



**City of
Dover**



Ad-Hoc Committee to Address Community Housing Needs
Report on Findings and Recommendations

Introduction

Access to safe, affordable, and sustainable housing is essential for the well-being of our residents and the overall vitality of our community. In response to growing concerns about housing availability, affordability, and accessibility, the Committee to Address Community Housing Needs was established to support the City Council in reviewing data, exploring solutions, and identifying long-term strategies for responsible development.

Guided by its charter, the Committee has worked diligently to assess the current housing landscape, consider diverse perspectives, and develop recommendations that address the needs of residents across all income levels, ages, and abilities. Through regular meetings and discussions, the Committee has gathered valuable insights into the challenges facing our housing market and the opportunities for thoughtful, strategic growth.

This report represents the culmination of the Committee's efforts, providing a comprehensive overview of our findings and proposed strategies. It serves as a roadmap for future policy decisions aimed at fostering a more inclusive and sustainable housing environment. Our recommendations are designed to ensure that all members of our community have access to stable and affordable housing, supporting economic growth and social well-being.

The Committee will formally submit this final report to the City Council by December 31, 2025, in accordance with its charter.

Committee Membership

The Committee is composed of dedicated individuals representing a range of expertise in government, housing, planning, and community services. Their collective efforts have been instrumental in shaping the findings and recommendations presented in this report.

Committee Members:

- Mayor Robert Carrier, City Council, Chair
- Betsey Andrews Parker, Community Action Partnership of Stafford County, Vice-Chair
- Pam Lessard, Secretary (Alternate)
- Robert Baldwin, Real Estate Developer Representative
- Ernie Clark, Resident Property Owner, Representative
- Ryan Crosby, Dover Housing Authority Representative
- Mary Beth Rudolph (Alternate)
- George DeBoer, Planning Board Representative
- Krysta Gingue, Resident Renter Representative
- Mark O'Dell, Employer/Business Representative
- Mark Speidel, Planning Board (Alternate) Representative
- Dorothy Wagner, Landlord/Property Manager Representative

As the City Council reviews this report, we encourage continued collaboration and community engagement to implement sustainable housing solutions that align with our city’s vision for the future.

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1. Executive Summary

1.1 Purpose of the Report

The Ad-Hoc Committee to Address Community Housing Needs was established in response to growing concerns about housing affordability, availability, and accessibility in Dover. The committee was tasked with reviewing housing data, engaging with stakeholders, and developing long-term strategies to ensure sustainable and inclusive housing development. This report outlines the committee's findings, community engagement efforts, key challenges, and recommended policy solutions to support Dover's housing needs through 2035.

1.2 Key Findings

Through extensive research, stakeholder engagement, and public outreach, the committee identified critical housing challenges facing Dover:

- **The need for additional Affordable Housing:** A growing gap in housing affordability, with rising rental prices and limited options for middle-income and low-income residents.
- **Regulatory and Zoning Barriers:** Although Dover is often considered as having progressive land-use policies, it continues to explore ways to improve those policies to encourage additional opportunities for diverse housing development.
- **Homelessness and Housing Insecurity:** Increased demand for low-barrier shelters, supportive housing, and services for vulnerable populations, including individuals with disabilities and seniors.
- **Workforce Housing Shortage:** Essential workers, including teachers, healthcare professionals, and first responders, struggle to find housing within city limits.
- **Community Concerns and Misconceptions:** Public feedback highlights the need for education on housing policies, affordability solutions, and the economic benefits of diverse housing stock, and lack of public forum to engage in concerns about housing issues impacting Dover.

1.3 Summary of Recommendations

To address these challenges, the committee proposes policy actions, zoning amendments, and financial strategies that align with Dover's 2035 Housing Vision:

1. **Creation of a City Housing Commission:**
 - Chartering of official standing housing commission for the city
 - Grant oversight powers for many housing related policies, administrative oversights, programmatic implementations, and financial powers.
2. **Expand Affordable and Workforce Housing:**
 - Require an affordable housing component in all new major developments, an approach known as inclusionary zoning
 - Establish consistency measures (standardized policies, criteria, and procedures) for tax incentives and financial assistance programs for homeowners and developers to create affordable units.

3. Revise Zoning and Land-Use Policies:
 - Reduce minimum lot sizes and frontage requirements to allow for denser, mixed-use development.
 - Relax regulations and increase financing options to encourage Accessory Dwelling Units (ADUs), creating additional lower-cost housing units
4. Address Homelessness and Housing Insecurity:
 - Expand low-barrier shelter availability and wraparound support services through defining and allowing structures.
 - Establish a land trust to preserve affordable housing and prevent displacement.
5. Strengthen Public-Private Partnerships:
 - Collaborate with local businesses to develop Employer-Assisted Housing Programs.
 - Work with financial institutions to provide low-interest housing loans and affordability programs.
6. Promote Inclusive and Sustainable Housing Development:
 - Encourage mixed-income neighborhoods through inclusionary zoning policies.
 - Support adaptive reuse of vacant properties for residential use.
7. Increase Community Engagement and Education:
 - Launch public information campaigns on the benefits of affordable housing and supportive housing programs in the city.
 - Involve local schools and community organizations in housing discussions and workshops.

1.4 Housing as a Right – Dover’s Commitment

The City of Dover is committed to ensuring that safe, stable, and affordable housing is accessible to all residents, regardless of income, age, or ability. This report provides a roadmap for future housing policies that support economic vitality, community well-being, and long-term sustainability.

The committee urges the City Council to adopt these recommendations and take decisive action so that Dover continues to be a leader in developing progressive solutions to the housing challenges we face.

2. Activities of the Committee: Background, Support, & Overview of Activities

2.1 Committee Implementation and Composition:

The Ad-Hoc Committee to Address Community Housing Needs was established on May 24, 2023 with the passage of Resolution 2023.05.24 – 084 by Dover City Council. The Committee was established with the purpose of conducting and analyzing community feedback and reviewing relevant data, with the ultimate goal of recommending long-term strategies to City Council and the City Manager to encourage and incentivize thoughtful development that meets the needs of residents of all incomes, ages, and abilities. In order to ensure a holistic analysis of the issue, the Committee was established with a clearly defined composition intended to ensure greater diversity of expertise and experience. Members of the Committee were subsequently appointed to represent a variety of resident and stakeholder interests as outlined below:

- City Council
- Planning Board
- Dover Housing Authority (DHA)
- Community Action Partnership of Strafford County (CAPSC)
- Real Estate Developer
- Employer/Business Owner
- Landlord/Property Manager
- Resident Property Owner
- Resident Renter

Interviews of prospective candidates were conducted by the City Appointments Committee throughout the summer of 2023, with members named and appointed by City Council in October. The Committee held its first meeting on October 31, 2023.

2.2 Housing Navigator:

In October of 2022, the City of Dover was one of five NH communities to be awarded funding (in Dover's case \$250,000) to hire a Community Housing Navigator for a period of approximately two years. This grant award was made possible by the State's reallocation of \$10,000,000 of American Rescue Plan Act (ARPA) funds to create InvestNH, a designated funding source intended to address barriers to development and incentivize new housing production. The City's Housing Navigator was hired in April of 2023 with an initial directive of analyzing the City's demographics and land use regulations, engaging community members and stakeholders on the subject of housing and affordability, and proposing long-term solutions to address the housing needs of the City's residents. To ensure resident oversight and participation in these initiatives, the Planning Department staff proposed the creation of the Ad-Hoc Committee to Address Community Housing Needs, serving as support and staff liaison.

2.3 Additional InvestNH Funding:

The InvestNH Program provided several municipal grant opportunities in addition to the Housing Navigator program. City staff maintained regular contact with the program administrators at both NH Housing and the Department of Business and Economic Affairs (BEA), applying for applicable funding opportunities as they became available. These efforts resulted in additional InvestNH grant awards, totaling \$765,000, from three other programs, as outlined below:

- Municipal Demolition Grant: \$140,000
 - The Municipal Demolition Grant program, administered by BEA, was created to assist municipalities and developers with site preparation expenses for new housing creation and community revitalization. The City applied for these funds in partnership with Dover Coast, LLC to fund the site clearance for the redevelopment of 725-727 Central Ave, a project that includes 17 units of deed-restricted attainable housing.
- Municipal Per Unit Grant: \$560,000
 - The Municipal Per Unit Grant program, also administered by BEA, was established to incentivize municipal planning and permitting practices that resulted in the creation of new affordably priced units. Municipalities were awarded \$10,000 for each qualifying unit within developments meeting the program criteria. Funds received through this program are unrestricted and can be leveraged by recipient municipalities as dictated by their respective legislative bodies. The City of Dover received two awards from this program, detailed below, with the use of funds yet to be determined.
 - The Cottages at Back River Road – \$440,000 awarded in recognition of the 44 units developed by GSD Construction LLC, all of which are price-restricted in perpetuity at Fair Market Rent, as calculated by the Department of Housing and Urban Development (HUD) for the Portsmouth-Rochester area. The development’s price restrictions were the result of the density provisions outlined in the City’s innovative Transfer of Development Rights (TDR) ordinance, which exists to incentivize development in areas with existing infrastructure in exchange for support of conservation initiatives and long-term commitments of affordability.
 - The Old Strafford County Court House - \$120,000 awarded in recognition of 12 units, out of a total of 58, within the redevelopment of the Old Strafford County Court House by Chinburg Properties Inc. These 12 units, representative of 20% of the project’s residential composition, are designated for residents earning 80% or less of the Area Median Income (AMI) for a period of 21 years, with rent amounts not to exceed 30% of 80% of AMI, as calculated annually by NH Housing. These affordability restrictions, along with preservation of the historic building and improvements to nearby public infrastructure, were agreed to as part of a Development Agreement between the City and the developer, in exchange for the application of property tax relief provisions authorized by RSA 79-E for a period of 7 years.
- Housing Opportunity Planning (HOP) Grant: \$65,000
 - The HOP Grant program, administered by NH Housing and PlanNH, was established to assist municipalities with consultant expenses for the review and revision of regulatory policies and practices related to housing and land use. Municipalities were invited to apply for funding for up to three phases of work, Phase 1: Housing Needs Analysis & Planning, Phase 2: Regulatory Audit, and Phase 3: Regulatory Development. The City applied for funding for both Phase 2 and Phase 3 activities, receiving an award of \$65,000 on June 15, 2023. It is worth noting that the program’s success in communities throughout the State

