

# City of Dover

## Land Use Regulation

### Audit Report



November 2024

Developed by:



This audit was made possible by the Housing Opportunity Planning grant series by the New Hampshire Housing Finance Authority (NHHFA) and InvestNH.



# City of Dover Regulatory Audit

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***Editor’s Note: Please note the City is going through a recodification and renumbering of Chapter 170 at the same time as this audit so some of the references to Chapter 170 may become outdated.***

# Introduction

In 2023, the City of Dover City Council created the Ad-Hoc Committee to Address Community Housing Needs. The purpose and authority of the Committee is to review data, hold listening sessions, and recommend to the City Council and City Manager an action plan outlining existing and new steps to be taken to encourage and incentivize thoughtful development to meet the housing needs of residents of all incomes, ages, and abilities. The Committee will author and submit a final written report to City Council by the end of 2024, summarizing its findings, potential solutions, and the Committee's ultimate recommendations.

To support the work of the Ad-Hoc Committee, the Strafford Regional Planning Commission (SRPC) was tasked with undertaking an audit of the City of Dover's Land Use regulations and preparing recommendations to assist the City in meeting its housing goals. The audit project consisted of conducting background research, outreach and community engagement, an audit of the existing land use policies, and developing draft land use policy amendments. SRPC worked under the guidance of a steering committee and the City Council's Ad-Hoc Committee to Address Community Housing Needs.

## Acknowledgements

This audit was made possible by the Housing Opportunity Planning grant series by the New Hampshire Housing Finance Authority (NHHFA) and InvestNH.

SRPC staff wishes to thank UNH Professor Kelly Giraud, Department of Natural Resources and the Environment, and the students in the Spring 2024 Applied Community Development class for their participation in developing case studies and updating data trends. SRPC staff would also like to thank the City of Dover Ad-Hoc Committee to Address Community Housing Needs for their time, feedback, and for sharing their experiences. In addition, many thanks to the City of Dover Planning Department staff for providing valuable knowledge and history of the current regulations in the City.

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Thank you to the New Hampshire Office of Planning and Development. The images for housing strategies throughout this audit report can be credited to the work of the New Hampshire Office of Planning and development, New Hampshire Housing Finance Authority, and Outwith Studios. To access the Housing Toolbox Website or learn more, please visit the following link:

<https://nhhousingtoolbox.org/>.

# Background Research and Process

UNH students assisted in conducting background research by updating key data trends, conducting a market analysis, and compiling case studies. SRPC conducted a high-level analysis of developable land in each zoning district and developed a community profile to highlight key trends in demographics and housing data for the City, Region and State (see Appendix A of this report).

## Community Engagement

Public engagement included a community wide survey, Visual Preference Survey, interviews with developers, and input from Dover area social service providers.

Prior to the launch of the audit, the City of Dover conducted housing-related outreach in Fall 2023 as part of the new Master Plan Vision (see “City of Dover Master Plan Vision” below). The City asked residents and stakeholders three broad questions:

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

As in much of the greater Seacoast, New Hampshire, and New England, respondents reported affordability as the top challenge in Dover. These respondents called for rent caps, affordability requirements for new developments, diversity in available housing types, and zoning changes. Notably, Dover residents are cognizant of the nuances of housing issues and recognize a mixed approach is needed. The outreach effort for the Vision was effectively a “temperature gauge,” indicating that residents recognize the housing crisis present in their community.

To dive deeper, the Audit team released a housing survey in early Spring 2024. There were 315 responses to this survey, which asked specific questions about changes in housing costs and neighborhood characteristics, as well as broad questions about perceived impacts to housing costs and housing challenges unrelated to affordability in Dover. The survey included demographic questions about living arrangements, age, income, and other factors such that results of the survey could be cross-referenced across all different groups. Much like the 2023 Vision survey, respondents requested diverse housing options, with an added emphasis for single-story and/or accessible housing. The housing survey was distributed in City of Dover and SRPC newsletters and various flyers and poster boards posted around Dover. Flyers were also posted on the campus of UNH, to capture a younger voice that is often missing in such campaigns in New Hampshire.

As part of outreach to the public and residents, the team created a group of three poster boards which were installed in the City Clerk’s office, public library, recreation center, and senior center for one to two weeks each. The boards consisted of a map of Dover for residents to indicate their neighborhood of residence, an assortment of images to assess “visual preference” for different housing typologies (pictured left), and a small sample of questions from the 2024 survey, with a QR code to complete the full survey on a smartphone.

Respondents indicated a preference for housing types such as downtown mill redevelopment and mixed use (commercial on the ground floor with apartments above, as well as smaller cottage court, and ADUs. Apartment buildings, townhouse rows and large ADUs (where the ADU is larger than the primary residence) were less favored.

SRPC staff also conducted interviews with local developers and social service providers. As the project is primarily a zoning assessment and evaluation, the Audit team wished to obtain insights and opinions from those who regularly use the zoning ordinance and financial tools provided by the City. Developers reported an overall positive experience with Dover’s zoning and planning process. The regulations are clear, provide opportunities for a variety of housing, especially in the districts with Form-based Code, and provide attractive incentives for development through the Transfer of Development Rights and RCM Overlay Districts. They reported that the planning process in Dover is predictable and straightforward.



Landlords discussed the current length of their waitlists and barriers to creating rental housing. Local real estate agents reported on the ability or drive to create different types of single-family homes (such as the feasibility of creating large-lot subdivisions in contrast to modest “starter homes”) as well as demand for intergenerational housing (largely in the form of ADUs).

Social service providers discussed that the types of housing most needed in Dover include affordable apartments with disability access; supportive housing; intergenerational housing; attainable and workforce housing; entry level homes; and transitional housing. Of these, affordable apartments with disability access are the greatest need. Less than 1% of all apartments (at any price point) have accessibility features.

*Ideally, we’d want 2-3% of all apartments in Dover (with a larger proportion in the affordable housing category) to have disability accommodations specific for people with hearing/vision disabilities; and we’d want 5% of all apartments in Dover to have disability access that fully complies with all aspects of the Americans with Disabilities Act (again, with a larger proportion in the affordable housing category). The needs of those living with disabilities are varied and solutions that work for one person may not be ideal for another. ADUs, Community Residences, and apartment style units offer greater autonomy and are successful models when paired with supportive services.*

*--2024 Social Services Survey Respondent*



Service providers also discussed difficulties with financial thresholds and bureaucratic “red tape” in creating non-profit housing for vulnerable populations and those who require day-to-day assistance, as well as interactions with federal programs such as Low-Income Housing Tax Credits.

## Data and Trends

Appendix A of this report is the most recent community profile that the SRPC has developed for the City of Dover. It draws from a variety of sources, including the US Census, New Hampshire Office of Planning and Development (OPD), New Hampshire Housing Finance Authority (NHHFA), and the [2023 SRPC Regional Housing Needs Assessment](#) (RHNA). The data includes population projections, household characteristics including size and income, recent housing trends, and an analysis of rental and owner affordability.

The RHNA determined that the City of Dover is in need of at least 1,754 housing units by 2035 to constitute a balanced housing supply. This is distinct from a raw number of units to be produced, and the figure is adjusted for the localized labor market and demographics. This means that this housing demand in Dover should be distributed as follows (all 2022 dollars):

- 38% homes for **sale** at a price that is affordable **above** the area median income
  - Homes for sale above \$441,000
- 29% homes for **sale** at a price that is affordable **below** the area median income
  - Homes for sale below \$441,000
- 23% homes for **rent** at a rent that is affordable **above** the area median income
  - Homes rented above \$1,374 per month
- 10% homes for **rent** at a rent that is affordable **below** the area median income
  - Homes rented below \$1,374 per month

The New Hampshire Association of Realtors, New Hampshire Housing Finance Authority (NHHFA), and SRPC all maintain data to track housing production trends. Building permit data for Dover and the state of New Hampshire indicates that housing production of all types plummeted after the Recession in 2008-09. Dover was quicker to resume significant housing construction than many other Seacoast communities and only saw a low of 58 net housing units created in 2011. Dover and Rochester, with larger populations, produce a greater number of multifamily housing units, with as many as 212 multifamily units approved in Dover in 2018. American Community Survey data suggests that between 2017 and 2022, single family homes only grew by 11% but conversion of structures and new developments of 10 units or more grew by 58%. Missing middle housing, generally consisting of 3 to 9-unit- structures, grew by 15% during this period. Deeper analysis of city assessment and code records would produce firmer data about housing typologies. More information about missing middle housing is included in its own section of this Audit below. Ultimately, SRPC estimates that Dover has created about 400 of its 1,754 units between 2020 and 2023.

A healthy rental vacancy rate is considered 5%, and southeastern New Hampshire has not reliably seen a vacancy rate above 1% since 2019, nor a 5% vacancy rate since 2015 according to the annual rental survey conducted by NHHFA. More households than ever are experiencing the burden of housing costs (see Appendix A Figure 11). 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.

The HUD Fair Market Rent (FMR) estimate for 2023 in the Spaulding Turnpike corridor (Portsmouth-Rochester FMR Area) was \$1,112 for studio units and \$1,563 for two-bedroom units. FMR is commonly confused for an affordability threshold; it is a percentile based on HUD’s own market research and is commonly used to calculate what is needed for various subsidies and affordability programs to be implemented in a given area (such as Housing Choice Vouchers).

The annual rent survey report conducted by NHHFA reported a new high of \$1,981 per month for estimated median rent across rental units in Dover in 2023 (see Appendix A Figure 27), with two-bedroom rentals at \$2,230. A single parent in need of a two-bedroom unit would need an annual income of \$89,200 for this to be considered affordable. Dover’s median income for renting households is \$63,988. In 2012, the median income for renting households was \$37,533, much closer to the \$38,680 needed to afford a two-bedroom unit at that time. In the rest of Strafford County, an income of \$64,520 is needed.

