



CITY OF DOVER, NEW HAMPSHIRE

---

Community Development Block Grant Program

# Consolidated Plan

2015-2019

APRIL 2015

# Consolidated Plan

---

Department of Planning and Community Development  
City of Dover, New Hampshire  
288 Central Avenue; Dover, NH 03820  
Phone 603.516.6008 • Fax 603.516.6049  
<http://www.dover.nh.gov/>  
<http://dovernhplanning.tumblr.com/>  
Facebook: <https://www.facebook.com/DoverNHPlanning>  
Twitter: @DoverNHPlanning

With cooperation from members of the Strafford – Rockingham Continuum of Care

# Table of Contents

**EXECUTIVE SUMMARY .....1**

    CITIZEN’S PARTICIPATION: ..... 1

    THE SEACOAST CONTINUUM OF CARE ..... 1

    MISSION: ..... 2

**COMMUNITY PROFILE:.....3**

    INCOME ..... 4

**LEAD AGENCY/COORDINATION AND INSTITUTIONAL STRUCTURE:.....5**

    STRATEGY TO OVERCOME GAPS IN THE DELIVERY SYSTEM: ..... 7

**CITIZEN’S PARTICIPATION PLAN FOR DOVER’S COMMUNITY DEVELOPMENT PROGRAM:.....8**

    HOMELESS FACILITIES AND SERVICES FOR THE HOMELESS AND PERSONS THREATENED WITH HOMELESSNESS. .... 13

    FOOD PANTRIES AND KITCHENS ..... 14

    NATURE AND EXTENT OF HOMELESSNESS ..... 15

    CHRONIC HOMELESSNESS: ..... 15

    DISCHARGE POLICY: ..... 16

**CONTINUUM OF CARE: ..... 16**

    CONTINUUM OF CARE..... 17

    CONTINUUM OF CARE HOMELESS POPULATION CHART ..... 18

    HOUSING MARKET ANALYSIS ..... 19

    HOUSING NEEDS TABLE ..... 20

    STRATEGIC PLAN OBJECTIVES ..... 23

    CHAS DATA ..... 24

**SPECIAL NEEDS PROGRAMS/FACILITIES ..28**

    SUBPOPULATIONS ..... 28

    NON-FEDERAL PUBLIC ..... 30

SUPPORTIVE HOUSING AND SERVICES FOR NON-HOMELESS PERSONS WITH SPECIAL NEEDS .....30

**HOUSING MARKET ANALYSIS .....33**

    MARKET AND INVENTORY CONDITIONS .....33

    HOUSING NEEDS ASSESSMENT: .....35

    ESTIMATED AFFORDABILITY OF FMR IN DOVER (MSA) 2015 .....36

    NEEDS OF RENTER HOUSEHOLDS.....36

    NEEDS OF OWNER HOUSEHOLDS .....36

    NEEDS AMONG EXTREMELY LOW-INCOME HOUSEHOLDS .....37

    NEEDS AMONG LOW-INCOME HOUSEHOLDS ....37

    NEEDS AMONG MODERATE INCOME HOUSEHOLDS .....37

**PUBLIC HOUSING: .....38**

    DOVER HOUSING AUTHORITY WAITING LIST ....39

    STRATEGIES FOR IMPROVING MANAGEMENT, OPERATION AND LIVING ENVIRONMENT: .....40

    COORDINATION OF EFFORTS:.....41

    SECTION 8 AND OTHER ASSISTED HOUSING.....41

    ASSISTED APARTMENT COMPLEXES .....41

    PUBLIC HOUSING STRATEGY: .....43

    LEAD-BASED PAINT HAZARD: .....44

**BARRIERS TO AFFORDABLE HOUSING: ....45**

    PORTSMOUTH-ROCHESTER HMFA FAIR MARKET RENTS.....49

**ANTIPOVERTY STRATEGY .....52**

**MONITORING:.....52**

**STRATEGIC PLAN .....54**

    COMMUNITY DEVELOPMENT .....54

    SUMMARY OF FIVE-YEAR STRATEGY.....54

    PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT .....55

    RENTAL ASSISTANCE .....56

    REHABILITATION AND ACQUISITION .....56

    SUPPORT SERVICES.....56

    ACCESSIBILITY NEEDS .....59

    ECONOMIC DEVELOPMENT NEEDS.....59

    OTHER COMMUNITY DEVELOPMENT NEEDS: ....60

    PLANNING: .....61

## **Executive Summary**

**T**his plan represents a five year plan for the City of Dover. (FY2015-2019) Each year the City will subsequently outline a specific plan for investment “Action Plan” and use of affordable and supportive housing funds that are expected to be expended during the Fiscal Year.

The demand for housing and related services far exceeds available resources and the foreseeable future will not contain a significant increase of financial resources to equal the need of low income and disadvantaged people. The various programs and services need to be as coordinated as possible to squeeze out the greatest amount of assistance with existing resources. Therefore, our five (5) year long term goal is to improve coordination among housing and homeless prevention programs and public service providers within the City to provide the most efficient delivery system. A better partnership between Federal, State, City and private programs and services will need to be created.

### **Citizen's Participation:**

Before the plan is created, Human Service agencies from throughout the City and area meet to discuss priorities for the limited funding. These include city agencies and departments, Dover Housing Authority and other CDBG providers from adjacent communities. Once the priorities are established and funds are made available by HUD, notices are posted and public service agencies are invited to apply for funding. The Dover Housing Authority is also consulted for their needs. Technical assistance is provided by the City to any applicant who need help with their application. Once the grant applications are received, a public hearing is held to determine funding. Decisions for funding priorities goes back to the 5 year Consolidated Plan which ranks activities for their importance in Dover, either High, Medium, Low, or no need.

### **The Seacoast Continuum of Care**

The City continues to work with The Seacoast Continuum. Both the Welfare and Community Development staff attend and participate in continuum meetings, applications for funding and Goals and Objectives of the organization for the last couple of years, The continuum is comprised of agencies from both Rockingham and Strafford Counties. Most agencies overlap the county divide. The meetings alternate between Dover and Portsmouth (United Way) monthly. The members of the continuum were instrumental in the development of the Consolidated Plan/Action plan for Dover Rochester and Portsmouth. The first meeting for each communities plan development was done through the Continuum. Unmet needs were discussed, along with funding, unmet needs in each community, additional revenue sources, Stimulus dollars,

establishing priorities for the CDBG program and finally, updating the Seacoast “Continuum of Care”

This Consolidated plan also determines goals for the number of individuals and households to be served. Requests for funding are heard through the City’s Planning Board, which makes its recommendations to the City Council for a public hearing and vote on the appropriations.

The City has historically maximized the funding available to public service agencies that operate within the City. The US Dept. of Housing and Urban Development sets the maximum amount available for these obligations at 15% of the grant amount plus program income derived from the previous year. The balance of the funds goes toward Public facilities and improvements, economic development activities, administering the CDBG program, and finally Housing Weatherization.

The underlying structure is the same for every jurisdictions plan. All plans must address the needs of the community, primarily benefiting the needs of the lower income persons (defined as those with household incomes below 80% of the area median. In the Portsmouth-Rochester MSA, this equates to \$67,497 for a family of 4 in 2015.

All Plans and funded activities must address one of the three performance measure objectives set forth by HUD. Detailed project Objectives and Outcomes can be found in the specific Action Plan Project section of the Plan. (CPMP)

To provide decent housing – Continued funding of the Housing and Weatherization Programs, seek additional HOME funds from Strafford CAP and lead funds from NHHFA.

To provide a suitable living environment – Continued funding of Public Service Agencies and facilities.

To expand economic opportunities – Continuation of the Economic Loan Program and Public Facilities.

The City is satisfied with its past performance in the CDBG Program, regarding the disbursement of funds and working with subrecipients to deliver services and improve the lives and opportunities of Dover's low and moderate income residents. Staff believes there is always the ability to improve functionality and improve process.

**Mission:**

Community Development  
Goal Statement

The City of Dover has articulated a goal of creating a dynamic urban environment with an outstanding quality of life, which includes a diversity of housing and employment opportunities including those of low and very low income. In addition, Dover will through improve and/or expand public facilities and services.

### Specific Objectives:

1. To provide increased employment opportunities for low and very low income persons.
2. To provide increased opportunities to residents of the City who require education, health, recreation, housing and related human services.
3. To weatherize and improve energy efficiency of the housing stock of the City, especially for persons of low and very low income.
4. To plan and construct public improvements in areas populated by or used predominately by low and very low income persons.
5. Removal of architectural barriers to allow increased handicapped accessibility.

## Community Profile:

The city of Dover, New Hampshire is located in Southeastern New Hampshire (Strafford County) and has a population of approximately 30,808 people, by last count in 2015 (NH-OEP). Dover is part of an intricate regional economy which includes the Portsmouth, Rochester, and Somersworth metropolitan area. The region also includes many smaller communities such as Barrington, Somersworth, Kittery, Rollinsford, the Berwicks, Newington, Durham, Madbury. No single community dominates the regional economy. Dover's role as a regional employment and housing center is growing, primarily due to its central location and proximity to Pease International Tradeport.

While Dover is not central to New Hampshire's major highways, the city serves as a hub for many secondary roads. The Spaulding Turnpike is the major highway in the area; State Routes 4, 9, 16, 108 and 155 intersect near the center of Dover and provide infra-city circulation.

The city consists of 28.6 square miles of which 51 percent of the land area has been developed for residential use and 10 percent has been developed for non-residential uses. The remaining 39 percent of Dover's total land area is either vacant/agricultural, institutional, or watercourses. Of the developed residential area, approximately 85% consists of single-family dwelling units. Most of the multi-family development is located in and around the urban core, with expanding suburban subdivision development.

Approximately 45 percent of the developed residential area consists of single family dwelling units. Of all multi-family units in the City, over half (53%) are located in and around the urban core with single family dwellings extending from the center of the City in decreasing numbers. The location of residential units occur primarily in and around areas which have accessibility to municipal water and sewer. Also included in the housing stock are 3% mobile homes. This has remained level over the past decade.

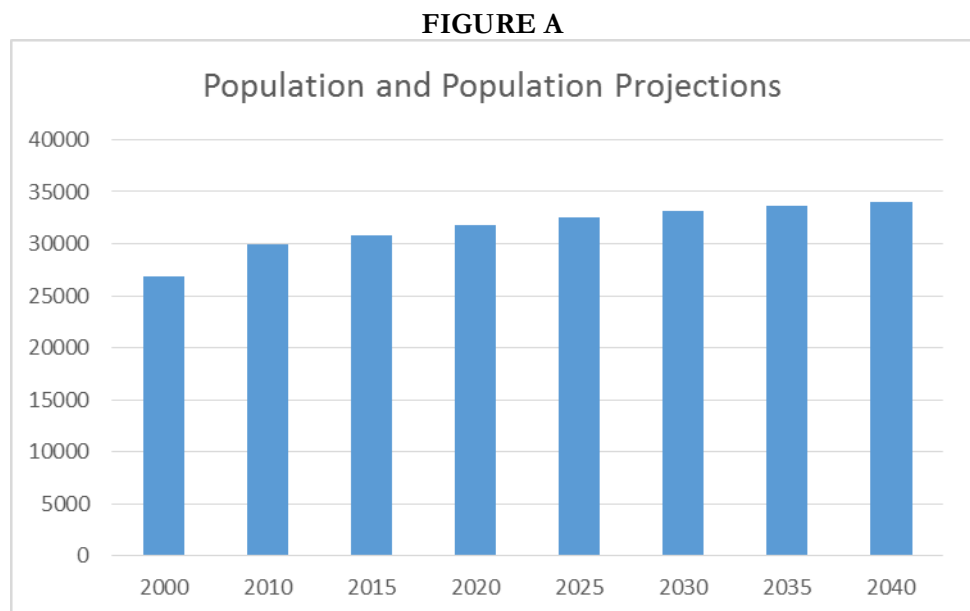
The City's population is 92.7% white, with the 6.3% minority and ethnic populations being divided between Black at 1.8%, Asian at 4.7%, and American Indian/Alaskan Native at 0.2%. The racial/ethnic minorities are not concentrated within any location in the jurisdiction; in fact, the 2010 Census Data indicates an even distribution of minorities throughout the City. This is consistent with the results of the 2000 Census.

Racial/Ethnic minorities do not appear to be concentrated within any location in the jurisdiction. Census information indicates a remarkably even distribution of racial and ethnic minorities throughout the City.

There are no specific geographic areas within the City, targeted for assistance. CIAP Funds for Dover Housing Authority will be expended on specific public housing locations, all other programs will be offered on a citywide basis. While there are higher concentrations of low income residents within certain sections of the urban core, a sufficient number exist Citywide to warrant the expanded coverage.

In regard to minority populations, the City does not anticipate expending funds in any specific geographic area. Although there are no concentrations of minorities or an inordinate number of low-income residents located in specific areas, Census data does indicate that the Black population does appear to suffer a higher rate of poverty. This does not seem to appear in client cases of human service agencies.

*Figure A* illustrates the population growth during the past 15 years, and extrapolates growth for the next 25. As the graph indicates, population growth within the City has historically increased at a steady pace and will flatten out as land availability wains.