resulted in a temporary shortage of qualified planning consultants, which resulted in significant delays in the City's solicitation efforts. After three bid issuances, the City eventually selected Strafford Regional Planning Commission (SRPC) as the preferred consultant to conduct both the Regulatory Audit and Regulatory Development phases. Work with SRPC, overseen by the SRPC Dover Housing Audit Steering Committee, with additional input from the Ad-Hoc Committee to Address Community Housing Needs, began in February of 2024 and concluded in November of 2024, the findings and deliverables of which will be covered later in this report.

2.4 Housing Needs Survey

Prior to the appointment of members to the Ad-Hoc Committee to Address Community Housing Needs, the City launched an online survey in an effort to establish a baseline of the community's understanding of, and solutions for addressing, the issue of housing affordability and availability. The survey consisted of three free form questions;

1. What do you think is Dover's biggest housing challenge?
2. How would you address that housing challenge?
3. What would more housing look like to you?

This survey was launched to coincide with the Dover 400 Block Party on July 1, 2023, where it was publicized by the Housing Navigator at the City's Planning Booth throughout the event. It was similarly advertised during National Night Out in August and Apple Harvest Day in October. The survey also featured on the websites and newsletters of the City, Chamber of Commerce, and several other local organizations before it closed on October 31, 2023 with 189 responses. The survey responses were provided in full to the Ad-Hoc Committee to Address Community Housing Needs at their initial meeting, also on October 31, 2023. Members were asked to review and analyze responses to identify recurring themes that would be used to direct the Committee's work and areas of focus going forward.

2.5 Three Pillars: Zoning & Regulatory Reform, Community Engagement & Education, and Economic Vitality

The common themes arising from the survey responses indicated that the City faces a lack of available housing options priced within the means of many of its residents. This problem was cited as especially pronounced for those living with disabilities, residents at or below the area median income, older residents on fixed incomes, and those seeking to purchase their first home. To further distill this feedback and prioritize actions, the Committee's own analysis of survey responses highlighted three primary areas of focus, or Pillars, to frame the content of this report:

1. Zoning & Regulatory Reform: It was clear in the survey responses that the primary avenue for addressing these concerns was to review the City's regulations and propose modifications aimed at increasing diverse supply, removing unnecessary barriers to development, and attempting to streamline processes to decrease developer and resident costs.
2. Community Engagement & Education: Responses also highlighted the need for greater community engagement and education on the subject of housing and land use. This was

due to apparent confusion over what was already permissible in the City coupled with persistent misunderstandings about the people most impacted by housing insecurity.

3. Economic Vitality: There was broad recognition of the economic consequences of housing inaccessibility, particularly its effects on workforce retention and local economic activity. Respondents also highlighted the importance of transportation options, walkability, and access to essential services in shaping community resilience and economic vitality.

3. Current State of Affairs Analysis – Existing Conditions

3.1 SRPC Overview and Dover Successes

In 2024, Strafford Regional Planning Commission was tasked with auditing land use policies in Dover and presenting opportunities for growth to address housing needs in the city. The analysis showed that Dover currently provides a wide range of opportunities to encourage the creation of attainable and affordable housing.

The City of Dover’s awarding of the Housing Champion designation in 2024 highlights the effectiveness of the city’s dedication to finding opportunities to address housing needs. The New Hampshire Department of Business and Economic Affairs recognized Dover's commitment to fostering innovative and sustainable solutions to address the state’s housing needs. The city demonstrated its eligibility for the Housing Champion designation by meeting criteria that included encouraging and establishing workforce housing and other housing types that will help continue economic development.

The designation does not come with direct funding; however, it provides Dover with preferential access to state resources including, but not limited to, discretionary state infrastructure funds, to continue the city's efforts in addressing housing challenges that contribute to the overall goal of solving the state’s housing crisis. The state legislature created the voluntary Housing Champion Designation and Grant Program and provided \$5 million in grant funding through RSA 12-O:71-76¹. The NHBEA administers the designation process and related programming.

Dover’s use of tax-incentive programs and land-use policies, such as the State’s Community Revitalization Tax Incentive (RSA 79-E) and Dover’s Transfer of Development Rights Program (TDR) have been used to encourage developments such as The Cottages at River Road by GSD Group and Bellamy Road development by Knox Marsh Development. These developments, their public recognition of innovation, and the partnership required with the city highlights the continued commitment of the city and its local developers to provide innovative and timely solutions to add relevant housing stock for the city.

Within the community and with support from non-profits working in the housing sector, Dover should continue to exhaust all avenues for creating, supporting, and championing housing development. Dover received numerous suggestions and recommendations for the city to address housing needs. The SRPC audit offers opportunities to grow housing stock through ADU’s, new construction, conversions, land use policy changes, other housing types, and financial tools for incentivization. Dover could effectively address many of these proposals through thoughtful coordination of the planning and community development department, city

¹ The NH State Legislative has declined to allocate funding to the Housing Champion Designee grant programs in the upcoming biennium.

council, planning and zoning boards, and a newly created Housing Commission to implement and oversee suggestions for growing housing options in the city.²

The prevailing sentiment through our current state of affairs analysis, as a committee and through the SRPC audit, is that Dover is a leader in the implementation of programs to address the growing housing crisis that affects New Hampshire, however to meet the growing need for our city, we must be vigilant in continuing to manage as well as grow our programs to address housing at all ages, incomes, and abilities.

3.2 Current Housing Landscape, Demographics and Economic Trends

The housing landscape in Dover, as well as the demographic and economic trends, are outlined in detail through the SRPC audit (7.2). Some highlights to note for the issues Dover is facing include:

- City of Dover is in need of at least 1,754 housing units by 2035 to constitute a balanced housing supply, which would accommodate population growth in the city of approximately 1% per year or 10% over the next decade.
- As much as 35% of all households and 44% of renting households pay 30% or more of their household income on housing in Dover, the traditional threshold for a household to be considered “cost-burdened” by housing.
- Dover’s growth has come from in-migration rather than natural growth (where births outpace deaths).
- 7.62 square miles or 26.12% of the city, is deemed “developable.”

3.3. Regional Dynamics: Dover vs Strafford County

Dover exhibits a notably different housing landscape compared to Strafford County as a whole. While 67% of county residents own their homes and 33% rent, Dover presents a nearly even split, with only 52% homeowners and 48% renters. This higher proportion of renters, coupled with a median rent that is 26% higher than the county average, underscores the heightened housing cost burden many Dover residents face.

Although progress has been made in improving housing quality—such as reducing the number of homes lacking basic plumbing—structural gaps in affordable housing remain. One key difference lies in the availability of mobile home parks. Unlike neighboring towns such as Rochester and Farmington, where mobile home parks are more prevalent and serve as a crucial source of affordable housing, Dover has only a few such options — and higher lot fees often limit their affordability. As a result, residents in search of lower-cost living arrangements are often forced to relocate outside the city, contributing to displacement and weakening community ties.

² <https://nhfpi.org/blog/multiple-affordable-housing-barriers-adversely-impact-communities-adding-housing-expands-tax-base-beyond-key-costs/#:~:text=A%20confluence%20of%20interrelated%20factors,second%20homes%20and%20short%2Dterm>

This regional imbalance suggests an opportunity for Dover to invest in housing solutions that are both affordable and community-centered. By diversifying its housing stock and aligning more closely with the needs of its residents, Dover can enhance both housing equity and community resilience in the face of growing economic pressures.

3.4 Populations of Concern

Through both quantitative and qualitative data points and evidence, the following populations were found to be at a higher risk of housing insecurity.

- **Unhoused/Experiencing Homelessness:** a growing population of currently unhoused people live in Dover and experience hardship due to their lack of stable housing. (In 2025, the annual Point-in-Time count, a HUD report to estimate homelessness, found 119 unsheltered individuals in Strafford County.)
- **Developmentally Delayed:** adults, and soon-to-be adults who are reliant on their guardians and/or other social services to assist with care are at a higher risk of housing insecurity due to loss of guardian, limited social services, and limited self-sufficiency.
- **Disabled/Differently Abled-bodied:** individuals with mobility impairments can be housing insecure due to the lack of housing option available that meet their needs for self-sufficiency.
- **“Missing Middle”:** households that earn too much to qualify for traditional subsidized housing, yet have difficulty finding housing and struggle to afford market-rate rents. This group includes essential workers such as teachers, healthcare professionals, and first responders, often referred to as the workforce.

These populations are not all encompassing of the groups of people deeply affected by lack of affordable housing. However, it is important to note that the shortage of housing is impacting them in a disproportionate way due to lack of other options with transportation and or accessibility restrictions.

