rate of residential construction locally.

Lead paint continues to be a hazard in many homes that were built prior to the sales ban in 1978. Approximately 40% of Seabrook dwellings predate the ban.

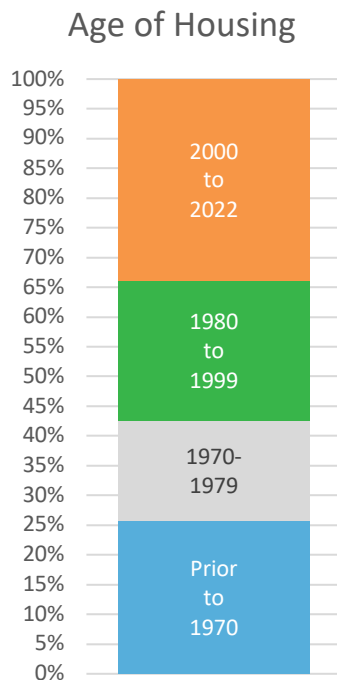


Figure 17. Source: ACS 2022 5-Year Estimates, Table DP04.

Housing Tenure

Nearly 75% of the occupied housing units in Seabrook are owner-occupied. The other 25% are rentals.⁸

Household Size

The average household size of Seabrook’s owner-occupied units is 2.42 people, while that of the rental units is 1.88. These figures are slightly smaller than those of the county (2.66 and 1.93), and state (2.58 and 2.08).⁹

Rooms

The table below categorizes dwellings by the number of rooms in Seabrook dwellings.

Number of Rooms	Number of Dwellings with this Number of Rooms
1	54
2	163
3	482
4	828
5	611
6	790
7	614
8	333
9+	359

Table 10. Source: ACS 2022 5-Year Estimates, Table DP04.

Median # of Rooms

The median number of rooms in Seabrook homes is 5.5, a figure that is comparable to the county (5.8) and the state (5.6)



Images 5-10. Photos: Tom Morgan

Tenure

Among the residents of Seabrook's year-round dwelling units, 23.4% have resided in the same dwelling for the past 25 years. This compares with 21.% among Rockingham County residents, and 21.1% statewide.¹¹

Heating Fuel

Year-round homes in Seabrook are heated using a variety of fuels. The most prevalent fuels are oil and natural gas which together fuel the heating systems in three quarters of Seabrook's homes.

Fuel	Number of Dwellings Using this Fuel	Percent of Year-Round Homes
Gas	1,324	35.8%
Propane	283	7.7%
Electricity	488	13.2%
Oil	1,407	38.1%
Coal	32	.9%
Wood	27	.7%
Solar	113	3.1%
None	21	.6%

Table 11. Source: ACS 2022 5-Year Estimates, Table DP04.

Modern Conveniences

Nearly all of Seabrook's year-round dwelling unit enjoy indoor plumbing (98.6%) and kitchen facilities (98.8%). Broadband internet is available throughout town.



Image 11. Cross Beach viewed from the south. Photo: Tom Morgan



Recent Trends

Home Sale Prices

Zillow collects data on sale prices for Seabrook homes. As of April 30, 2024, the mean sale price was **\$608,820**. The rapid appreciation of Seabrook home values is depicted below.

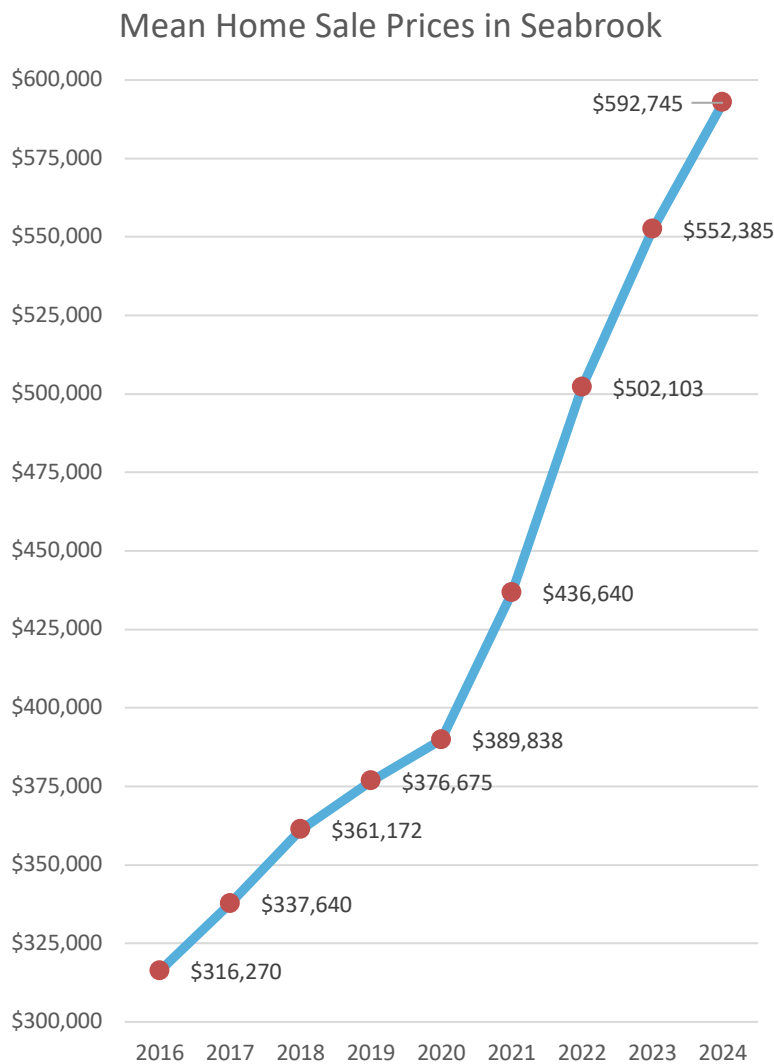


Figure 18. Mean Home Sale Prices in Seabrook. Source: Zillow.com. All values in the chart above are referenced to December 31 of each year, and refer to the mean value, not the median.

