

City of Dover
Consolidated Annual Performance and Evaluation Report (CAPER)
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Introduction

The City of Dover Office of Planning and Community Development is pleased to present the comprehensive Consolidated Annual Performance Evaluation Report (CAPER) for the period July 1, 2013 through June 30, 2014.

The CAPER is a summary report that the Community Development Division submits to the U.S. Department of Housing and Urban Development (HUD.) describing the activities of the City's housing and community development programs for fiscal year 2013-2014. The primary purpose of the report is to provide citizens and HUD with information on how the City used its Community Development Block Grant (CDBG) funds and the clients that were served by the use of those funds.

Funding comes to the City's Community Development Division in the form of an annual block grant from HUD. CDBG funds can be used for a variety of activities to provide decent housing and a suitable living environment and to expand economic opportunities. Persons benefitting from these funds must be low and moderate income.

In FY 2013-2014 the City received \$280,168 in CDBG funds and \$48,755 in Program Income. An additional \$256,977 in prior year's funds was also available for a total of \$585,900. The City expended \$350,673 during this fiscal year.

The CAPER highlights priority needs, specific objectives, strategies, and accomplishments. Each priority need is addressed with detail activities such as: Clearance and Demolition, Commercial Rehabilitation, Economic Development, Acquisition, Non-Profit Funding, Neighborhood Facilities, and Infrastructure. Homebuyer Opportunities and Fair Housing activities are also discussed.

Assessment of Progress Toward Five (5) year Goals FY10-FY14 and Assessment of Progress toward Annual Goals FY13

In the 2013-2014 Annual Action Plan, the Community Development Division identified specific areas of concern as identified through public hearings and Continuum of Care meetings. Based on this input the City has continued to support public service agencies to the maximum extent possible, continued public facility improvements and fostered economic development and job creation in the City.

The City of Dover continues to make progress towards the goals established during the 2013-2014 Annual Action Plan planning process. Through the partnerships formed both, internally and externally; the Community Development Division has been able to provide support for the homeless and persons living with AIDS as well as provide support for families in transition from homeless to permanent housing. Through the use of CDBG funds we have continued to ensure that owners-occupants have decent and safe housing through our Housing Rehabilitation Program.

The activities and actions taken by the City during this reporting period helped to accomplish the promotion of several areas of concern. Even though the Community Development Office did not expend CDBG funds for all of these activities this year, staff going forward staff will continue to identify and pursue feasible activities that align with the strategies identified in the new Five Year Consolidated Plan.

Specifically, the following performance measures and the related accomplishments were achieved this year:

Strategic Plan Objectives from City of Dover Consolidated Plan (FFY2010 through 2014)

Housing Priorities

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.

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 through other partners. The primary activities to be pursued and used over the next five years. Secondary activities include support services associated with assisting households with everyday expenses.

A. Rental Assistance

Progress:

Within the reporting period, the number of project- based subsidized units is anticipated to not increase (through construction and occupancy phase).

City Welfare funds for emergency rental assistance provided funding for 66 Dover residents.

B. Rehabilitation and Acquisition

Progress:

The City provided acquisition funding low interest loan for The Housing Partnership to purchase and rehabilitate with Low income housing tax credits a vacant warehouse to create additional affordable housing in Dover. The project was completed during this fiscal year and contains 42 units total with 9 one bedroom units, 4 three bedroom and 29 two bedroom units of permanent affordable housing. Thirty Five were occupied by the end of the fiscal year by low income residents.

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.

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, only one Dover resident has utilized this mortgage, 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.

Progress:

The City worked on addressing HUD finding issues during the year. No assistance was given to this group of homeowners.

2a. High Priority: Assistance to homeowners very low-income (0 to 30% with physical defects.

Investment Plan

The City funded Strafford CAP which can provided assistance to owners with physical defects and weatherization

Progress: Seven Dover homes were assisted with heating work and weatherization over the last year..

2b. High Priority: Assistance to homeowners low and moderate income (31 to 50% and 51-80% MFI) with physical defects.

Investment Plan

The City funded Strafford CAP which can provided assistance to owners with physical defects and weatherization.

Progress: No owners were assisted through the last year.

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

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 Dover households with the security deposit assistance program aimed at helping the homeless and people in transition obtain 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.

Progress: The City funded the Welfare Security Deposit Assistance Program as well as My Friend’s Place for shelter operations and Transitional Housing operational funds. The City also supports the Strafford County Homeless Shelter, located in Rochester. Dover also supported My Friend’s Place homeless shelter and their transitional housing units In FY10, the City provided funds to Cross Roads House to renovate their family housing building. The project was completed during the FY11 fiscal year and incorporates solar and other energy efficient measures during construction. The building will house 6 families at the shelter.

4. High Priority: Assistance to Populations with Special Needs

Investment Plan

During the next five years, continue support of Community Partner’s Security Deposit Assistance Program by providing 24 security deposits for their mentally ill clientele. Continued support of AIDS Response Seacoast for their client services coordinator. ARS provided assistance for 18 people with AIDS. Additional support housing for those with special needs will be addressed through Federal sources and State resources.

Progress: Community Partners was provided funding for their Security Deposit and Emergency Assistance Program. AIDS Response Seacoast was also funded for operational costs.

ECONOMIC DEVELOPMENT NEEDS:

High Priority: Commercial Industrial Rehabilitation & Infrastructure & Other Improvements

Investment Plan

During the next five years the City anticipates continued funding in the Dover Economic Loan Program (DELP), on an as-needed basis. The loan pool has been self sustaining over the past years.

High Priority: Other Businesses

Investment Plan

During the next five years the City anticipates continued funding in the Dover Economic Loan Program (DELP) Loan payments are put back into the revolving loan account for additional lending. On an as needed basis, funds designated toward housing rehabilitation can replenish the economic loan fund.

Progress: Over the past year, one Economic loan was made to a local brew pub that is locating in the Pacific Mill in downtown Dover The funds were used to acquire equipment to expand the kitchen which they deemed too small for the restaurant demand. They also added additional brewing capacity since they were running out of their brewed beer and had to sell purchased beer. The company has added many low/mod jobs over the next year. Both full and part time.

OTHER COMMUNITY DEVELOPMENT NEEDS:

High Priority: Energy Efficiency Improvements

Investment Plan

During the next five years the City will continue to offer weatherization through the Community Action Program as Dover no longer does their Housing Rehabilitation Program.