3.5 Affordability Challenges

Affordability challenges continue to be a large topic in the overall housing crisis in New Hampshire and Dover. According to New Hampshire Fiscal Policy Institute (NHFPI) a confluence of interrelated factors may be contributing to the limited availability of affordable housing in the Granite State, including changing demographics, reduction in housing construction between the early 2000s and 2010s, concerns about local property tax increases, and the increasing number of second homes and short-term rentals in New Hampshire. The state’s housing shortage creates challenges to Granite Staters’ well-being. These challenges include slower economic growth, increased strain on family resources, and loss of housing entirely. As Dover grapples with a housing stock shortage for all populations, including the over-housed who wish to down size, transplants, middle and high-income families, the impact of lack of affordable housing, especially for populations of greatest need, should continue to be an area of concern for policy makers to create policies and programs to increase housing availability.

3.6 Stakeholder Input and Community Engagement

Prior to the establishment of the Ad-Hoc Committee to Address Community Housing Needs and after the Committee's inception, the City's Housing Navigator, with the support of other Planning Department staff, engaged in a variety of activities to solicit resident and stakeholder feedback. This combined 2023-2024 summary highlights the substantial progress made in community engagement, policy development, and regional housing advocacy in Dover. Key takeaways and impact from community engagement include:

- Expanded public engagement through events, surveys, and community discussions, increasing awareness of housing challenges.
- Strengthened partnerships with housing organizations, financial institutions, and policymakers to advance attainable housing efforts.
- Implemented zoning reforms to encourage housing development and accessibility.
- Launched financing programs and studies to address housing affordability, ADU financing, and lead safety challenges.
- Established a city-wide ad-hoc Housing Committee to consider long-term housing strategies.

3.7 Areas for Improvement & Proposed Plans

Several housing initiatives intended to increase the supply of available housing, and, in turn, affordability have been implemented in the State of New Hampshire since 2023. The implementation of the [Housing Champion Program](#), as enacted in 2023, made \$5 million dollars in grant funding available to municipalities that voluntarily meet several requirements including zoning and land use ordinances that support increases in workforce housing. The City of Dover was designated a Housing Champion in 2024, in recognition its ongoing commitment to addressing housing needs through proactive planning and forward-thinking policy initiatives.

There were also [several housing law changes](#) during the 2024 Legislative Session to increase the amount of available housing, including reduced barriers to housing construction and time for approvals. Changes included potential tax incentives for owners and developers who convert office space into residential space, including mixed-use buildings, easing parking space requirements for certain types of units, fire code exceptions for buildings with four or fewer units, and the creation of housing opportunity zones.

New Hampshire Housing is working to reduce misconceptions associated with affordable and workforce housing through their "[Housing Fact or Fiction](#)" series, including highlighting multiple reports that found no evidence that increases in workforce and affordable housing result in influxes of children who cause local property tax increases to fund schools. The series highlights that many people have lived, or currently live, in workforce housing, but do not realize they do; affordable housing and workforce housing were not commonly used historically because most housing was affordable to Granite Staters who were employed. The Workforce Housing Coalition of the Greater Seacoast continues to work with businesses to encourage public-private partnerships and direct employer investment in providing housing for their employees.

NHFPI notes that without additional investments and enhanced understanding of effective and sustainable policies that support housing access, more New Hampshire residents may struggle to afford to live, work, and thrive in the Granite State.

Dover received numerous suggestions and recommendations for the city to address housing needs. The SRPC audit offers opportunities to grow housing stock through ADU's, new construction, conversions, land use policy changes, other housing types, and financial tools for incentivization. Dover could effectively address many of these proposals through thoughtful coordination of the planning and community development department, city council, planning and zoning boards, and a newly created Housing Commission to implement and oversee suggestions for growing housing options in the city.³

4. Key Issues Identified by the Committee

4.1 Barriers and Pathways to Affordable Housing

Development of affordable housing in Dover involves a complex interplay of economic, regulatory, and community factors. In order to ensure thoughtful development of housing for residents of all ages, incomes, and abilities, we must first understand both the barriers and pathways to affordable housing.

Economic realities represent the greatest barriers to affordable housing in Dover. According to the NH Fiscal Policy Institute, rental prices in Dover have surged significantly in recent years, up nearly 32% between 2020-2024⁴. It remains extremely challenging for low- and moderate-income households to find affordable units. Research also reveals “the missing middle,” those who earn 80% or more of the Area Median Income (AMI) whose incomes are slightly too high to qualify for subsidized units-- but still do not earn enough to afford market priced homes. Overall inventory of affordable units is low, with insufficient new construction to meet the need; with high inflation and a surging economy, developers are hesitant to build low-margin affordable units when market-rate units offer a much stronger return on investment.

Developers also point to regulatory and policy barriers as impediments to affordable housing development. While Dover's local zoning laws are among the most progressive and forward-thinking in the State of New Hampshire, local restrictions and policies limit where affordable units can be built. This compounds when lengthy and costly discretionary approval processes for new developments are considered, as these add to construction costs and delay housing production. Limited funding for affordable housing initiatives and restrictive land-use policies hinder progress, which combined with community opposition to higher-density or low-cost housing developments can slow or block projects, despite efforts to educate residents on the benefits of such initiatives. Affordable housing projects that push the limits of allowable zoning in pursuit of greater density risk angering neighbors, whose collective action as NIMBYs (Not In My Backyard) can deter, delay, or halt further development of affordable housing.

³ <https://nhfpi.org/blog/multiple-affordable-housing-barriers-adversely-impact-communities-adding-housing-expands-tax-base-beyond-key-costs/#:~:text=A%20confluence%20of%20interrelated%20factors,second%20homes%20and%20short%2Dterm>

⁴ <https://nhfpi.org/blog/new-hampshire-rental-costs-continued-to-rise-in-early-2024-increasing-impacts-on-tenant-household-budgets/>

Developing the pathways to enable affordable housing requires innovative development strategies and persistent engagement by developers, policy-makers, and citizens alike:

- Redevelopment or adaptive reuse projects (e.g., apartments at Tuttle Square, Washington Street Mill, Bellamy Mill Apartments, the Orpheum, etc.) demonstrate how repurposing underutilized buildings can create affordable units while preserving historical features.
- Innovation in existing spaces is another pathway to affordable housing.
- Dover has also promoted additional dwelling units (ADUs) as a way to increase housing supply.
- New financing programs, such as second-lien loans offered by Kennebunk Savings Bank, can help residents build ADUs affordably.
- Other housing types that have fallen out of favor, such as single-room occupancy (SROs), are also options; SROs are a type of low-cost housing with small, furnished single rooms for dwelling, with shared bathrooms and communal kitchens.

Dover's willingness to take on policy and regulatory reforms has also enabled development of affordable housing.

- By allowing "by-right" development of multi-family housing in certain zones, Dover has helped reduce regulatory and cost barriers by eliminating lengthy approval processes that would otherwise derail these projects.
- Dover's use of inclusionary zoning programs is also commendable-- offering incentives (density bonuses, variances, conditional use permitting) for developers who include affordable units in their projects has encouraged more development of both affordable and market-priced units. Increasing the overall inventory of housing is essential to ensuring all residents have appropriate housing throughout their lifetimes.

Another pathway exists through community engagement and education initiatives.

- By engaging community members as early as possible in the planning process, developers build trust and support for affordable housing projects, particularly when targeting distressed, blighted, or problem properties for redevelopment.
- Collaborative efforts with public-private partnerships between city officials, developers, and financial institutions are also essential pathways that help address barriers to housing development collectively.

If economic realities are one of the greatest barriers to affordable housing, the use of all available financial tools and creative financing models is the pathway to enabling its creation. This means using all state and local funding sources to make projects financially viable, using creative financing models and programs that allow homeowners to finance ADU or affordable unit construction to offer cost-saving opportunities for expanding housing options.

In summary, while Dover faces significant barriers to affordable housing-- high costs, restrictive zoning, and limited funding—there are pathways to enable development, like redevelopment and adaptive reuse projects; policy reforms; innovative financing tools; and community collaboration. By leveraging creative solutions, policy makers can ensure thoughtful development of housing for residents of all ages, incomes, and abilities.

4.2 Zoning and Land Use Policies

In this section we review Dover's current zoning and land use policies:

The City of Dover has four Chapters regarding land use policy, including housing policy in their Code. These include Chapter 101 (Manufactured Home Parks), Chapter 153 (Site Review Regulations), Chapter 157 (Land Subdivision Regulations), and Chapter 170 (Zoning). Each year, the Planning Board (and in the case of Zoning, the City Council) reviews potential amendments to these Chapters to ensure the strategic plan, master plan, Council goals, and state statute are being followed.

Over the past several years, the City has been very active in responding to issues of housing. Since 2021, the Planning Board and City Council approved additional Zoning Amendments to reduce barriers to housing availability including:

- Allowing smaller homes to be built, without zoning relief, on lots smaller than 5,000 sf;
- Allowing more than one ADU, if the additional ADU is HUD rent restricted;
- Allowing conversion of single-family homes to two family homes, by right, in all single family zones if the home looks and operates like a single family home;
- Allowing new construction of two-family homes in the R-12 and R-40 single family districts;
- Removing the dimensional requirement for conversion of a two-family home in the urban multifamily district into a 3 or 4 family by special exception if the owner agrees the new units will follow HUD rent restrictions.

A non-Zoning action was to incorporate allowances for additional tax credit relief under the Community Revitalization Tax Credit Program for mixed use buildings downtown, if there are HUD rent rate units included.