**Income**

The estimated FY2015-16 median family income in Strafford County is \$73,260. This is approximately 8.3% below the state median of \$79,887 and an increase of 1.3% over the 2010 census median income for the area. Data in the 2010 Census indicated that 10.7% of all households (1,327) live below the poverty line, 34.9% of all households in Dover are very low income (0-50% median family income) and 17.3% of all households are low income (51-80% median family income). According to the 2010 Census from a

population of 29,987 people, 40%, or 11,994 were considered low to moderate income under HUD's income guidelines.

In terms of minor and ethnic groups, only the Black population showed signs of a greater than average number of low income households. Black households tended to have the highest percentage of very low and low income households at 32% and 46% respectively. Hispanics, Native Americans and Pacific Islanders have a greater percentage of households with moderate (81-95% median family income) and higher (greater than 95% median family income) than Whites.

Low income residents are distributed rather evenly throughout the City. Slightly higher concentrations of low income residents are found in the Urban Core and Cochecho River Areas, *Figure C*, illustrates the breakdown of low-income residents by Census Tract and Black Group, as per the American Fact Finder data.

**FIGURE C**

CENSUS TRACT	BLOCK GROUP	% LOW / MOD INCOME
811	1	<b>49.2</b>
811	2	30.56
811	3	31.8
812	1	24.25
812	2	23.86
813	1	69.52
813	2	66.23
813	3	49.79
814	1	45.51
815	1	56.07
815	2	51.52
816	1	40.53
816	2	28.17
816	3	35.64

## **Lead Agency/Coordination and Institutional Structure:**

The City of Dover, Office of Planning and Community Development is the lead agency in developing the Consolidated Plan for Dover. The City has worked closely with the City of Rochester in coordinating meetings with area providers through meetings of the Housing Consortium members and data gathering due to the geographic area and being in the same Metropolitan Statistical Area (MSA) of Portsmouth- Dover - Rochester. Other Program participants including Public Service Agencies, operating within the Plan are as follows:

My Friend's Place (MFP) & MPF Transitional Housing Program.  
368 Washington St.



Dover, NH  
MFP operated the City's only full time homeless shelter, serving Dover and other residents of the State of NH.

Homeless Center for Strafford County  
P.O. Box 7306  
Rochester, NH  
Operates a temporary overflow shelter open during the winter months. Shelter serves all Strafford County.

Dover Public Welfare Dept.  
32 St Thomas St.  
Dover, NH  
Public Welfare provides general assistance, emergency housing for the homeless, security deposits and support services for Dover clientele.

Behavioral Health and Developmental Services. d/b/a Community Partners  
113 Crosby Road  
Dover, NH  
Operates mental health, security deposit assistance and developmental service for their clientele in Strafford County.

Dover Housing Authority  
62 Whittier Street  
Dover.  
Operates the public housing and section 8 housing units for the City of Dover.

AIDS Response Seacoast  
7 Junkins Ave.  
Portsmouth, NH  
Operates AIDS patient services and support for Strafford County, Northern Rockingham County and Southern Maine.

A Safe Place  
6 Greenleaf Woods  
Portsmouth, NH  
Operates shelter and support for victims of domestic violence.

Dover Children's Center  
43 Back River Road and 31 St Thomas St. (McConnell Center).  
Dover, NH

Cross Roads House  
600 Lafayette Road  
Portsmouth NH

Strafford County Community Action (CAP)  
PO Box 160  
Dover, NH

Strafford County Board of Realtors  
42 Dover Point Rd,  
Dover, NH 03820

Dover Business and Industrial Development Authority  
288 Central Avenue  
Dover, NH 03820  
Operates a 501 C3 agency to assist with job creation and retention in Dover

Dover Health Officer  
262 Sixth Street  
Dover, NH 3820  
Public health agency.

**Strategy to Overcome Gaps in the Delivery System:**

Both public and private organizations have increased awareness of affordable housing issues. Interaction and cooperation has increased between the various agencies included in the delivery of housing initiatives. In order to overcome existing gaps in the delivery system, the following strategies shall be implemented:

The City of Dover Planning Department will continue to play an active role in the growth and development of the Housing Consortium to facilitate the coordination of affordable housing initiatives.

Planning Department and Housing Consortium will undertake coordinated workshops and seminars to facilitate understanding of programs, application processes and development issues.

Using CDBG Funds, the City will continue to support non-profits with financial and technical assistance.

The Planning Department will attempt to identify funding resources to support operations and programs of non-profit organizations and resources for project commitments of tenant rental assistance.

The Planning Department and the Seacoast Continuum of Care shall develop strategies and mechanisms for increasing the involvement of the private "for profit" sector in the development of affordable and work force housing.

The Dover Housing Authority has a strong relationship with the local jurisdiction. The City Manager makes appointments to the Dover Housing Authority Board of Commissioners. The Dover Housing Authority confers with the local governing body on housing needs of the community. The Dover Housing Authority and City of Dover have a long-standing cooperation agreement. The Executive Director of the Dover Housing Authority is closely involved with the activities of the local jurisdiction, and has been connected to the community in various roles for over three decades.

# **Citizen's Participation Plan for Dover's Community Development Program:**

## **I. INTRODUCTION**

The Regulations governing administration of the Community Development Program require preparation and publication of a local citizen's participation plan. This plan must indicate how the community is going to pass on information about the program to its citizens, public agencies, and other interested parties; when public hearings will be held; how citizens will have an opportunity to participate in the development of the Consolidated Plan; how technical assistance will be provided; and how citizens will be involved in future amendments and/or future applications for block grants by the community. It is in conformance with the aforementioned requirements, and with an understanding of the importance of realistic and meaningful citizen participation, that the following plan is set forth and adopted by the Dover City Council.

## **II. ORGANIZATION:**

One of the most important elements of any successful citizen participation process is that it have clear and direct linkage with the legislative decision makers. This linkage will be achieved in Dover by having the Planning Board act as the entry point for citizen participation in the Community Development Program.

The Planning Board will hear citizens, organizations and interested parties comments on the Performance Report, Proposed Consolidated Plan and Substantial Program Amendments. The recommendations of the Board for the Proposed Plan and Program Amendments will be passed on to the City Council for consideration and the final decision.

Planning and Community Development staff are responsible for disseminating information to citizens, organizations and interested parties, including amounts available, the range of activities that may be undertaken, including amounts that will benefit low and moderate income persons and preparation of the Proposed and Final Consolidated Plan for the City.

## **III. FUNCTION:**

One of the duties of the Planning Board is to function as the prime vehicle for citizen input concerning Dover's application for, and participation in the Community Development Program as authorized by the Housing and Community Development Act of 1974.

The Planning Board will serve as the initial clearing house for all requests for Community Development Funds, whether those requests originate from citizens, municipal departments, or other groups and organizations. The Board will receive all such requests and would formulate a one (1) year Action Plan based upon the City's Consolidated Plan, their perception of the community's needs, and the public hearing process. The recommendations of the Board will be forwarded to the City Council for consideration and final decision.

IV. OPERATION:

- a. In adequate time prior to application deadlines, the Planning Board will meet to familiarize themselves with the provisions of the Housing and Community Development Program and the Consolidated Plan process. This meeting will include a workshop style meeting, during which the staff will remind Board members of the goals of the program and Consolidated Plan.

Technical assistance in this process and any related research desired by the Board or other groups will be provided by the staff of the Planning and Community Development Department. When the Board is familiar with the Act and its application, it will hold a minimum of one (1) public hearing to obtain the opinions from and learn the desires of their respective constituents. At these meetings, the Board shall also receive testimony from representatives of other public and semi-public groups and organizations in the City, municipal departments and the general public. Planning Board meetings shall be conducted in an open manner with freedom of access for all interested persons.

Furthermore, the Planning Board will allow comment on the Action and Consolidated Plans at any time during a regularly scheduled "Citizen's Forum" agenda item on each Planning Board meeting agenda.

- b. Planning and Community Development staff will consult with the Dover Housing Authority, Public and assisted housing developments, and other residents around the developments in the process of developing and implementing the Consolidated Plan. Notices will be placed on the bulletin board at the DHA concerning the plan and public hearings to be held. Notices will also be placed in City Hall and the Dover Public Library.
- c. Involvement shall be encouraged on the part of low and moderate income persons, members of minority groups, residents of areas where a significant amount of activity is proposed or ongoing, the elderly, the handicapped, the business community, and civic groups who are concerned about the program.
- d. All Public Service grant applications will be rated for priority by the Planning Department before being forwarded to the Planning Board for a recommendation to the City Council.

V. TECHNICAL ASSISTANCE:

As stated in Article IV (1) of this document, technical assistance in securing and maintaining full citizen participation will be provided by the staff of the Planning and Community Development Department. Assistance shall be provided to both the Planning Board, as described in Article IV, and to groups, representative of low and moderate income persons and groups of residents of blighted neighborhoods which request assistance in developing proposals and statements of views. A notice for low to moderate income groups or organizations requiring technical assistance for preparing a proposal will be placed in the newspaper before the Consolidated Plan is started.

In addition to those activities enumerated in Article IV, technical assistance shall include, but not be limited to:

- a. The provision of program information, at the time the City begins planning for the next program year including:
  - i. The total amount of funds available for community development and housing activities,
  - ii. The range of eligible activities that may be undertaken with these funds and the kinds of activities previously funded in the City,
  - iii. The processes to be followed in preparing and approving the application and the schedule of meetings and hearings.
  - iv. A summary of other program requirements.
  - v. A summary of how the total amount of funds was calculated.

## VI. PROGRAM INFORMATION

Access to Records: Citizens, public agencies and interested parties shall have access to information and records relating to the Consolidated Plan and Dover's use of assistance for the preceding five (5) years. Documents relevant to the program shall be available at the Planning office in the Municipal Building during normal working hours for citizen review upon request. A copy of the proposed Consolidate Plan, when completed, will be available in the Dover Public Library.

Documents shall include:

- a. all mailings and promotional material,
- b. records of hearings,
- c. key documents, including all prior applications, letters of approval, grant agreements, the Citizen Participation Plan, performance reports, Proposed and Final Consolidated Plans, other reports required by HUD, and Program Amendments.
- d. copies of the regulations and issuance's governing the program,
- e. documents regarding other important program requirements, such as contracting procedures, environmental policies, displacement information, etc.

Special arrangements will be made to provide the above stated information to persons with disabilities by the Planning Office, upon request. All current information shall be accessible 24 hours a day on the City of Dover website.

VII. SUBSTANTIAL PROGRAM AMENDMENTS:

The City will amend its approved plan whenever it makes one or more of the following decisions.

Any changes in the allocation priorities or a change in the method of distribution of funds;

- a. To carry out an activity, using funds from any program covered by the consolidated plan not previously described in the plan; or
- b. To change the purpose, scope, location, or beneficiaries of an activity.

VIII. PUBLIC NOTICES AND COMMENT PERIODS:

The scheduling of sufficient public hearings to obtain citizens views and to respond to citizen proposals and questions at various stages of the program shall be held by the Planning Board. The hearings shall be held at convenient times and locations to encourage the broadest range of citizen participation. Hearings shall include:

- a. Pre-submission hearings. One hearing prior to development of the Consolidated Plan to obtain views on Community Development and housing needs, and past program performance; The second for specific grant requests; The third hearing will be held before the City Council to obtain views of citizens on the proposed application prior to submission of the application to HUD.
- b. Notification: Two (2) weeks prior to each public hearing, the City of Dover shall publish a notice in easily readable type in the non-legal section of a local newspaper of general circulation. This notice shall indicate the date, time, place, and procedures of the hearing and topics to be considered.
- c. Comment Period: Upon completion of the Proposed Consolidated Plan, citizen's will have thirty (30) days in which to comment in writing on the Proposed Plan. All comments in writing will be considered in preparing the Final Consolidated Plan.
- d. Substantial Program Amendments: Citizens will be given up to thirty (30) days to respond in writing after notification of a Program Amendment, before such amendment takes place. The City of Dover shall publish a notice of the Program Amendment in easily readable type in the non-legal section of a local newspaper of general circulation. All comments in writing will be considered before preparing the Program Amendment. All comments not accepted shall be attached & submitted with the Program Amendment along with an explanation of why they were not accepted.

- e. Performance Report: Citizens will be given up to fifteen (15) days to respond in writing after the completion of the Annual Performance Report. The City of Dover shall publish a notice of the completion of the Annual Performance Report in easily readable type in the non-legal section of a local newspaper of general circulation.

All comments in writing will be considered before preparing the Performance Report. All comments not accepted shall be attached and submitted with the Program Amendment along with an explanation of why they were not accepted.

- f. Citizens will be given up to thirty (30) days to respond in writing after notification of the Final Consolidated Plan completion before it is submitted to HUD. The City of Dover shall publish a notice of the completion of the Final Consolidate Plan in easily readable type in the non-legal section of a local newspaper of general circulation.

#### IX. PROGRAM COMPLAINTS:

Complaints: Any written complaints concerning the Consolidated Plan, Program amendments or the Performance Report shall be addressed to Director of Planning and Community Development, 288 Central Avenue Dover, NH 03820. All written complaints shall receive a response within fifteen (15) working days.