The increasing cost of homes has shifted many potential homeowners into the rental market, exacerbating the rental market described above. Dover’s growth has come from in-migration rather than natural growth (where births outpace deaths). There is a lack of statistically significant data identifying the rate of migration to Dover from out of state. Nonetheless, prices have risen locally and regionally (see Appendix A Figure 27). The 2020’s housing crisis is markedly different and remains unpredictable in that real housing supply has shrunk in a way it did not between 2005 and 2009. Despite prior periods of “fast-moving” markets – where homes for sale did not remain on the market for an extended period (see Appendix A Figure 31) – the number of homes for sale was shrinking prior to the pandemic and the market supply is now exhausted more quickly. This is true in markets like Dover and Newmarket, as well as bedroom communities like New Durham and Barrington.

Household size has decreased in Dover and New Hampshire. While population growth is anticipated to plateau, the need for additional housing in communities of all sizes is expected to continue to increase as there becomes a greater number of smaller households of one to two people. Older adults look to downsize, either upon becoming “empty nesters” or when seeking more accessible, single-story-living arrangements. Young and emerging adults similarly seek modestly sized units as “starter homes.”

## Developable Land Analysis

As part of the Regional Housing Needs Assessment completed by SRPC in 2023, a developable land index was conducted to establish a baseline estimate of land available to meet projected housing demand in the 18-municipality study area. The exercise was replicated for Dover as part of this study (see Appendix C), providing useful insight for land use planning.

The following was subtracted from Dover’s 29.16 square mile jurisdiction:

- Conservation lands
- Steep slopes



- Water
- Wetlands
- Currently developed lands

The remainder, 7.62 square miles or 26.12% of the city, is deemed “developable.” This does not mean “available for development,” and there are other controls in place that prevent inappropriate development, such as the city’s zoning ordinance. In dense urban areas, such as downtown, a developable land analysis is a useful tool for identifying underutilized areas of a community. In Seacoast communities and other areas experiencing housing strain, this analysis can direct policymakers to paths to implementation of housing of all types in these areas without disrupting a particular “look” or character of suburban or rural areas.

The residential district with the most developable area is the Rural Residential (R-40), with a 29% developable acreage. This is by design – these areas of the City have been zoned to be less dense with more open space, and the zoning districts closer to the downtown core are designed to be more densely populated. Less dense areas of New England communities like the R-40 district are opportune areas for gentle infill in the form of Accessory Dwelling Units (ADUs) and two-to-four-unit structures. New England’s architectural context allows barns, basements, farmhouses, and more to be converted into owner-occupied parcels while retaining the look and feel of a single-family structure.

In Dover, other zoning districts with large percentages of developable land include the Innovation Technology (IT) and Commercial Manufacturing (CM) districts. The two districts possess 42% and 49% developable land percentages, respectively. This exercise was also helpful to identify areas where there are larger percentages of nonconforming lots (lots that are smaller in area than is required by the zoning), such as in the Urban Density Multi-Residential District where nearly 64% of the lots are nonconforming (based on land area). The City might consider adjusting zoning standards to bring more lots into conformity to provide more opportunities for infill development without the extra time and cost to obtain variances or special exceptions.

## Land Use Policy Audit

### City of Dover Master Plan Vision

In July 2023, the City adopted ***Distinctly Dover – A Community Vision for 2035*** which articulates the City’s goals for the future. Distinctly Dover includes three components: a Vision Statement with eight aspirational “Pillars”; Community Values, which identify strengths and priorities for change; and additional statements for each Pillar that provide context and ideas for action.

Pillar 4 of the Vision Statement is:

*We have affordable and attainable housing and support services that are accessible to, and utilized by, individuals, families, and households of diverse backgrounds and needs.*

One of Dover’s Values and top concerns is:

*Housing can be unaffordable, with fewer housing options and limited supply; also, more people in Dover are experiencing housing insecurity and homelessness, some of whom are also experiencing mental and behavioral health challenges.*

The twelve aspirational statements under Pillar 4 provide a framework for what housing in Dover might look like in the future. Using this framework, SRPC provided suggestions and action recommendations at the end of this report that the City might consider for implementing the Distinctly Dover Vision.

## Land Use Audit

Using best practices and strategies presented in the [New Hampshire Housing Toolbox](#), the [SRPC Regional Housing Needs Assessment](#), and the [New Hampshire Housing Champion Designation Program](#) rules, SRPC reviewed the City of Dover's zoning districts and land use policies to identify opportunities to enhance Dover's strengths and to encourage the development of more attainable and affordable housing.

The audit is organized by best practice strategies. For reference, the City's zoning districts are:

Residential	Non-Residential	Mixed Use	Overlay Districts
HR - Heritage Residential	C - Commercial	G - Gateway	CD - Conservation
R-40 - Rural Residential	CM - Commercial Manufacturing	H - Hospital	URD - Urban Renewal District
R-20 - Low-Density Residential	IT - Innovative Technology	LBW - Little Bay Waterfront	RRD - Riverfront Residential
R-12 - Medium Density		O - Office	GWP - Groundwater Protection and Secondary Groundwater Protection
RM-SU - Suburban Density Multi-Residential		CBD - Central Business District (including sub-districts)	HWD - Hazardous Waste Landfill District
RM-U - Urban Density Multi-Residential		CWD - Cochecho Waterfront District	RCM - Residential Commercial Mixed Use
			SRD - Scenic Road Overlay
			TDR - Transfer of Development Rights
			TEL - Telecommunications Facilities
			WPD - Wetlands Protection District

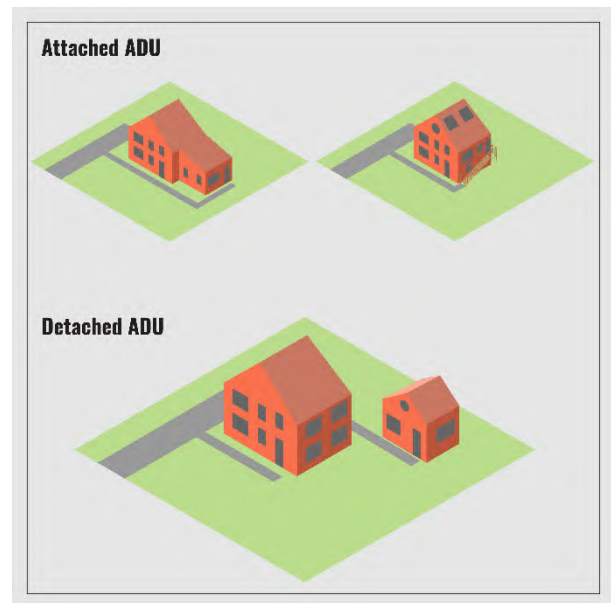
The analysis below shows that Dover currently provides a wide range of opportunities to encourage the creation of attainable and affordable housing. SRPC has provided some recommendations for the City to consider as it continues to pursue its housing goals and objectives.

## Accessory Dwelling Units

Accessory Dwelling Units (ADUs) are additional living spaces located on a single residential lot. These can be located within or attached to the primary structure or incorporated into a detached structure such as a garage, barn, or other accessory building.

Dover allows ADUs in all residential districts where one dwelling unit currently exists (Dover Code 170-24). There are several regulations that apply to Dover's ADUs.

- An ADU is not permitted where there is already more than one dwelling unit on a property.
- A second ADU unit is permitted in residential districts other than R-40 if the second unit meets HUD Fair Market Rent rates for Dover (Figure 28).
- The resulting structure must look like a single-family home.
- The ADU may be attached or detached and must be at least 300 square feet and no greater than 800 square feet.
- The ADU must have one dedicated off-street parking space.
- If the ADU is detached, it must be constructed within a detached garage that is accessory and subordinate to a single-family dwelling and the ADU must be located entirely on one floor of the structure.
- The units may not be converted to a condominium or any other form of ownership other than a single-family dwelling. This must be recorded with Strafford County Registry of Deeds as a restrictive covenant in favor of the City.
- The property owner must occupy one of the two dwellings, and utilities must be on a single bill.
- Requires an annual certificate of use to be filed with the City.



### Recommendations:

1. Allow a second HUD Fair Market Rental unit in the R-40 District with provisions to maintain R-40's rural character.
2. 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.
3. Eliminate the requirements for a detached ADU to be located within a garage and on a single floor.
4. Increase awareness about ADUs. This could include having staff discuss during concept reviews, add to fact sheet and include as information with application/permitting process.

The City also could host special office hours or hold special training for homeowners or small-scale developers interested in creating ADUs to walk through the City's Developer's Handbook and discuss the logistics of how to create ADUs.

## Missing Middle Housing

'Missing Middle' is housing that falls in the spectrum between single-family homes and large apartment buildings. It is often most desired by smaller households (small homes, cottages, or apartments). Middle housing development often provides incremental increases in density through lot-by-lot development. This 'gentle infill' is more easily absorbed into the fabric of a neighborhood and can create more affordable options for a wide range of people.

These housing types include a range of housing units from attached and detached duplexes, tri- and fourplexes, townhouses, small multi-family housing structures, and developments with smaller lots and structures. Dover's zoning ordinance provides opportunities for creating 'Missing Middle' housing and is cited as a case study in the [New Hampshire Housing Tool box](#). A few strategies for creating Missing Middle Housing include conversion of existing dwelling units and development of two to five units (or more) structures.

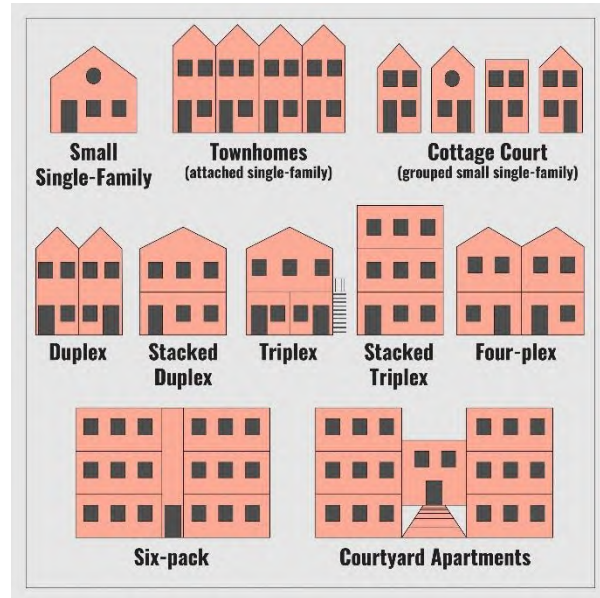
The City's RCM, Gateway, and CBD districts (discussed later in this document) encourage mixed-use and a diversity of housing types, including missing middle.