As already noted, in 2023 and 2024, the City partnered with SRPC through the InvestNH Housing Opportunity Program (HOP), to do a regulatory audit of the zoning code and other land use regulations to look for opportunities to create additional density in the City. A full report was provided to the Housing Committee and amendments will start being recommended in 2025.

Currently, Dover allows multi-family housing in over half of the City, manufactured housing in most residential areas, a variety of densities throughout the city such as 1 unit per 2,000 s.f. of lot size in "urban" areas and 1 unit per 40,000 s.f. in "rural" areas, as well as rooming houses in the urbanized areas. Dover also incentivizes attainable housing through a Transfer of Development Right's Ordinance, which allows property owners to purchase density from lots elsewhere in the City. There are a variety of options such as some homes being size restricted, or allowing density increase if rent rates are restricted. Additionally, developers can build above 5 stories in the downtown area if additional units are HUD rent restricted.

Since 2010, the City has increased density by removing density calculation from residential projects downtown, allowing higher density in the Gateways into the Dover or if HUD restricted elsewhere, and allowing commercial/industrial properties to have residential density (1 unit per 2,000 s.f. of commercial building space) within industrial zones for new construction over 40,000 s.f.

For decades, Dover has recognized the value in creating commercial and residential mixed-uses. Within most non-residential zones, and in the Residential/Commercial Mixed Use Overlay district, the community has zoning that allows mixed use buildings, so long as there is commercial on the first floor of the building. This allows both commercial growth and high density residential options in the city such as Pointe Place.

Dover has allowed Accessory Dwelling Units or ADUs since 2010. Dover also allows Customary Home Occupations, which in many cases increases options for live/work. Finally, Dover does not have a “family” requirement for Single Family homes, nor do we prevent private leases between parties for rooms. If the life safety code is met, you may have multiple unrelated people sharing a home, so co-housing or similar tenancy can occur.

Several housing regulation topics are currently being discussed by the City for possible modification:

- **Transfer of Development Rights (TDR):** The Transfer of Development Rights (TDR) program has proven to be a tool for both increasing housing stock and conserving land. The flexibility of the existing TDR ordinance allows for creative design and development, making it a mechanism for addressing Dover’s evolving housing needs.
- **Accessory Dwelling Units (ADUs):** Adjusting the ADU policy could create additional housing opportunities while enabling property owners to contribute directly to housing solutions.
- **Lot Restoration and Adjustments:** Lot restoration has been instrumental in supporting infill development throughout Dover, particularly when benefiting from non-conforming lot status. However, current regulations prevent property owners from applying for a lot line adjustment without forfeiting this status. Policy revisions could allow property owners to seek lot line adjustments that improve lot conformity while maintaining development eligibility.
- **Commercial Land Use and Housing Integration:** Dover could benefit from increased flexibility in commercial zoning requirements.

Additionally, the SRPC audit report included many specific suggestions for addressing city policies to increase housing stock, to encourage affordable housing development, and create programs to better match housing stock with those in need.

1. Accessory Dwelling Units

- Allow a second HUD Fair Market Rental unit in the R-40 District with provisions to maintain the R-40's rural character.
- Eliminate the requirement for dedicated off-street parking if located within walking distance of downtown, public transit or can be accommodated by another acceptable alternative parking solution.

2. Conversion of Existing Dwellings

- Review parking requirements for conversion units to reduce or eliminate if located within walking distance of downtown, public transit or can be accommodated by another acceptable alternative parking solution.
- Allow conversions of up to four units in the RM-U, CWD and HR Districts by right.
- Allow conversions of existing dwelling units in the Office, Hospital, and Little Bay Waterfront Districts.

3. New Two Unit Dwellings

- Allow two-family dwellings by right in the R-40 District with provisions to maintain R-40's rural character.

4. New Three – Four Unit Dwellings

- Allow 3-4 family dwellings in the H and R-12 Districts.
- Update the Special Exception and Conditional Use Permit criteria in RM-U and HR Districts, including a review of parking and setback requirements.
- In the R-40 District, allow by Special Exception (with existing density of 40,000 sf per unit) in areas with water and sewer or with lot areas that can meet onsite utility requirements.
- Consider a pause on impact fees to encourage new development.

5. New Multi-family Dwellings

- Consider revising the Conditional Use Permit language to clarify standards for ground floor residential units in the CBD General, CBD Mixed-Use and TOD.
- Consider allowing increased heights in the CBD to accommodate additional density.
- Incentivize the building of ADA-compliant units, with additional incentives for those who specialize in affordable housing and/or supportive housing for those with disabilities.

6. Other Development Types

- The City could consider allowing Emergency Shelters through Conditional Use Permit or Special Exception, possibly along Routes 108 and 155 (in the CBD, C & G zones).
- Include a sample or example yield calculation for Transfer of Development Rights
- Consider modifications to better support attainable (price-restricted) homes for purchase
- Consider further reducing the minimum lot size for RCM with TDR.
- Allow developments with HUD Fair Market Rental units to correspondingly reduce the commercial percentages required in the RCM overlay.
- Consider reviewing the RM-U and Office districts lot sizes so more lots are in conformity.
- Consider relaxing the non-conforming lot regulations in these districts to allow for more infill.

7. Housing Opportunity Zone

- The City could consider incorporating the HOZ overlay into the TDR, RCM, or Open Space Regulations to incentivize the development of affordable housing.

For additional examples to expand zoning options, see the SRPC recommendations in the appendix. These examples were developed by SRPC and are provided to inform local discussions.

4.3 Homelessness and Vulnerable Populations

The housing challenges in Strafford County are both acute and multifaceted, placing a significant burden on vulnerable populations, including individuals facing homelessness and housing insecurity. While Dover-specific data is not readily available, the figures presented below reflect housing issues across the entire county. Collecting and analyzing more localized data would enhance the ability to develop targeted and effective housing solutions tailored to the Dover community.

- Cost-burdened households—defined as those spending more than 30% of their income on housing—represent 31.87% of households in the county, a higher rate than the state and national averages. Renters are disproportionately affected, with 49% of renter households classified as cost-burdened. For homeowners, 34% of those with mortgages and 21% without mortgages fall into this category. High housing costs are compounded by a severe shortage of affordable units; less than 3% of the housing stock is priced below an affordable rent compared to 14% statewide, while vacancy rates remain at an all-time low of 1.4%.
- Housing quality also poses significant challenges. Over 31% of occupied housing units in Strafford County have at least one substandard condition, such as inadequate plumbing or kitchen facilities, overcrowding, or high housing costs relative to income. This trend, combined with higher rates of cost-burdened households and low vacancy rates, places additional pressure on residents, especially those with limited financial resources.
- Homelessness remains a pressing concern, with the number of people experiencing homelessness consistently outpacing the 170 shelter bed capacity for all of Strafford County. The Willand Pond Emergency Warming Center served 136 unique Individuals over the course of the 24-25 season. According to the NH Coalition to End Homelessness, these individuals are often at higher risk of health complications and mortality due to hazardous living conditions and limited access to care. While housing authorities in Dover, Rochester, and Somersworth manage Housing Choice (Section 8) Vouchers and other affordable housing programs, waiting lists for assistance extend up to three years, leaving many residents without immediate support. Expanding affordable housing options and addressing systemic barriers to stable housing are critical to improving outcomes for the region’s most vulnerable populations.

4.4 Workforce Housing Needs

Workforce housing is defined as housing affordable to households earning between 60 and 120 percent of area median income (AMI). Workforce housing is an essential resource that provides housing options for middle-income earners, like police officers, firefighters, teachers, health care workers, retail and service economy workers, and so on. These professions earn wages that often don’t equal the costs of market-rate housing in their communities, which is crucial for maintaining a stable workforce and a healthy local economy. Households who need workforce housing may not always qualify for housing subsidized by the [Low-Income Housing Tax Credit](#)

(LIHTC) program or the [Housing Choice Vouchers](#) program (formerly known as Section 8), which are two major programs in place for addressing affordable housing needs.

As Dover's economy has grown, rents and mortgages have grown as well—but wages have not, and a large portion of Dover's workforce is priced out of nearby residences and must commute from other municipalities. This unravels the civic and social fabric by taking people's most precious commodity—their time—as lengthy commutes pull people away from their families, and deter their participation in civic, political, and community events. To mend this condition, we must make it possible for people at all income levels to work and live in Dover.

One workforce housing solution is employer-assisted housing (EAH). EAH programs can close the renter and homeownership affordability gap and allow workers to rent apartments and/or purchase homes in the communities they serve. In collaboration with local businesses, Dover should explore ways to raise awareness of EAH programs among employers, lenders, and community groups as a way to effectively leverage public and private funds to address housing affordability challenges and community revitalization.

4.5 Impact of Short-Term Rentals

Seasonal or vacation homes may also reduce available housing units. National 2020 estimates from the U.S. Census Bureau suggest seasonal units may constitute [approximately half of vacant housing](#) nationwide. In New Hampshire, the average rate of seasonal, recreational, or occasional use housing in 2020, the most recently available data with reliable municipal-level estimates, was estimated to be [8.8 percent](#), but at a municipal level, Dover was estimated to be at less than 1%.