#### X. DISPLACEMENT:

The City will try to minimize displacement of persons brought about by projects funded through the Community Development Program. Any persons temporarily or permanently displaced by a project funded through the C.D. program will be provided assistance as outlined in the "City of Dover Community Development Tenant Assistance Policy" and HUD's Uniform Relocation Assistance and Real Property Acquisition Policies Act. (49 CFR Part 24)

## **Homeless and Housing Needs Assessment**

### **Homeless Facilities and Services for the Homeless and Persons threatened With Homelessness.**

My Friend's Place, located in Dover, is the only facility in Strafford County providing emergency shelter for homeless individuals and families. Since it's opening in 1989, My Friend's Place had been consistently filled to capacity.

For FFY14, My Friend's Place served 202 individuals who stayed at the shelter an average of 45 days. The shelter provided beds to 40 single persons and 29 families with 44 children. The families included 30 single parent families and 24 families with both parents present.

During that time frame, My Friend's Place turned away 450 people due to lack of capacity.

In addition to My Friend's Place, a temporary (seasonal) overflow shelter exists in Rochester, created through the help of the Strafford County Consortium of Care. The shelter serves the Strafford County area. The Homeless Center for Strafford County houses woman and families with a maximum capacity of 25 and is opened from late October through the end of April. This is the sixteenth season the shelter has been open. The shelter is utilized by Dover residents when My Friend's Place is full. Residents are referred to the shelter from both the Welfare Office and My Friend's Place.

Cross Roads House in Portsmouth is also instrumental in serving Dover's homeless population. Dover has supported the shelter with public service funding for a number of years and recently with Public Facility funds for their renovation campaign in 2009. The Shelter serves around 55-70 Dover residents annually.

In most cases, Single woman, (representing the largest group of residents at My Friend's place), utilized more Welfare resources than single men or families. Food Stamps and City Welfare topped the list of Welfare resources for all residents in 2014. In terms of counseling, My Friend's Place that services geared toward alcohol, drug abuse and mental health were most utilized. That represents the greatest reason people are at the shelter, followed by mental illness.



Many social service programs are aimed at preventing low income individuals and families with children from becoming homeless. Nearly 87% (\$450,000) of City of Dover Public Welfare moneys are used for rental assistance with another \$5,000 going for emergency shelter assistance. The Public Welfare Department assisted a total of 500 cases in Dover. That included 300 families and 200 single adults in Fiscal Year 2014. Rental assistance typically assists the recipients in remaining in their homes.

#### Strafford County Community Action Phone

Vouchers for food assistance can be received from many sources. The City of Dover Public Welfare Department provides assistance on an emergency basis, as does Strafford County Community Action Program with its Helping Hand Program. Food Stamps, Temporary Assistance to Needy Families (TANF), Family Assistance Program, Medicaid, Social Security Disability and Social Security Interim Assistance are a few of the most frequently utilized services of the homeless.

From October 08, through September, 09, Strafford County Community Action Program provided rental assistance to 13 households in Dover and 50 overall. Fuel Assistance to over 765 Dover households and 4131 overall, weatherization to 32 households and 75 overall, furnace repair / replacement to 7 households and 45 overall, utility/heating assistance to 575 Dover families and 2826 overall. These programs also assisted residents to remain in their homes.

In addition, CAP provided homeless outreach/intervention to 57 individuals from Dover and 236 overall.

There are other resources available to Dover residents seeking assistance include: Center.

#### **Food Pantries and Kitchens**

##### Dover Food Pantry

Phone: 742-1666

1 Silver Street (corner of Silver St. and Central Ave.)

9am to 12noon on Thursdays

##### Dover Friendly Kitchen

St. Thomas Church Parish Hall, Locust Street

Tuesdays and Thursdays & 1st Wed, 5pm-6pm

St. Joseph's Church (Pantry) Phone: 742-4837

150 Central Ave. (back entrance of the Rectory)

Hours: 9am-12noon, Mon, Tues, Wed.

Strafford County Community Action Phone: 749-1334  
61 Locust Street Rm 333 (McConnell Center third floor)  
Dover  
Hours: 9AM -4PM Monday-Friday.

#### **Nature and Extent of Homelessness**

The Homeless table, located in the Strategic Plan, outlines the number of homeless individuals as determined by the single night count of homeless facilities serving Dover. The one day count of homeless persons in Strafford County on January 26, 2015 indicated a decrease in the homeless count. The count noted 15 singles and 30 individuals in 11 families sheltered, while unsheltered accounted for 8 singles and no individuals in families. The count also included Temporary and doubled up with 5 individuals and 15 individuals in 6 families.

Rockingham County where Cross Roads House is located accounted for 85 individuals and 59 individuals in 21 families during the point in time count. As previously noted, many of the Cross Roads residents are from Dover.

#### **Chronic Homelessness:**

The State of New Hampshire manages the homeless population through its Statewide Homeless Management Information System (HMIS). This avoids double counting and helps prevent misrepresenting the homeless number. The homeless point in time count is conducted State wide on one day thereby avoiding counting people who have relocated to another facility or is seeking services through multiple service providers. All the shelters and service providers for Strafford County participate in the count as well as other public service agencies.

Dover Continues to fund programs to assist the homeless and transitional housing programs which allow families to get back on their feet by providing assistance for a defined period of time. Chronic substance abuse and mental illness are not going away, This appears to be a significant part of the reasons for homelessness in the State and dover. Cuts to Health and Human Service's budget are not helping to end the chronic homelessness issue and therefore it will not go away.

The City of Dover works closely with the agencies listed above, as well as Dover Welfare and the Strafford Housing Consortium to assess the homeless issues effecting Dover, as well as Strafford County as a whole.

The City of Dover, with CDBG funds, will continue to fund the areas homeless shelters and supportive services to the maximum amount available as well as fund the Security Deposit Assistance program for both Welfare recipients and

Behavioral Health and Developmental Services of Strafford County, d/b/a  
Community Partners.

**Discharge Policy:**

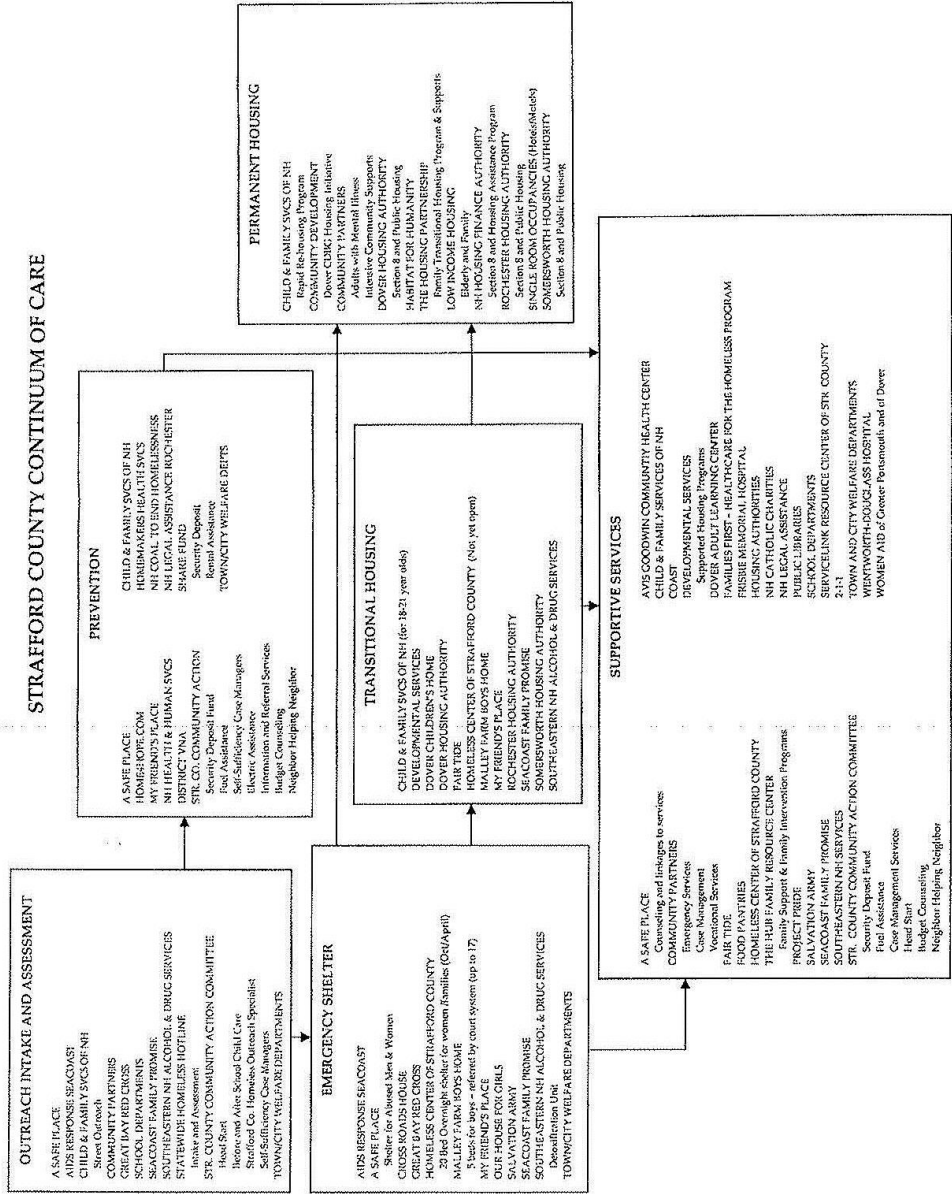
The Strafford County Housing Consortium will be working as a group to develop a coordinated discharge policy for homeless in Strafford County. The policy will encompass all providers in the County and should be developed within the next year.

**Continuum of Care:**

The Strafford County Housing Consortium is responsible for developing and updating the Strafford Continuum of Care. The Continuum lists all providers and agencies responsible for getting a person from danger of becoming homeless all the way through the chain to permanent housing. (see Continuum on next page along with Continuum of Care Homeless Population and Subpopulation Chart)

# Continuum of Care

## STRAFFORD COUNTY CONTINUUM OF CARE



**Continuum of Care Homeless Population Chart**

Continuum of Care Homeless Population and Sub Population Chart										Jurisdiction					
Part 1: Homeless Population										Total					
	Sheltered			Unsheltered			Total			Priority H, M, L	Plan to Fund?				
	Emergency	Transitional	Total	Sheltered	Unsheltered	Total	Goal	% of Goal	Actual						
1. Homeless Individuals	17	0	17	8	0	8	25								
2. Homeless Families with Children	30	16	46	0	0	0	46								
2a. Persons in Homeless with Children Families	0	0	0	0	0	0	0								
Total (lines 1 + 2a)	47	16	63	8	0	8	71								
Part 2: Homeless Subpopulations										Total					
	Sheltered			Unsheltered			Total			Priority H, M, L	Plan to Fund?				
	Emergency	Transitional	Total	Sheltered	Unsheltered	Total	Goal	% of Goal	Actual						
1. Chronically Homeless	8	0	8	3	0	3	11								
2. Severely Mentally Ill	12	0	12	0	0	0	12								
3. Chronic Substance Abuse	12	0	12	0	0	0	12								
4. Veterans	0	0	0	0	0	0	0								
5. Persons with HIV/AIDS	12	0	12	0	0	0	12								
6. Victims of Domestic Violence	0	0	0	0	0	0	0								
7. Youth (Under 18 years of age)	0	0	0	0	0	0	0								
Part 3: Homeless Needs Table: Individuals															
Needs	5-Year Quantities		Gap	5-Year Quantities		Gap	5-Year Quantities		Gap	5-Year Quantities		Total	Priority H, M, L	Plan to Fund?	Fund Source:
	Year 1	Year 2		Year 3	Year 4		Year 5	Year 1		Year 2	Year 3				
Emergency Shelters	18	8	10	0	0	0	0	0	0	0	0	0	H	Y	C
Transitional Housing	20	0	20	0	0	0	0	0	0	0	0	0	H	Y	C
Permanent Supportive Housing	10	0	10	0	0	0	0	0	0	0	0	0	M	N	
Total	48	8	40	0	0	0	0	0	0	0	0	0	H	Y	C
Chronically Homeless	20	0	20	0	0	0	0	0	0	0	0	0	H	Y	C
Part 4: Homeless Needs Table: Families															
Needs	5-Year Quantities		Gap	5-Year Quantities		Gap	5-Year Quantities		Gap	5-Year Quantities		Total	Priority H, M, L	Plan to Fund?	Fund Source:
	Year 1	Year 2		Year 3	Year 4		Year 5	Year 1		Year 2	Year 3				
Emergency Shelters	35	25	10	0	0	0	0	0	0	0	0	0	H	Y	C
Transitional Housing	87	62	25	0	0	0	0	0	0	0	0	0	H	Y	C
Permanent Supportive Housing	0	0	0	0	0	0	0	0	0	0	0	0	H	N	
Total	122	87	35	0	0	0	0	0	0	0	0	0	H	N	