## Conversion of Existing Dwelling Units

### *Two units*

Dover allows the conversion of existing single-family dwelling units into two units by right in all residential districts. In the R-40, R-20, and R-12 Districts, the lot must have a minimum of 4,000 sf per dwelling unit, a minimum floor area of 500 sf per dwelling unit and must be designed to look like a single-family dwelling. Parking must be accommodated on-site. The RM-U District requires a minimum of 2,000 sf per dwelling plus a minimum of 500 sf for each bedroom in the multi-unit residence (a maximum of 4 units is allowed). In the RM-SU District, the lot must have a minimum of 10,000 sf per dwelling unit.

In the HR District, there does not appear to be a minimum sf per unit requirement, but the units must look like a single-family dwelling. In addition, a legal or legal non-conforming accessory structure can be converted into a second unit if it retains the appearance of an accessory structure and is not enlarged.



### *Up to four units*

The conversion of existing dwellings into no more than 4 units is allowed by right in the RM-SU District if the lot has a minimum of 10,000 sf per dwelling unit. In the RM-U District, it is allowed by Special Exception if the lot has a minimum of 2,000 sf for each unit and an additional 500 sf for each bedroom, with a requirement of 2 parking spaces per unit. Requirements for open space and setbacks are relaxed if the units are restricted to the HUD Fair Market Rent rates for Dover. In the HR District, it is allowed by Conditional Use Permit with similar requirements to the RM-U District, and the structure must be designed to look like a single-family dwelling. In the CWD, conversion of existing dwellings to accommodate additional residential units is allowed by Special Exception.

### *Five or more units*

Only the RM-SU District allows conversion of existing dwellings to accommodate five or more units by right, provided the lot has a minimum of 10,000 sf per dwelling unit.

### *Recommendations:*

1. 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.
2. Allow conversions of up to four units in the RM-U, CWD and HR Districts by right.
3. Allow conversions of existing dwelling units in the Office, Hospital, and Little Bay Waterfront Districts.

## **New Construction**

In addition to converting existing structures, communities can encourage small scale missing middle housing by allowing [infill development](#) of two to four units in residential areas where there is more infrastructure to support additional density.

### *Two Dwelling Units*

The construction of two-family dwellings is allowed in all City Residential Districts. In the HR, R-12, and R-20 Districts, they must be designed to look like single-family dwellings. In the R-12 District, the density is 9,000 sf per dwelling unit and on-site parking is required. In the R-20 District, the density is 15,000 sf per unit with on-site parking.

In the CWD, the lot must contain 1,000 sf for each dwelling unit and each unit must have a minimum of 600 sf of gross floor area. In the R-40, two-family dwellings are only permitted as part of an Open Space Subdivision with commercial components. In the Hospital, Little Bay Waterfront, and Office Districts, two-family dwelling units are allowed by right.

### *Recommendations:*

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

### *Three to Four Dwelling Units*

Three to four family dwelling units are allowed in most of the City's districts, except for the R-12 and H Districts.

- R-40 District: the use is allowed when included within an RCM Overlay or Open Space Subdivision with commercial components.
- R-20 District: the notes do not specify criteria for 3-4 family dwellings. For 2 units, the density is 15,000 sf per dwelling unit. In the RM-SU District, the lot must have at least 10,000 sf per dwelling unit and must be designed to look like single family homes.
- RM-U District, it is allowed by Special Exception if the lot has a minimum of 2,000 sf for each unit and an additional 500 sf for each bedroom, with a requirement of 2 parking spaces per unit. Requirements for open space and setbacks are relaxed if the units are restricted to the HUD Fair Market Rent rates for Dover.
- CWD: the lot must have at least 1,000 sf per dwelling unit and each unit must have at least 600 sf of gross floor area.
- Office: the lot must have at least 5,000 sf per dwelling unit, and dwellings are only allowed in the second story or higher for new structures.
- LBW: allowed as part of a mixed-use the lot must have at least 10,000 sf per dwelling.
- RM-U: allowed by Special Exception. Special Exception provisions include specific open space and setback requirements, two parking spaces per unit, and setback and screening requirements for parking areas. If the units generated are restricted to the HUD Fair Market Rent rates, for Dover, the open space and structure setbacks do not apply.
- HR: allowed by Conditional Use Permit. CUP provisions include specific open space and setback requirements, 2 parking spaces per unit, must be designed to look like a single-family dwelling, a legal or legal non-conforming accessory structure may be converted into one or more residential units, provided that the building is not enlarged, nor any exterior improvements made to alter its appearance as an accessory structure.

### *Recommendations:*

1. Allow 3-4 family dwellings in the H and R-12 Districts.
2. Update the Special Exception and Conditional Use Permit criteria in RM-U and HR Districts, including a review of parking and setback requirements.
3. 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.
4. Consider a pause on impact fees to encourage new development.

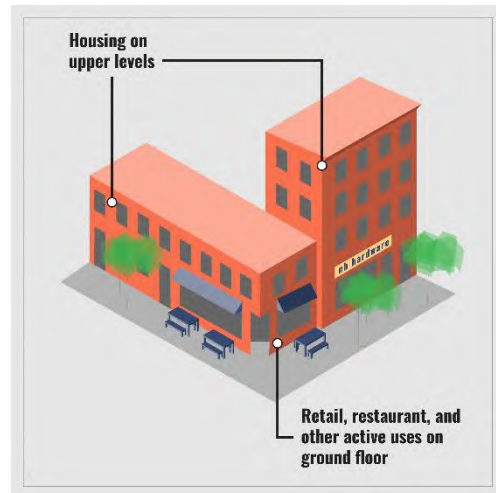


## Multi-Family Housing

Dover defines multi-family housing as having 5 or more dwelling units. In the Residential Districts it is allowed only in the RM-SU District where the lot has 10,000 sf for each dwelling unit.

In the [Mixed-Use Districts](#), multi-family housing is permitted in the Gateway district at 4,000 sf per unit, with a density bonus of 3,000 sf per unit if it is part of a mixed-use building with 35 percent nonresidential uses, and 2,000 sf per unit if rents conform to HUD fair market rent rate for Dover.

In the Central Business District - Residential Sub-District, residential uses are permitted with no specific density calculations but rather based on parking. In the CBD Mixed Use Sub-District, residential uses are permitted but a conditional use permit is needed to allow residential on the ground floor (except in an existing use) with a density of 5,000 sf per unit and is limited to 10 units max. In the CBD General, CBD Mixed-Use and TOD Sub-Districts, residential use is allowed with no specific density, but a conditional use permit is needed to allow residential on the ground floor, except in an existing use, and with reasonable provisions for parking.



The CWD District allows multi-family housing where the lot has at least 1,000 sf of land for each dwelling unit and the unit contains at least 600 sf of gross floor area. Multi-family housing is also permitted in the Commercial District provided the lot contains 5,000 sf per dwelling unit. Units are allowed only in mixed-use buildings, where no more than 2/3rds of the overall square footage of the building is residential.

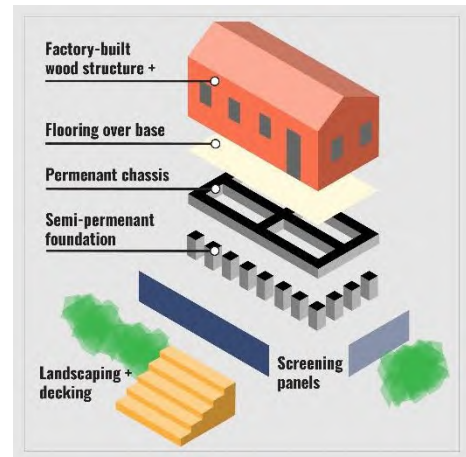
### Recommendations:

1. Consider revising the Conditional Use Permit language to clarify standards for ground floor residential units in the CBD General, CBD Mixed-Use and TOD.
2. Consider allowing increased heights in the CBD to accommodate additional density.
3. 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.
4. Larger and longer-term financial incentives could be offered to developers who build all-affordable projects.

## Manufactured Housing

Dover permits [manufactured housing](#) by right in the R-40 District and allows manufactured home parks by Special Exception.

Dover's Manufactured Home Park ordinance (City Code Chapter 101) permits parks on a 10-acre site at a density of 4 homes per acre. In the Gateway District, manufactured homes are considered as "other" uses and allowed by Conditional Use Permit.



## Other Housing Types

### Rooming House

Dover defines rooming houses as any building in which rooms are rented, leased or otherwise made available for compensation to not more than 10 persons. Rooming houses are permitted in the Hospital, Office and RM-U Districts. In the Gateway District, rooming houses are considered "other" uses and allowed by Conditional Use Permit.

### Community Residences

A Community Residence is an establishment qualified for certification or licensure by the State of New Hampshire which provides resident services to individuals with a developmental disability or an acquired brain disorder. The City could consider allowing these by Conditional Use Permit.

### Group Home for Minors

Dover allows a group boarding home for minors licensed by the State and provides housing to grades K-12 students. This housing is allowed in the Hospital and HR Districts by Conditional Use Permit, and the RM-U and Office Districts by Special Exception.

### Reduced Size Dwelling Units

Dover could consider allowing as a matter of right dwelling units that are as small as 220 square feet (or micro housing) as long as they meet all requirements of RSA 153 ("the State Fire Code") and RSA 155-A ("the State Building Code"); and not place any limitations on the construction of tiny houses on foundations that are 400 square feet or less that meet the requirements of IRC Appendix Q as included in the State Building Code, RSA 155-A.