While the use of seasonal or vacation homes is not a significant problem in Dover today, it will be important to ensure future housing policies account for the negative impacts that short term rentals can have on a community and to avoid them taking hold in Dover.⁵

⁵ <https://nhfpi.org/blog/multiple-affordable-housing-barriers-adversely-impact-communities-adding-housing-expands-tax-base-beyond-key-costs/#:~:text=A%20confluence%20of%20interrelated%20factors,second%20homes%20and%20short%2Dterm>

5. Recommendations Related to the 2035 Community Vision – Pillar 4 Housing and Vision Elements

Goal - Pillar 4-1: Housing is affordable, and attainable to a variety of individuals, families, and households at a range of income levels.			
Deliverable	Timeline	Responsibility	Impact
Establish a Housing Commission in Dover, NH to address the city’s current and future housing needs. The commission will create a comprehensive housing policy for the city and focus on strategies to ensure affordable, accessible, and sustainable housing options for all residents while supporting economic growth and community well-being.	End of 2025	City Council	<p>Assess Housing Needs: Conduct a comprehensive assessment of current housing conditions, affordability, and future housing demand.</p> <p>Policy Development: Develop recommendations for housing policies that align with the city’s Master Plan and long-term growth objectives.</p> <p>Community Engagement: Create opportunities for residents, stakeholders, and businesses to participate in the housing dialogue.</p> <p>Advocate for Funding: Identify and pursue funding opportunities, such as state and federal grants, for housing development and preservation.</p>
Use available data on housing (inventory, pricing and affordability needs assessments, etc.) to determine concrete needs for Dover’s housing stock, and then apply that data to drive policies that encourage development or reuse of the most-needed types housing.	Annual reporting and analysis; Biennial needs assessment	<p>Housing Planner (data aggregator)</p> <p>Housing Commission (recommends policy)</p>	<p>Planning Dept uses data to drive developer incentives and shape zoning policies, influencing developers to build most-needed types of housing.</p> <p>Annual Out of Reach Report, Paycheck to Paycheck Database, State/local data on development</p>

Goal - Pillar 4-1: Housing is affordable, and attainable to a variety of individuals, families, and households at a range of income levels.

Deliverable	Timeline	Responsibility	Impact
Continue to offer an affordable component to all TDR applications. Offer increased density for affordable, workforce, and attainable units. Incentivize development for affordable/attainable priced homes (price restricted) for purchase. Reduce lot sizes and frontage requirements. Plans w/ greatest affordability are offered the greatest incentives.	NLT 2026; review annually, assess w/ biennial Housing Needs Assessment	Housing Commission Planning Dept Planning Board Dover City Council	Infrastructure costs are reduced through additional density. Developers build more affordable options w/ increased market rate unit density. Single Family Home construction often includes ADUs deed-restricted to HUD FMR rents. RSA 673:10 City Code, Ch 153, 157, 170
Relax ADU regulations to allow more flexibility.	End of 2025	Planning Dept Planning Board City Council	Improved affordability for current residents, especially those on fixed incomes, to be able to remain in remain in their homes with rental income either from the ADU unit or the main house. Home purchasers can qualify for a mortgage with anticipated ADU rental income and thus afford to purchase a home in Dover.
City of Dover to explore developing a housing assistance program for police, firefighters, teachers and other city employees in order to attract and retain quality candidates for Dover’s open positions.	End of 2026	Housing Commission City Council	Dover has fully staffed Police, Fire and School Departments and can more easily attract quality candidates when openings do occur.
Conduct a Comprehensive Needs Assessment for Dover: The assessment will identify current and future housing needs, with a specific focus on underserved and vulnerable populations, and	Mid 2026	Planning Department	Analyze the current housing inventory, affordability, and gaps. Identify Vulnerable Populations: Highlight the needs of underserved groups such as low-income households, seniors, individuals

Goal - Pillar 4-1: Housing is affordable, and attainable to a variety of individuals, families, and households at a range of income levels.

Deliverable	Timeline	Responsibility	Impact
<p>provide data-driven recommendations to inform housing policies and programs.</p>			<p>with disabilities, and people experiencing homelessness.</p> <p>Forecast Future Demand: Predict housing needs based on demographic and economic trends.</p> <p>Support Strategic Planning: Provide actionable insights to guide the development of housing policies, programs, and funding decisions.</p>
<p>Craft a Balanced Housing Policy to address Dover's housing needs for inclusion in Dover's Master Plan. The goal is to promote equitable, sustainable, and diverse housing solutions that support affordability, accessibility, community growth, and economic development while preserving neighborhood character and environmental sustainability.</p>	<p>End of 2025</p>	<p>City Council/ Planning Board</p>	<p>Incentivize Affordable Housing: Propose tax incentives, density bonuses, or streamlined permitting for developers prioritizing affordable housing units.</p> <p>Develop a landlord incentive program in Dover, NH, that encourages property owners to accept housing vouchers by addressing common barriers such as financial risks and administrative burdens. The program will provide funding for security deposits, offer financial support for damage repairs, and streamline communication and processes to foster positive landlord-tenant relationships and expand affordable housing opportunities.</p> <p>Preserve Existing Housing Stock: Develop programs for the maintenance and rehabilitation of older homes.</p> <p>Conduct workshops, town hall meetings, and surveys to gather</p>

Goal - Pillar 4-1: Housing is affordable, and attainable to a variety of individuals, families, and households at a range of income levels.

Deliverable	Timeline	Responsibility	Impact
			<p>public input on housing priorities. Collaborate with local organizations, businesses, and housing advocates to ensure broad representation.</p>
<p>Establish public-private partnerships (PPPs) to increase the development and availability of affordable and supportive housing in Dover, NH. These partnerships will leverage the resources, expertise, and capital of both the public and private sectors to address housing challenges while fostering innovation and cost-effective solutions.</p>	<p>Medium-Long Term</p>	<p>City Council/ Planning Board</p>	<p>Expand Affordable Housing: Increase the number of affordable units available for low- and moderate-income residents.</p> <p>Develop Supportive Housing: Provide housing paired with wraparound services for individuals with complex needs, including those experiencing homelessness, seniors, and individuals with disabilities.</p> <p>Leverage Resources: Combine public funding and incentives with private investment to maximize impact.</p> <p>Foster Collaboration: Build lasting partnerships between government, private developers, nonprofits, and community stakeholders.</p>
<p>Identify and study comparable communities across the country that have successfully expanded affordable housing and implemented effective programs to alleviate housing shortage. By analyzing best practices, Dover, NH can develop and adapt proven strategies to address local</p>	<p>Medium-Long Term</p>	<p>City Council/ Planning Board</p>	<p>Identify Comparable Communities: Locate cities or towns with similar demographics, economic profiles, and housing challenges to Dover, NH.</p> <p>Document Best Practices: Gather data on successful affordable</p>

Goal - Pillar 4-1: Housing is affordable, and attainable to a variety of individuals, families, and households at a range of income levels.

Deliverable	Timeline	Responsibility	Impact
housing challenges and improve services for vulnerable populations.			housing initiatives and homelessness alleviation programs. Assess Transferability: Evaluate which strategies can be adapted to Dover’s unique needs and constraints. Inform Local Policies: Provide actionable recommendations based on proven models.
Explore modification to HUD restricted housing to include purchase option.	Mid 2026	Planning/ Housing Commission	Expands options for affordable home ownership.

Goal – Pillar 4.2. Diversity of housing options are available, including single family and multi-family homes, and safe, well-maintained rental units.

Deliverable	Timeline	Responsibility	Impact
Approved plans are consistent with Dover Master Plan, reviewed to ensure inclusion of visual attractiveness; cohesion and connectivity throughout the entire city (walkability, bike lanes, public transit); thoughtful growth; and protecting and enhancing a vibrant urban core along with its surrounding residential neighborhoods, business districts, and rural residential, agricultural, and open lands.	Jan 2026	All Boards Housing Commission Planning Dept TRC Planning Board	Dover’s development pleases residents, contributing to a more cohesive, visually appealing, and well-connected city. Ensures walkability, expanded bike lanes, and accessible public transit are prioritized, enhancing mobility and connectivity for all residents. Thoughtful growth strategies support a vibrant urban core while preserving the character and vitality of surrounding residential neighborhoods, business districts, and rural open spaces.

Goal – Pillar 4.2. Diversity of housing options are available, including single family and multi-family homes, and safe, well-maintained rental units.

Deliverable	Timeline	Responsibility	Impact
			<p>Promotes a balanced, sustainable city that reflects community values and supports long-term quality of life.</p> <p>RSA 673:10</p> <p>City Code, Ch 153, 157, 170</p>
Explore using fines from Code enforcement violations to contribute to housing related funds.	Medium-Long term	Housing Commission City Council	Offers a locally controlled revenue stream to support affordable housing development, enhancing long-term housing stability efforts.

Goal – Pillar 4.3. Housing types are interspersed to foster neighborhoods that are multigenerational and socioeconomically diverse.

Deliverable	Timeline	Responsibility	Impact
Encourage a mix of housing stock by enabling special exceptions for mixed-styles of housing, with multifamily buildings and single-family homes side-by-side in projects of certain sizes.	Jan 2026	All Boards Housing Commission Planning Dept TRC Planning Board	<p>A mixture of housing stock in neighborhoods enables a diversity of housing options while maintaining Dover’s unique character. Developers innovate to include greater density and mixed affordability in new developments. Dover’s stock of workforce housing enables residents to live/work/play in their community.</p> <p>RSA 673:10</p> <p>City Code, Ch 153, 157, 170</p>

Goal – Pillar 4.3. Housing types are interspersed to foster neighborhoods that are multigenerational and socioeconomically diverse.