Progress: Community Action was funded with a \$25,000 grant for weatherization and other repairs. A total of 7 Dover homes were weatherized and repaired under the Weatherization program with CDBG funding.

ACCESSIBILITY NEEDS

1. Medium Priority: Accessibility Needs

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

Investment Plan:

The City continues to work toward identifying needed accessibility projects in the public facilities and infrastructure in the downtown areas.

Progress:

No accessibility work was done during this year. Funds were appropriated for door openers at the Senior Center but the bids came in higher than the CDBG funds that were appropriated for the project. The City has the additional funding available for FY14 to complete the project.

Medium Priority: Public Facilities

Investment Plan:

Progress:

Dover Children’s Center on Back River Road received energy efficient appliances to replace some that had broken down. .
The Triangle Club had new energy efficient lighting, and HVAC system installed and gas run to the building for more cost savings and efficiency.

Medium Priority: Lead Base Paint / Hazards

Investment Plan

The City will continue to attempt to partner and offer letters of support with Community Action and the New Hampshire Housing Finance Authority for a set aside to do lead abatement in Dover homes containing lead and children under the age of six (6).

Based on the City’s small entitlement amount and limited staffing, Dover is looking to only partner with other agencies and offer support for LBP removal at this time.

Implementing The HUD’s lead base paint regulations may make this program undesirable to many homeowners or landlords that do not have children in their home or unit and that do not want to deal with lead paint interim controls, which ultimately push up the price of the work they desire to be done on the home. The passage of the EPA’s RRP program has helped level the playing field with HUD’s rules however. It has also provided the City with many new potential contractors to select since they have been through the lead safe renovators course offered by the New Hampshire Housing Finance Authority and many local lumber yards for their contractors.\

Progress: The City annually has supported a lead grant to NHHFA. The State has the Community Action Programs (CAP) administering the lead grant it received.

The City was not requested to provide any funding for lead abatement in the City during last fiscal year.

PLANNING:

1. High Priority: Planning

ii. Investment Plan

During the next five years, the City will be working on transportation issues, creating Annual C. D. Plans, updating the Consolidated Plan, working on Capital Improvement Plans, develop codes, ordinances and regulations. Funding for planning in the community comes mainly from the City of Dover and is supplemented by the Community Development Block Grant Program.

Progress:. The planning department was working on a grant application for HUD funding provided through New Hampshire Housing Finance Authority for a planning consultant grant. The grant would be utilized to expand the form based code in other areas of Dover's downtown. The City received a two year \$50,000 grant in the previous year and a \$35,000 and \$10,000 supplemental grant from NHHFA for planning purposes in Dover.

B. Affirmatively Further Fair Housing:

I

Description of Actions Taken to Effect an analysis of Impediments.

The actions taken to effect the Analysis of Impediments included:

- A comprehensive review of the City's laws, regulations, administrative policies, procedures and practices with regard to fair housing in Dover;
- An assessment of how those laws, regulations, policies, and procedures effect the location, availability, and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

The process of preparing the analysis has included drawing on the expertise of several agencies, boards, and organizations with years of experience dealing with impediments to fair housing. Participants included: local non-profit housing providers, New Hampshire Legal Assistance, the Dover Housing Authority, the NH Association for the Blind, and the Seacoast Board of Realtors. A brief questionnaire and an invitation to comment on any aspect of fair housing choice were sent to those organizations. A complete list of these organizations is as follows:

- Strafford & Rockingham Continuum of Care (social service agencies)
- City of Dover Department of Planning and Community Development.
- City of Dover Department of Public Welfare
- Dover Housing Authority
- NH Legal Assistance
- NH Commission on Human Rights
- NH Housing Finance Authority
- Catholic Charities
- COAST

- United Way – Community Impact

In preparing the Analysis, the Department, contacted a number of private and public agencies for their input on Fair Housing issues in Dover and the surrounding Strafford County, and possible impediments. The Department relied upon the following methods in developing this analysis.

Housing advocates and organizations representing minority and protected classes were solicited for their input using a brief questionnaire and an invitation to comment on any aspect of fair housing choice. To build on past efforts in Fair Housing planning, earlier studies were revisited and incorporated into the analysis. Housing and demographic data from the New Hampshire Housing Finance Authority (NHHFA), the U.S. Census, and Dover's Comprehensive Housing Affordability Strategy (CHAS), Consolidated Plan and Housing Section of the City's Master Plan were used as a base of information.

Additional comments were sought from the private sector, including housing providers, and affordable housing advocates. Public sector involvement included the Inspection Services Division of the Fire and Rescue Department, and the Dover Housing Authority, in addition to the Planning Department.

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Summary of Impediments

This report has resulted in the designation of three impediments to fair housing, in addition to numbers 2, 3, 5 and 7 that were identified in 2004 (which are still being addressed) for a total of seven impediments. The three impediments identified in the recent AI are: education and awareness of fair housing issues, affordability of units of greater than two bedrooms and transportation availability. Follows all seven impediment summaries:

- 1.The Zoning Ordinance Allows Group Homes by Special Exception only, not by right, in only three of the City's zoning districts. The three districts, CBD, RM-U and O represent a small area of the City's Zoning district area. The city has moved to enlarge the RM-U district to encompass more land, area; however there is still limited land for adequate in-fill opportunities for such a use to reasonably locate. The Special Exception criteria and requirement for a public hearing opens the process up to NIMBY reactions that may influence decisions made by the Zoning Board.
- 2.The Zoning Ordinance currently allows the placing of mobile homes in the R-40 zoning district only if they are to be placed in a "mobile home subdivision". Households are prohibited from placing a mobile home on an existing, legal lot in the R-40 zone, but an owner subdividing a new, legal lot may place the mobile home if the wording "Mobile Home Subdivision" is placed in the title of the plat.
- 3.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. A NH Housing Finance Authority Market Analysis indicated that 47% of all renters have no resources at all for a down payment. Only 37% could obtain \$5,000.00.

4. Affordability of housing in general; In Dover-Rochester HMFA, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,003. 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 \$40,121 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$19.21.

In Dover-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 109 hours per week, 52 weeks per year. Or, a household must include 2.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Dover-Rochester HMFA, the estimated mean (average) wage for a renter is \$13.13 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 59 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 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 \$674 in Dover-Rochester HMFA. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$827. *A unit is considered affordable if it costs no more than 30% of the renter's income.*

- In New Hampshire, an extremely low income household (earning \$27,960, 30% of the Area Median Income of \$91,800) can afford monthly rent of no more than \$623., while the Fair Market Rent for a two bedroom unit is \$1028.
- A minimum wage earner (earning \$7.25 per hour) can afford monthly rent of no more than \$377.
- An SSI recipient (receiving \$674 monthly) can afford monthly rent of no more than \$202, while the Fair Market Rent for a one-bedroom unit is \$826.