Home Ownership

The rate of homeownership in Seabrook is 75%. This compares to 78% in the county, 72% in the state, and 65% in the nation.¹²

Costs of Ownership

Some 56% of Seabrook’s year-round dwelling units are incumbered by a mortgage. The median monthly housing cost is \$2,222 for homeowners who have a mortgage, and \$870 for those without a mortgage.¹³

Monthly Housing Costs (with a mortgage)	% of Households
\$500-\$999	2%
\$1,000-\$1,499	9%
\$1,500-\$1,999	26%
\$2,000-\$2,499	28%
\$2,500-\$2,999	14%
\$3,000+	20%

Table 12. Housing costs include insurance, maintenance, utilities, and taxes. Source: ACS 2022 5-Year Estimates, Table DP04.

Among Seabrook’s owner-occupied, year-round units that are incumbered by a mortgage, monthly costs of ownership as a percentage of household income is shown below.

Housing Costs as a Percentage of Household Income	% of Households
\$500-\$999	2%
\$1,000-\$1,499	9%
\$1,500-\$1,999	26%
\$2,000-\$2,499	28%
\$2,500-\$2,999	14%
\$3,000+	20%

Table 13. Source: ACS 2022 5-Year Estimates, Table DP04.

Median Gross Rent

Gross Rent is a term that generally includes insurance, maintenance, utilities, and taxes.

In 2022, the median gross rent in Seabrook was \$1,359. This compares to \$1,571 in Rockingham County, \$1,396 in New Hampshire, and \$1,300 nationwide.

Rent as a Percentage of Household Income

Gross rent as a percentage of household income in Seabrook is shown in the chart below. Housing costs for 55% of Seabrook renters are 30% or more of their household income.

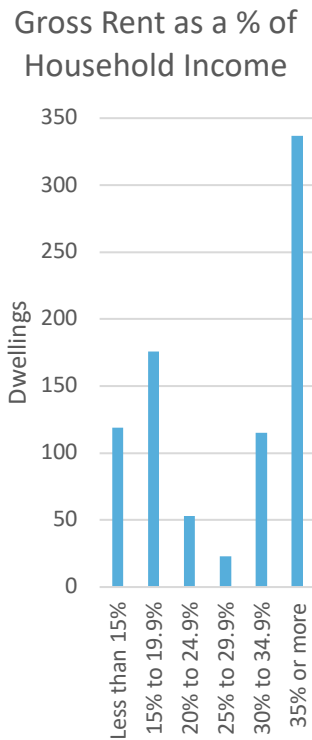


Figure 19. Source: ACS 2022 5-Year Estimates, Table DP04.

Property Taxes

Property taxes have a major impact on the affordability of housing, particularly in a state like New Hampshire that relies heavily on local property taxes to fund schools and municipal operations.

These taxes can be a decisive factor in determining whether low-income residents are able to remain in the community.

Seabrook's 2023 tax rate of \$15.09 per thousand is displayed in the chart below by sector.

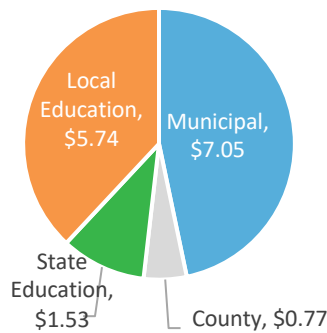


Figure 20. Breakdown in Seabrook's 2023 tax rate. Source: 2023 Town Report, page 43.

What does this mean for a Seabrook homeowner? If one assumes an assessed value of \$400,000, the allocation of the homeowner's tax payments are reflected in the table below.

Local Education	\$2,296
State Education	\$612
County	\$308
Municipal	\$2,820
Total	\$6,036

Table 14. Breakdown in Tax Payments for a \$400,000 house in Seabrook.

Tax Base

To protect low and middle-income residents from hardship or displacement, Seabrook town officials must remain focused on maintaining a healthy tax base. The 2023 breakdown by sector in Seabrook's \$3.6 billion tax base may be seen in the chart below.

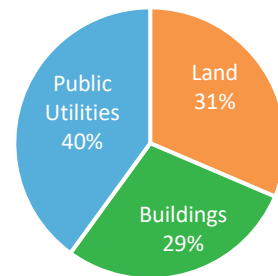


Figure 21. Seabrook 2023 Tax Base by Sector. Source: 2023 Town Report, page 43.



Image 12. Nuclear plant viewed from the south. Photo: Tom Morgan

Local vs. Equalized

To reliably compare tax rates from one town to the next, the tax rate must be adjusted to reflect an assessed value of 100% of market value. This adjustment is known as the full value, or alternately, the equalized value. The equalized rates for adjacent NH towns are shown below alongside the local tax rates.



Figure 22. Local Tax Rate vs. Equalized Tax Rate. Source: 2022 Comparison of Full Value Tax Rates, NH DRA.

Median Income and Equalized Tax Rates in Seabrook Area Communities

The figure below compares Seabrook's three census tracts with adjacent NH communities in terms of property tax rates and median household income.

Taxes for a \$400,000 home would require 5.4% of one's income in the western part of Seabrook, 4.8% in the east, and 3.2% at Seabrook Beach.