### Emergency Shelters

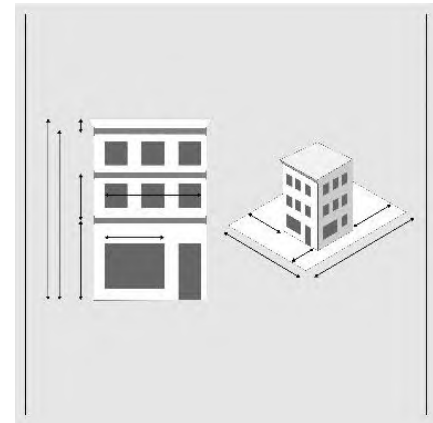
An emergency shelter means any facility with a primary purpose to provide temporary or transitional shelter for persons experiencing homelessness. The City could consider allowing through Conditional Use Permit or Special Exception, possibly along Routes 108 and 155 (in the CBD, C & G zones).

## Other Land Use Regulations

### Form-Based Codes

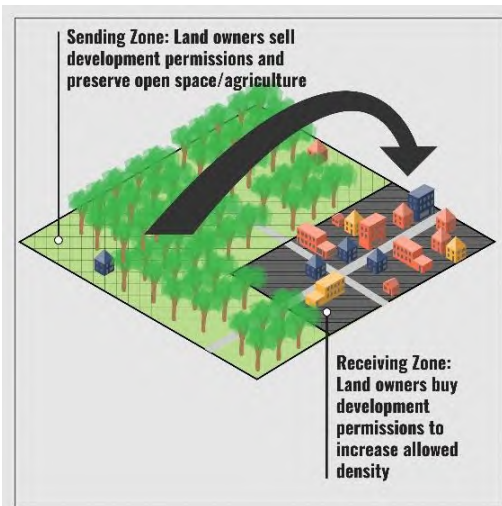
[Form-based codes](#) place emphasis on form and placement of structures and decreased emphasis on uses.

The core of Dover's downtown and surrounding area (the Central Business District, Gateway District, and Heritage Residential District) is regulated by form-based code which (see Dover Code 170-20).



### Transfer of Development Rights

[Transfer of Development Rights](#) (TDR) is an innovative land use control that communities can adopt to shift development and density to areas of the community that can support additional density (generally where there is more public infrastructure), while protecting less dense areas of the community. In the City of Dover's TDR ordinance, the sending area is defined as any land preserved



by the City of Dover through conservation programs in the R-40 or R20 residential zoning districts, and the receiving area is defined as all non-R-40 or R-20 zoning districts east of the Spaulding Turnpike which allow residential development.

As an alternative to transfer of development rights, the City allows for the purchase of development rights, the cost of which is updated annually. The proceeds of the purchase are placed into the Conservation Fund to be used to purchase future property or easements, or to monitor easements. If the units are purchased, the receiving area may be any zoning district that allows residential development.

A number of Dover's recent developments were created using TDR (Dover Code 170-27.2). The Residential TDR District applies to the City's Residential Districts. There is a density bonus for units that conform to the HUD Fair Market Rent rates for Dover and TDR fees are waived.

#### Recommendations:

1. Include a sample or example yield calculation.
2. Consider modifications to better support attainable (price-restricted) homes for purchase

### Residential-Commercial Mixed-Use (RCM) Overlay District

The RCM is an overlay district designed to encourage [mixed commercial and residential uses](#) within the CM, IT, or R-40 Districts on parcels of land at least 20 acres in size and are served by public water and sewer. Allowed residential uses include single-family dwellings (including manufactured

homes) two to four family dwellings, multi-family dwellings and manufactured home parks. Non-residential uses include any uses permitted in the underlying zone as well as a host of uses to support the area including personal services, restaurants, stores, and theaters as well as accessory uses. There is a density bonus for units that conform to the HUD Fair Market Rent rates for Dover.

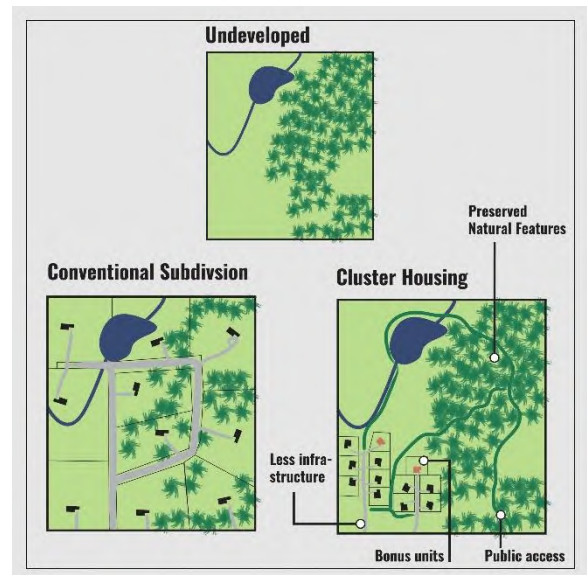
#### Recommendations:

1. Consider further reducing the minimum lot size for RCM.
2. Allow developments with HUD Fair Market Rental units to correspondingly reduce the commercial percentages required in the RCM overlay.

## Open Space Residential Subdivision (OSS)

Dover allows Open Space Subdivisions, also called [cluster housing](#), in the R-40, R-20 and R-12 Districts and has requirements depending on lot size and proposed unit count. Open space subdivisions preserve natural resources by keeping a large portion of the area undeveloped, while concentrating infrastructure and housing into more appropriate building locations. This also cuts down on upfront infrastructure and long-term maintenance costs, allowing the opportunity for more affordable homes to be constructed.

The City's Subdivision Regulations (Section 157, Article IV) allow for a more creative placement of single-family homes (and duplexes in the R-12 District) in cluster arrangements that preserves surrounding open space.



## Non-conforming Lots

SRPC conducted a high-level developable land analysis (see Appendix B) that indicated there are a few districts with higher percentages of non-conforming minimum lot sizes. These include the RM-U District (64%) and Office (45%).

#### Recommendations:

1. Consider reviewing these districts for opportunities to reduce lot sizes so more lots are in conformity.
2. Consider relaxing the non-conforming lot regulations in these districts to allow for more infill.

## Financial Tools

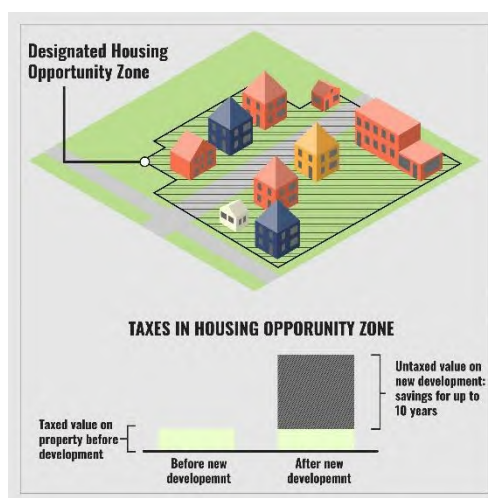
There are many financial tools that provide incentives for the creation of affordable or attainable housing. The following is not an exhaustive list and the opportunities are continuing to evolve.

### Community Revitalization Tax Relief

The City of Dover has adopted [Community Revitalization Tax Relief](#) (RSA 79-E) and has designated two qualifying locations (Washington Street and First Street) to encourage investment in the downtown core and rehabilitate under-utilized buildings. The building must be a qualifying structure to qualify for the tax credit; a qualifying structure is a building located in a district officially designated by the municipality master plan, or by zoning ordinance, as a downtown, town center, central business district or village center. In addition, the value of the rehabilitation must be equal to at least 220% of a building's pre-rehab assessed value, agreed to by the developer in the form of a guaranteed tax assessment. Finally, the proposed substantial rehabilitation must provide a public benefit.

### Housing Opportunity Zone

A [Housing Opportunity Zone \(HOZ\)](#) is another option provided under RSA 79-E Community Revitalization Tax Relief Incentive described above. Under RSA 79-E:4-c, communities can specify areas where qualifying mixed-income developments can receive property tax relief for up to 10 years. Qualifying income mixes include 30% or more units reserved for households making 80% or less of the area median income, or under a unit mix defined in RSA 204-C:57, IV (at least 50% of the units being affordable to persons of very low, low, or moderate income to at least 20% of the units being affordable to persons of very low income). A qualifying structure under this section shall be eligible for tax assessment relief for a period of up to 10 years, beginning upon issuance of the certification of occupancy. The Town of Conway is currently the only New Hampshire municipality to have implemented a HOZ and has designated the entire Town except for its floodplain overlay district a HOZ.



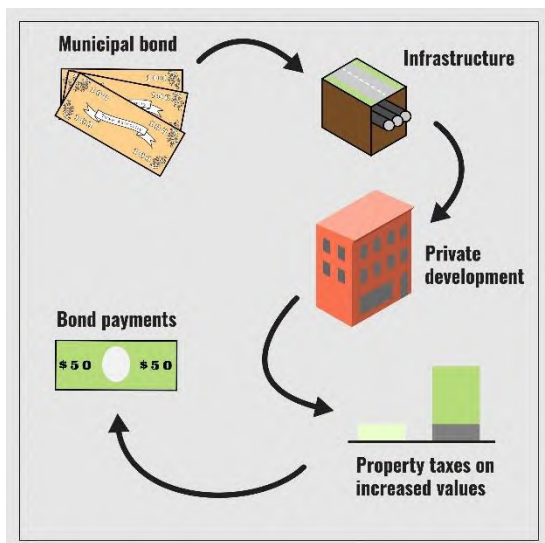
The City could consider incorporating the HOZ overlay into the TDR, RCM, or Open Space Regulations to incentivize the development of affordable housing. The required income verification component would likely require a third-party verifier such as the Housing Authority.

### Tax Increment Financing Districts

[Tax Increment Financing](#), allowed by New Hampshire RSA 162-K, is a tool that authorizes communities to identify areas where investment and redevelopment is needed, and provide specific incentives to spur and support development and public infrastructure improvements. This



tool works by leveraging portions of property taxes paid by developers who redevelop a parcel to improve public infrastructure within a particular area, or district.