**Housing Market Analysis**

Jurisdiction	Complete cells in blue.					
	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b>Housing Market Analysis</b>						
Housing Stock Inventory						
<b>Units Rented/Owned</b>						
Occupied Units: Renter		2204	2461	999	5664	1847
Occupied Units: Owner		166	1509	4234	5909	1136
Vacant Units: For Rent	3%	68	153	89	310	
Vacant Units: For Sale	0%	1	27	13	41	
Total Units Occupied & Vacant		2439	4150	5335	11924	2983
Rents: Applicable FMRs (in \$s)		723	930	1,193		
Rent Affordable at 30% of 50% of MFI (in \$s)		652	782	905		
<b>Public Housing Units</b>						
Occupied Units		271	84	102	457	0
Vacant Units		0	1	0	1	0
Total Units Occupied & Vacant		271	85	102	458	0
<b>Rehabilitation Needs (in \$s)</b>		425,903	137,156	158,811	721,870	



5.1		67.2		131		0.###		H	
5.1		5.1		10		0.###		H	
6. Cost Burden > 30%		100%		24		0.###		H	
7. Any housing problems		100.0		24		0.###		H	
8. Cost Burden > 30%		100.0		24		0.###		H	
9. Cost Burden > 50%		41.7		10		0.###		H	
6. NUMBER OF PEOPLE		100%		355		0.###		H	
7. Any housing problems		83.4		296		0.###		H	
8. Cost Burden > 30%		83.4		296		0.###		H	
9. Cost Burden > 50%		22.3		78		0.###		H	
6. NUMBER OF PEOPLE		100%		254		0.###		H	
7. Any housing problems		40.2		102		0.###		H	
8. Cost Burden > 30%		40.2		102		0.###		H	
9. Cost Burden > 50%		13.4		34		0.###		H	
6. NUMBER OF PEOPLE		100%		71		0.###		H	
7. Any housing problems		71.8		51		0.###		H	
8. Cost Burden > 30%		71.8		51		0.###		H	
9. Cost Burden > 50%		54.9		39		0.###		H	
6. NUMBER OF PEOPLE		100%		12		0.###		H	
7. Any housing problems		66.7		8		0.###		H	
8. Cost Burden > 30%		66.7		8		0.###		H	
9. Cost Burden > 50%		33.3		4		0.###		H	
6. NUMBER OF PEOPLE		100%		32		0.###		H	
7. Any housing problems		100.0		10		0.###		H	
8. Cost Burden > 30%		100.0		32		0.###		H	
9. Cost Burden > 50%		56.3		18		0.###		H	
10. NUMBER OF PEOPLE		100%		122		0.###		H	
11. Any housing problems		23.0		28		0.###		H	
12. Cost Burden > 30%		23.0		28		0.###		H	
13. Cost Burden > 50%		0.0		0		0.###		H	
10. NUMBER OF PEOPLE		100%		474		0.###		H	
11. Any housing problems		17.3		82		0.###		H	
12. Cost Burden > 30%		15.2		72		0.###		H	
13. Cost Burden > 50%		0.8		4		0.###		H	
10. NUMBER OF PEOPLE		100%		34		0.###		H	
11. Any housing problems		100.0		34		0.###		H	
12. Cost Burden > 30%		0.0		0		0.###		H	
13. Cost Burden > 50%		0.0		0		0.###		H	

CPMP





**Strategic Plan Objectives**

Goal	Plan Statement of Strategic Goal	Outcome Objective	Outcome Measure	Performance Indicator
1	Provide safe, secure housing for very low and extremely low income homeowners and renters	Provide decent housing	Provide decent housing with improved/new affordability	95 low/.mod housing units are weatherized
2	Provide supportive services to shelter residents	Create suitable living environments	Create suitable living environment through improved/new accessibility/availability	200 households will received assistant to prevent homelessness
3	Support organizations that assist the City's special needs population	Create suitable living environments	Create suitable living environment through improved/new accessibility/availability	100 a year persons will be assisted with access to a public service
4	Promote Community development projects	Create suitable living environments	Create suitable living environment through improved/new accessibility/availability	5000 persons will be assisted with access to a public service.

**CHAS DATA**

Dover, NH 2007 – 2011 ACS

<b>Income Distribution Overview</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Household Income <= 30% HAMFI	360	1,245	1,605
Household Income >30% to <=50% HAMFI	530	1,195	1,725
Household Income >50% to <=80% HAMFI	865	1,175	2,040
Household Income >80% to <=100% HAMFI	630	630	1,260
Household Income >100% HAMFI	4,415	1,380	5,795
<b>Total</b>	<b>6,805</b>	<b>5,625</b>	<b>12,430</b>
<b>Housing Problems Overview <sup>1</sup></b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Household has 1 of 4 Housing Problems	2,310	2,710	5,020
Household has none of 4 Housing Problems	4,495	2,910	7,405
Cost Burden not available	0	4	4
<b>Total</b>	<b>6,805</b>	<b>5,625</b>	<b>12,430</b>
<b>Severe Housing Problems Overview <sup>2</sup></b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Household has 1 of 4 Severe Housing Problems	785	1,295	2,080
Household has none of 4 Severe Housing Problems	6,025	4,320	10,345
Cost Burden not available	0	4	4
<b>Total</b>	<b>6,805</b>	<b>5,625</b>	<b>12,430</b>
<b>Housing Cost Burden Overview <sup>3</sup></b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Cost Burden <=30%	4,530	2,980	7,510

Cost Burden >30% to <=50%	1,535	1,445	2,980
Cost Burden >50%	745	1,195	1,940
Cost Burden not available	0	4	4
Total	6,805	5,625	12,430

<b>Income by Housing Problems (Owners and Renters)</b>	<b>Household has 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available</b>	<b>Total</b>
Household Income <= 30% HAMFI	1,275	330	4	1,605
Household Income >30% to <=50% HAMFI	1,535	195	0	1,725
Household Income >50% to <=80% HAMFI	1,025	1,015	0	2,040
Household Income >80% to <=100% HAMFI	455	810	0	1,260
Household Income >100% HAMFI	734	5,060	0	5,795
Total	5,020	7,405	4	12,430

<b>Income by Housing Problems (Renters only)</b>	<b>Household has 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available</b>	<b>Total</b>
Household Income <= 30% HAMFI	985	255	4	1,245
Household Income >30% to <=50% HAMFI	1,080	120	0	1,195
Household Income >50% to <=80% HAMFI	545	630	0	1,175
Household Income >80% to <=100% HAMFI	100	530	0	630
Household Income >100% HAMFI	4	1,375	0	1,380
Total	2,710	2,910	4	5,625

<b>Income by Housing Problems (Owners only)</b>	<b>Household has 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available</b>	<b>Total</b>
Household Income <= 30% HAMFI	290	75	0	360

Household Income >30% to <=50% HAMFI	455	75	0	530
Household Income >50% to <=80% HAMFI	480	385	0	865
Household Income >80% to <=100% HAMFI	355	280	0	630
Household Income >100% HAMFI	730	3,685	0	4,415
Total	2,310	4,495	0	6,805

<b>Income by Cost Burden (Owners and Renters)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	1,270	1,100	1,605
Household Income >30% to <=50% HAMFI	1,510	485	1,725
Household Income >50% to <=80% HAMFI	980	205	2,040
Household Income >80% to <=100% HAMFI	455	50	1,265
Household Income >100% HAMFI	705	105	5,795
Total	4,920	1,945	12,430

<b>Income by Cost Burden (Renters only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	985	885	1,245
Household Income >30% to <=50% HAMFI	1,055	280	1,195
Household Income >50% to <=80% HAMFI	500	15	1,175
Household Income >80% to <=100% HAMFI	100	15	630
Household Income >100% HAMFI	0	0	1,380
Total	2,640	1,195	5,625

<b>Income by Cost Burden (Owners only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	290	215	360

Household Income >30% to <=50% HAMFI	455	205	530
Household Income >50% to <=80% HAMFI	480	190	865
Household Income >80% to <=100% HAMFI	350	30	630
Household Income >100% HAMFI	705	105	4,415
Total	2,280	745	6,805

Displaying data for Dover city, New Hampshire  
Year Selected: 2007-2011 ACS

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

## **Special Needs Programs/Facilities**

### **Subpopulations**

#### **(Needs of Persons Threatened with Homelessness)**

#### **Populations with Special Needs**

There are a number of households within the community who are not homeless but require supportive housing in order to remain in their home. The groups below outline the need for persons with special needs.

#### **Frail Elderly/Elderly**

Aside from the need of additional elderly housing and financial assistance, the elderly and particularly frail elderly need support services to allow them to maintain independence and avoid premature institutionalization. Services such as Meals on Wheels, Visiting Nurses, Homemaker, transportation and others are an invaluable support to the elderly. Agencies assisting the elderly at home include Tri-Area Visiting Nurses Assoc., Homemakers Health Services, Strafford County and Community Action. More than 250 frail elderly, and 200 elderly households in Dover received visiting nursing adult day care and counseling services during the past fiscal year. More counseling and outreach services are needed within the community to serve the increasingly households. Overnight and weekend respite care would also enable the elderly to remain in their homes. Additional funding for utilities such as heating and lights is needed. An increase in alternative supportive housing opportunities is also needed. These include group homes, cooperatives, and adult day care. Funding for the agencies mostly comes from Medicare and Medicaid reimbursement, but that has been reduced by the Federal Government, leaving the agencies looking to other community sources of funding. The USDA also provides a large portion of the agency budgets.

#### **Community Partners: Serving Mentally Ill/Developmentally/Physically Disabled**

In the last fiscal year, approximately 4509 individuals and families were served by Community Partners. The waiting list for services in the Developmental Services (DS) programs has recently been reduced to approximately 12 due to an increase in dedicated funding to reduce the previous waiting list by over 55. This number may change frequently during the year as crises occur in individual's families, etc. Although Behavioral Health Services (BHS) does not have a waiting list, the client waiting time for various services has increased due to additional demand in the last fiscal year. Our clients in both DS and BHS reside in a number of different living situations, including home provider-ship, living with family, living independently, owning their own home, or living in a staffed residence.

Of utmost importance to people with disabilities is having housing that is affordable. Most of the people served are on a limited income and receive Social Security benefits. It is also important to be close to public transportation, as many people rely on the bus as their primary method of transportation. People with disabilities need to have housing that is handicapped accessible, and some may need to have an extra bedroom available for 24-hour support staff. All of the people served by Community Partners need to continue receiving case management and other supportive services as necessary

### **Alcohol/Drug Addicted**

In addition to overnight shelter, many alcohol and drug addicted individuals need counseling, health related support and everyday living skill education. Southeastern New Hampshire Alcohol and Drug Abuse Treatment Services Provides emergency and long term assistance to the addicted. Southeastern Services annually serves approximately 500 clients with their detox program from the Dover area. Seventy clients in the residential treatment program and 1500 more on an outpatient basis. These numbers include services provided by the jail program, Driver Intervention Program and Outpatient counseling. There is an increased need for counseling, and short-term support facilities as well as funding to reach those on the waiting list for services provided by Southeastern.

The facility has a 6 bed treatment center and social detox program. Clients are referred to 28 day programs at state run facilities and return to Southeastern's Turning Point Program, a halfway house program with 18 beds where clients live work and participate in AA or NA.

### **Persons with HIV/AIDS**

The needs of individuals with HIV/AIDS are wide and varied. The needs include affordable health care, education, legal assistance, access to transportation supportive housing and counseling services. AIDS Response to the Seacoast assisted 20 persons in Dover in 2014. These were visits with an individual's having HIV/AIDS. Difficulty in finding a physician network willing to serve HIV clients and accept Medicaid has been identified. The number of AIDS clients in Dover has been reduced by approximately 33% since 2010.

### **Available Resources**

The following table lists the various resources available for housing assistance in the community. The table list resources that have been used or are likely to be used to support affordable housing in Dover.

### **Federal Programs**



Federal programs available to Dover, Home Investment Partnerships, Section 8 Resources, New Hampshire Housing Finance Authority, Private Activity Board Authority, Community Development Block Grant, Low Income Housing Tax Credit, and Farmers Home Administration Programs.

#### **Non-Federal Public**

##### **State**

The state of New Hampshire provides assistance through departments such as the N.H. Department of Health and Human Services. This department provides assistance to group homes, homeless shelters, support organizations, congregate facilities to the elderly and others. The New Hampshire Housing and Finance Authority administers an affordable housing finance fund and down payment assistance program. Income generated from investments continue to finance development of rental housing, home ownership opportunities, transitional housing and group homes. The State administers the Public Lands Program which allows NHHFA to take title to surplus State-owned land suitable for housing development.

##### **For Profit**

Several private companies have donated money, services or materials to organizations providing housing assistance. Individual lending institutions also provide resources. Community lending activities and other actions consistent with goals of the Community Reinvestment Act, provide resources and technical assistance to affordable housing organizations.

##### **Non Profit**

Several non-profits make funds available in support of affordable housing relates activities. Including the New Hampshire Community Loan Fund, New Hampshire Charitable Fund, Robert Wood foundation, Seacoast United Way, and others. The Housing Partnership in Portsmouth provide rental opportunities in several Seacoast Communities including Dover. Strafford County Community Action Program, My Friends Place, Strafford Guidance, and just a few of the local non-profit housing providers in Dover.