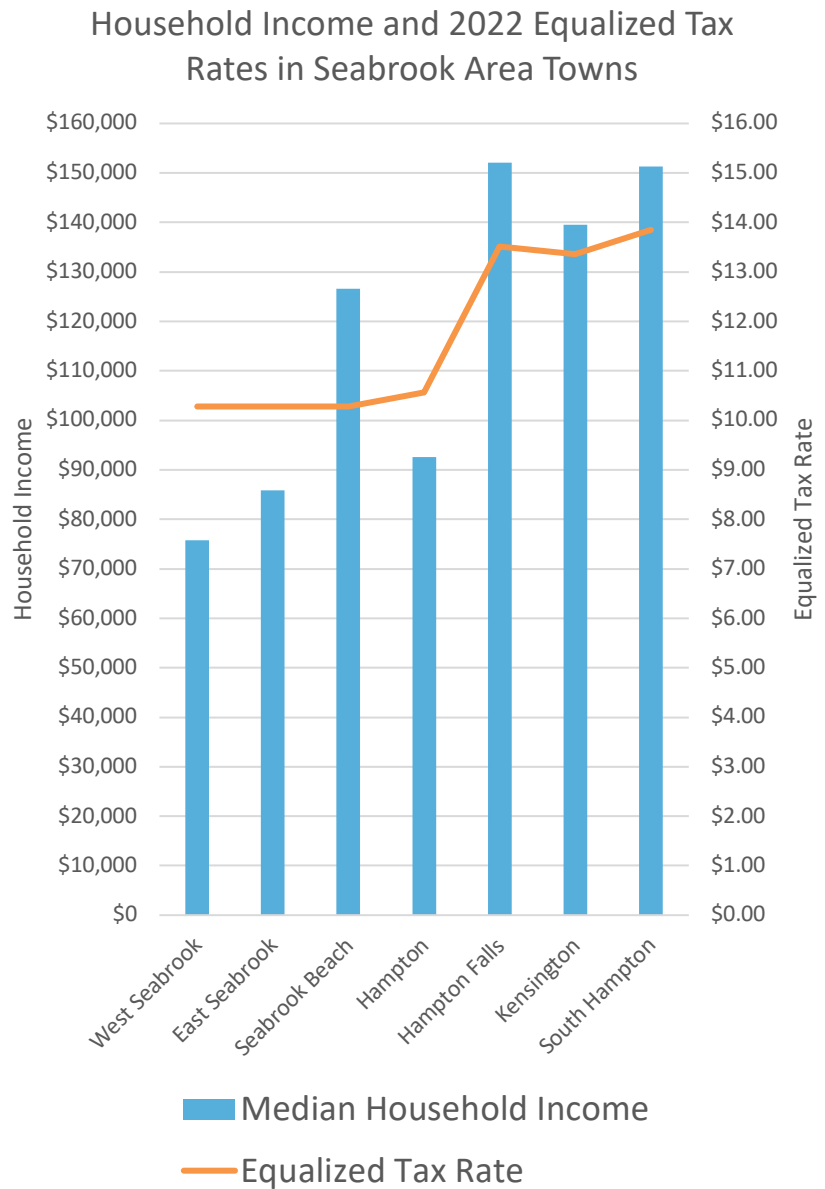


Figure 23. Source for Median Household Income: ACS 2022 5-Year Estimates. Source for Tax Rates: 2022 Comparison of Full Value Tax Rates, NH Department of Revenue Administration.



Image 13. Seabrook Beach viewed from the west. Photo: Tom Morgan

Findings

Why Does Housing Cost So Much?

Several factors contribute to the unprecedented cost of housing:

Materials & Labor. The cost of construction materials spiked during the COVID pandemic and has not returned to pre-pandemic levels.

Interest Rates. In response to inflation, the Federal Reserve raised interest rates from 3% to 7%.

Regulations. The land use regulations in many towns and cities include onerous dimensional requirements that drive up the cost of housing development.

Household Size. The average family size in the US continues to drop. In 1940, the average size was 3.76. In Seabrook today, the average household size is 2.42, a decrease of 36%. In other words, a 36% increase in housing would be required to house the same population as was needed in 1940.¹⁴

Demand. The increased demand for housing drives up the price in a free marketplace.

Living Space. Since 1940, the size of living space in houses has roughly tripled, from 750 sf in the 1950's, to 1,500 sf in the 1960's, to 2,200 sf today. Needless to say, larger homes are more expensive to construct.¹⁵

Profit. Developers are building larger homes because their profit margin tends to be substantially higher in that sector of the market.

Second Homes. During the COVID pandemic, a number of wealthy residents of major cities purchased second homes outside of urban areas, thereby increasing competition among the local population for a diminished number of dwellings. The pandemic has passed, but its legacy of a remote workforce continues to put pressure on those rural housing markets that have broadband internet.

Land. Seabrook has a finite supply of buildable land, and most of it is already developed.



Image 14. New Home on Jean Drive. Photo: Tom Morgan

Housing Needs Assessment

NH RSA 36:47(II) requires the regional planning commissions to periodically compile a housing needs assessment “for persons and families of all levels of income.”

The Rockingham Planning Commission published its latest housing assessment in 2023. The assessment notes that:

Growth. The region’s population is growing.

Production. Housing production has slowed.

Cost. The cost of housing is increasing while supply has not kept up to meet demand.¹⁶

Age. Demographic trends continue to shift, with a growing and aging population putting unique demands on the housing market.

Jobs. Based on projected population growth and employment growth, the RPC Region is predicted to need an additional 14,563 housing units by 2040 to fulfill the projected demand and achieve a balanced housing market.

Diversity. A diversity of unit types is needed to fulfill the needs of the region’s aging population while also supporting young adults and families interested in locating within the region who will contribute to the regional workforce and labor market. Housing units are needed across all income ranges.

The Economy. It is critical that the region provide opportunities for all types of socioeconomic households to maintain a healthy and vibrant economy.

Vacancy Rate. New Hampshire’s 2022 rental vacancy rate remains below 1%, while that of the RPC Region’s rental vacancy rate is 0.06%. In a balanced housing market, rental vacancy rates are 5%.¹⁷

Impact on Local Businesses. With the cost of housing fast outpacing the prevailing wages, local businesses have been struggling for several years to attract and retain workers.



Image 15. Homes situated along Foggs Lane. Photo: Tom Morgan

The Impact of New Housing on Schools

The regional housing assessment noted that school enrollment “is declining across the region.”¹⁸ A major factor affecting school enrollment is that young families are priced out of the housing market.

Between 2016 and 2021, Seabrook’s school enrollment dropped from 984 to 949.¹⁹

In what type of housing are we likely to find young scholars? The planning commission’s assessment found the following in their analysis of the Rockingham region:

Type of Housing	Children per Dwelling Unit
Single Family	.53
Duplex	.19
3-4 apts.	.19
5-9 apts	.32
10-19 apts.	.14
20-49 apts.	.12
50+ apts.	.12
Mobile Home	.21
Boat, RV, Van	1.33

Table 15. Children per Unit by Type. Regional Housing Needs Analysis, RPC. Appendix C, p. 53.

Anticipated Need for Housing

The planning commission’s assessment predicts that the need for housing in the (RPC) region will be 221,897 dwelling units in the year 2040, up from 198,870 at the time of the 2020 US Census.²⁰

Fair Share

The planning commission developed a model to determine the types of dwellings that would best address the anticipated housing need, and then assigned a quota to each municipality in the region, also known as each community’s “fair share.”



Seabrook’s fair share is **563** new dwelling units by the year 2040, or approximately 38 annually.