- In New Hampshire, a worker earning the Minimum Wage (\$7.25 per hour) must work 109 hours per week in order to afford a two-bedroom unit at the area's Fair Market rent.
- The Housing Wage in New Hampshire is \$19.21. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area's Fair Market rent. This is 264% of the minimum wage (\$7.25 per hour).

5.Lack of Education Awareness

Education and Awareness Discussions with the NHLA Fair Housing Project, the questionnaires from local housing organizations and advocates, and the section on Protected Classes in Section 3, resulted in the identification of lack of education and awareness about fair housing issues as an impediment to fair housing in Dover. The Fair Housing Project has received two discrimination complaints from Dover residents over the reporting period. This information, coupled with input from advocates participating in the questionnaires, gave the Planning Department cause to identify a lack of education and awareness as having a negative impact on fair housing choice and, therefore, includes this as an impediment to fair housing. It is also apparent from surveys that those in need in of fair, affordable housing do not have a clear picture of which agency (ies) provides which service. Because the region does not have a central, large city and has several smaller cities and two counties that have a home-work corridor running through it, there are multiple agencies that handle or refer all types of fair housing issues and complaints. Since there doesn't appear to be a concise inventory of service agencies for the public or for local jurisdictions to use for referral, this contributes to the lack of education and awareness as being an impediment.

6.Affordability of greater than 2 Bedroom Housing

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. Dover Public Welfare reports a backlog of larger families requesting units with three or more bedrooms that are affordable. The rents for three + bedroom units are currently increasing. These units are in short supply and those that are available are running approximately \$300.00 over the typical 2 bedroom unit price. Dover's jobs-to-housing balance has changed over the past decade, along with other changes in the local and regional economy. Generally, the jobs-to-housing ratio is considered to be out of balance, resulting in higher housing costs in the community and higher commuting costs for employees in local businesses. Home-work patterns follow NH Route 16 (Spaulding

Turnpike), NH Route 108 (parallel route), Interstate 95 and the NH Route 101 corridors which run through multiple jurisdictions and promote bedroom communities. Along with the transformation of the local economy, Dover has become increasingly desirable as a place to live, attracting new and more affluent residents who are drawn by the amenities offered by the City and the Seacoast region. Demographics shows these more affluent families as requiring an average of two bedroom units, therefore the predominance of new affordable housing starts during the reporting period have been two bedroom units. Student housing demand also takes its toll on the numbers of affordable, larger units available within the City.

Dover Public Housing & Section 8 Voucher Availability

| | |
|---------------------|--|
| Public Housing | |
| Number of Units | 458 |
| Number on Wait List | 584 |
| Estimated Wait Time | 6 Months – 5 Years (depending on type) |
| Section 8 Vouchers | |
| Number of Vouchers | 347 |
| Number on Wait List | 387 |
| Estimated Wait Time | 2 Years – 5 Years |

7.Public Transportation Availability

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.

Since 2008, the transportation system linking individuals with disabilities, senior citizens and those earning low and moderate incomes and other protected classes has improved dramatically due to the planning, funding and implementation of Dover’s FasTrans service, which consists of three additional Dover-centric routes operated by the Cooperative Alliance for Seacoast Transportation (COAST) for the City, and federal grants matched by local dollars, which fund the transit service. Important new transit routes are the bus services now available along Knox Marsh Road, Sixth Street and County Farm, Locust Street, Broadway, Portland Avenue and service areas adjacent. These routes are designed to be flexible and with calls, can be diverted to pick up those in diversion areas. This is important because there are many multi-family housing complexes located on these routes whose residents benefit because they do not have vehicles. These transit routes connect multifamily, affordable housing units (a portion of which is subsidized through DHA or other local agencies) in Dover's outlying areas and urban housing with downtown, services, government agencies and the Community Center as well as the Dover Transportation Center, the Community Trail and a major office park, inter-city bus terminal and park ‘n ride and job centers. In addition to the

creation of new routes for COAST buses, the system has an accessibility program, which ensures that those with mobility impairments can access its transportation services. Half-fare privileges are extended to seniors (65 years and older), people with disabilities, and individuals possessing a valid Medicare card. COAST also provides paratransit services for persons who are unable to ride the bus because they have a disability. Despite these improvements and additions to the public transportation system, there are still gaps in getting those in need of fair and affordable housing to assistance and to jobs because of the nature of the regions jurisdictions and the fragmented nature of its funding mechanisms.

III

Description of Actions Taken to Overcome Identified Impediments

A new, revised AI was prepared last year and reviewed this year. The City of Dover has taken these steps towards alleviating these impediments by following actions:

1. The Planning Department has undertaken the process to amend the Zoning Ordinance (approved end of year 2011) by expanding the land area where group homes are allowed by right. This was done by adding group homes to the allowed use table in the Central Business District zone. The only caveat is that the facility be located on floors other than the first in buildings. Additionally, the former RM-6 and RM-8 zones were merged into the RM-U zone which also added land area where this use is allowed by special exception. Planning has undertaken a Zoning Board of Adjustment member training and education program each year that stresses the required criteria for approving special exceptions. The training focuses on each member's ability to recognize NIMBY testimony and to disregard it in the context of the group home (or any) application. Planning also has begun to review the housing chapter of the Master Plan and as part of the development of the chapter will conduct a study to ascertain which zoning districts would be appropriate to allow group homes by right. The next update process should begin next year with consultant requirements prepared and selection process started.

In addition to the above work, the City is reviewing expansion of the use to other urbanized zoning districts. This review will occur in the remaining months of the 2011 – 2012 program year to allow for amendments to the code prior to the end of the program year.

2. The Planning Department has crafted a revision which allows for the placement of manufactured housing on any legal lot in the R-40 zone, so long as the home and associated foundation and hook-ups meet all other applicable criteria to go forward through the next major zoning revision process, also tentatively scheduled for later this year. Additionally, the Department has proposed regulation changes to allow Manufactured Housing by right in two overlay districts aimed at promoting elderly housing options.

3. The City continues to have a considerably higher number of public housing and government assisted rental units than all other communities in Strafford County. The City is proactive in maintaining this high number of units through its public and governmental agencies. This is an on-going action. Additionally, recent major zoning changes have increased the potential for both in-fill and new housing opportunities within the Central Business District regulating zones by adhering to the new form-based code which allows residential units on all floors above the first.