Districts are established by a community which covers areas and parcels slated for greater redevelopment and investment opportunity. Once certain parameters are met, and a project planned within a TIF district is vetted by a city or town, the project can begin. As improvements are made to the property, its value will increase. TIF works by splitting the property taxes paid to the municipality into two streams. The property taxes based on the unimproved parcel will flow to the municipality in their normal manner. The additional value of the property taxes paid, based on the increased value of the property, flow to a separate TIF fund to be used on improvements to public infrastructure and services specifically within the TIF District through bonds. The

result is significant improvements to public infrastructure like roads, sidewalks, and water and sewer within the area where property redevelopment occurs.

Dover currently utilizes TIF in the Downtown Dover TIF District, which is administered by an advisory board. Exploring other areas of the community for developing or expanding a TIF district may spur additional incentive for housing creation.

## Community Development Block Grant

Community Development Block Grants (CDBG) are administered through the U.S. Department of Housing and Urban Development to support economic and community development project that benefit and serve low- and moderate-income individuals and families, the elderly, disabled individuals, homeless individuals and families, among others. Funds can be used for a variety of projects, including rehabilitating existing affordable housing, supporting new construction, and improving infrastructure. Existing CDBG goals highlighted by the City of Dover highlight areas including services access, renter and homeowner assistance, housing development, and accessibility and transportation improvements. Additional proposed amendments to focus CDBG funds on homeless shelter improvements and energy efficiency improvements are key additions to leverage these funds.

As the City begins to embark on setting new priorities and goals to their CDBG action plans, continued focus on expanding access to funds and removing barriers to access will be critical.

## RSA 31:95-h Affordable Housing Revolving Fund

RSA 31:95-h allows municipalities the flexibility to establish revolving funds for various purposes, including creating, preserving, and expanding affordable housing in communities. The Affordable Housing Revolving Fund can provide resources in several ways that can be leveraged to support housing projects. The fund is a flexible financial resource and can be used in a multitude of ways



including providing low-interest loans for development projects or land acquisition to finance new affordable housing projects. Funds can also be utilized for rehabilitation of existing affordable properties, community outreach and education, and supporting housing programs.

Communities in New Hampshire have utilized the Affordable Housing Revolving Fund. Nashua recently established this mechanism, and it is supported by fees and other payments collected on development that are then deposited into the revolving fund.<sup>1</sup>

## RSA 34:1-a Non-capital Reserve Trust Fund

RSA 34:1-a allows municipalities to establish a non-capital reserve trust fund for the maintenance and operation of a specific public facility or type of facility, a specific item or type of equipment, or for any other distinctly stated, specific public purpose that is not foreign to its institution or incompatible with the objects of its organization. For purposes of achieving a Housing Champion Designation, the trust fund would need to include:

- a. The establishment of a trust fund with the distinctly specific public purpose of providing funding for affordable or workforce housing;
- b. The establishment of such fund with a restriction that the fund only be used for the purchase of land for the development of workforce housing or to offset the cost incurred by a developer for the development of workforce housing and associated infrastructure;
- c. For a city the appropriation, payment, or transfer of funds approved by the city council pursuant to the limitations on appropriations stated in RSA 34:3, I and RSA 34:4 into the trust fund during the 5 years preceding the municipality's application for HC designation.

## RSA 204 - C Affordable Housing Trust Fund

New Hampshire RSA 204-C outlines the state-level Affordable Housing Trust Fund. This Fund is supported through various avenues, including loan repayments, legislative appropriations, a portion of revenues from the Real Estate Transfer Tax, and other earnings. The Fund provides resources in the form of loans and grants for profit and non-profit sponsored housing projects that will provide housing opportunities for low- and moderate-income individuals and families. At least half of the units in a proposed project must be affordable to individuals and families with incomes at 80 percent or less of the area median income. Housing projects that can be supported include traditional development, housing for seniors, housing for individuals requiring additional support, and manufactured housing cooperatives.

## RSA 674:44-h Housing Commission

New Hampshire RSA 674:44-h enables a community to create a housing commission. A housing commission's main role is to assess the city's housing requirements and needs, in addition to exploring ways to promote affordable housing throughout the community. Housing commissions are key in helping a community better understand what the needs are and where gaps exist to promoting and creating housing. Additionally, housing commissions can provide additional capacity when it comes to leveraging tools like TIF districts, CDBG funding, and state level grants and loans, while also supporting partnerships with developers and community organizations. The

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<sup>1</sup> [https://www.nashuanh.gov/AgendaCenter/ViewFile/Agenda/\\_05202024-7146](https://www.nashuanh.gov/AgendaCenter/ViewFile/Agenda/_05202024-7146)

City of Dover should explore the creation of a standing Housing Commission that may help leverage opportunities to expand affordable housing creation in the community.

## Impact Fees

Impact fees are designed to offset the estimated effect of a development project on the community's public services and infrastructure. As a result, impact fees are typically used to fund improvements to roads, utilities, schools, among other city services. Impact fees could be leveraged in several ways to support the creation of affordable housing. Additional or existing fees assessed to developments could be diverted to affordable housing funds at the community level, such as an Affordable Housing Revolving Fund. Additionally, new types of fees could be created that factor the number of affordable units included in a development, proximity to transit or existing transportation infrastructure, or other variables depending on the needs of a community. Designing specific fees and structures that incentivize affordable development is an option to expand affordable housing creation in Dover. Additionally, the City could consider pausing the assessment of impact fees to help spur development.

## Housing Champion Designation

The New Hampshire Housing Champion (HC) Designation and Grant Program was established by the New Hampshire Legislature in 2023 and is administered through the Department of Business and Economic Affairs (BEA). Municipalities achieving a New Hampshire housing champion designation receive preferential access to state resources including, but not limited to, discretionary state infrastructure funds, as available, and eligibility for Housing Production Municipal Grant Program and Housing Infrastructure Municipal Grant and Loan Program.

The rules for the program require that a municipality demonstrate dedication to encouraging and establishing workforce housing and other housing necessary for the state's economic development. The scoring system for HC status is based on:

- a) Adoption of land use regulations and ordinances;
- b) Training of planning board and zoning board members;
- c) Implementation of water and sewer infrastructure upgrades;
- d) Implementation of walkability infrastructure upgrades;
- e) Adoption of financial tools that incentivize the building of workforce housing; and
- f) Other activities supporting the HC Designation.

The Land Use Policy Audit above illustrates that the City of Dover has a regulatory framework that supports the development of workforce and other housing. The draft rules list 14 different types of land use regulations that promote the development of workforce housing and other forms of housing necessary for the state's economic development. As noted above, Dover has enacted most of these ordinances and regulations and continues to assess where it may make improvements.

The City could consider partnering with housing organizations to develop a training program aimed at achieving greater success in small-scale housing development.

1. Train board members to better understand the City's processes and applicable regulations for reviewing small-scale housing developments.
2. Train small-scale housing developers about the needs of boards and city departments who review and approve project applications.
3. Program could be led by City, NHHFA and other partners such as the Community Loan Fund.
4. Goal is to get boards, departments, and small-scale builders to understand each other's needs, which would:
  - a. Expedite city review and board approvals through better, more thorough applications.
  - b. Lead to higher rates of success for young builders.
  - c. Make it easier for banks and lenders to approve underwriting projects.
  - d. Requires assistance from all city departments to develop the training material, including fire, building, public works, and planning. Could participate in training as well.
  - e. Potential to incentivize trainees with access to city affordable housing funds and/or Community Loan Fund loan programs.

Dover has also enacted financial tools that incentivize the building of workforce housing including 79-E Community Revitalization Tax Relief, Tax Increment Financing Districts and other incentive programs. Other financial tools the City could consider include RSA 31:95-h Affordable Housing Revolving Fund and RSA 204 Affordable Housing Trust Fund.

Other actions the City could consider is to establish a Housing Commission empowered with appropriations authority for housing-related funds, and formalize public-private partnerships between the City, Dover Housing Authority, non-profit developers and local lenders.

# Recommendation Summaries

The Ad Hoc Committee to Address Community Housing Needs considered the audit recommendations from a few different perspectives: by housing strategy, by Master Plan Vision, and by Zoning District. After reviewing and discussing the recommendations, the Committee conducted a straw poll to help prioritize the land use policies for which SRPC would develop proposed language, and the Audit Steering Committee confirmed the prioritization.

## Recommendations by Housing Strategy

### Accessory Dwelling Units:

1. Allow a second HUD Fair Market Rental unit in the R-40 District with provisions to maintain the R-40's rural character.
2. 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.
3. Increase awareness about ADUs. This could include having staff discuss during concept reviews, add to fact sheet and include as information with application/permitting process. The City also could host special office hours or hold special training for homeowners or small-scale developers interested in creating ADUs to walk through the City's Developer's Handbook and discuss the logistics of how to create ADUs.

### Conversion of Existing Dwellings:

1. 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.
2. Allow conversions of up to four units in the RM-U, CWD and HR Districts by right.
3. Allow conversions of existing dwelling units in the Office, Hospital, and Little Bay Waterfront Districts.

### New Two Unit Dwellings:

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

### New Three – Four Unit Dwellings

1. Allow 3-4 family dwellings in the H and R-12 Districts.
2. Update the Special Exception and Conditional Use Permit criteria in RM-U and HR Districts, including a review of parking and setback requirements.
3. 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.
4. Consider a pause on impact fees to encourage new development.

### New Multi-family Dwellings

1. Consider revising the Conditional Use Permit language to clarify standards for ground floor residential units in the CBD General, CBD Mixed-Use and TOD.

2. Consider allowing increased heights in the CBD to accommodate additional density.
3. 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.
4. Larger and longer-term financial incentives could be offered to developers who build all-affordable projects.

#### Other Development Types

1. 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).

#### Transfer of Development Rights:

1. Include a sample or example yield calculation.
2. Consider modifications to better support attainable (price-restricted) homes for purchase

#### RCM Overlay District:

1. Consider further reducing the minimum lot size for RCM.
2. Allow developments with HUD Fair Market Rental units to correspondingly reduce the commercial percentages required in the RCM overlay.

#### Non-conforming Lots:

1. Consider reviewing the RM-U and Office districts lot sizes so more lots are in conformity.
2. Consider relaxing the non-conforming lot regulations in these districts to allow for more infill.