The type of dwelling units in Seabrook’s fair share are displayed in the table below.²¹

Type of Dwelling Unit	Units
Owner-Occupied Units Below 100% AMI	208
Owner- Occupied Units Above 100% AMI	170
Renter Occupied Units Below 60% AMI	53
Renter Occupied Units Above 69% AMI	132

It is evident from the table above that a substantial percentage of Seabrook’s fair share would be below market rate housing. The proposal calls for 202 units to be at market rate, and 261 to be below that rate.

Some Definitions

Area Median Income

AMI midpoint of the area’s income distribution. The AMI is calculated annually by HUD.

HUD Metro Fair Market Rent (FMR) Area

This metric is used to calculate housing vouchers such as those used in Section 8. Seabrook is one of the very few NH municipalities located in the Boston FMR.

Workforce Housing

Affordable to a household with an income of no more than 60% of the median income for a 3-person household, and affordable to a household with an income of no more than 100% of the median income for a 4-person household. RSA 674:58-61 requires every NH municipality to “provide reasonable and realistic opportunities for the development of workforce housing.”

Affordable Housing

Housing that requires 30% (or less) of one’s income. In this case, housing costs include rent and utilities, or if applicable, mortgage principal plus interest, taxes, and insurance. See RSA 674:58.

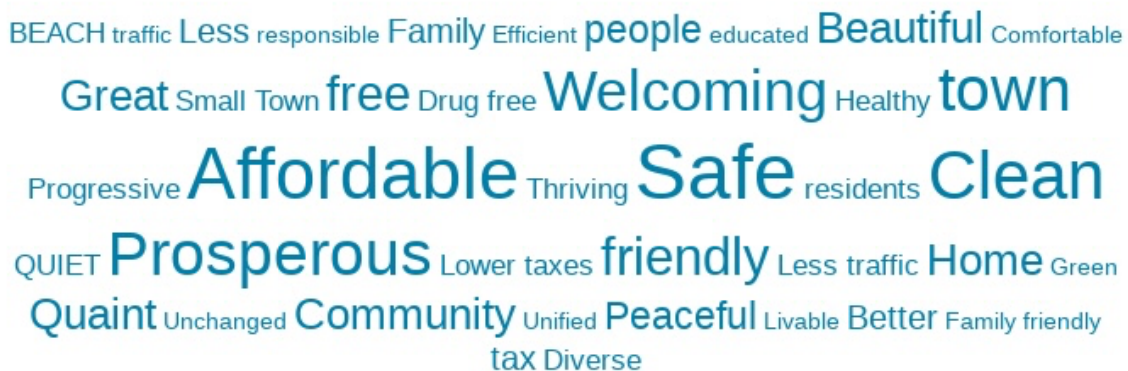
Closing the Housing Gap

Public Engagement

The Planning Board is committed to ensuring that this master plan reflect the will of the townspeople. Toward that end, an ambitious public engagement effort was launched. An important component of that campaign was a 25-question public opinion survey. The survey generated responses from 538 local residents.

Survey question #10 asked for one word “to describe how I want Seabrook to be in the future.” The response is reflected in the word cloud, pictured below. The size of each word depended on the number of respondents who cited that particular word. The most popular descriptors were Affordable, Safe, Clean, and Prosperous.

One survey question asked, “What should new housing in Seabrook look like?” Some 71% of respondents indicated that more apartment complexes and manufactured housing complexes should be a “low priority.” Accordingly, this plan’s recommendations will honor that preference.



An Excerpt from the Vision Chapter of this Master Plan...

We will host a range of housing that offer options for everyone. Those who were raised in Seabrook will have the opportunity to remain in town should they choose to do so. There will be workforce housing to support the needs of local businesses, ample opportunities for downsizing and aging in place, senior housing in walking distance to amenities and public spaces, assisted living facilities to allow those in need of such assistance to stay in town, resident-owned mobile home parks, plentiful starter homes for young families, and year-round rental units in sufficient numbers to meet the needs of Seabrook citizens.

Inclusionary Zoning

In 2020, the NH Legislature established the Housing Appeals Board. This new court already has a robust record of overturning municipal denials of proposals for multi-family development.

Seabrook should be prepared to mitigate an adverse ruling by the Housing Court. Specifically, the Town should prepare by having zoning provisions in place that would guarantee a percentage of new multi-family housing to be reserved for local residents who cannot afford

market rates. Inclusionary Zoning is one such tool that is designed to accomplish this outcome.

Inclusionary Zoning provisions strive to ensure that a percentage of housing in new developments meets the statutory definitions of Workforce Housing or Affordable Housing, or both. In return for providing these less expensive dwellings, the developer is granted a density bonus, i.e. allowed several more dwellings

than would otherwise be allowed, or alternately, granted other dimensional relief. The housing subsidy for below-market units would be assumed by the market rate homes in the development, thus avoiding an impact on the town's other taxpayers. The figure below that illustrates this strategy. In this example, the developer is allowed to build two extra dwellings in exchange for providing two below-market units.