#### **Supportive Housing and Services for Non-homeless Persons with Special Needs**

##### **Elderly/Frail Elderly**

Many Federal, State and local agencies target the elderly through housing and service coordination programs with the goal of assisting elderly tenants to remain independent and avoid premature institutionalization. Programs such as Meals on Wheels, Homemakers of Strafford County, and Visiting Nurses all provide

support services needed for the elderly to stay in their homes and lead a productive life. Coordination efforts have brought a number of services to elderly tenants such as transportation and shopping assistance, housekeeping, social and recreational information and others.

### **Mentally Ill**

Community Partners provides rental assistance, and supportive service housing to assist mentally ill patients to become included in the community. Case manager supported living provides assistance to help the mentally ill live in their own homes, as does the support from functional support services staff.

Community Partners provided assistance for 300 individuals located in Dover. The total cost for assistance includes support for 6 individuals living in three condominiums supported by HUD funding. Persons returning to the community from mental health institutions are assisted with rent, job training programs, and counseling.

### **Developmentally/Physically Disabled**

Behavioral Health & Developmental Services of Strafford County, Inc. d/b/a Community Partners is the main provider of services to residents of Dover who are developmentally or physically disabled. Services include counseling, job training, rental assistance, day/vocational programs, residential services and other supportive services, such as case management and rep payee. Approximately developmentally disabled individuals living in Dover receive some type of supportive services through the Medicaid Home and Community Based care Waiver Program (administered by the New Hampshire Division of Mental Health and Developmental Services.)

### **Persons with HIV/Aids**

The New Hampshire Division of Public Health Services provides an AIDS Home Care Program funded through Federal resources. The program assists those with HIV or AIDS with a number of services enabling them to remain in their homes. AIDS Response to the Seacoast, located in Portsmouth, also provides many services, and Buddy programs for support. Last year, 20 Dover residents utilized the many services of the agency. In addition to counseling and housing support, the agency also provides educational services to organizations such as schools and employers. A detailed description of social services agencies dealing with Housing and Support Services is located in the appendices.

A major effort in the coordination of housing services is taking place in the area with the development of a new organization entitled the Housing Consortium. The Housing Consortium is a non-profit agency consisting of representatives

from local and state housing and service agencies. The group will focus on the coordination and promotion of housing services within the region.

## Housing Market Analysis

### Market and Inventory Conditions

The 2010 Census Data indicate that there were 13,685 housing units in the City of Dover. Updated estimates from the 2011-2014 New Hampshire Housing Finance Authority data show an increase of approximately 2.5%, or 339 units, during that time frame. During this same period population increased 2.7%. This is a result of the current average household size being slightly lower in 2010 (2.06 persons per household) versus 2000 (2.26 persons per household), The 2015 estimate is slightly higher at 2.23 persons per household and the vacancy rate being slightly decreased from 6.2% indicated in 2010 to 2.6% for 2014, according to the New Hampshire Housing Finance Authority.

Figure E, illustrates the detailed breakdown of units by housing type between 2010 and 2014. (taken from census data 2010 and building inspection/assessing data 2014)

FIGURE E

Units in Structure	2010	2014	% Increase
Single Family Units	6182	6409	3.6%
Multi Family Units	7124	7230	1.5%
Mobile home/ other	379	385	1.5%
Total	13,685	14,024	2.4%

The data indicates that the largest percentage increase in housing units between 2010 and 2014 took place in the single family detached, (227 units), while multi-family units saw an increase of 106 units over the same time frame. Mobile home saw an increase of 7 units. The rising land and building costs which took place in the 2000's, caused a shift in construction away from condominiums, mobile homes and multi family units and toward single family units. During the time frame, this also effected the construction of starter, or first time homes. The recession that occurred, and continued to be felt over the past five years, severely impacted the construction of residential units of all types.

In the late 2000s the City saw an increase in interest of creating manufactured housing with a target audience of elderly residents. This market softened with the recession and transformed from manufactured housing to stick built single family

housing, as the cost of stick built construction was reduced. The high price of infrastructure construction costs have also slowed down manufactured housing and trailer production. Furthermore, the recession has caused many multi-family units which previously had been viewed for conversion to condominiums, staying as rental units.

The greatest percentage increase in housing growth took place in Census Tracts 811 and 812. These are the same census tracts which exhibited the largest increases in population and is an indication that population growth remains strongly related to housing type. Areas with significant single family/condominium growth or owner-occupied orientation will tend to absorb significantly greater shares of net population increases.

The orientation of new movers toward factors of location and housing availability and cost suggest that the principal reasons for Dover's surging housing growth has been its relative accessibility and its relative housing costs, rather than the attraction of particular services offered by the City.

In the 2010 Census, 47% of the housing stock for the year-round occupancy is rental property and 53% is intended for owner occupancy. This has shifted towards ownership from the 2000 Census which saw those as 49% and 51% respectively

A current comprehensive source of information concerning the condition of housing stock does not exist. The Census indicates that 2% of the occupied rental units and 1% of the owner occupied stock is substandard as defined as being overcrowded and/or lacking complete plumbing facilities. This translates into 104 occupied rental units and 52 occupied owner units that are considered substandard. Units that do not meet the substandard definition but may be physically substandard exist in much greater numbers. Evidence from inspectors of rental units and knowledge of the physical deficiencies that would not qualify under Section 8 housing. The City estimates that as much as 10% of the City's housing stock is in physical disrepair.

HUD estimates that 35% of all housing units nationally with lead based paint present a health hazard, and 19% of those are occupied by families with children. The City of Dover, had about 8330 units constructed before 1970. It would be safe to assume most of those units contain lead paint and pose a health hazard.

Applying incidence rates used by HUD to the City's housing stock, it is estimated that approximately 6524 units contain lead based paint, of these, 3167 are rental units and 3257 are owner occupied units. It is estimated that 41% of the total units with lead based paint (2675) are occupied by very low or low-income households.

Current Fair Market Rents are as Follows:

0 Br.	1 Br.	2Br.	3Br.	4Br.
\$718	\$837	\$1,064	\$1,458	\$1,521

As of April, 2015, there are approximately 145 homes for sale in the city of Dover. Only 24 of these offerings are priced under \$225,000. The opportunity for first time home buyers in the area are decent. Additionally, there are 33 in the \$225,000. to \$325,000 range; and 36 in the \$325,000 to \$400,000 range with the remaining properties listed between \$400,000 and \$2,850,000.

For 2014, the average sale price of a home in Dover was \$265,000 and the median price home was \$249,900.

Currently the DHA houses 184 Low-Income Public Housing Families, 274 Low-Income Public Housing Elderly families, and 327 Section 8 Housing Choice Voucher Holders. Of the total 458 Public Housing families (family and elderly), 40% must be extremely low-income. Of the 327 HCV families, 75% must be extremely low-income.

As more cuts are being made to the Section 8 programs by HUD, fewer vouchers can be issued. Skyrocketing rents continue to put a strain on public housing making it necessary to find creative ways to provide more affordable housing or acquire new property. In addition, people are living longer; thus the need for more housing. HUD does not allow construction of new public housing developments.

Dover is currently in a housing boom and there are no identified vacant or abandoned buildings to be utilized into this plan for additional housing, although there is a significant amount of bank owned property available.

**Housing Needs Assessment:**

Thirty-four percent (3518 units) of all Dover households exhibit some form of housing problem. These problems include payment of more than 30% of gross income for housing costs, over crowding and/or lack of complete plumbing facilities.

Households with costs burdens are often in critical need of assistance to retain the housing they occupy or to locate more affordable opportunities. Households living in physically substandard units often need assistance with rehabilitation or redevelopment.

**Estimated Affordability of FMR in Dover (MSA) 2015**

Income Needed to Afford Fair Market Rent					Maximum Monthly Affordable Housing Costs By % of Family AMI		
Annual Amount					30%	50%	80%
Zero Bedroom	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom			
\$28,720	\$33,529	\$42,560	\$56,180	\$60,840	\$632	\$966	\$1,546

Housing Wage				Work Hours/ Week Necessary at Federal Minimum Wage to Afford	
Hourly Wage Needed to Afford @ 40 hrs. / wk		As % of Federal Minimum Wage (\$7.25/ hr.)		One Bedroom FMR	Two Bedroom FMR
One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR
\$16.12	\$20.46	223%	282%	89	113

**Needs of Renter Households**

The following tables from the 2000 Census outlines the households in Dover that have housing problems of any kind, pay more than 30% of their income for housing related expenses and those that pay more than 50% of their income for housing. The tables are broken down by both Rental and Owner categories.

The table indicates that 14.6% (1737 households) of all rental units (occupied by low to moderate income renters) within the City are experiencing some type of housing burden. Elderly rental households exhibit the highest rate of housing burden, 332 units or 52% of all elderly households have a housing problem. Families of five or more are also being hit hard. One Hundred percent of all large families have a housing burden. Perhaps more disturbing, one in every 7 rental households in the City pay more than 50% of their gross income on housing costs. Elderly rental households are the most likely to be very low-income (304 units) and exhibit a housing burden. Seventy Nine percent (348 units) of small related (2 to 4) families are very low-income with a housing burden, as are 100% (18 units) large related families and (653 units) of “other” households.

**Needs of Owner Households**

Many owner households have difficulty meeting monthly debt and operating obligations. Census Data indicates that 77% (1200) of all homeowners have one or more housing problems. Twenty nine percent (250 households) of all elderly owned units have housing problems. Among owner occupied households in the City, (383 units) are very low or low-income and expend more than 30% of their gross income on housing costs. The elderly population represent 66% of the total very low and low-income owner households with costs burdens. Surprisingly, 1 in every 20 homeowners spends more than 50% of their income on housing expenses.

Very low-income households represent those households with incomes between 0 and 50% of the median family income for the area. In fact, 79% (1333 Households) of all very-low income rental households pay more than 30% of gross income for housing and 46% (608 Households) pay more than 50% of their gross income for housing. Thirty percent 30% of very low-income renter households having a housing burden are elderly.

Very low-income homeowners are suffering equally. Seventy three percent (759 households) of very low-income homeowners are expending more than 30% of gross income on housing and 31% (213 households) expend more than 50% on housing. The elderly represent the highest of very low-income homeowners experiencing difficulties. Forty nine percent (199 households) of all elderly homeowners are very low-income and expend more than 30% on housing.

#### **Needs among Extremely Low-Income Households**

Extremely low-income households represent those with incomes between 0% and 30% of the area's median family income. Seventy Eight percent (649) extremely low-income renter households expend more than 30% of their gross income on housing. Of those, 463 expend more than 50% of their gross income on housing costs. Sixty Six percent (219 households) of elderly renters who are extremely low-income are experiencing a housing burden.

#### **Needs among Low-Income Households**

Low-income households represent those with incomes between 31% and 50% of the area's median family income. Eighty One percent (598 households) of low-income renters expend more than 30% of gross income on housing costs. Of those, 262 expend more than 50% of their gross income on housing costs. Forty Eight percent (125 households) of elderly homeowners are low-income and experiencing a housing burden, as are 82% (74 households) of all other low income homeowners.

#### **Needs among Moderate Income Households**

Moderate income households represent those with incomes between 51% to 80% of the median family income for the area. Forty Two percent (884) of moderate income households (owner and renter) are experiencing a housing burden and 6% (126 households) of owner and renter are expending more than 50% on housing costs. Fifty percent (52 households) of elderly renters, 40% (178 households) small related renters, 10% (6 households) large related renters, and 59% (388 households) of "other" renter households are experiencing a housing burden.



## **Public Housing:**

The Dover Housing Authority (DHA) is an independent municipal corporation created under state law working cooperatively with the community and public and private partners to provide quality housing opportunities and further to promote and secure supportive services for eligible persons with limited incomes. The DHA operates 458 units of public housing and 347 Housing Choice Vouchers to serve the Dover area's low and extremely-low income population. In addition, the DHA has several public housing units designated specifically for use as transitional housing as well as 30 Housing Choice vouchers designated specifically for persons with disabilities.

The DHA's housing stock is kept viable through HUD's Capital Fund Program which is formula based funding for planned capital improvements and renovations. Over the past year, the DHA has awarded, among other, contracts to: repave parking lots and walkways at Union Court (30 units of elderly and disabled housing), install new balcony doors at Waldron Towers (An 84 unit high rise consisting of elderly housing), replace appliances across all 458 units of family, elderly, and disabled housing, and expand its community center which serves all residents in its 184 units of family housing and the surrounding community.

The DHA is actively exploring new programs and grants to revitalize its housing stock in light of the sharp cuts to HUD's Capital Fund Program and Operating Subsidy following sequestration in the early 2000's. The Rental Assistance Demonstration project (RAD) is one of HUD's newer programs to tackle the issues faced by an aging housing stock and dwindling Capital Fund Program monies. The DHA is in the early stages of applying for the RAD program for its 184 units of public family housing. If selected, the DHA will enter into a RAD agreement with HUD which allows the DHA to seek funding from private sources to completely transform, update, and revitalize its family housing units. Planned improvements include kitchen and bathroom upgrades, major systems replacement, improved fire/co detection and prevention equipment, and a rebranding of the family housing community to expel outdated negative stereotypes.