EXAMPLE 1: REDISTRIBUTION OF ATTACHED AND 2+ FAMILY UNITS (2007 SUPPLY)

This model shows a theoretical re-distribution of the 2007 SRPC housing supply of attached or in two or more family structures. This type of model could be updated annually using NHOEP estimates of the current housing supply. The model also awards communities "credits" for attached units (usually townhouse-style construction) as well as duplex and multifamily construction that potentially serve rental housing needs.

PROPORTIONATE DISTRIBUTION OF HOUSING SUPPLY IN ATTACHED AND TWO OR MORE FAMILY STRUCTURES - STRAFFORD RPC

| MUNICIPALITY | A | B | C | D | E | F | G | H | I | J | K | L |
|--|---|---|----------------------------------|---|---|--|--|---|--|--|---|--|
| | SHARE OF SRPC AREA PRIVATE SECTOR EMPLOYMENT 2007 | 2007 EST. SHARE OF SRPC COMMERCIAL-INDUSTRIAL VALUATION (EQUALIZED) | 2006 HOUSEHOLDS (NHOEP ESTIMATE) | SHARE OF SRPC RESIDENT LABOR FORCE 2007 | SHARE OF SRPC AGGREGATE HOUSEHOLD INCOME 2000 | COMPOSITE PROPORTIONATE SHARE BASED ON FACTORS A-E | MULTIFAMILY UNITS 2007 USING WEIGHTED ALLOCATION FACTORS | TRAVEL TIME TO WORK - AVG. MINUTES PER WORKER IN 2000 | ADJUSTED PROPORTIONATE SHARE OF SRPC TOTAL | ADJUSTED PROPORTIONATE DISTRIBUTION 2007 | UNITS IN ATTACHED AND 2+ FAMILY STRUCTURES 2007 | CHANGE IN HOUSING SUPPLY TO ACHIEVE PROPORTIONATE DISTRIBUTION |
| Factor Weighting Points | 4.0 | 4.0 | 2.0 | 2.0 | 1.0 | 13.0 | | | | | | |
| Relative Weight of Factor (Rounded) | 31% | 31% | 15% | 15% | 8% | 100% | | | | | | |
| Brookfield | 0.07% | 0.03% | 0.48% | 0.46% | 0.57% | 0.22% | 44 | 46.73 | 0.11% | 22 | (6) | 16 |
| Wakefield | 1.95% | 6.80% | 3.40% | 2.95% | 3.36% | 3.65% | 719 | 38.74 | 2.25% | 443 | (234) | 209 |
| Newmarket | 2.95% | 5.64% | 7.18% | 7.56% | 6.94% | 5.41% | 1,067 | 26.14 | 4.94% | 973 | (2,227) | (1,254) |
| Northwood | 2.14% | 2.63% | 2.73% | 2.84% | 2.94% | 2.55% | 503 | 33.49 | 1.82% | 358 | (250) | 108 |
| Nottingham | 0.43% | 0.53% | 2.89% | 3.33% | 3.37% | 1.51% | 298 | 33.81 | 1.07% | 210 | (70) | 140 |
| Barrington | 2.85% | 4.63% | 5.49% | 6.08% | 5.74% | 4.47% | 882 | 27.73 | 3.85% | 758 | (329) | 429 |
| Dover | 38.71% | 32.05% | 22.21% | 20.92% | 22.82% | 30.16% | 5,945 | 21.41 | 33.58% | 6,618 | (6,760) | (141) |
| Durham | 4.39% | 6.63% | 5.62% | 8.55% | 7.27% | 6.13% | 1,208 | 17.06 | 8.56% | 1,688 | (1,400) | 288 |
| Farmington | 1.86% | 2.92% | 4.56% | 4.19% | 3.59% | 3.10% | 610 | 27.62 | 2.67% | 527 | (564) | (37) |
| Lee | 2.55% | 2.69% | 2.82% | 3.16% | 3.58% | 2.81% | 554 | 26.38 | 2.54% | 500 | (365) | 135 |
| Madbury | 0.44% | 0.50% | 1.13% | 1.16% | 1.43% | 0.75% | 148 | 24.19 | 0.74% | 146 | (123) | 23 |
| Middleton | 0.31% | 0.26% | 1.19% | 1.21% | 0.98% | 0.62% | 122 | 35.91 | 0.41% | 81 | (60) | 61 |
| Milton | 1.18% | 1.30% | 3.07% | 2.97% | 2.57% | 1.88% | 373 | 31.00 | 1.45% | 287 | (212) | 75 |
| New Durham | 0.59% | 0.54% | 1.71% | 1.74% | 1.79% | 1.02% | 201 | 35.67 | 0.68% | 133 | (29) | 104 |
| Rochester | 26.82% | 21.47% | 22.31% | 20.29% | 19.63% | 22.92% | 4,518 | 23.72 | 23.03% | 4,538 | (4,353) | 185 |
| Rollinsford | 1.44% | 1.65% | 1.87% | 1.93% | 2.39% | 1.72% | 339 | 24.30 | 1.69% | 332 | (346) | (14) |
| Somersworth | 11.82% | 9.52% | 8.77% | 7.79% | 8.28% | 9.75% | 1,922 | 23.79 | 9.77% | 1,928 | (2,334) | (406) |
| Strafford | 0.58% | 0.18% | 2.56% | 2.85% | 3.16% | 1.31% | 258 | 36.62 | 0.85% | 168 | (88) | 80 |
| SRPC Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 19,710 | 25.30 | 100.00% | 19,710 | (19,710) | 0 |

| | | |
|---|--------|--|
| COMPOSITION OF NEEDS THAT ARE DISTRIBUTED WITHIN REGION | 19,710 | UNIT IN ATTACHED AND 2+ UNIT STRUCTURES - EXISTING (APPROXIMATELY REPRESENTATIVE OF THE RENTAL HOUSING SUPPLY) |
|---|--------|--|

EXAMPLE 2: DISTRIBUTION OF EXISTING AND PROJECTED AFFORDABLE RENTAL HOUSING NEED TO 2015

Need is defined by the estimated number of non-elderly renters who will have a high housing cost burden in 2015 if affordable rental housing is not available to reduce housing costs. The model includes recognition of the assisted rental housing units in general occupancy projects already located in the municipality.