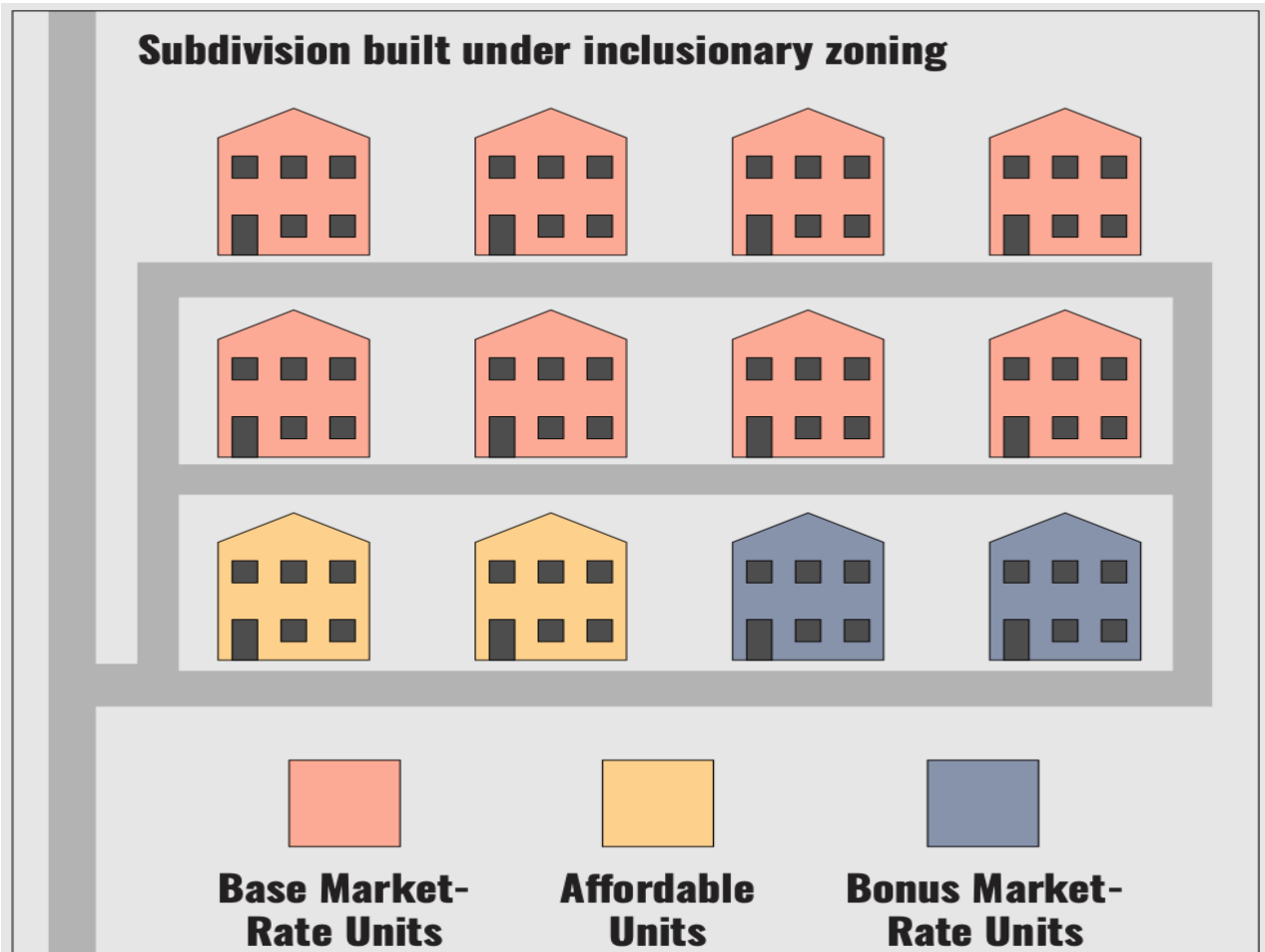


Figure 24. Inclusionary Zoning. Graphic courtesy of the NH Office of Planning & Development's [NH Housing Toolbox](#).

Dimensional Requirements

It is critically important that new housing developments observe adequate buffers from water sources and surface waters, and that housing is sited in a manner that does not create a traffic safety hazard.

When the Seabrook Zoning Ordinance was restored in 1974 (it had been rescinded earlier), one of the chief concerns was large number of septic system failures, caused in large part by the blue/gray marine clay that was deposited thousands of years ago.

The construction of a town-wide municipal sewer system prompted the Planning Board to revisit its dimensional requirements (in 1995). Several dimensional requirements were cut in half. These revisions permitted greater density in the residential districts, and they played an important role in permitting many folks who were raised in town to remain in town.

Examples of a zoning ordinance's dimensional requirements are minimum lot size,

the number of dwellings per lot, building height, road frontage, open space requirements, maximum building footprints, roadway widths, and building setbacks.

The Planning Board should periodically examine its dimensional requirements with the goal of enabling housing development that is more efficient, less costly, and more compatible with Seabrook's natural environment. Most such revisions to the dimensional requirements would require a majority vote at Town Meeting.



Image 16. Photo: Tom Morgan

Mixed Use Development

The 2011 Master Plan recommended revisions to the Zoning Ordinance to encourage village-scale mixed-use development at several locations, notably at Smithtown and a section of the Route 1 corridor that has been dubbed “North Village.”

This initiative was well-intentioned, however the good intentions have borne little fruit. The problem appears to have been in the implementation of this vision. Much of the language in the zoning amendments was sufficiently vague that it allowed developers to dodge the requirements, repeatedly.

The mixed-use model offers the social advantages associated with village centers, i.e. they serve as community hubs. The zoning should be revisited to better align it with the vision of village-scale mixed-use development.

Resident Owned Communities

The NH Community Loan Fund assists tenants at manufactured home parks with their efforts to purchase the property and to transfer ownership to residents. CLF provides loans, training, and technical assistance to help residents buy and manage their communities. NH now has 150 resident-owned communities (ROC) that account for more than 8,800 homes.²²

One of CLF’s success stories is in Seabrook. The former Staples mobile home park (190 units) was transformed in 2018 into a ROC, and then christened Seacrest Cooperative, Inc. The CLF has also helped bring large-scale solar arrays to several ROC’s, thereby reducing the energy costs.

This is a great program that provides security and stability to an otherwise vulnerable population. The Town should encourage and support more such endeavors.

Zone 7

In 2023 and 2024, the Planning Board explored the feasibility of establishing a new zoning district, named Zone 7, for the purpose of enabling new housing opportunities between Batchelder Road and The Brook. The effort is ongoing.

Cottage Courts

A neighborhood of small homes, such as those recently constructed off Back River Road in Dover can be seen in the photos below and on the page opposite. These energy efficient dwellings are each sized at 384 square feet.

The Town should explore the feasibility and desirability of cottage courts at appropriate locations. As is the case with mixed use development, the identification of those areas in town that might be a good fit for this type of development is an important part of updating the town’s master plan.



Image 17. The Cottages at Back River Road in Dover, NH. The photo was taken while the housing development was under construction in 2023. Photo: Tom Morgan.



Images 18 & 19. The Cottages at Back River Road in Dover. The photos above are courtesy of Morgan Karanasios.

A Growing Elderly Population

Seabrook, like the rest of NH is rapidly graying. The Town should help seniors to age in place when practical, and to downsize to more appropriate quarters when desired. It is anticipated that demand will increase for assisted living facilities, and for housing subsidies. The Town should plan accordingly.