The DHA has been very aggressive in recent years in rehabilitating its units. The general condition of all DHA units is good and future rehabilitation projects will continue through HUD's Capital Fund Program. The Housing Authority estimates that it will need over 1 Million Dollars each year for the next five years for physical improvements including property acquisition, relocation, administration, and property improvements at several of their locations. The DHA anticipates spending over \$7 million dollars annually to administer all housing programs and complete renovations across all properties, exclusive of any private money borrowed for renovations through RAD.

The DHA currently has a total of 858 applicants on its waiting lists for public housing. The DHA houses approximately 100 new applicants per year, leaving a shortage of over 700 affordable housing units.

<b>Bedrooms</b>	<b>Family Housing</b>	<b>Elderly Housing</b>	<b>Total</b>
<b>1</b>	12	259	271
<b>2</b>	70	15	85
<b>3</b>	80		80
<b>4</b>	22		22
<b>Total</b>	<b>184</b>	<b>274</b>	<b>458</b>

In addition the DHA manages Addison Place which consists of 45 (2 and 3 bedrooms) units under the Low Income Housing Tax Credit Program, Covered Bridge Manor which consists of 24 units (1 bedroom) of elderly housing, and a single family home located at 29 Union Street which is rented to Community Partners, a local non-profit, to operate transitional and temporary assisted housing for their disabled clients.

**Dover Housing Authority Waiting List**

<b>Type of Unit</b>	<b>Length of Wait</b>
Family – 1 Bedroom	+/- 5 Years
Family – 2 Bedroom	+/- 18 Months
Family – 3 Bedroom	+/- 9 Months
Family – 4 Bedroom	+/- 5 Years
Elderly/Disabled – 1 Bedroom	+/- 9 – 24 Months
Elderly/Disabled – 2 Bedroom	+/- 10 – 24 Months
Housing Choice Voucher	+/- 1 – 2 Years

<b>Type of Unit</b>	<b># of Applicants on Waiting List</b>
Family – 1 Bedroom	252
Family – 2 Bedroom	179
Family – 3 bedroom	80
Family – 4 Bedroom	42
Elderly/Disabled – 1 Bedroom	301
Elderly/Disabled – 2 Bedroom	4
Housing Choice Voucher	541

### **Strategies for Improving Management, Operation and Living Environment:**

1. The DHA continues to manage a Low-Income Housing Tax Credit development of 45 units adjacent to its public housing development.
2. Improve the quality of assisted housing. The DHA has taken numerous steps to improve its public housing and voucher management scores, such as hiring engineers and a housing inspector to identify and correct issues. These changes lead to a dramatic increase in the DHA's scores on HUD's physical inspection reports.
3. Increase assisted housing choices. Continual efforts are made by Section 8 Housing Choice Voucher Program staff to seek out potential voucher landlords. In an effort to increase the number of families being assisted through the Housing Choice Voucher Program, the DHA has steadily raised the number of vouchers being issued over the past few years. Now 347 families are assisted by the Housing Choice Voucher program, compared to 325 in 2010.
4. Provide an improved living environment. The DHA has once again received approval of its request for an extension of the Designated Housing Plan which designated 3 multi-story buildings as housing for elderly residents only. The DHA currently pays for one full time police officers assigned to its neighborhoods to improve security around its public housing units and provide more peace of mind to its residents. The DHA also operates a police sub-station located in the heart of public family housing. Its police officer is deeply involved in the community and spearheads a free clothing collection and necessities distribution program and physical activities for its youth residents such as jujitsu classes.
5. Promote self-sufficiency and asset development for families and individuals in its public housing and Housing Choice Voucher program. One of the major strengths of the DHA is its commitment to provide supportive services to all its residents. Federal funds continue to provide supportive services to seniors in an effort to keep them living independently longer and avoid premature institutionalization. Moreover, the DHA has worked collaboratively with community members and the Commodities Supplemental Food Program administered by the USDA to provide nutritious food to its elderly residents. Family supportive service programs are aimed at improving residents' employability and financial stability. Through a three year federal ROSS grant, the DHA employs two full time family self-sufficiency coordinators to bring guidance, information, and skills to its family housing residents and Housing Choice Voucher voucher holders to aid them in achieving financial self-

sufficiency, finding employment, and positive money management skills. The DHA has seen great success with this program with participants purchasing homes, investing in their career, and ultimately leaving public assistance programs.

**Coordination of Efforts:**

Many staff members of the DHA, including the Executive Director, Director of Family Self Sufficiency, Housing Officers, and Senior Supportive Services Coordinator, serve on a variety of Boards, Commissions and Committees throughout the community related to housing, poverty, mental health, community service, and supportive services. In addition, the DHA has a close working relationship with the City Manager, department heads, and local law enforcement agencies.

**Section 8 and Other Assisted Housing**

In addition to the 458 public housing units, DHA assists 347 families through the Section 8 Housing Choice Voucher Program. Over the past two years the DHA engaged in staff restructuring to increase the Housing Choice Voucher Staff to better address the growing number of families and individuals applying for Housing Choice Voucher assistance.

**Assisted Apartment Complexes**

The following is a list of apartment complexes which provide assisted housing and their location.

Development Name & Address	Housing Type	Total Units	Assisted Units	Accessible Units	Contact Information
Addison Place 63 Whittier Street	Family	45	45	4	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Bellamy Mills 50 Mill Street	Family	30	30	0	Stewart Property Mgmt. Co. PO Box 10540 Bedford, NH 03110 603-641-2163
Cocheco Park 40 Chestnut Street	Elderly	102	78	8	Preservation of Affordable Housing, Inc. 40 Court Street, Suite 650 Boston, MA 02108 617-261-9898
Covered Bridge Manor	Elderly	26	26	4	Dover Housing Authority 62 Whittier Street

280 County Farm Rd					Dover, NH 03820 603-742-5804
Edgar Bois Terrace Niles Street	Elderly & Disabled	20	20	1	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Mineral Park Pleasant View Circle Mineral Park Drive	Family	124	124	1	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
New Redden Gardens 24 Adelle Drive	Family	150	113	0	Preservation Management 707 Sable Oaks Drive Portland, ME 04106 207-774-6989
Niles Park Union Street	Elderly & Disabled	40	40	2	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Union Court Union Street	Elderly & Disabled	30	30	2	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Our House 576 Central Avenue	Special Needs	9	9	0	Families in Transition 122 Market Street Manchester, NH 03101 603-641-9441
Rutland Manor 1 Abbey Lane	Family	50	50	2	Madison Management PO Box 7730 Nashua, NH 03060
Seacoast Transitional Living 61-62 Park Street	Transitional housing for homeless youth	8	8	0	Child and Family Services 103 North State Street Concord, NH 03101 603-518-4330
St. John's Church 18 Chapel Street	Elderly	30	30	2	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Central Towers 31 Henry Law Ave	Elderly	70	70	4	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Waldron Towers	Elderly	84	84	10	Dover Housing Authority

3 Green Street					62 Whittier Street Dover, NH 03820 603-742-5804
Westgate Village 3 Western Avenue	Family	130	91	0	Westgate Village 1 Martha's Way Dover, NH 03820 603-749-3653
Whittier Park Hampshire Circle	Family	60	60	9	Dover Housing Authority 62 Whittier Street Dover, NH 03820 603-742-5804
Woodbury Mill 1 Dover Street	Family	42	42	3	Alliance Asset Management 40 Chestnut Street, Suite 3 Dover, NH 03820 603-516-0590

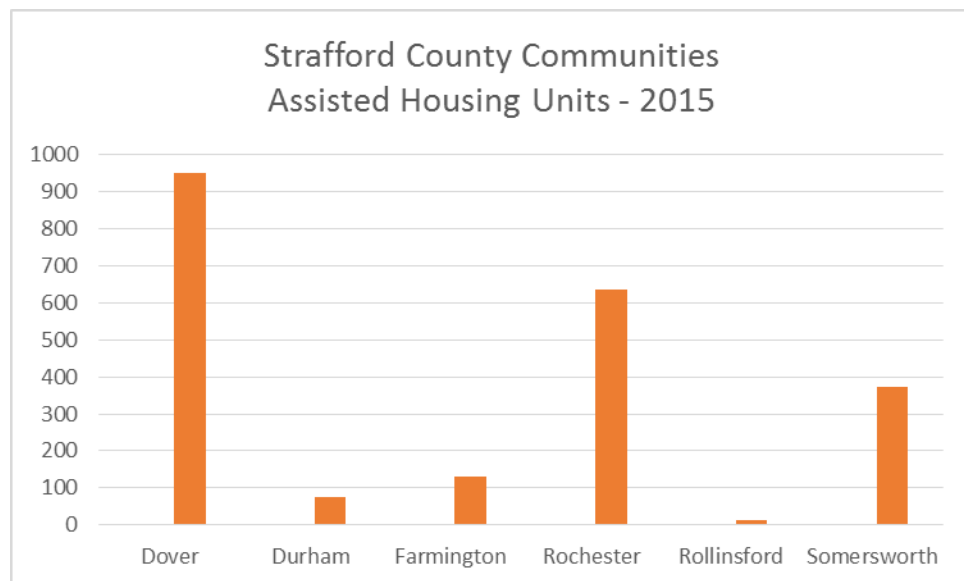
Finally, the Housing Partnership, a non-profit housing agency located in Portsmouth, NH., Administers four, one bedroom rental units on Central Avenue utilized by AIDS Response Seacoast for their clients, in conjunction with mortgage financing by NHHFA.

The Partnership purchases housing units, rehabilitates them then leases to low-income residents. The Housing Partnership was the developer behind the Woodbury Mills project, which utilized over \$200,000 in CDBG funds from the City of Dover, and expects to continue its expansion into the City of Dover through the development of 47 additional units on an adjacent parcel in downtown Dover. This is part of its goal to developing a work force housing home ownership project in Dover.

**Public Housing Strategy:**

The DHA is required by HUD to target applicants on the waiting list who are in the extremely low-income category. HUD requires that this target threshold be 40% or greater. For the Section 8 Housing Choice Voucher Program, that threshold is 75%. The DHA continues to meet or exceed that requirement. In addition, the DHA has several public housing units designated specifically for use as transitional housing by Community Partners and My Friend's Place as well as 30 Section 8 Vouchers designated specifically for persons with disabilities. The DHA provides many social service programs to its residents of public housing through the Seymour Osman Community Center based located within the family housing development. The DHA also administers a Family Self-Sufficiency Program for Section 8 Housing Choice Voucher Program participants and family public housing residents. These varied programs assist residents in acquiring skills and experience enabling them to obtain employment, further their education, and eventually leave public assistance.

The DHA is taking aggressive and proactive steps to ensure its 458 units of public housing and 347 will continue to serve the area’s low and extremely-low income population for generations to come. It will continue to search out new programs and funding sources to modernize its existing housing stock to today’s standards, provide supportive services and educational opportunities to its residents, and increase the amount of affordable housing required to meet the growing needs of the City of Dover.



Source: 2015 Directory of Assisted Housing, New Hampshire Housing Finance Authority (Jan 2015)

**Lead-Based Paint Hazard:**

The Needs Assessment of the Consolidated Plan indicates that an estimated 40% of the City's housing stock contains some amount of lead paint, and that given the age of the homes in relation to the condition of the painted surfaces, the issue becomes more serious each year.

The State has adopted regulations and guidelines governing lead-based paint hazards and elimination of lead-based paint from homes. These regulations and guidelines were implemented in October 1994, and are in compliance with the CDC for lead-based paint poisoning levels.

During the next five years, the Planning Department will continue to ensure a high knowledge and awareness level with regard to lead-based paint abatement procedures by fostering an education outreach program at the building permit and health inspection Office, and through the Housing Rehab Program. The excellent

brochures used will continue to be part of permit packages, health, rehab and building inspections, and will continue to be “up front” at the permit office counter. The Fire Department will also continue their effort in this program through life safety inspections and coordination with the City’s Health Officer.

Additionally, the City and other housing providers intend to apply for funding under Title X, Lead-Based Paint Hazard Reduction Act, as the need arises and as the funds become available, in order to address the issue of lead paint poisoning in homes.

The passing of the EPA’s Renovate Repair Paint Program (RRP) will in essence assist the City’s housing rehabilitation program by providing more Lead Safe Renovators to choose from. The city has historically had difficulty getting contractors that want to deal with lead paint unless they are abatement contractors, which ultimately pushes up the price of the rehabilitation.

Planning staff has consulted with the City Health Officer about the Housing Revolving Loan Program regarding fund availability for de-leading housing units that contain children with an elevated lead blood level who are under the age of 72 months. The housing program was changed over the past years to accommodate lead removal. Priority shall be given to housing units that contain children under the age of 72 months, and who have an elevated blood level. The City will work with the appropriate state and federal public and private agencies to establish funding limits, rehab standards, and appraisal requirements for the program.