Deliverable	Timeline	Responsibility	Impact
Investigate and identify developers and nonprofits that have been successful in securing funding through the New Hampshire Housing Finance Authority (NHHFA) program for apartment complex developments as seen Rochester and other cities.	Intermediate	Planning Dept or Housing Commission	Identify successful strategies for NHHFA funding Improve future application competitiveness Ensure effective use of public funds Support the development of impactful affordable housing in Dover
Review and analyze Current Manufactured Home Park Codes in Dover.	2026	Planning Dept	Provide informed recommendations for updating Dover’s codes to accommodate modern tiny homes or revamped manufactured home parks, fostering affordable housing solutions and ensuring regulations reflect current housing trends.
Analysis and Evaluation of Single Room Occupancy (SRO) Style Group Living Models as seen in Boston.	2026	Planning Dept or Housing Commission	Provide recommendations for improving or replicating the model, considering factors such as structured self-sufficiency support, resident participation, space utilization, and program effectiveness.
Review Design Evaluation of Apartment Buildings with Ground-Level Storefronts and ADA Apartments.	Long Term	Planning Dept AND Housing Commission	Evaluate the design’s effectiveness in balancing residential and commercial needs, enhance accessibility for ADA residents, and provide actionable recommendations for optimizing and replicating this mixed-use model in future developments.
Review incentives for building housing units with a wide mix of incomes (Low-to moderate Income) to achieve Housing Integration.	Long Term	Planning Dept AND Housing Commission	This structured approach will provide a thorough evaluation of the integration of low-income housing in a multi-story condominium setting, offering insights into its success and

Goal – Pillar 4.3. Housing types are interspersed to foster neighborhoods that are multigenerational and socioeconomically diverse.

Deliverable	Timeline	Responsibility	Impact
			potential for wider application in future housing developments.

Goal – Pillar 4.4. We are supporting varying housing needs including availability of one-level housing, assisted living, and long-term care options to meet the needs of residents of all ages and abilities.

Deliverable	Timeline	Responsibility	Impact
Offer the greatest possible incentives for accessible and supportive housing developers. Use all legal, financial, and planning tools to promote ADA-compliant, single-story, accessible and “ADA-ready units” development. Offer incentives for mixed use multi-family units with assisted-living, long-term care, or memory care facilities in the same neighborhoods.	2026; review annually, assess w/ Biennial Housing Needs Assessment	Housing Commission Planning Dept Planning Board Dover City Council	Supportive and accessible housing development measurably increases. Developers innovate to offer accessible and supportive multifamily units, and single-story accessible homes, in neighborhoods with mixtures of multifamily and single-family units; increased development of assisted, long-term, nursing, and memory care facilities. RSA 673:10 City Code, Ch 153, 157, 170

Goal – Pillar 4.5. Housing and property taxes are affordable to older residents on fixed incomes seeking to age in place in Dover.

Deliverable	Timeline	Responsibility	Impact
Develop, enhance or expand Senior Property Tax Relief Program specifically for older residents on fixed incomes.	End of 2025	City of Dover Tax Assessor's Office, Senior advocacy groups, local Nonprofits	Reduces the financial burden of property taxes, allowing seniors to remain in their homes.

Goal – Pillar 4.5. Housing and property taxes are affordable to older residents on fixed incomes seeking to age in place in Dover.

Deliverable	Timeline	Responsibility	Impact
Create Affordable Senior Housing Development Incentives: Encourage the development of affordable, age-friendly housing units through zoning incentives and public-private partnerships.	Intermediate	Dover Planning and Zoning Departments, Private Developers, State Housing Agencies	Expands affordable housing options tailored to older residents’ needs. Ensure proximity to healthcare, public transit, and community amenities. Provide density bonuses, tax abatements, or expedited permitting for developers building senior housing.
Establish "Aging in Place" Home Modification Grant Program: Create a grant or low-interest loan program to assist older residents in making their homes more accessible and energy-efficient.	Intermediate	Dover Community Development Office. State and Federal Housing Programs (e.g., NHHFA, Local Charities	Improves safety, comfort, and affordability, enabling seniors to age in place. Funding for modifications such as ramps, grab bars, stairlifts, and weatherization improvements. Partnerships with local contractors for affordable services.

Goal – Pillar 4.6. Housing in the downtown area is available for walkable, car-less living.

Deliverable	Timeline	Responsibility	Impact
Explore options to address “last mile” deficiencies.	Medium-Long term	Housing Commission	Increases access to jobs, education, healthcare, and essential services.
Consider incorporating elements of “15-minute cities” to enhance neighborhood livability.	Medium-Long term	City Council/ Zoning Department	Reduces environmental impact, improves quality of life, and promote equity by ensuring that all residents — regardless of income or background — have convenient access to daily necessities.

Goal – Pillar 4.7. Large single-family housing can be converted into multi-family housing where appropriate.

Deliverable	Timeline	Responsibility	Impact
Consider expansion to Allow 2-4 family units by right in the R-40 district with provisions to maintain R-40's rural character.	2026	Planning Board	Building density and adding units, without impacting rural character.

Goal – Pillar 4.8. Housing is available to adults with disabilities.

Deliverable	Timeline	Responsibility	Impact
Use all legal, financial, and planning tools to promote ADA-compliant, single-story, accessible, and “ADA-ready units” development. Provide incentives for accessible and supportive housing developers.	2026; review annually, assess w/ Biennial Housing Needs Assessment	Housing Commission Planning Dept Planning Board Dover City Council	Supportive and accessible housing development measurably increases. Developers innovate to offer accessible and supportive multifamily units, and single-story accessible homes, in neighborhoods with mixtures of multifamily and single-family units. Increased development of assisted, long-term, nursing, and memory care facilities. RSA 673:10 City Code, Ch 153, 157, 170

Goal – Pillar 4.9. High quality healthcare and specialists, including behavioral and mental healthcare, are accessible and available to all community members.

Deliverable	Timeline	Responsibility	Impact
City of Dover to develop a housing assistance program for private employers in order to attract and retain quality candidates for regional open positions.	End of 2026	City of Dover Local coalitions and housing partners	Dover has adequate workforce can more easily attract quality candidates when openings occur.

Goal – Pillar 4.10. Low-barrier shelter and support services are available and utilized by people experiencing housing insecurity and homelessness.

Deliverable	Timeline	Responsibility	Impact
Establish/Expand Low-Barrier Shelters: Develop or enhance shelters that prioritize access by minimizing entry requirements, such as sobriety, income, or ID.	Short term	Shelter providers, Municipal governments, Continuum of Care (CoC) organizations	Increased access to safe, temporary housing for individuals and families, leading to a reduction in unsheltered homelessness.
Enhance Support Services Integration: Provide wraparound services, including case management, mental health support, substance use treatment, job training, and healthcare, directly at shelter sites or through partnerships.	Ongoing	Shelter providers, social service agencies, State agencies (e.g., NH Department of Health and Human Services), community partners	Improved stability and pathways to permanent housing for shelter residents.
Community Outreach and Awareness Campaigns: Educate communities and potential service users about the availability and benefits of low-barrier shelters and services.	Short Term, Ongoing	CoC organizations, local housing advocacy groups, Media partners, local governments	Increased utilization of shelters and reduction of stigma around homelessness.

Goal – Pillar 4.10. Low-barrier shelter and support services are available and utilized by people experiencing housing insecurity and homelessness.

Deliverable	Timeline	Responsibility	Impact
<p>Measure and Track Outcomes: Develop metrics to monitor shelter usage, housing placement rates, and individual outcomes post-shelter stay.</p>	<p>Short Term, Ongoing</p>	<p>Shelter operators, CoC data teams, Academic or Research Institutions, Funders</p>	<p>Evidence-based improvements in service delivery and funding allocation.</p>
<p>Expand Funding Sources: Advocate for increased funding from public and private sources to sustain and scale low-barrier shelters and services.</p>	<p>Immediate to Short Term, Ongoing</p>	<p>Nonprofit Organizations, Municipal Governments, Philanthropic Organizations, State Legislators</p>	<p>Long-term sustainability of low-barrier shelters and associated services.</p>
<p>Create sanctioned campgrounds for homeless individuals in Dover, NH. These campgrounds will provide essential services, including showers, laundry facilities, garbage collection, and transportation, offering a safe and dignified living environment while facilitating access to supportive resources and pathways to permanent housing.</p>	<p>Intermediate</p>	<p>City Council/ Nonprofit organizations</p>	<p>Provide Safe Shelter: Offer a secure and designated space for homeless individuals to reside temporarily.</p> <p>Improve Quality of Life: Ensure access to basic amenities like hygiene facilities and waste management.</p> <p>Connect to Resources: Provide transportation to facilitate access to social services, healthcare, and employment opportunities.</p> <p>Promote Community Well-being: Reduce unauthorized encampments and their associated impacts on public spaces and safety.</p>

Goal – Pillar 4.10. Low-barrier shelter and support services are available and utilized by people experiencing housing insecurity and homelessness.

Deliverable	Timeline	Responsibility	Impact
Create respite beds in Dover, NH, designed to provide short-term, safe, and supportive accommodations for individuals experiencing homelessness who are recovering from illness, injury, or medical treatment. Respite beds bridge the gap between healthcare services and permanent housing, ensuring vulnerable individuals receive the care and rest they need to recover and rebuild stability.	Medium-Long term	City Council/ Planning	<p>Improve Health Outcomes: Provide a safe space for recovery after medical care, reducing readmissions and emergency room visits.</p> <p>Support Vulnerable Populations: Offer services tailored to the needs of medically fragile individuals experiencing homelessness.</p> <p>Integrate Services: Facilitate access to healthcare, case management, and housing support.</p> <p>Relieve Healthcare System Strain: Reduce the burden on hospitals and emergency services by providing an appropriate care setting.</p>

Goal – Pillar 4.11. Creative housing solutions, incorporating the ‘housing first’ model of shelter and case management, that meets the needs of residents experiencing homelessness or housing insecurity.