#### Housing Opportunity Zone:

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

#### Other considerations:

1. Consider RSA 31:95-h Affordable Housing Revolving Fund and/or RSA 34-35 Affordable Housing Trust Fund.
2. Establish a Housing Commission empowered with appropriations authority for housing-related funds.

## Recommendations by Distinctly Dover - Pillar 4

**Pillar 4: We have affordable and attainable housing and support services that are accessible to, and utilized by, individuals, families, and households of diverse backgrounds and needs.**

**4.1. Housing is affordable, and attainable to a variety of individuals, families, and households at a range of income levels.**

- a. Allow a second ADU HUD Fair Market Rental unit in the R-40 District with provisions to maintain R-40's rural character.
- b. Increase awareness about ADUs. This could include having staff discuss during concept reviews, add to fact sheet and include as information with application/permitting process. The City also could host special office hours or hold special training for homeowners or small-scale developers interested in creating ADUs to walk through the City's Developer's Handbook and discuss the logistics of how to create ADUs.
- c. Consider modifications to the TDR and RCM Overlay Districts to better support attainable (price-restricted) homes for purchase.
- d. Allow developments with HUD Fair Market Rental units to correspondingly reduce the commercial percentages required in the RCM overlay.
- e. Evaluate larger and longer-term incentives that could be offered to developers who build all-affordable projects.
- f. Review impact fees. Consider a pause to encourage new development.

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

- a. Consider revising the Conditional Use Permit language to clarify standards for ground floor residential units in the CBD General, CBD Mixed-Use and TOD.

**4.3. Housing types are interspersed to foster neighborhoods that are multigenerational and socioeconomically diverse.**

- a. Allow new two-family dwellings by right in the R-40 District with provisions to maintain R-40's rural character.
- b. Allow 3-4 family dwellings in the H and R-12 Districts.
- c. Update the Special Exception and Conditional Use Permit criteria for new 3-4 dwelling unit structures in RM-U and HR Districts, including a review of parking and setback requirements.
- d. In the R-40 District, allow 3-4-unit dwellings by Special Exception in areas with water and sewer or with lot areas that can meet onsite utility requirements, with provisions to maintain the existing density and the district's rural character.
- e. Consider relaxing the non-conforming lot regulations districts to allow for more infill.



**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. [See 4.1 – 4.3 recommendations]**

N/A

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

N/A

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

- a. Review parking requirements for ADUs to reduce or eliminate dedicated off-street parking if located within walking distance of downtown, public transit or can be accommodated by another acceptable alternative parking solution

**4.7. Large single-family housing can be converted into multi-family housing where appropriate.**

- a. Allow conversions of existing dwelling units for up to four units in the RM-U, CWD and HR Districts by right (currently requires Special Exception or Conditional Use Permit).
- b. Update the Special Exception and Conditional Use Permit criteria for 3-4 dwelling units in RM-U and HR Districts, including a review of parking and setback requirements.
- c. Allow conversions of existing dwelling units in the Office, Hospital, and Little Bay Waterfront Districts.
- d. 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.

**4.8. Housing is available to adults with disabilities.**

- a. 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.
- b. Add definition, use and criteria for Community Residence to support housing options for residents living with disabilities.

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

N/A

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

- a. Add definitions, use and criteria for Emergency Shelter to support housing options for residents experiencing homelessness.

**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.**

N/A

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

- a. Consider RSA 31:95-h Affordable Housing Revolving Fund and/or RSA 34-35 Affordable Housing Trust Fund.
- b. Establish a Housing Commission empowered with appropriations authority for housing-related funds.

## Recommendations by Zoning District

Zoning District / Housing Type	Pillar Ref	Recommended Regulatory Adjustments
<b>R-40 - Rural Residential</b>		
Accessory Dwelling Units	4.1 a	Allow a second ADU HUD Fair Market Rental unit in the R-40 District with provisions to maintain R-40's rural character.
New Two-Family Dwelling Units	4.3.a.	Allow new two-family dwellings by right in the R-40 District with provisions to maintain R-40's rural character.
New 3-4 Family Dwelling Units	4.3.d.	In the R-40 District, allow 3–4-unit dwellings by Special Exception in areas with water and sewer or with lot areas that can meet existing density, onsite utility requirements, with provisions to maintain the district's rural character.
<b>R-20 - Low Density Residential</b>		
Accessory Dwelling Units	4.6.a.	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.
New 3-4 Family Dwelling Units	4.3	Update footnote - only addresses 2 family units
<b>R-12 - Medium Density Residential</b>		
Accessory Dwelling Units	4.6.a.	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.
Conversion of Existing Dwelling to accommodate not more than 2 units	4.7.d.	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.
New 3-4 Family Dwelling Units	4.3.b.	Allow as a permitted use.

<b>Zoning District / Housing Type</b>	<b>Pillar Ref</b>	<b>Recommended Regulatory Adjustments</b>
<b>RM-SU - Suburban Density Multi Residential</b>		
Accessory Dwelling Units	4.6.a.	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.
<b>RM-U - Urban Density Multi Residential</b>		
Accessory Dwelling Units	4.6.a.	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.
Conversion of Existing Dwelling to accommodate not more than 4 units (currently allowed by Special Exception)	4.7.a.	Allow conversion of existing dwelling units up to 4 units as a permitted use
Conversion of Existing Dwelling to accommodate not more than 4 units (currently allowed by Special Exception)	4.7.d.	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.
New 3-4 Family Dwelling Units (currently allowed by Special Exception)	4.3.c. / 4.7.b.	Update the Special Exception and Conditional Use Permit criteria in RM-U and HR Districts, including a review of parking and setback requirements.
<b>HR - Heritage Residential</b>		
Accessory Dwelling Units	4.6.a.	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.
Conversion of Existing Dwelling to accommodate not more than 4 units (currently allowed by Conditional Use Permit)	4.7.a.	Allow conversion of existing dwelling units up to 4 units as a permitted use
	4.7.d.	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.

<b>Zoning District / Housing Type</b>	<b>Pillar Ref</b>	<b>Recommended Regulatory Adjustments</b>
New 3-4 Family Dwelling Units (currently allowed by Conditional Use Permit)	4.3.c. / 4.7.b.	Update the Special Exception and Conditional Use Permit criteria in RM-U and HR Districts, including a review of parking and setback requirements.
<b>Hospital</b>		
Accessory Dwelling Units	4.6.a.	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.
Conversion of existing dwellings	4.7.c.	Allow as a permitted use
New 3-4 Family Dwelling Units	4.3.b.	Allow as a permitted use.
<b>Little Bay Waterfront</b>		
Accessory Dwelling Units	4.6.a.	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.
Conversion of existing dwellings	4.7.c.	Allow as a permitted use
<b>Office</b>		
Accessory Dwelling Units	4.6.a.	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.
Conversion of existing dwellings	4.7.c.	Allow as a permitted use
New 3-4 Family Dwelling Units	4.3.e.	Consider allowing new residential uses on the first floor of the Office District.
<b>Central Business District (General)</b>		
Multi-family	4.2 / 4.6	Consider allowing increased heights in the CBD to accommodate additional density.
<b>Central Business District (Mixed-Use)</b>		
Multi-family	4.2.a.	Clarify CUP for ground floor residential for new construction
<b>Central Business District (TOD)</b>		
Multi-family	4.2.a.	Clarify CUP for ground floor residential for new construction

<b>Zoning District / Housing Type</b>	<b>Pillar Ref</b>	<b>Recommended Regulatory Adjustments</b>
<b>Cochecho Waterfront District</b>		
Conversion of existing dwellings allowed by special exception to accommodate additional residential units	4.7.a.	Allow conversion of existing dwelling units up to 4 units as a permitted use
	4.7.d.	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.
<b>Transfer of Development Rights</b>		
Identifies both industrial and residential TDR mechanisms. Residential TDR fees are waived for income-restricted units.	4.1 c.	Consider modifications to the TDR regulations to better support attainable (price-restricted) homes for purchase.
Attainable housing	4.8.a.	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.
Attainable housing	4.1.e.	Evaluate larger and longer-term financial incentives could be offered to developers who build all-affordable projects.
<b>Residential-Commercial Mixed Use (RCM)</b>		
Attainable housing	4.1 c.	Consider modifications to the RCM regulations to better support attainable (price-restricted) homes for purchase.
Attainable housing	4.1 d.	Allow developments with HUD Fair Market Rental units to correspondingly reduce the commercial percentages required in the RCM overlay.
<b>Other Recommendations</b>		



<b>Zoning District / Housing Type</b>	<b>Pillar Ref</b>	<b>Recommended Regulatory Adjustments</b>
ADUs	4.1.b.	Increase awareness about ADUs. This could include having staff discuss during concept reviews, add to fact sheet and include as information with application/permitting process. The City also could host special office hours or hold special training for homeowners or small-scale developers interested in creating ADUs to walk through the City's Developer's Handbook and discuss the logistics of how to create ADUs.
Infill Development	4.1.f.	Review impact fees. Consider a pause to encourage new development
Nonconforming Lots	4.3.g.	Consider relaxing the non-conforming lot regulations districts to allow for more infill
Affordable/ Supportive Housing	4.1.e. / 4.8.a.	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.
Community Residence Criteria	4.8.b.	Add definition, use and criteria for Community Residence to support housing options for residents living with disabilities.
Emergency Shelter Criteria	4.10.a.	Add definitions, use and criteria for Emergency Shelter to support housing options for residents experiencing homelessness.
Frontage Requirements	4.2	Consider reducing frontage requirements in the residential districts
Financial Tools	4.12.a.	Consider RSA 31:95-h Affordable Housing Revolving Fund and/or RSA 34-35 Affordable Housing Trust Fund.
Financial Tools	4.12.b.	Establish a Housing Commission empowered with appropriations authority for housing-related funds.
Financial Tools	4.12.c.	Formalize public-private partnerships between the City, Dover Housing Authority, non-profit developers and local lenders.