Planning staff will continue to monitor the number and location of units identified with lead paint, and the number of abatement cases involving children with elevated blood levels. To that end, the Department has consulted with the City’s Health Inspector, who works with the State Lead Program on this issue and will continue to do so on an annual basis. Currently, there are no lead complaints in Dover over the past year.

## **BARRIERS TO AFFORDABLE HOUSING:**

### **I. INTRODUCTION:**

The following is an analysis of barriers to affordable housing using the regulations governing administration of the Community Development Program. The analysis will indicate what barriers to affordable housing, if any, exist within the City, and whether said barriers fall under the public sector or the private sector, or a combination of the two. The analysis will indicate whether a barrier has already been analyzed, or is in need of initial or further analysis. The analysis will prioritize any barriers based on their severity. Finally, what mitigating actions are planned to be taken, and what



actions should be continued, strengthened or ended will be included in the analysis. Also included is how Community Development gathered its information for the analysis.

II. **COMMUNITY BACKGROUND:**

Based on the 2010 Decennial Census, Dover had a population of 29,987, which represents an increase of 3,103 (11.5%) since 2000. This is higher than the 7.3% growth rate that Dover experienced between 1990 and 2000. As a result, Dover became the State’s fifth most populated community, and the most populated in Strafford County. After the 2000 census, the New Hampshire Office of Energy and Planning projected that by 2010, Dover’s population would be 29,310. Dover exceeded that number and had population growth that exceeded all of the other communities in the top ten.

The City of Dover is a suburban, combination workplace-oriented, bedroom community of approximately 29,987 with a 8.4% minority population. The City is located in the geographic and transportation network center of an intricate regional economy. The City's role as an employment and housing center in the seacoast metropolitan region is expanding, due primarily to its central location and its nexus on the region's roadway network and its availability of relatively lower-priced housing units as compared to Portsmouth (which is situated somewhat closer to a majority of the jobs in the region).

The City consists of 28.6 square miles of which 51% of the land area has been developed for residential use and 10% has been developed for non-residential uses. The remaining 39% are either vacant, in public, agricultural, or institutional use. Of the developed residential area, about 84% consist of single-family dwelling units. Most of the multi-family development is located in and around the urban core, with expanding suburban subdivision development.

The following chart indicates the percentage of land use in 2015:

Land Use	Acreage	Percentage
Residential	8,016	51.5%
Conservation	2,195	14.1%
Civic	1,860	12.0%
Vacant	1,726	11.1%

<b>Commercial</b>	<b>717</b>	<b>4.7%</b>
<b>Industrial</b>	<b>688</b>	<b>4.4%</b>
<b>Non-Profit/Utility</b>	<b>355</b>	<b>2.3%</b>
<b>Total</b>	<b>15,557</b>	

Forty-seven percent of the year round housing stock is rental property, while fifty-three percent is intended for owner occupancy. In 2010 these values were the 49/51; this statistic reflects the trend towards more single-family housing starts. 12.7% of the rental housing stock and 1.2% of the owner housing stock is substandard as defined by overcrowding, a lack of adequate plumbing or kitchen facilities, or a cost burden of greater than 30% of total income. It is estimated that approximately 10% of the housing stock is in physical disrepair.

The City's population is 92.7% white, with the 7.3% minority and ethnic populations being divided between Black at 1.8%, Asian at 4.7%, and American Indian/Alaskan Native at 0.2%. The racial/ethnic minorities are not concentrated within any location in the jurisdiction; in fact, the 2010 Census Data indicates an even distribution of minorities throughout the City. This is consistent with the results of the 2000 Census.

Similarly, low-income residents remain rather evenly distributed throughout the City. Slightly higher numbers of low-income residents are found in the urban core and Cochecho River areas, primarily due to the availability of multifamily rental units. The average household income for the jurisdiction is 113% of the national average. Despite this, 21% of all households are very low income, and 20% of all households are low income as defined by Department of Housing and Urban Development criteria. This compares favorably with regard to the entire region (Portsmouth-Dover-Rochester, NH-ME PMSA [now the Dover-Rochester MSA]), which tallies a 35.3% of all household being very low income.

**III. PUBLIC SECTOR:**

This section deals with analyzing building, zoning, health, community development, transportation, and community services policies, practices, procedures, and actions or omissions of actions to determine if they affect affordable housing choice.

Current Subdivision, Site Review, and Zoning ordinances were reviewed during the January through April 2012 timeframe, using Chapter 5 of the Fair Housing Planning Manual, December 5, 1995, as a guide for analysis.

Following are the City of Dover's 5 principal impediments to affordable housing choice in the public sector:

- a. The Zoning Ordinance Allows Group Homes by Special Exception only, not by right, in two of the City's zoning districts. The districts, RM-U, and O represent a small area of the City's Zoning district area. The CBD district allows the use by right, as well as the use of a rooming house by right. A further barrier is that the RM-U does not offer either developable land or adequate in-fill opportunities for such a use to reasonably locate. The Special Exception criteria and requirement for a public hearing may subject the process to NIMBY reactions that may influence decisions made by the Zoning Board.
- b. It has been estimated that approximately 40 % of the rental housing stock in the jurisdiction have some amount of lead-based paint hazard on the premises. Low income and minority households tend to rent units which still have this hazard, simply because the rent amount is lower than other rental units. Because a unit's age, condition, and location define the rents, these are units that can least afford to be made lead-based paint free for the foreseeable future. Fair housing choice between lead-based paint contaminated and lead-based paint free rental units should not just be dependent on state laws prohibiting renting to families with children under the age of six, the ability of the units owner to pay for mitigation, or the ability of the household to pay more funds for the rent.
- c. Large numbers of very-low and low-income homeowners are overpaying for their housing costs, and many are living in substandard housing. Sixty-nine percent of all very-low income homeowners in the City expend more than 30% of their gross income on housing costs and 45% of those expend more than 50% on housing costs. Most all of these dwellings have rehabilitation needs. These low-income homeowners are finding it difficult to refinance existing mortgages allowing reduced monthly debt service costs to draw on equity or to rehabilitate their homes. Low income and minority households also need assistance with down payment and closing costs to purchase a home.

- d. A majority of the respondents to the Planning Department’s solicitation for comments on fair housing identified affordability of family-sized units as an impediment to fair housing. While the city has programs and policies, targeted to meeting local affordable housing needs for larger families, housing affordability continues to be a high local and regional issue. Dover is both a regional job center and a bedroom/student housing community within a relatively high-cost housing market area, given that Portsmouth and Durham housing is higher than Dover’s, yet Dover is higher than the rest of the County.
- e. Public Transportation Availability was not identified in the previous AI as a barrier to housing choice, but should have been. That it is now is more a result of what has been accomplished to ameliorate the impediment over the past two years.

IV. **PRIVATE SECTOR:**

The one private sector barrier that may have existed last year has become much less of a concern because of the economic downturn and paucity of available rental units relative to what had been a very low vacancy rate. The issue involved a previous trend in the City whereby private landlords appeared to be taking (possible fairly) advantage of the tight rental market in the MSA, and charging maximum rents for an increased profit. This issue has receded during the year.

Approximately 40% of all renters in the Portsmouth, Dover, and Rochester area are unable to afford fair market rent for a two-bedroom apartment, which is \$1,064 per month (average). One-bedroom units go for \$800 (average). Approximately 30% are unable to afford a one-bedroom apartment. Three-bedroom units average is \$1458, however a poll taken during 2015 indicated that rents for such units ran from \$1040 upwards to \$1390 at that time. Two bedroom units were running from \$950 to \$1200 according the Planning Department informal telephone poll taken by the Planning Office. This year’s information was taken from the National Low Income Housing Coalition for 2015 and represents the metropolitan statistical area:

**Portsmouth-Rochester HMFA Fair Market Rents**

In Portsmouth-Rochester HMFA, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,064. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn NA monthly or \$42,580 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a

Housing Wage of \$20.46. New Hampshire as a whole ranks 43<sup>rd</sup> highest in the country for the housing wage needed to afford a two bedroom unit.

In Portsmouth-Rochester HMFA, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 113 hours per week, 52 weeks per year. Or, a household must include 2.8 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Portsmouth-Rochester HMFA, the estimated mean (average) wage for a renter is \$13.14 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$710 in Portsmouth-Rochester HMFA. If SSI represents an individual's sole source of income, \$213 in monthly rent is affordable, while the FMR for a one-bedroom is \$852.

*A unit is considered affordable if it costs no more than 30% of the renter's income.*

Location	Number of Households		
	Total Households	Renter Households	Renter Households as Percent of Total Households
New Hampshire	514,869	141,527	27%
Portsmouth-Rochester, NH-ME	88,174	27,203	31%

The obstacles to meeting the underserved needs are both the lack of affordable housing and the lack of resources to address the need. This creates a “landlords market” where many of the lowest income, those with special needs and households with children are considered a higher housing risk and subsequently are not competing well for the limited housing supply.

V. **STRATEGY TO REMOVE OR AMELIORATE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT MAY SERVE AS BARRIERS TO AFFORDABLE HOUSING:**

In response to the identified barriers, the City will take the following actions over the next five years:

- a. The Planning Department completed work on its Land Use Analysis Master Plan update in 2015. This chapter included a housing component. Part of this work included a study to ascertain which zoning districts would be appropriate to allow increased density. Furthermore, the chapter suggests that the City investigate new and innovate ways to incentivize smaller size units, which would increase the availability of affordable small units within the City.
- b. The City continues to have a considerably higher number of public housing and government assisted rental units than all other communities in the MSA. The City is proactive in maintaining this high number of units through its public and governmental agencies. This is an on-going action.
- c. The City Health Officer continues to work with State Health officials, local landlords, and City Fire/Life-Safety officials to reduce the number of lead-based paint units in the City. This is an on-going action.
- d. The City will continue to work proactively with the New Hampshire Housing Finance Authority when conditions merit such action. The City continues to work with the Strafford Regional Planning Commission in their Affordable/Workforce Housing Initiative regarding ways to achieve affordable housing for the City and the region as a whole. This is an on-going action.
- e. In 2012, the City adopted new regulations which allow accessory dwelling units of between 300 and 800 square feet be allowed in all zoning districts where single family homes are allowed. This increases the availability of smaller rental units which may assist in improving the availability of affordable/workforce housing in Dover. In addition, the 2015 Land Use Analysis Master Plan suggests that household size will continue to decrease, and that the City needs to create innovative ways to encourage the private sector to construct smaller dwellings. Staff and the Planning Board will review options to create these incentives and remove barriers to smaller dwellings.

- f. In follow up to the Land Use Analysis Master Plan, the City plans to draft a Transportation chapter. Part of this chapter will evaluate current options for transit in Dover, and look for ways to connect housing choice to transit, and review transit infrastructure.

## **Antipoverty Strategy**

During the next five years, the City shall take the following measures to mitigate the number of households with incomes below the poverty line:

1. Continue the Micro Enterprises Loan Program. The program provides loans to businesses that have between one and five employees, where one is the owner and all are low-mod income.
2. Continue the Dover Economic Loan Program (DELP). The program provides loans to existing and start-up businesses in order to create and retain jobs for low-mod income residents of the community. Preference will be given to loans creating jobs within the urban core of the City.
3. Program CDBG funds in support of agencies and programs that provide job training skills, encourage self-development, and promote self-sufficiency.
4. Foster a continuum of social services and fair and affordable housing opportunities and develop a strategy for making it readily available to households below the poverty line.
5. Identify obstacles to overcoming poverty in the community, such as lack of education and training opportunities and lack of self-sufficiency, and develop an outreach strategy to provide outreach and information on existing programs and support agencies.

## **Monitoring:**

The City will monitor on an annual basis, the projected number of people assisted with housing resources and the amount of money spent thereon. This will be accomplished through the normal monitoring avenues for agencies receiving CDBG funds.

Standards used for monitoring programs will be very similar to those already used by the City for sub recipients of the CDBG program.

Over the past few years, the City of Dover has tried to approve projects that would be completed in a timely fashion. This is difficult at times when dealing with public facilities trying to acquire space or make substantial improvements to their property. Many times, CDBG is the first place the organizations look for funding and due to the grant size of Dover, we are not always able to fund the project completely. This leaves the agency to fundraising, other grants and sometimes small commercial loans. We have been working with agencies thinking of applying for CDBG to get their other financing in line at the same time or before they apply for CDBG funds.



## **Strategic Plan**

Fiscal Year 2015 - 2019

### **Community Development**

#### **Goal Statement**

The City of Dover has articulated a goal of creating a viable urban environment through the improvement of housing and employment opportunities for low and very low income people and through improving and/or expanding public facilities and services.

#### Specific Objectives:

1. To provide increased opportunities to residents of the City who require education, health, recreation, housing and related human services.
2. To weatherize and improve the older housing stock of the City, especially for persons of low and very low income.
3. To plan and construct public improvements in areas populated by or used predominately by low and very low income persons.
4. To provide increased employment opportunities for low and very low income persons, with a focus on access to transportation.
5. Removal of architectural barriers to allow increased handicapped accessibility.