| MUNICIPALITY | A | B | C | D | E | F | G | H | I | J | K | L |
|--|---|---|----------------------------------|---|---|--|---|---|--|--|--------------------------------------|--|
| | SHARE OF SRPC AREA PRIVATE SECTOR EMPLOYMENT 2007 | 2007 EST. SHARE OF SRPC COMMERCIAL-INDUSTRIAL VALUATION (EQUALIZED) | 2006 HOUSEHOLDS (NHOEP ESTIMATE) | SHARE OF SRPC RESIDENT LABOR FORCE 2007 | SHARE OF SRPC AGGREGATE HOUSEHOLD INCOME 2000 | COMPOSITE PROPORTIONATE SHARE BASED ON FACTORS A-E | DISTRIBUTION OF COST-BURDENED RENTER HOUSEHOLDS IN NEED OF AFFORDABLE RENTAL UNITS - 2015 | TRAVEL TIME TO WORK - AVG. MINUTES PER WORKER IN 2000 | ADJUSTED PROPORTIONATE SHARE OF SRPC TOTAL | ADJUSTED PROPORTIONATE SHARE OF NEED IN 2015 | LESS ASSISTED HOUSING UNITS IN PLACE | ALLOCATION OF FUTURE ASSISTED RENTAL UNITS |
| Factor Weighting Points | 4.0 | 4.0 | 2.0 | 2.0 | 1.0 | 13.0 | | | | | | |
| Relative Weight of Factor (Rounded) | 31% | 31% | 15% | 15% | 8% | 100% | | | | | | |
| Brookfield | 0.07% | 0.03% | 0.48% | 0.46% | 0.57% | 0.22% | 13 | 46.73 | 0.11% | 7 | 0 | 7 |
| Wakefield | 1.05% | 6.80% | 3.40% | 2.95% | 3.36% | 3.85% | 214 | 38.74 | 2.25% | 131 | 0 | 131 |
| Newmarket | 2.95% | 5.84% | 7.18% | 7.56% | 6.54% | 5.41% | 317 | 26.14 | 4.94% | 289 | (50) | 239 |
| Northwood | 2.14% | 2.63% | 2.73% | 2.84% | 2.94% | 2.95% | 149 | 33.49 | 1.82% | 106 | 0 | 106 |
| Nottingham | 0.43% | 0.53% | 2.89% | 3.33% | 3.37% | 1.51% | 88 | 33.81 | 1.07% | 62 | 0 | 62 |
| Barrington | 2.68% | 4.63% | 5.49% | 6.08% | 5.74% | 4.47% | 282 | 27.73 | 3.85% | 225 | 0 | 225 |
| Dover | 38.71% | 32.05% | 22.21% | 20.92% | 22.82% | 30.16% | 1,766 | 21.41 | 33.56% | 1,966 | (606) | 1,360 |
| Durham | 4.39% | 6.63% | 5.62% | 8.55% | 6.13% | 3.59% | 359 | 17.06 | 8.56% | 501 | 0 | 501 |
| Farmington | 1.86% | 2.92% | 4.56% | 4.19% | 3.59% | 3.10% | 181 | 27.62 | 2.67% | 156 | (81) | 75 |
| Lee | 2.55% | 2.69% | 2.82% | 3.16% | 3.58% | 2.81% | 164 | 26.38 | 2.54% | 149 | 0 | 149 |
| Madbury | 0.44% | 0.50% | 1.13% | 1.18% | 1.43% | 0.75% | 44 | 24.19 | 0.74% | 43 | 0 | 43 |
| Middleton | 0.31% | 0.26% | 1.19% | 1.21% | 0.98% | 0.62% | 36 | 35.91 | 0.41% | 24 | 0 | 24 |
| Milton | 1.18% | 1.30% | 3.07% | 2.97% | 2.57% | 1.89% | 111 | 31.00 | 1.45% | 85 | 0 | 85 |
| New Durham | 0.59% | 0.54% | 1.71% | 1.74% | 1.79% | 1.02% | 60 | 35.87 | 0.68% | 40 | 0 | 40 |
| Rochester | 26.82% | 21.47% | 22.31% | 20.29% | 19.63% | 22.92% | 1,342 | 23.72 | 23.03% | 1,348 | (204) | 1,144 |
| Rollinsford | 1.44% | 1.65% | 1.87% | 1.93% | 2.39% | 1.72% | 101 | 24.30 | 1.69% | 99 | (12) | 87 |
| Somersworth | 11.82% | 9.52% | 8.77% | 7.79% | 8.28% | 9.75% | 571 | 23.79 | 9.77% | 572 | (203) | 369 |
| Stratford | 0.58% | 0.18% | 2.56% | 2.85% | 3.16% | 1.31% | 77 | 36.62 | 0.85% | 50 | 0 | 50 |
| SRPC Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 5,854 | 25.30 | 100.00% | 5,854 | (1,156) | 4,698 |

| | | |
|---|--------|--|
| COMPOSITION OF NEEDS THAT ARE DISTRIBUTED | 5,854 | 2015 SUPPLY GOAL TO BE PROPORTIONATELY DISTRIBUTED |
| | 17,400 | TOTAL RENTAL HOUSING SUPPLY NEEDED 2015 - AGE UNDER 65 |
| | 27% | % OF NON-ELDERLY RENTERS SPENDING 35%+ FOR HOUSING (2000 CENSUS) |
| | 4,698 | ESTIMATED 2015 RENTER HOUSEHOLDS WITH COST BURDEN 35%+ |
| | 1,156 | PLUS EXISTING GENERAL OCCUPANCY UNITS IN ASSISTED DEVELOPMENTS |
| | 5,854 | ESTIMATED NEED GAP PLUS EXISTING SUPPLY OF ASSISTED UNITS |

Note: When "future need" is defined to include remedies for existing affordability gaps, the theoretical needs is of a scale that is well above any reasonable level of supportable multifamily production for an eight-year period. However, the allocation of future needs might be reasonable across a 15-20 year time frame.

EXAMPLE 3: DISTRIBUTION OF FUTURE GROWTH IN WORKFORCE HOUSING SUPPLY 2007-2015 (OWNERS AND RENTERS)

The model assigns the workforce portion of total growth to all communities based on the share factors. Workforce units include the projected increase in ownership units affordable at or below 100% of the AMFI, and rental units affordable at or below 60% of the AMFI. The model allocates regional growth projected for 2007-2015 to each community based on the allocation formula. The model could show a workforce goal total (per column J) or a breakout between owner and rental goals as shown in columns K and L. (In the example below, the own/rent split for each community is based on the regional proportion of need in each segment.