## Appendix A: Demographic and Housing Data Trends

# Appendix A: Supporting Data

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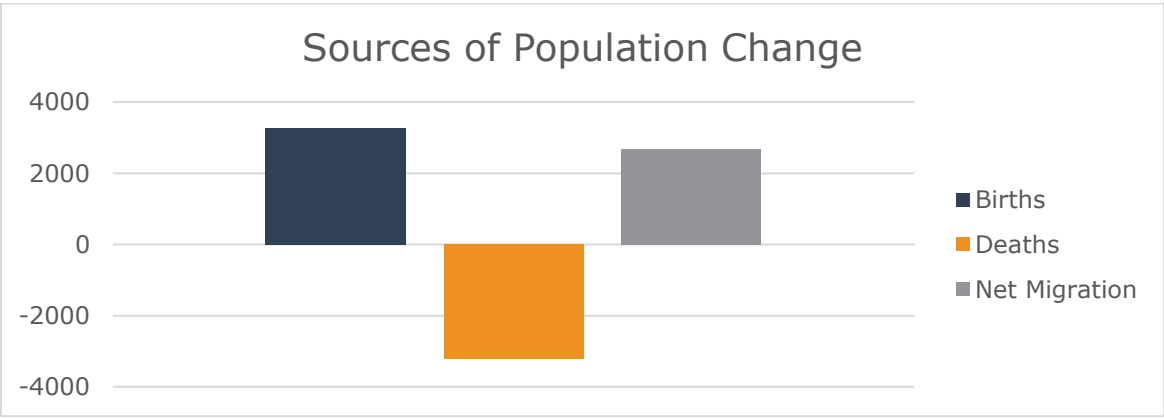
Demographics

Figure 1: Population Estimates and Projections

	Year	Population
Estimates	2010	29,987
	2011	30,158
	2012	30,313
	2013	30,275
	2014	30,419
	2015	30,524
	2016	30,683
	2017	30,817
	2018	31,326
	2019	31,795
	2020	32,741
	2021	33,277
Projections	2025	34,076
	2030	35,190
	2035	36,114
	2040	36,772
	2045	37,170
	2050	37,436

Sources: US Census, New Hampshire Office of Planning & Development 2010-2050

Figure 2: Sources of Population Change



Sources: US Census, New Hampshire Department of State Vital Records 2010-2020

**Figure 3: Population by Race and Ethnicity**

Race and Ethnicity		Dover	Strafford County
<b>Total Population</b>		32,849	130,965
	Hispanic	1,367	3,790
	Not Hispanic	31,482	127,175
<b>White</b>		29,268	117,587
	Hispanic	729	1,538
	Not Hispanic	28,539	116,049
<b>African American</b>		433	1,445
	Hispanic	49	51
	Not Hispanic	384	1,394
<b>American Indian</b>		-	64
	Hispanic	-	-
	Not Hispanic	-	64
<b>Asian</b>		1,302	3,908
	Hispanic	-	29
	Not Hispanic	1,302	3,879
<b>Native Hawaiian or Pacific Islander</b>		-	98
	Hispanic	-	-
	Not Hispanic	-	98
<b>Some Other Race</b>		392	1,078
	Hispanic	249	584
	Not Hispanic	143	494
<b>Two or More Races</b>		1,454	6,785
	Hispanic	340	1,588
	Not Hispanic	1,114	5,197

Source: ACS 2018-2022

**Figure 4: Population with any Disability**

	Dover	Strafford County
Total Population	32,849	130,965
<b>With a Disability</b>	3,772	17,115
<b>Without</b>	29,077	113,850

Source: ACS 2018-2022

**Figure 5: Median Age**

Year	Dover	Strafford County	NH
2012	35.6	36.7	41.1
2017	36.6	37	42.7
2022	37.2	37.7	43.1

Source: ACS 2007-2022

**Figure 6: Population by Age**

Age Group	Dover			Strafford County			NH		
	2012	2017	2022	2012	2017	2022	2012	2017	2022
Under 10 Years	3,390	3,310	3,082	13,631	13,040	11,912	146,225	137,198	131,479
10 - 19 Years	3,211	3,071	2,758	18,007	17,870	17,691	179,567	165,328	162,096
20 - 29 Years	6,003	5,731	6,464	20,399	21,890	22,511	157,656	168,844	174,497
30 - 39 Years	4,205	4,576	5,443	14,708	14,518	17,131	153,433	153,029	171,144
40 - 49 Years	3,981	3,542	3,674	17,977	15,662	14,242	209,414	176,952	164,337
50 - 59 Years	4,129	4,356	4,243	17,682	18,538	18,141	208,367	217,925	207,906
60 - 69 Years	1,361	1,742	1,757	6,050	7,438	8,347	82,309	93,279	106,402
70 - 79 Years	1,764	2,426	3,054	7,978	10,325	12,552	98,760	129,717	158,814
Over 80 Years	1,353	1,455	1,652	5,154	5,172	5,859	57,678	61,133	73,391

Source: ACS 2007-2022

**Figure 7: Fall School Enrollment**

School Enrollment	Fall Enrollment				
	2019	2020	2021	2022	2023
Kindergarten	264	193	247	249	244
Elementary	1,361	1,335	1,238	1,244	1,210
Middle	885	834	856	814	798
High School	1,204	1,244	1,242	1,199	1,123
<b>Total</b>	<b>3,714</b>	<b>3,606</b>	<b>3,583</b>	<b>3,506</b>	<b>3,375</b>

Source: New Hampshire Department of Education 2019-2023



## Income

**Figure 8: Median Household Income By Tenure**

Households	Dover			Strafford County		
	2012	2017	2022	2012	2017	2022
All Households	\$55,890	\$65,922	\$90,844	\$58,538	\$67,805	\$83,212
Owner	\$82,242	\$91,753	\$128,734	\$75,744	\$85,904	\$105,814
Renter	\$37,533	\$46,839	\$63,988	\$33,506	\$40,973	\$53,664

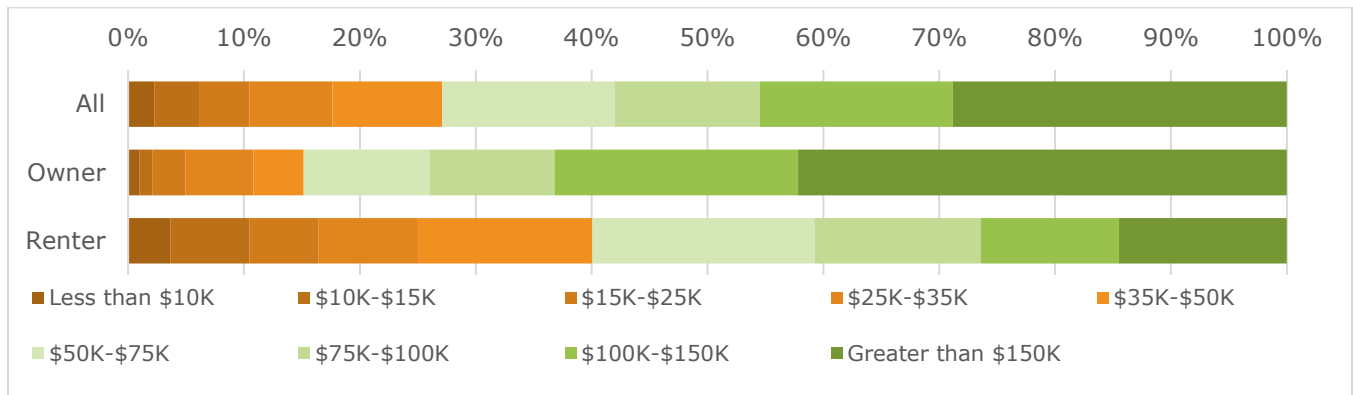
Source: ACS 2007-2022

**Figure 9: Households by Income Bracket and Tenure**

Income	Dover			Strafford County		
	All	Owner	Renter	All	Owner	Renter
<\$10K	330	72	258	1,547	592	955
\$10K-\$15K	565	88	477	2,028	636	1,392
\$15K-\$25K	633	214	419	2,611	1,129	1,482
\$25K-\$35K	1,048	447	601	3,612	1,856	1,756
\$35K-\$50K	1,385	328	1,057	4,752	2,469	2,283
\$50K-\$75K	2,169	823	1,346	8,090	4,838	3,252
\$75-\$100K	1,829	822	1,007	6,766	4,667	2,099
\$100K-\$150K	2,432	1,592	840	9,531	7,641	1,890
>\$150K	4,215	3,199	1,016	12,016	10,359	1,657

Source: ACS 2018-2022

**Figure 10: Households by Income Bracket and Tenure and Relationship to Median Income**



Source: ACS 2018-2022

**Figure 11: Households by Cost Burden Status**

Householder Age	Total			Cost Burdened			Not Cost Burdened		
	All	Owner	Renter	All	Owner	Renter	All	Owner	Renter
15-24	1,044	0	1,044	499	0	499	545	0	545
25-34	3,061	882	2,179	720	143	577	2,341	739	1,602
35-64	7,019	4,598	2,421	2,504	1,419	1,085	4,515	3,179	1,336
Over 65	3,274	2,057	1,217	1,348	493	855	1,926	1,564	362
Not computed	49	10	39						

Source: ACS 2018-2022

## Households

**Figure 12: Households by Tenure**

Households	Dover			Strafford County			NH		
	2012	2017	2022	2012	2017	2022	2012	2017	2022
All	12,512	13,194	14,606	46,821	48,543	50,953	516,845	526,710	545,116
Owner	6,495	7,021	7,585	31,293	31,845	34,187	372,021	372,304	393,945
Renter	6,017	6,173	7,021	15,528	16,698	16,766	144,824	154,406	151,171

Source: ACS 2007-2022

**Figure 13: Average Household Size by Tenure**

Households	Dover			Strafford County			NH		
	2012	2017	2022	2012	2017	2022	2012	2017	2022
All	2.32	2.27	2.18	2.47	2.43	2.40	2.47	2.45	2.46
Owner	2.59	2.45	2.42	2.62	2.55	2.57	2.60	2.57	2.60
Renter	2.03	2.08	1.92	2.16	2.18	2.07	2.14	2.15	2.08