Deliverable	Intermediate	Responsibility	Impact
Expand Short-Term Rental Assistance Programs: Increase funding and accessibility to short-term rental assistance for individuals and families facing eviction due to income loss or unforeseen financial hardship.	Short Term, Ongoing	Local housing authorities, CAPSC, City Welfare offices	Prevent evictions and reduce homelessness by helping households maintain their housing. Maintaining housing is more cost-effective than rehousing individuals.
Establish Landlord Education and Support Program: Implement educational resources and training for landlords to identify early	Short term	Local housing authorities, CAPSC, City Welfare offices	Educate landlords on eviction prevention strategies and resources to support tenants, stabilizing households and reducing evictions.

warning signs of tenant struggles, communicate effectively, and collaborate with social services.			
Expand Homeless Prevention Services and Record-Clearing Clinics: Broaden the scope of services addressing the root causes of homelessness, including assistance with clearing criminal records and providing tailored case management.	Ongoing	Local housing authorities, CAPSC, Police Department, City Welfare offices, Legal Aid	Provide families with resources to remain housed, reduce barriers to housing for individuals with criminal records, and promote long-term self-sufficiency.

Goal – Pillar 4.12. Collaborative public and private partnerships address homelessness and housing needs in Dover, including supportive resources and specialists within local government and departments.			
Deliverable	Intermediate	Responsibility	Impact
Dover should establish and fund a Land Trust to provide appropriately located land for development of affordable and low-income housing.	Long term	City Council/ Planning Department	Creates a stable, community-controlled mechanism for preserving land for affordable housing. Ensure development occurs in appropriate, well-connected locations—close to jobs, schools, and transit, advancing equity and access.
Local landlords ensure that those awarded vouchers have a choice of affordable, accessible, conveniently located living units of various sizes.	Medium Term	Planning Dept, Housing Commission, Housing Authority, CAPSC	Offers attainable housing options for families of diverse income levels, enabling residents to live in communities that align with their preferences and meet their housing needs.

Goal – Pillar 4.12. Collaborative public and private partnerships address homelessness and housing needs in Dover, including supportive resources and specialists within local government and departments.

Deliverable	Intermediate	Responsibility	Impact
Determine next steps with the SRPC inventory of buildable large tracts of land that are buildable	Medium to Short Term	Strafford Regional Planning & Planning Dept.	Include landowners in the long term planning of housing, schools, recreation and open space in the city.
Bring together local developers to discuss their financial needs and building code restrictions with local employers (hospital, restaurants, retail, schools) sharing the housing needs and support service needs (medical, child care, transportation) required to attract employees.	Medium Term	Housing Commission	Provide “cooperative” housing development of affordable and workforce housing apartments and condominiums to allow employees to live near where they work, and support services are available and convenient to home and work.
Conduct a series of group discussions, round tables, think tanks with local professionals (local housing developers, landlords, property managers, assisted housing agencies, social service providers, municipal and county welfare officials) and seek their opinions on how best to deal with homelessness and how to best build quality affordable housing.	Immediate to Short Term, Ongoing	Planning Dept, Housing Commission, Housing Authority, CAPSC	Consider the advice of professionals dealing with housing concerns every day. Develop new relations and possibly create new partnerships.
Hire a full-time, dedicated housing grant writer to secure funding for affordable housing development, supportive housing programs, and other housing-related initiatives in Dover, NH. A dedicated grant writer will enhance the city’s ability to identify, apply for, and	Short-term (1 st year)	City Council/City Manager	Increase Funding: Secure federal, state, and private grants to address Dover’s housing needs. Support Housing Development: Provide financial resources for creating affordable and supportive housing.

Goal – Pillar 4.12. Collaborative public and private partnerships address homelessness and housing needs in Dover, including supportive resources and specialists within local government and departments.

Deliverable	Intermediate	Responsibility	Impact
manage grants, ensuring sustainable financial support for critical housing projects.			<p>Streamline Grant Management: Ensure compliance with grant requirements and improve reporting efficiency.</p> <p>Enhance Collaboration: Work with city departments, nonprofits, and private developers to pursue funding opportunities.</p>

6. Conclusion

6.1 Summary of Recommendations

The Ad-Hoc Committee to Address Community Housing Needs has conducted extensive research, stakeholder engagement, and policy analysis to develop strategic recommendations that will ensure Dover’s housing landscape remains accessible, affordable, and sustainable. Key recommendations include:

1. Commit to Addressing Housing Needs through City Housing Commission
 - o Creation of standing Housing Commission to oversee affordable housing policy, grant funds, advising of community, and oversight of existing and incoming housing related funding
 - o Serve as an advising body for residents, businesses and developers for a more holistic growth in Dover
 - o Oversight of consistent application of housing related incentives included TDR, 79E, Housing Opportunity Zones, and any other incoming state-wide housing programs
 - o Expected deliverables include yearly update of community impact, creation and oversight of housing opportunity zone mapping, consistent policies of housing incentivization programs, housing champion designation oversight, liaison with Assistant City Planner of Housing & Community Development
 - o Chartered with commission including, but not limited to: A renter representative, a developer representative, a landlord representative, a property owner representative, a representative from DBIDA, a school board member, a representative from the planning or zoning boards, a city council member, with

ex-officio membership from Dover Housing Authority and Community Action Partnership of Strafford County

- Award oversight of the creation and updating of housing related chapters in the master plan including the Land Use Chapter, Community Vision, and possibility of a housing-specific chapter

2. Expand Affordable and Workforce Housing

- Require affordable housing components in new developments.
- Incentivize ADUs, mixed-use housing, and multi-family housing through regulatory adjustments.
- Support creative financing solutions for homebuyers and renters, including workforce housing initiatives.

3. Revise Zoning and Land-Use Policies

- Reduce minimum lot sizes and allow denser housing development in targeted areas.
- Encourage adaptive reuse of underutilized commercial and industrial spaces for residential housing.
- Implement inclusionary zoning policies to ensure a balanced mix of housing options.

4. Address Homelessness and Housing Insecurity

- Expand low-barrier shelters and supportive housing programs.
- Create a housing assistance program to help cost-burdened residents remain in their homes.
- Partner with regional organizations to develop transitional housing solutions.

5. Strengthen Public-Private Partnerships

- Establish Employer-Assisted Housing Programs to retain essential workers in Dover.
- Expand funding for public-private affordable housing projects.
- Work with local landlords to increase participation in Housing Choice Voucher programs.

6. Enhance Community Engagement and Housing Education

- Increase public awareness campaigns on housing policies and affordability solutions.
- Involve local businesses, schools, and community organizations in housing discussions and advocacy.
- Conduct regular housing needs assessments to guide future policy adjustments.

6.2 Call to Action

Dover is at a critical juncture in addressing its housing challenges. The committee urges the City Council, planning officials, business leaders, and residents to work together in implementing these recommendations. The success of these initiatives depends on a unified, citywide commitment to:

- Adopt progressive housing policies that foster economic growth and social equity. Publicly commit to growing housing for all outlined in the community vision and in the upcoming Land Use Master Plan Chapter.
- Prioritize investments in housing infrastructure and support programs for vulnerable populations.
- Engage residents in housing discussions to ensure broad community support.
- Hold developers and policymakers accountable for delivering results that align with Dover’s long-term housing goals.

The committee calls upon city leadership to act with urgency and intention in making these recommendations a reality.

6.3 Next Steps

To ensure immediate progress, the following action items are recommended for 2025 and beyond:

1. City Council Review & Adoption
 - Present this report to the City Council for formal approval.
 - Integrate key recommendations into the City’s Master Plan and upcoming policy decisions.
2. Policy Implementation & Zoning Adjustments
 - Revise zoning and land-use policies in collaboration with the Planning Board including possible implementation of Housing Opportunity Zones.
 - Develop a comprehensive Housing Plan that includes financial and regulatory incentives.
3. Housing Development & Investment
 - Secure state and federal funding for affordable and workforce housing initiatives.
 - Identify and fast-track development projects that align with housing goals.
4. Community Engagement & Education
 - Launch public workshops and informational sessions on housing initiatives.
 - Strengthen partnerships with local businesses, nonprofits, and housing advocates.
5. Annual Housing Progress Review
 - Establish a Housing Commission to oversee progress and report to the City Council annually.

- Continuously evaluate the effectiveness of new policies and make adjustments as needed.

By taking decisive action now, Dover can become a regional leader in innovative, inclusive housing solutions that benefit all residents, businesses, and community stakeholders. The future of housing in Dover depends on our collective commitment to ensuring affordability, accessibility, and sustainability for generations to come.