PROPORTIONATE DISTRIBUTION OF GROWTH IN WORKFORCE HOUSEHOLDS (HOMEOWNERS AND RENTERS) 2007-2015

| MUNICIPALITY | A | B | C | D | E | F | G | H | I | J | K | L |
|--|---|---|----------------------------------|---|---|---|---|---|--|---|--|---|
| | SHARE OF SRPC AREA PRIVATE SECTOR EMPLOYMENT 2007 | 2007 EST. SHARE OF SRPC COMMERCIAL-INDUSTRIAL VALUATION (EQUALIZED) | 2006 HOUSEHOLDS (NHOEP ESTIMATE) | SHARE OF SRPC RESIDENT LABOR FORCE 2007 | SHARE OF SRPC AGGREGATE HOUSEHOLD INCOME 2000 | PROPORTIONATE SHARE OF WORKFORCE HOUSING GROWTH | LOCAL SHARE OF NEW WORKFORCE UNITS BASED ON FACTORS | TRAVEL TIME TO WORK - AVG. MINUTES PER WORKER IN 2000 | ADJUSTED PROPORTIONATE SHARE OF SRPC TOTAL | ADJUSTED PROPORTIONATE DISTRIBUTION OF WORKFORCE HOUSING GROWTH | WORKFORCE OWNER UNITS AT REGIONAL TENURE RATIO | WORKFORCE RENTAL UNITS AT REGIONAL TENURE RATIO |
| Factor Weighting Points | 4.0 | 4.0 | 2.0 | 2.0 | 1.0 | 13.0 | | | | | | |
| Relative Weight of Factor (Rounded) | 31% | 31% | 15% | 15% | 8% | 100% | | | | | | |
| Brookfield | 0.07% | 0.03% | 0.48% | 0.46% | 0.57% | 0.22% | 9 | 46.73 | 0.11% | 5 | 3 | 1 |
| Wakefield | 1.05% | 6.80% | 3.40% | 2.95% | 3.36% | 3.85% | 149 | 38.74 | 2.25% | 91 | 64 | 27 |
| Newmarket | 2.95% | 5.84% | 7.18% | 7.56% | 6.54% | 5.41% | 220 | 26.14 | 4.94% | 201 | 141 | 60 |
| Northwood | 2.14% | 2.63% | 2.73% | 2.84% | 2.94% | 2.95% | 104 | 33.49 | 1.82% | 74 | 62 | 22 |
| Nottingham | 0.43% | 0.53% | 2.89% | 3.33% | 3.37% | 1.51% | 62 | 33.81 | 1.07% | 43 | 31 | 13 |
| Barrington | 2.68% | 4.63% | 5.49% | 6.08% | 5.74% | 4.47% | 182 | 27.73 | 3.85% | 157 | 110 | 46 |
| Dover | 38.71% | 32.06% | 22.21% | 20.92% | 22.82% | 30.16% | 1,228 | 21.41 | 33.56% | 1,367 | 962 | 406 |
| Durham | 4.39% | 6.63% | 5.62% | 8.55% | 6.13% | 3.59% | 250 | 17.06 | 8.56% | 349 | 245 | 103 |
| Farmington | 1.86% | 2.92% | 4.56% | 4.19% | 3.59% | 3.10% | 126 | 27.62 | 2.67% | 109 | 77 | 32 |
| Lee | 2.55% | 2.69% | 2.82% | 3.16% | 3.58% | 2.81% | 114 | 26.38 | 2.54% | 103 | 73 | 31 |
| Madbury | 0.44% | 0.50% | 1.13% | 1.18% | 1.43% | 0.75% | 31 | 24.19 | 0.74% | 30 | 21 | 9 |
| Middleton | 0.31% | 0.26% | 1.19% | 1.21% | 0.98% | 0.62% | 25 | 35.91 | 0.41% | 17 | 12 | 5 |
| Milton | 1.18% | 1.30% | 3.07% | 2.97% | 2.57% | 1.89% | 77 | 31.00 | 1.45% | 59 | 42 | 18 |
| New Durham | 0.59% | 0.54% | 1.71% | 1.74% | 1.79% | 1.02% | 41 | 35.87 | 0.68% | 28 | 19 | 8 |
| Rochester | 26.82% | 21.47% | 22.31% | 20.29% | 19.63% | 22.92% | 933 | 23.72 | 23.03% | 938 | 660 | 278 |
| Rollinsford | 1.44% | 1.65% | 1.87% | 1.93% | 2.39% | 1.72% | 70 | 24.30 | 1.69% | 69 | 48 | 20 |
| Somersworth | 11.82% | 9.52% | 8.77% | 7.79% | 8.28% | 9.75% | 397 | 23.79 | 9.77% | 396 | 290 | 118 |
| Stratford | 0.58% | 0.18% | 2.56% | 2.85% | 3.16% | 1.31% | 53 | 36.62 | 0.85% | 35 | 24 | 10 |
| SRPC Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 4,672 | 25.30 | 100.00% | 4,672 | 2,864 | 1,208 |

| | | |
|---|-------|---|
| COMPOSITION OF NEEDS THAT ARE DISTRIBUTED WITHIN REGION | 4,672 | 2007-2015 GROWTH TO BE PROPORTIONATELY DISTRIBUTED |
| | 2,864 | PROJECTED GROWTH - NUMBER OF HOMEOWNERS UNDER 100% AMFI |
| | 1,208 | PROJECTED GROWTH - RENTERS UNDER 60% AMFI |
| | 4,072 | WORKFORCE INCOME SECTOR - GROWTH IN SUPPLY 2007-2015 |
| | 8,000 | TOTAL HOUSING PRODUCTION (ALL INCOMES) |
| | 51% | WORKFORCE SHARE OF REGIONAL SUPPLY GROWTH |

4. 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. Lead-based paint hazard educational materials have been up front both in City Hall and the Fire Station Inspection Office for information dissemination to the general public. An outreach campaign on cable channel 22 is planned. These are on-going actions.

5. (& 7.) The City will continue to work proactively with the New Hampshire Housing Finance Authority when conditions merit such action. The City worked with the Strafford Regional Planning Commission in their Housing Workshop series and Vision 20/20 Master Planning Initiative regarding ways to achieve affordable housing for the City and the region as a whole. The City will work to review and implement recommendations contained within the documents as they pertain to Dover, starting with the work on the new Housing chapter of the Master Plan. Additionally, the City is working on promotional materials and outreach on all Block Grant related activities. This outreach includes adding information to the local program's web page (<http://www.dover.nh.gov/plancomdev.htm>), the Planning Department's Facebook page, blog and through its twitter feed.