Revisions to the zoning ordinance's dimensional requirements could help to achieve these goals and permit local residents to remain in the community when they are no longer able to remain in their homes.



Image 20. High Tide Flooding along Route 286 on April 9, 2024. Photo: Tom Morgan

A Childcare Desert

Nationwide, the demand for childcare facilities has surged. Many young families face challenges in securing affordable housing that would permit them to move to town, or alternately, stay in town. When both parents are employed full-time, the challenge of finding affordable childcare (or any at all) is a critical part of the equation. Currently, Seabrook has one licensed childcare facility, with a capacity of 17.²³

Opportunity Zones

This program (established in 2017) encourages investment in low-income census tracts through the use of federal tax incentives. In 2018, the governor nominated 27 such zones in NH. A census tract in Seabrook was one of only two in the Rockingham region to qualify.

Seabrook's Opportunity Zone includes all land situated west of US Route 1. The Town should promote the opportunities offered by this program.

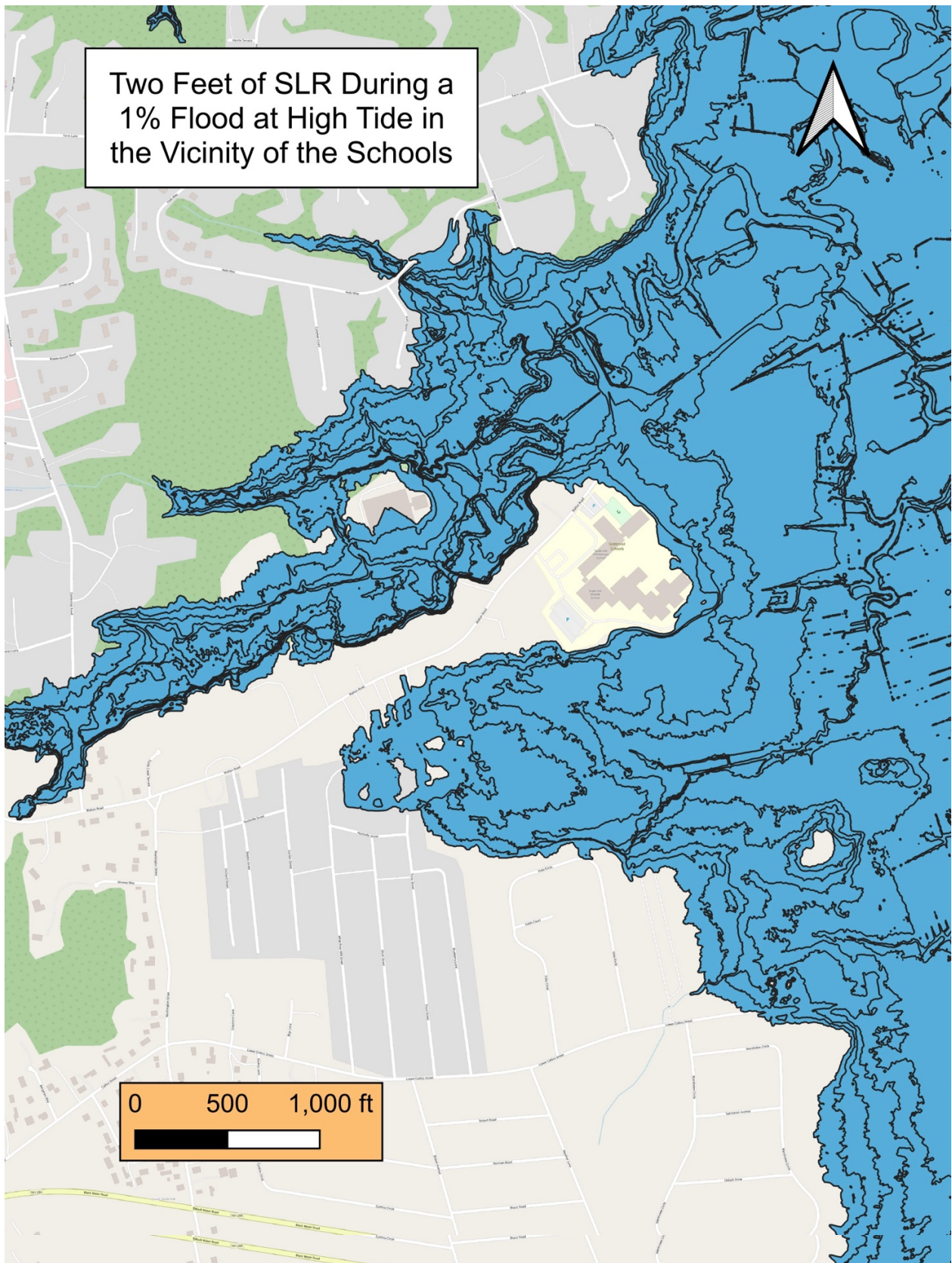
Section 8

HUD's Section 8 Program (Housing Choice Voucher) provides subsidies for the elderly, disabled, and very low income. In 2023, Seabrook had 163 voucher participants.²⁴

A Rising Sea

We no longer enjoy the luxury of assuming that sea level in the future will remain the same as it is today. Climate scientists assure us that this is no longer the case.

Areas vulnerable to Sea Level Rise (SLR) are generally not well suited for residential development, for reasons that require little explanation. The Town should consider adopting a zoning overlay district that would require that living space in new housing be built at appropriate elevations, and in some cases, not at all. The map opposite depicts two feet of sea level rise (in the vicinity of the schools) at high tide.



Map 4. Two feet of Sea Level Rise at high tide at the peak of the 1% flood, in the vicinity of the schools. Data source: NH Geodata Portal.

Rising Groundwater

A little appreciated dynamic associated with SLR is that the rising sea can force a rise in the water table at locations situated as far inland as 2.5 miles from the coast. The map to the right depicts locations where one foot of SLR will cause the groundwater to rise one foot (red) and two feet (purple).

Groundwater rise poses a threat to infrastructure such as roads, sewer pump stations, abandoned underground tanks long forgotten underground contaminants, and new housing development.