7. Appendices

7.1 Housing Terms Glossary

- **15-minute Cities:** An urban planning concepts where all essential needs can be accessed within a 15-minute walk or bike ride from a person's home.
- **Accessory Dwelling Unit (ADU):** A secondary housing unit on a single-family residential lot, often used as an affordable housing option or for multigenerational living.
- **Adaptive Reuse:** the process of repurposing old or existing buildings for new uses, different from their original design or function.
- **Affordable Housing:** Housing units affordable to households earning 80% or less of the area median income (AMI), often with costs not exceeding 30% of gross income.
- **Area Median Income (AMI):** The median household income for a region, used to determine eligibility for affordable housing programs.
- **Attainable Housing:** Attainable housing refers to housing that is affordable to moderate- or middle-income households, typically those earning between 80% and 120% of the Area Median Income (AMI). Unlike affordable housing, which is often subsidized and targeted at lower-income households, attainable housing is generally unsubsidized and priced so that middle-income workers—such as teachers, healthcare providers, and public safety personnel—can realistically afford it without public financial support.
- **Continuum of Care (CoC):** A coordinated regional system for addressing homelessness, including prevention, outreach, housing, and supportive services.
- **Emergency Shelter:** A facility that provides temporary or transitional shelter for the homeless in general or for specific populations.
- **Employer Assisted Housing (EAH):** programs or benefits provided by employers to help their employees afford housing. These initiatives are often designed to make it easier for employees to live near their workplace, reducing commute times and improving quality of life.
- **Homeless (as defined by HUD):** An individual or family lacking a fixed, regular, and adequate nighttime residence or living in a shelter, institution, or place not designed for sleeping.
- **Housing Choice Vouchers:** See also Section 8 Vouchers. A federal program that provides rental assistance to low-income households by subsidizing a portion of rent in privately-owned housing.
- **Housing Density:** The number of housing units per acre of land, used to describe how concentrated housing is in a given area.
- **Housing First:** A strategy prioritizing providing permanent housing to people experiencing homelessness as a foundation for addressing other challenges.
- **HUD (United States Department of Housing and Urban Development):** The federal agency overseeing national housing programs, policies, and assistance.
- **Inclusionary Zoning:** A policy requiring or incentivizing developers to include a certain percentage of affordable housing units in new developments.
- **Last Mile Deficiencies:** the gap between a public transit stops (like a bus or train station) and a person's final destination, such as their home, workplace, or school.
- **Lot Restoration and Adjustments:** The State of New Hampshire legislature has approved a statute that provides that lots “involuntarily merged” prior to September 29,

2010 shall be restored to their premerger status upon request of the owner provided the City cannot prove that the merger was voluntary.

- **Low-Income:** At or below 80% of the area median adjusted income.
- **Low-Income Housing Tax Credit (LIHTC):** A federal program offering tax credits to developers to incentivize the construction or rehabilitation of affordable housing.
- **Market-Rate Housing:** Housing that is rented or sold without any income restrictions, priced based on supply and demand.
- **Missing Middle:** those who earn 80% to 120% of the Area Median Income (AMI) whose incomes are slightly too high to qualify for subsidized units-- but still do not earn enough to afford market priced homes.
 - The term missing middle in housing refers to a range of multi-unit or clustered housing types—such as duplexes, triplexes, fourplexes, townhouses, cottage courts, and small apartment buildings—that are compatible in scale with single-family homes and fill the gap between detached single-family houses and large apartment complexes
- **Mixed-Use Development:** Developments combining residential, commercial, and/or industrial uses, designed to reduce sprawl and encourage walkability.
- **Overlay District:** A zoning tool that applies specific regulations to a designated area, supplementing the existing zoning.
- **Section 8 Voucher:** A federal program that provides rental assistance to low-income households by subsidizing a portion of rent in privately-owned housing. See also Housing Choice Vouchers.
- **Shelter:** Housing, with varying levels of services, for people who are homeless.
- **Single Room Occupancy (SRO):** A residential property that includes multiple single-room dwelling units for occupancy by eligible individuals.
- **Supportive Housing:** Housing that combines affordable units with support services for individuals with disabilities, mental health conditions, or experiencing homelessness.
- **Supportive Services (as defined by HUD):** Services that assist homeless participants in the transition from the streets or shelters into permanent housing and help them live successfully in housing.
- **Transfer of Development Rights (TDR):** A land use tool that allows landowners to buy and sell allowed development capacity, seeking to concentrate housing in areas with existing infrastructure and amenities while permanently protecting land with significant conservation value.
- **Very Low-Income:** Between 30% and 50% of the area median adjusted income.
- **Workforce Housing:** Housing targeted to moderate-income workers earning up to 120% of the AMI for a region, including rental and ownership options. Workforce housing is defined as housing affordable to households earning between 60 and 120 percent of area median income (AMI).
- **Wraparound Services:** A unique set of community services and natural supports designed to achieve a positive set of outcomes.
- **Zoning Ordinance:** Local regulations governing land use, including types and density of housing allowed in different areas.

7.2 SRPC Regulatory Audit

The Stafford Regional Planning Commission conducted a regulatory audit of the City of Dover's Zoning Ordinance and made recommendations. That audit can be found here: [SRPC Regulatory Audit](#).

7.3 SRPC Housing Needs Assessment

The Stafford Regional Planning Commission compiled a Housing Needs Assessment in 2023, analyzing and identifying the housing needs of residents in our region. That assessment can be found here: [SRPC Housing Needs Assessment](#).

7.4 Summary of Community Engagement 2023-2024

Community Engagement & Public Events

- National Night Out (August 6, 2024):
 - Staffed a Planning Department booth to discuss housing and conservation initiatives.
 - Engaged families and community members who are harder to reach through traditional outreach channels.
 - Received positive feedback on Dover's balanced development approach and commitment to affordability.
- Dover 400 Block Party & Farmers Market (2023-2024):
 - Hosted booths with interactive engagement exercises and informational materials on Dover's housing policies.
 - Conducted a 3-question virtual survey to gather public input on housing affordability and homelessness.
 - Distributed pocket-sized informational booklets ("Housing in Dover" branded materials).
- Apple Harvest Day (October 5, 2024):
 - Hosted a Planning and Community Development booth to solicit resident feedback on housing initiatives.
 - Conducted a sticker board exercise and online survey to gather community insights on housing challenges.
- "Where We Live" Workforce Housing Tour (August 27, 2024):
 - Participated in a site tour of a new residential development at Sophie/Banner Drive.

- Discussed Dover’s Transfer of Development Rights (TDR) ordinance and its role in housing development.
- Shift the Seacoast: Neighbor to Neighbor Pilot (October 26, 2024):
 - Presented on Dover’s housing market trends, affordability challenges, and cost of living.
 - Featured speakers included residents with lived experiences of homelessness and educators addressing financial displacement of families.
 - Event hosted in collaboration with Home For All’s grassroots advocacy initiative.

Stakeholder Outreach & Interviews

- One-on-One Stakeholder Interviews (2023-2024):
 - Conducted multiple interviews with residents, real estate professionals, business owners, developers, and bankers.
 - Met with members of the Committee of Racial Equity and Inclusion to explore housing policy collaboration.
 - Targeted outreach on zoning changes, ADU financing, lead paint remediation, and attainable housing policies.
- Dover Public Schools Social Justice Program (2024):
 - Partnered with local teachers to introduce housing and food security topics in a 4th-grade social justice program.
 - Planning for Planning Department staff and housing experts to participate in student discussions.
- Strafford County Ending Homelessness Committee (2023-2024):
 - Co-presented at multiple committee meetings on Dover’s efforts to preserve and incentivize attainable housing.
 - Joined the Legislative and Policy subcommittee to monitor state and federal housing policies.
 - Ongoing planning for a “Community Conversation on Homelessness” event to engage the public and policymakers.

Housing & Policy Development Work

- Housing Committee Formation & Engagement (2023-2024):
 - Established Ad-Hoc Housing Committee to guide community engagement and oversee housing-related land use proposals.
 - Conducted research on housing needs, zoning reforms, and financial incentives.
 - Met with Peterborough’s Planning Department to study best practices in community housing initiatives.

- Secured City Council approval for a term extension to allow alignment with ongoing housing grant programs.
- ADU (Accessory Dwelling Unit) Financing Project (2023-2024):
 - Conducted outreach with local credit unions, NH Housing Finance Authority, and the Community Loan Fund.
 - Explored statewide financing strategies for ADUs and attainable housing solutions.
 - Assisted York Community Service Association (YCSA) in hosting an ADU financing webinar.
- Attainable Housing Inventory (2024):
 - Created a city-wide inventory of housing units available at affordable rates.
 - Identified units with affordability restrictions due to Housing Authority ownership, LIHTC financing, and Housing Choice Vouchers.
- Zoning Amendments & Land Use Policies (2023-2024):
 - Successfully proposed and adopted zoning amendments to allow Residential-Commercial Mixed Use (RCM) Overlay on lots with 20 acres (previously 25 acres).
 - Began drafting new housing definitions, including policies for Emergency Shelters and Community Residences.
 - Proposed revisions to ADU regulations, including removing garage requirements and allowing easier ADU conversions.
 - Initiated updates to the Transfer of Development Rights (TDR) Ordinance to encourage more attainable housing projects.

Regional & Statewide Housing Advocacy

- Participation in NH Housing Policy Discussions (2023-2024):
 - Served on boards for Home For All, Workforce Housing Coalition, and Home For Now (a family shelter acquired by CAPSC).
 - Participated in NH Bankers Association housing work group to explore creative financing solutions.
 - Met with NH Housing, DHHS, and BEA to address land use implications of new lead safety certification requirements.
 - Presented at the NH Municipal Association Mayors Roundtable on housing policies and planning approaches.
- Legislative & Regulatory Discussions (2023-2024):
 - Attended a General Court Hearing on Student Housing to provide a municipal planning perspective.

- Hosted a TEFTRA Hearing for the redevelopment of McIntosh College into affordable housing.
- Assisted with CDBG program updates, working with city attorneys and planners to improve funding applications.

7.5 Housing Needs Survey and Analysis: Linked [here](#).

7.6 Housing Champion Program Guidance: Linked [here](#).