6. The Planning Department is playing an active role in the growth and development of the Housing Consortium to increase the availability of affordable and workforce housing for those in need. The Department will coordinate with the Consortium to provide education and outreach for available programs and opportunities to those with housing needs. The Planning Department has worked with the Dover Housing Authority to address wait list issues, and to that end, has facilitated the approval process for affordable housing managed by the DHA before the Planning Board.

7. The Department has developed both a funding strategy and a plan for implementing increases in service frequency; expanding service to the weekends, purchasing smaller transit vehicles that will fit neighborhood street paradigms, and fostering route flexibility and route expansion through the City's Transportation Improvement Program and Capital Improvement Program using transportation reserve funds. This reserve is funded through modest fees attached to the motor vehicle registration process. Monies from the fund must be used for both transportation or transit projects and programs.

C. AFFORDABLE HOUSING INITIATIVES:

The city funded The Housing Partnership last year in its acquisition of a former warehouse which through low income tax credits will be converted to 42 low income housing units. The City provided \$210,000. In financing for the approx. 9 million dollar project. The project was completed during this reporting cycle and 35 of the units were occupied as of the end of June.

The Dover Welfare Department and Community Partners were each given \$8,000 and \$7,500 respectively for a security deposit assistance program. The program provides security deposits for low- income renters who cannot afford the security deposit on a rental unit. Dover Welfare provides deposits for their clientele and Community Partners provides deposits and emergency assistance for people with mental illness.

Through the expansion of form base code, the City is looking at allowing in-law apartments in all dwelling units. Currently, they are only allowed in single family homes constructed prior to 1964.

D. CONTINUUM OF CARE:

The City of Dover has worked closely with the Strafford County Consortium in developing and updating the County's Continuum of Care. One members of the City's staff attend the consortium meetings. The Consortium will meet as necessary to update the Continuum of Care for Strafford County, as new gaps are identified or new services available for listing. The group will continue to meet on an as-needed basis to discuss pertinent issues and new funding announcements from HUD, the State and other agencies. It also acts as the disseminator of information to most of the local non profits.

E. OTHER ACTIONS:

I

Special Needs of Persons who are not Homeless but Require Supportive Housing

An \$8,000.00 grant was provided to AIDS Response of the Seacoast, a non-profit organization that offers programs relating to the issue of AIDS. The funds were used for a Services Coordinator position.

A major objective and task of the AIDS organization is the provision of educational services. These services educate people on the subject of AIDS in an effort to get facts straight and alleviate common fears. By eliminating fears and misconceptions through education, discrimination toward people with AIDS is greatly reduced. In the 2012-13 program year, hundreds of Dover residents received educational services from AIDS Response to the Seacoast. In addition, 18 AIDS patients from Dover were served by the organization.

II

Obstacles to addressing underserved needs.

The City has been dealing with a down turned economy, loss of jobs and light hiring The City is working with local banks to provide economic loans that create jobs for Dover residents and considering installing a new industrial park. The City's Economic Development Director has been very proactive in visiting Dover businesses and assisting with any financing issues as well as employment resources. He has also been active in trying to bring new businesses into Dover to help stimulate the local economy.

III

Foster and Maintain Affordable Housing

The City supported the collaboration between Community Partners and the Dover Housing Authority to apply for Section 8 certificates for developmentally disabled clientele. Unfortunately the application was not awarded funding.

IV

Mitigate Barriers to Affordable Housing

In December of 2010, the City revised the zoning in the downtown area, which eliminated unit density requirements along with parking requirements, thereby allowing developers to increase the density of units they can get on a piece of land or development; it also allows rooming houses in the downtown area and nearby. Additionally, density requirements and/or recreational land requirements based on the number of bedrooms has been eliminated and there is no minimum on the area of units other than the Building Code and the Life Safety Code regulations. The City has received two planning grants from NHHFA to be utilized over the next two (2) years to implement this zoning in other areas of the downtown corridor where it makes sense.

V

Mitigate Barriers in Institutional Structures

The City has continued to support the development and infrastructure in the McConnell Center. The Center houses many non profits that offer support services to the City's low and very low population. For many of the residents, it is one stop shopping, where they can receive public assistance, fuel assistance, subsidized day care, parenting classes, adult education, ESL classes, computer learning and it also includes a food pantry.

VI

Public Housing and Resident Initiatives

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 Dover Housing Authority has awarded contracts to: continue replacing balcony doors and windows at Waldron Towers, an 84-unit high rise for the elderly; design drainage repairs and an expanded parking lot for residents of Union Court, a 30-unit complex for elderly and persons with disabilities; construct additional parking and install an emergency backup generator that will provide heat, hot water, common area lights and electricity, elevators and fire and medical alert systems during a power outage at St. John's Housing, a 30-unit high rise for the elderly; install battery-powered emergency lighting at Waldron Towers; repair concrete steps and address water infiltration in basements in Mineral Park and Whittier Parks, a 184-unit development for low-income families; make repairs to the brick façade of Waldron Towers to address water infiltration; repave parking lots and walkways at Niles Park, a 40-unit complex for elders and persons with disabilities; design and install an upgraded medi-alert system at Niles Park and Union Court.

Resident Initiatives

The DHA continues to seek funding to provide supportive services to all its residents. In 2011 the DHA was awarded Federal grant monies to continue the position of Senior Supportive Services Coordinator and Section 8 Family Self-Sufficiency Coordinator. In addition, the DHA was recently awarded Federal grant monies to create a new position of Public Housing Family Self-Sufficiency Coordinator. Together, these three employees will work to bring necessary services to the assisted housing population. Through a previous Federal grant, the DHA and Wentworth Douglass Hospital continue their collaborative program known as the “Hand in Hand Van”, which provides DHA elderly and disabled residents with transportation to medical appointments.

Over the past 15 years the DHA Senior Supportive Services Coordinator has successfully brought services and programs to public housing seniors and persons with disabilities, allowing them to live independently and avoiding premature institutionalization. Presentations and one-on-one interviews about Medicare Part D Program have been a major component of the past several years’ services. Exercise, health awareness, and computer literacy programs are among others.

Resident initiatives targeted for public housing families focus on improving residents’ employability and financial stability. After-school and enrichment programs for children and parents are offered at the DHA’s Seymour Osman Community Center.