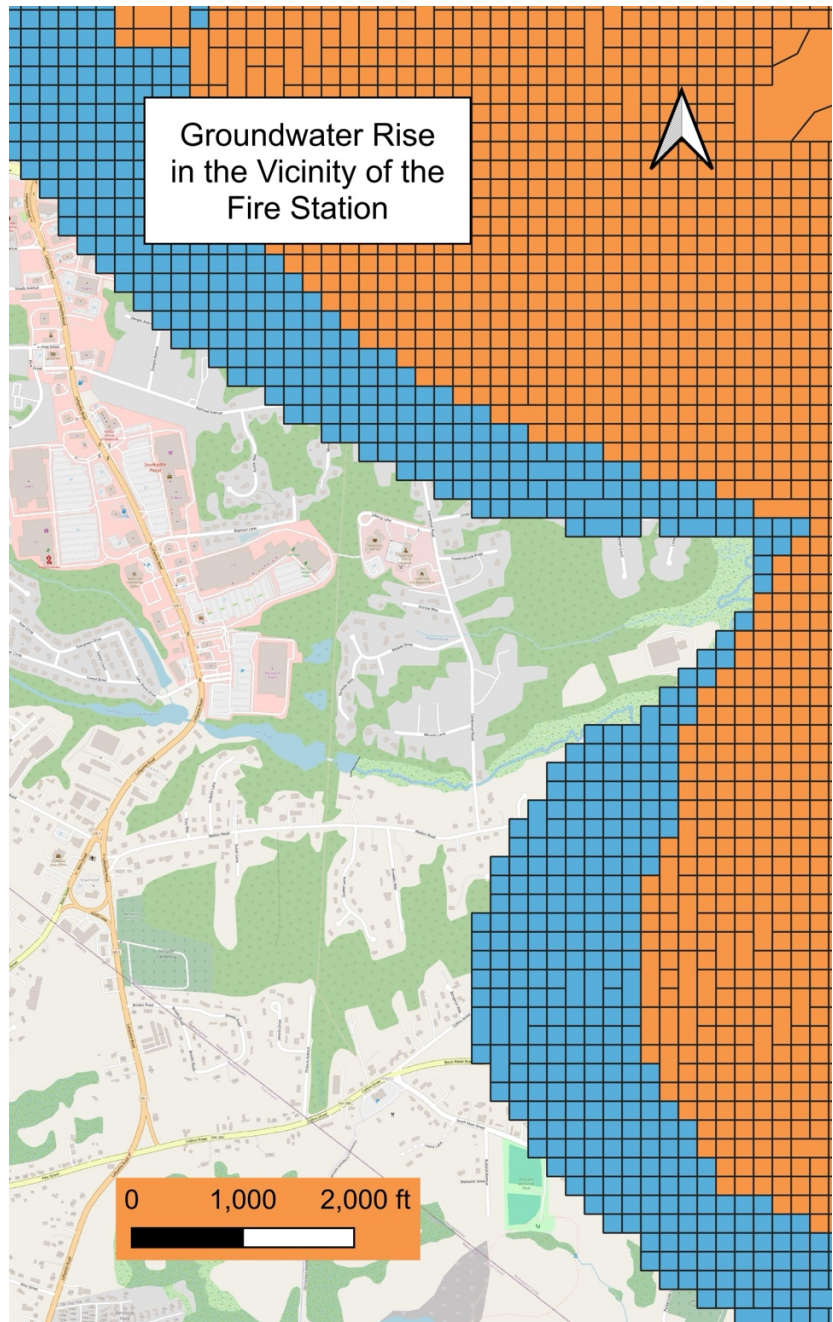
As the threat posed by rising groundwater is not widely known, the Planning Board should engage developers in this conversation early in the application review process.

Plan for New Residents

Pandemics such as the recent COVID episode prompted population movement from cities to rural environments such as New Hampshire.

In Florida, for example, some insurance companies are already abandoning coverage for properties that pose a high risk from coastal storms, a trend that is exacerbated by SLR. Many of those homeowners will seek new housing sites on higher ground.

Seabrook could be impacted by this trend, and for that reason, the Planning Board should plan for the possibility of a sizable influx of migrants.



Map 5. Groundwater Rise. The area in brown is subject to one foot of SLR. The area in blue reflects groundwater rise caused by two feet of SLR. Data source: NH Geodata Portal.

Education

The Planning Board's review of proposed land development would provide an opportunity to educate landowners about the

advantages of residential solar, water conservation, and energy efficiency. This should be encouraged