#### **Summary of Five-Year Strategy**

The demand for housing and related services far exceeds available resources and the foreseeable future will not contain a significant increase of financial resources to equal the need of low income and disadvantaged people. The various programs and services need to be as coordinated as possible to squeeze out the greatest amount of assistance with existing resources. Therefore, our five (5) year long term goal is to improve coordination among housing programs within the City to provide the most efficient delivery system. A better partnership between Federal, State, City and private programs and services will need to be created. This goal was started with the last Consolidated Plan prepared by the City of Dover. The rehabilitation of the McConnell Center was a major turning point towards coordination of efforts and agencies that serve the low and moderate income residents of Dover and the surrounding areas as well. The City spent

approximately one million dollars of CDBG funds on the building and seven million in local funds.

### **Priority Analysis and Strategy Development**

Housing Priorities

**1. High Priority: Very low to Moderate Income (0 to 30% and 80% MFI) renters, Elderly, small and large households paying >30 and >50% of their income for rent, and those in substandard housing.**

Need level established by 2000 Census data, and public service agency responses.

#### **i. Analysis**

Large numbers of low renter households are overpaying for rent and may live in substandard housing. In fact, 79% (1247 households) of all very low-income households in the City pay more than 30% of their gross income on housing costs. Fifty-six percent (56%) of these (723 households) pay more than 50% of their gross income on housing. Almost all of these households exhibit housing problems that classify them as substandard.

Elderly housing units exhibit the highest rate of cost burden. Forty-eight percent (379 households) of all elderly households in the City are low-income and expend more than 30% of their income on housing costs. Eighteen percent (336 households) of small related families, 10% (20 households) of large related households and 22% (512 households) of unrelated households expend more than 30% of income on housing and/or live in substandard housing. Unrelated and elderly households are the most likely to exhibit severe cost burden (pay greater than 50% of gross income on housing). Sixteen percent (383 households) of unrelated households and 17% (134 households) of elderly households are very low-income and expend more than 50% of income on housing costs despite the large number of assisted housing units in Dover, additional units are needed as indicated by the waiting list of the Dover Housing Authority. The majority of households waiting on the list consist of one or two elderly persons. Ninety elderly households are waiting for Public housing. One bedroom Section 8 housing units, which the elderly are most likely to rent, have a one to two year waiting list.

Rental assistance continues to be the highest expenditure of the Dover Welfare Department. The majority (80%) of the households assisted are low-income. Support services such as fuel assistance (504 households in 1994) and utility assistance also play an important role in making and keeping housing affordable.

#### **ii Investment Plan**

Analysis of the housing problems experienced by very low-income households against the availability and condition of affordable units identifies rental assistance

and moderate rehabilitation as the primary activities to be pursued and used over the next five years. Secondary activities include support services associated with assisting households with ever day expenses. The following specific recommendations are made:

**Rental Assistance**

Increase the number of Federal and State subsidized housing units through the Dover Public Housing Authority and the Section 8 Certificate and Voucher Program.

Continue using City Welfare funds for emergency rental assistance, and/or provide City assistance for other household expenses allowing an applicant's limited income to be used for rent.

Provide increased technical assistance and support from the City to non-profit corporations involved in the acquisition and maintenance of low income housing units.

Seek and apply for other Federal, State, and local resources dealing with rental assistance and preventing homelessness for low and very low income housing units. Special attention shall be given to funding for transitional housing to enable persons to escape homelessness, or to housing that is aimed at precluding homelessness from occurring in the first place.

**Rehabilitation and Acquisition**

Through acquisition or rehabilitation of existing properties, affordable housing can be provided and maintained. Current market conditions provide significant opportunities for affordable housing through the acquisition and rehabilitation of distressed real estate. The following are recommended rehabilitation and acquisition strategies:

Provide increased coordination of Federal, State, and local programs assisting with the reduction of energy cost. Coordinate weatherization efforts through the Community Action Program.

Coordinate with Federal, State and local authorities to acquire and/or rehabilitate existing housing units and group homes for homeless persons and persons with special needs. This includes transitional housing for people with developmental disabilities, alcohol and drug abuse victims, people with Acquire Immune Deficiency Syndrome and others.

**Support Services**

Support services assist people with everyday needs such as fuel assistance, job training, child care, employment and financial counseling, psychological counseling and transportation.

**2. High Priority: Assistance to homeowners low-income (0 to 30% and 31 to 50% MFI) paying >30 and >50% of their income for housing. Need level established by 2000 Census data, and public service agency responses**

**i. Analysis**

Large numbers of extremely-low and low-income home owning households are overpaying for housing costs, and many are living in substandard housing. In fact, 69% (400 households) of all very low-income homeowners in the City expend more than 30% of their gross income on housing costs and 45% of those (180 households) expend more than 50% on housing costs. Thirty-percent (250 households) of other low-income households also expend more than 30% of their income on housing. Virtually all of the homes have rehabilitation needs. The elderly households are hardest hit with 63% (364 households) of the elderly homeowners expending more than 30% of income on housing. Recent declines in value of residential real estate have made it difficult for many to refinance existing mortgages allowing reduced monthly debt servicing costs. Also, many homeowners have lost opportunities to draw on home equity to enhance their incomes or to undertake rehabilitation.

**ii. Investment Plan**

Federal financial resources to very-low and low-income homeowners in order to alleviate housing cost burdens do not exist. The New Hampshire Housing Finance Authority has a reverse equity mortgage program aimed at enhancing monthly incomes of elderly homeowners. Applicants to the program have to be at least 70 years old. To date, no Dover residents have applied, but other residents of Strafford County have taken advantage of the program. The City can assist with rehabilitation needs through its CDBG Program and City Welfare expenditures will be used to help. By assisting the low-income homeowner with other needs such as fuel assistance or assistance with medical expenses, more of their available resources are available for housing costs.

First-Time Homebuyers can be assisted using Federal VA and FHA guarantee programs, as well as New Hampshire Housing Finance Money for low-interest loans and down payment assistance.

**3. High Priority: Assistance to the homeless and populations at risk of becoming homeless**

**Need level established by 2000 Census data, and public service agency responses**

**i. Analysis**

There is a need for increased homeless shelter capacity and the creation of transitional housing. More than 200 people were housed at My Friend's Place in Dover during 2014. More importantly, due primarily to lack of space, My Friend's Place was forced to turn away more than 450 people. In addition to space constraints, those occupying My Friend's Place stayed for longer periods. During 2014, the average stay at the shelter was 45 days. Residents are forced to remain at the emergency shelter until they can find permanent housing, physical and psychological counseling, job training and other services. This illustrates the need for transitional housing targeted at general and specific populations. Specific populations include the mentally ill, alcohol and drug abusers, victims of domestic violence, people with disabilities and others. Financial assistance is important to help homeless individuals and families obtain permanent housing. Continued support of those households in danger of becoming homeless through City Welfare, Fuel Assistance and other programs is important.

**ii. Investment Plan**

During the next five years it will be important to increase the number of available emergency shelter beds. Provide an increased number of supervised housing opportunities for people in transition and/or need of direct assistance. Continue funding and assist 300 households over the next five (5) years with the security deposit assistance program, aimed at helping the homeless and people in transition obtained existing rental units. Continued support of My Friend's Place transitional housing efforts and Strafford County Homeless Center. Continued support of improvements and repairs at My Friend's Place.

**4. High Priority: Assistance to Populations with Special Needs**

**Need level established by 2000 Census data, and public service agency responses**

**i. Analysis**

Needs exist for specialized housing facilities for mentally ill, developmentally disabled, and persons recovering from drug/alcohol dependencies and also to meet the service needs of those capable of supported independent living. Through improvement of communications and coordination of services programs can be enhanced to prevent homelessness and to enhance family self-sufficiency and stabilization.

**ii. Investment Plan**

During the next five years, continue support of Community Partners Security Deposit Assistance Program, by providing 75 deposits for their mentally ill clientele over the next five (5) years. Continued support of AIDS Response Seacoast for their; "buddy" programs for 90 people with AIDS and others will be needed to assist those able to remain at home. Additional support housing for those with special needs will be addressed through Federal sources and State resources.

### **Accessibility Needs**

#### **1. Medium Priority: Accessibility Needs**

##### **Need level determined by Planning Department, other City Departments and Public Service Agencies**

###### **i. Analysis**

The Americans with Disabilities Act (ADA) required all public facilities and buildings to conform to the standards set for accessibility to the physically challenged. In addition, private businesses are required to comply with the requirements

###### **ii. Investment Plan**

The City has sidewalk improvements to do as well as relocating piping and other obstacles located in the sidewalk area. The Department is working with a legally blind resident who has helped in locating the obstacles that need to be addressed. Curb cuts also need to be adjusted and enlarged or bumped out for visibility issues with local traffic.

As part of the planned 2015 Transportation Master Plan update, a review of accessibility of transit stops will be performed. Additionally, a review of access to transportation for economic purposes (reviewing barriers to access transportation – routes and infrastructure) will be included.

The City will continue outreach and education for service providers who may be eligible for funding to improve accessibility to their clients.

### **Economic Development Needs**

#### **i. Analysis**

The key to breaking the poverty cycle is through the creation of good, well paying jobs in the community. The Dover Economic Loan Program works to provide equipment, materials, buildings, land and working capital for businesses located in Dover. Since the City is willing to take a subordinate position on most gap financing loans, the business is able to obtain the necessary funding to create or retain jobs in the community.

**1. High Priority: Commercial Industrial Rehabilitation & Infrastructure & Other Improvements**

**Need level determined by Planning Department, City's Master Plan and Public Service Agencies**

**ii. Investment Plan**

During the next five years the City anticipates increasing funding of the Dover Economic Loan Program (DELP), and focusing the program on supporting continued redevelopment of Dover's urban core.

**2. High Priority: Other Businesses**

**Need level determined by 2000 Census Data, Planning Department and Public Service Agencies**

**ii. Investment Plan**

During the next five years the City anticipates increasing funding of the Dover Economic Loan Program (DELP)

**3. Medium Priority: Microenterprise, Technical Assistance and Other Economic Development Needs**

**Need level determined by Planning Department and Public Service Agencies**

**ii. Investment Plan**

During the next five years the City anticipates continued funding in the Dover Micro-enterprise Loan Program, on an as needed basis, and focusing loans on businesses located in the urban core.

**Other Community Development Needs:**

**1. High Priority: Energy Efficiency Improvements**

**Need level determined by 2000 Census Data, Planning Department and Public Service Agencies**

**i. Analysis**

Weatherization continues to be a high priority in Dover. Repairing properties with energy improvements such as replacement windows, storm windows and insulation helps reduce heating and cooling costs for owners and renters thereby reducing their housing costs. Statistics show 649 households earning 0 to 30% MFI pay more than 30% of their gross income and 463 pay more than 50% of their gross income for housing. Of those earning 31-50% MFI, 598 pay more than 30% and 262 pay more than 50% of their gross income for housing.

**ii. Investment Plan**

During the next five years the City will continue to support weatherization efforts completed by the Community Action Program weatherization program. Community Action has received grants of \$25,000 for the last ten (10) years from the City's Block Grant to supplement the Weatherization Program. CAP has applied again for the supplemental grant for FY15/16 funds.

**2. Medium Priority: Lead Base Paint / Hazards**  
**Need level determined by 2000 Census Data, Planning Department and Public Service Agencies**

**1. Analysis**

Lead paint poisoning and prevention has not become a major issue in the City of Dover. The passage of the New Hampshire Lead Poisoning Prevention and Control Act, has placed the burden of lead paint abatement on landlords without the benefit of financial resources to perform the necessary work. Landlords are given a time frame in which to abate after a child is found to have lead poisoning. The high costs of de-leading will force some landlords to close or demolish their properties, thereby reducing affordable housing in the community.

There were 2123 rental units build prior to 1940 and another 174 build between 1941-59. Of those units, 481 are occupied by very low income renters and 1482 occupied by other low income renters for a total of 1963 (46%) low-mod units that fit the criteria for having lead paint. Between 1960-79, another 1893 rental units were built, of which some certainly contain lead paint. This only addressed the rental side of housing. Homeowners also have the potential for lead poisoning. Of the 1830 homes built prior to 1979, 226 are occupied by low to very low income owners.

**ii. Investment Plan**

None at this time.

**Planning:**

**1. High Priority: Planning**  
**Need level determined by Planning Department and Public Service Agencies**

**1. Analysis**

Planning is a crucial tool in the development of the services and programs to be provided to persons residing in the community. The City must devise programs and activities to meet the goals and objectives of the C. D. Program and find ways to evaluate the progress of the programs in meeting those objectives. Of all the prioritized needs listed, Planning is probably the most important, although it does not deliver a direct service. The City housing the C.D. Program within the



Planning Department, allows for communication and integration of the program goals into larger planning efforts.

**ii. Investment Plan**

The City will use funds from CDBG for completion of a section of the master plan. During the next five years, the City will be working on transportation issues, creating Annual C. D. Plans, updating the Consolidated Plan. In 2014/15 the City's Master Plan for Land Use, Housing and Economic Development was updated. Annually needs for all residents are evaluated while the department coordinates the Capital Improvement Program, and as it reviews land use ordinances and regulations. Funding for planning in the community comes mainly from the City of Dover general fund and is supplemented by the Community Development Block Grant Program.