In addition to owning and managing 458 public housing units, the DHA also manages 347 vouchers under the Section 8 Housing Choice Voucher (HCV) Program. The Section 8 HCV Family Self-Sufficiency Program Coordinator assists HCV participants in acquiring skills and experience to obtain employment, further their education, change their living environments and become free of public assistance.

VII

Lead Based Paint Hazards

The City’s community development program provides residents a copy of Protect Your Family from Lead in Your Home to any one that wants one. This brochure provides information on the danger of lead paint hazards and ways to minimize risk associated with them. Homeowners and first time homebuyers are advised of the availability of testing for elevated levels of lead in the blood of children. Dover has undertaken an assessment of existing housing programs funded with CDBG funds to implement necessary changes in policies and procedures. The following steps have been undertaken to ensure compliance with the new regulations while maintaining efficient program delivery: The City continues to work with the Community Action Program (CAP) to make free training in lead safe work practices available to local contractors. Local building supply businesses are also offering this training for a fee. Local realtors have been advised of the issues concerning lead-based paint hazards and the applicable regulations.

The general public is being informed through the media and distribution of educational material about lead paint hazards and the new regulations as they apply to all renovation, repair and painting (RRP) federally funded programs.

The City inspected 1 housing unit for lead based paint hazards in the 2013-14 program year, and performed 1 risk assessments on a unit. As in the past, the City will continue to deal with these issues as they arise.

The Strafford County Community Action Committee's Lead Based Paint Hazard Reduction program has been licensed by the State of New Hampshire to perform lead based paint work.

VIII

Compliance and Monitoring:

As a means of ensuring compliance of CDBG funded activities, Community Development has established the following monitoring plan to be used for sub-recipients.

1. Sub-recipients will be required to submit quarterly reports on their programs and activities. These reports will include information such as, the number of units completed, and/or persons served; the amount of funds expended; factors which adversely affect or hinder implementations; accomplishments of programs or activities.
2. The City will require written verification on the work accomplished with requests for funds prior to release of payment unless previous approval for advances has been granted in writing.
3. Annual site visits are to be made to monitor record-keeping, reports and administration compliance.

The City continues to monitor its public service grant recipients on an annual basis and monitor all other activities for compliance with all applicable rules and regulations, including environmental reviews, Federal Labor Standards and benefit to low-moderate income persons.

IX

Reduce the number of families in Poverty:

The City over the past year has supported Economic Development and job creation in the City. Additionally, we have continued to support Dover Children's Center which supplies subsidized daycare, thereby allowing the parents to work and provide family income.

F. LEVERAGING RESOURCES:

No matching funds were required for any of the CDBG activities.

Activities that leveraged funds for the CDBG Program included:

Strafford County Community Action's weatherization program leveraged \$33,000 in PSHN funds and DOE funds for owner occupied housing.

Economic Development (DELP) leveraged no funds as it was the sole provider for a restaurant expansion The Housing Partnership was provided with \$210,000 in the form of a low interest loan. The Partnership leveraged \$5,900,000. From Centrix Bank, \$1,500,000 from NHHFA in a housing project that was completed this year.

G. CITIZEN'S COMMENTS:

The City received no Citizen's comments on the Annual Performance Report. Any comments received before the end of the comment period will be forwarded to HUD.

H. SELF EVALUATION:

The City is satisfied with this past years CDBG accomplishments. This year's expenditures exceeded the grant amount. The City expenditure rate met the HUD requirements by being below the required entitlement amount by May. The city also made great strides in reducing the amount of loan pool (Revolving Funds) funds available and moved it's rehabilitation funds into the Economic loan fund. Some of the public facilities have lagged in completion though due to volunteer efforts and lack of adequate funding.

Dover is once again attempting to partner with NHHFA in a lead base paint grant from the Office of Healthy Homes and working on other affordable housing issues through the Continuum and the Dover Housing Authority. Additionally, the City is working with Strafford County Community Action (CAP) to bring back HOME funds to Dover. The home funds were given to another CAP agency to manage last year. The City worked with The Housing Partnership to bring an additional 42 units of low income housing to Dover through the LIHTC program of New Hampshire Housing Finance Authority. The units are now completed and mostly occupied by the end of the fiscal year.

Geographic Distribution of funds:

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.

CDBG PRIORITIES

b) No changes to the program objectives were made over the past year. Federal resources are limited and spread throughout the needs of the community based on their priorities.

c) Pursuit of resources: The City was in contact with New Hampshire Housing Finance Authority and Community Action over the past year for lead funds for Dover and a planning grant provided by HUD.

d) All expenditures of funds as indicated in the HUD 4949.3 were used for low/mod benefit.

e) No project utilizing CDBG funds required tenant relocation.

f) Job Creation and Retention Narrative:

Only one economic development loan was made during the last year. The business anticipates adding another 4 jobs by its expansion over the next year. The business relocated to a larger facility and now offers additional services which require new hires to complete and staff. The job creation will mostly be done in the 2014.

g) Home foreclosures in Dover/Strafford County

The effects of the down-turned economy have been modestly felt in Dover compared to the County overall. In comparison to other parts of the country, Dover is doing very well with foreclosures, delinquencies and bank REO. The area did not have the real estate speculation this time around that occurred in the late 1980's.

As of early April, there were ten (10) foreclosures scheduled for Dover for 2014 and 58 bank owned properties in the City. For the 2013 year overall, there were 277 foreclosures in Strafford County. Dover accounted for 17 of the total, or 6%. Dover accounts for approximately 24% of the housing in Strafford County as well as 24% of the population in the County. That being said, the lower foreclosure rate bodes well for the City. Dover remains toward the bottom of the States foreclosure list..

The Planning Office will continue to monitor, as needed, the number of foreclosures in the future occurring in Dover as well as the County. At this point, due to the low volume, the City will not be taking any steps to address the issue locally.

There are signs of the sub-prime housing loan rate crisis having an effect on the state. 18,000 mortgages were listed as delinquent as of the end of March 2008, according to the New Hampshire Housing Finance Authority. By way of comparison, the delinquency rate for prime loans stands at 4.2%, with less than 1% already foreclosed upon, while (the smaller number of) sub-prime loans reported a delinquency rate of 19.5%, with approximately 7% already foreclosed upon. The loan crisis is coupled with rising costs in transportation and food.

4949.3

APPENDIX:

IDIS REPORTS

PR03

PR06

PR23