Marsh Migration

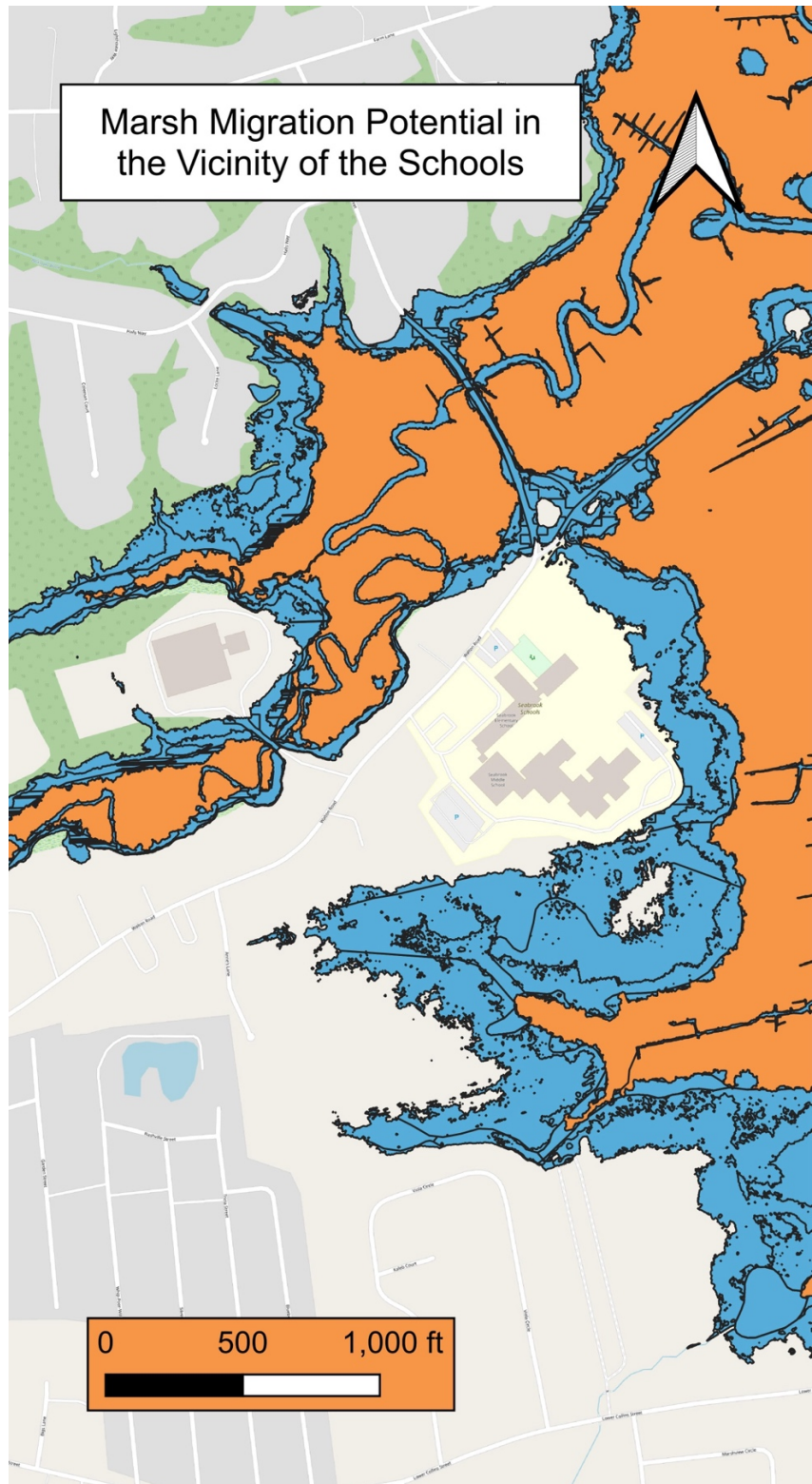
Seabrook (and Hampton) is the site of NH's largest salt marsh, an extremely valuable natural resource that is oftentimes underappreciated. Salt marsh absorbs floodwaters, reduce the release of pollutants into coastal waterways, provide food, refuge, and nursery habitat for more than 75% of US fisheries species, and can sequester nearly a ton of carbon per acre each year.²⁵

Salt marshes can adapt to SLR, but only if the SLR is gradual. To preserve the marsh, some of it must migrate inland just ahead of the rising sea.

For this migration to be successful, manmade obstacles such as roads and buildings must not impede the migratory pathway. The Town should discourage new residential development within these migratory routes.

Where would the marsh migrate were such movement to be unimpeded? NH Fish & Game has mapped potential routes. The area colored blue (opposite) has been identified by Fish & Game as areas that may be suitable for marsh migration.²⁶

The Planning Board should revisit its land use plan to preserve the possibility of a successful migration. Impacted property owners would expect compensation, and any such conservation initiative should be voluntary. Federal funds for that purpose should be pursued by the Town.



Map 6. The blue depicts potential expansion of the salt marsh in the vicinity of the schools. Data source: NH Fish & Game, 2023.

Implementation Schedule

Task #	Recommendation	Responsible Parties	Priority	Target Date	Funding Source
H1	Adopt Inclusionary Zoning provisions	Planning Board	High	2024	General Fund
H2	Revisit the dimensional requirements in the land use regulations.	Planning Board	High	2024	General Fund
H3	Improve the Smithtown and North Village regulations.	Planning Board	High	2024	General Fund
H4	Promote and encourage resident owned communities.	Planning Board	Medium	2024-2030	-
H5	Plan for an increase in the elderly population.	Planning Board Housing Authority	Medium	2024-2030	-
H6	Amend the land use regulations to facilitate the establishment of childcare facilities.	Planning Board	High	2024-2030	-
H7	Promote the Opportunity Zone	Planning Board Town Manger	High	2024	-
H8	Ensure that adequate mitigation measures are in place for proposed residential development in areas that will be impacted by sea level rise and groundwater rise.	Planning Board	High	2024-2030	-
H9	Negotiate with property owners who are willing to remove obstacles to marsh migration.	Planning Board Town Manager	High	2024-2030	Federal Grants
H10	Plan for new residents.	Planning Board	Low	2024-2040	-
H11	Educate property owners on the advantages of solar, water conservation, and energy efficiency	Planning Board Building Inspector	Medium	2024-2030	-



Image 21. River Street viewed from the southwest. Photo: Tom Morgan.

End Notes

- ¹ ACS 2022 5-year Estimates, Table DP05.
- ² ACS 2022 5-year Estimates, Table DP05.
- ³ ACS 2022 5-year Estimates, Table S1601.
- ⁴ ACS 2022 5-year Estimates, Table S1701.
- ⁵ ACS 2022 5-year Estimates, Table DP02.
- ⁶ Unemployment Rates for NH Communities, March 2024, NH Employment Security (NHES).
- ⁷ Rockingham Planning Commission, 2023 Regional Housing Needs Assessment, Appendix C, page 52.
- ⁸ Source: ACS 2022 5-Year Estimates, Table DP04.
- ⁹ Ibid.
- ¹⁰ Ibid.
- ¹¹ Ibid.
- ¹² Ibid.
- ¹³ Ibid.
- ¹⁴ Ibid.
- ¹⁵ The Great Compression – The Era of the 400 sf Subdivision House is Upon Us, NY Times, February 21, 2024.
- ¹⁶ Regional Housing Needs Assessment, Rockingham Planning Commission, 2023, page 7.
- ¹⁷ Ibid. page 14.
- ¹⁸ Ibid. page 23.
- ¹⁹ Ibid. Appendix C, pp. 23-24.
- ²⁰ Ibid. page 85.
- ²¹ Ibid. page 91.
- ²² <https://communityloanfund.org/focus/roc-nh/>
- ²³ Ibid. page 106.
- ²⁴ Ibid. page 67.
- ²⁵ <https://oceanservice.noaa.gov/facts/saltmarsh.html>
- ²⁶ <https://experience.arcgis.com/experience/edc275ade5434e7aa5ff3f353fd8e22d>

Image 22 below. Ocean Boulevard, as seen from the west. Photo: Tom Morgan