Source: ACS 2007-2022

**Figure 14: Households by Size**

	Dover			Strafford County			NH		
	2012	2017	2022	2012	2017	2022	2012	2017	2022
Size=1	3,761	3,837	4,682	11,849	12,102	14,174	130,449	134,536	147,474
Size=2	4,711	5,057	5,440	17,322	18,357	19,079	193,222	200,911	209,739
Size=3	1,721	2,038	2,167	7,488	8,516	8,109	81,457	85,961	82,528
Size=4	1,776	1,546	1,803	6,882	6,518	6,347	73,431	68,544	68,169
Size=5	376	572	461	2,285	2,152	2,450	26,487	25,317	25,524
Size=6	81	144	53	664	753	490	8,012	7,328	7,677
Size>=7	86	-	-	331	145	304	3,787	4,113	4,005

Source: ACS 2007-2022

**Figure 15: Households by Type**

Households	Dover			Strafford County		
	2012	2017	2022	2012	2017	2022
Family Households	7,116	7,487	8,060	30,114	31,265	31,623
Married Couples	5,250	5,689	6,547	23,420	24,838	25,257
With Unmarried Female Householder	529	533	537	1,969	2,293	2,360
With Unmarried Male Householder	1,337	1,265	976	4,725	4,134	4,006
Non-Family Households	5,396	5,707	6,546	16,707	17,278	19,330
One Person	3,761	3,837	4,682	11,849	12,102	14,174
Multiple People	1,635	1,870	1,864	4,858	5,176	5,156

Source: ACS 2007-2022

**Figure 16: Households with Children**

Households	Dover			Strafford County		
	2012	2017	2022	2012	2017	2022
Households with "own" children	3,425	3,336	3,406	14,307	13,610	13,544
Married Parents	2,201	2,240	2,586	9,976	9,440	9,738
Single Parents	1,224	1,096	820	4,331	4,170	3,806
Unmarried Female Parent	386	346	250	1,375	1,560	1,366
Unmarried Male Parent	838	750	570	2,956	2,610	2,440

Source: ACS 2007-2022

**Figure 17: People Living Alone**

Households	Dover			Strafford County		
	2012	2017	2022	2012	2017	2022
Under 65 Years Old	2,639	2,502	3,046	7,814	7,671	8,142
Over 65 Years Old	1,122	1,335	1,636	4,035	4,431	6,032

Source: ACS 2007-2022

## Dover Housing Stock

**Figure 18: Permitted New Buildings**

Year	Residential			Other	Total
	Single Family	Multifamily	Manufactured Housing		
2008	31	30	0	0	61
2009	48	20	0	0	68
2010	0	0	0	0	0
2011	51	7	0	0	58
2012	71	19	1	0	91
2013	66	40	0	0	106
2014	64	18	0	0	82
2015	45	27	0	0	72
2016	61	5	3	0	69
2017	61	138	4	0	203
2018	54	212	2	0	268
2019	43	145	1	0	189
2020	32	65	4	0	101
2021	30	64	0	0	94
2022	41	48	0	3	92

Source: SRPC and City of Dover 2008-2022

**Figure 19: Buildable Land and Utilities**

Buildable Land with Access to...	Land Acres	% of Land
Water and Sewer Infrastructure	1,635.99	9.6%
Water Infrastructure Only	2,479.01	14.6%
Sewer Infrastructure Only	578.17	3.4%
<b>All Buildable Land</b>	<b>4,385.77</b>	<b>25.7%</b>

Source: City of Dover 2023

**Figure 20: Potential and Existing Density**

Infrastructure	Potential Density		Existing Density Range
	Low	High	
<b>Water and Sewer</b>	4units/acre	6units/acre	0.05-26.49units/acre
<b>Water or Sewer</b>	1unit/acre	1.5units/acre	0.05-7.42units/acre
<b>None</b>	0.5unit/acre	1unit/acre	(DES Septic Prevails)

Source: City of Dover 2023

**Figure 21: Dover Zoning Districts that Allow Any Residential Uses**

Housing Type	Land Acres	% of Land
<b>All Land</b>	<b>17,036.92</b>	<b>100.0%</b>
<b>All Residential</b>	<b>16,504.05</b>	<b>96.9%</b>
<b>Single Family (Allowed + Conditional)</b>	<b>15,878.56</b>	<b>93.2%</b>
Single Family (Allowed)	15,878.56	93.2%
Single Family (Conditional)	0.00	0.0%
<b>Two-Family (Allowed + Conditional)</b>	<b>15,896.04</b>	<b>93.3%</b>
Two-Family (Allowed)	15,896.04	93.3%
Two-Family (Conditional)	0.00	0.0%
<b>Multi-Family (Allowed + Conditional)</b>	<b>13,885.20</b>	<b>81.5%</b>
Multi-Family (Allowed)	13,506.60	79.3%
Multi-Family (Conditional)	378.64	2.2%

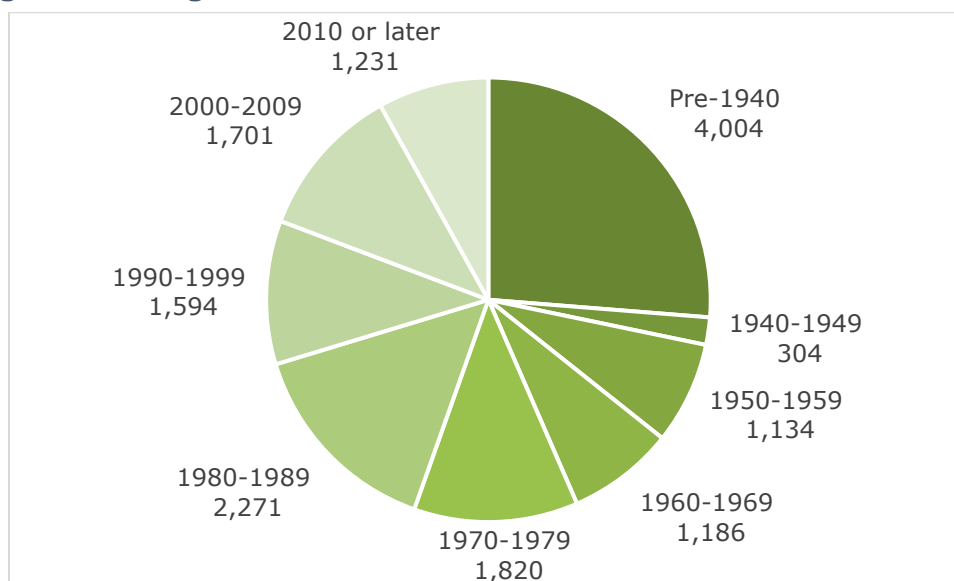
Source: City of Dover 2023

**Figure 22: Number of Units in Structures**

Units in Structure	Dover		Strafford County	
	2012	2022	2012	2022
1 Unit	7,071	7,822	36,327	38,087
2 Units	1,096	1,110	3,006	3,802
3-9 Units	2,782	3,187	7,281	6,937
10-49 Units	1,647	2,382	3,614	5,121
50+ Units	656	744	1,450	1,725
<b>Total Households</b>	<b>13,252</b>	<b>15,245</b>	<b>51,678</b>	<b>55,672</b>

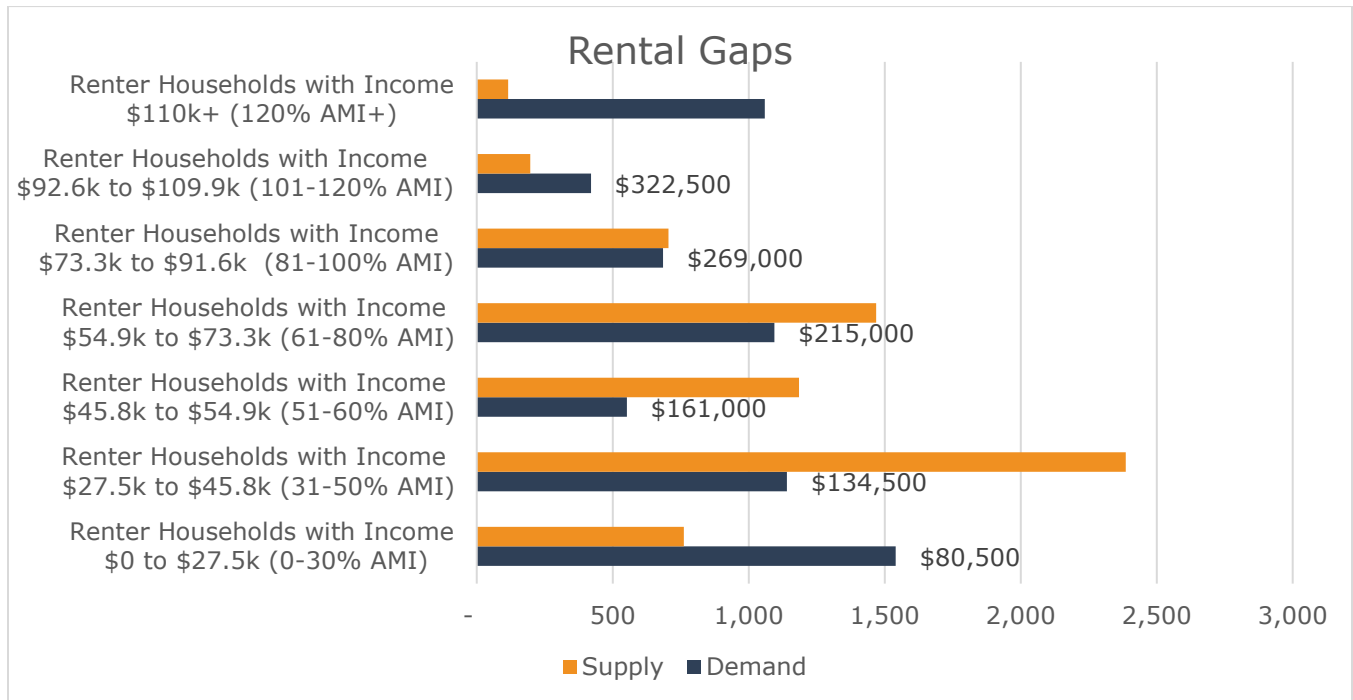
Source: ACS 2007-2022

**Figure 23: Age of Housing Structure**



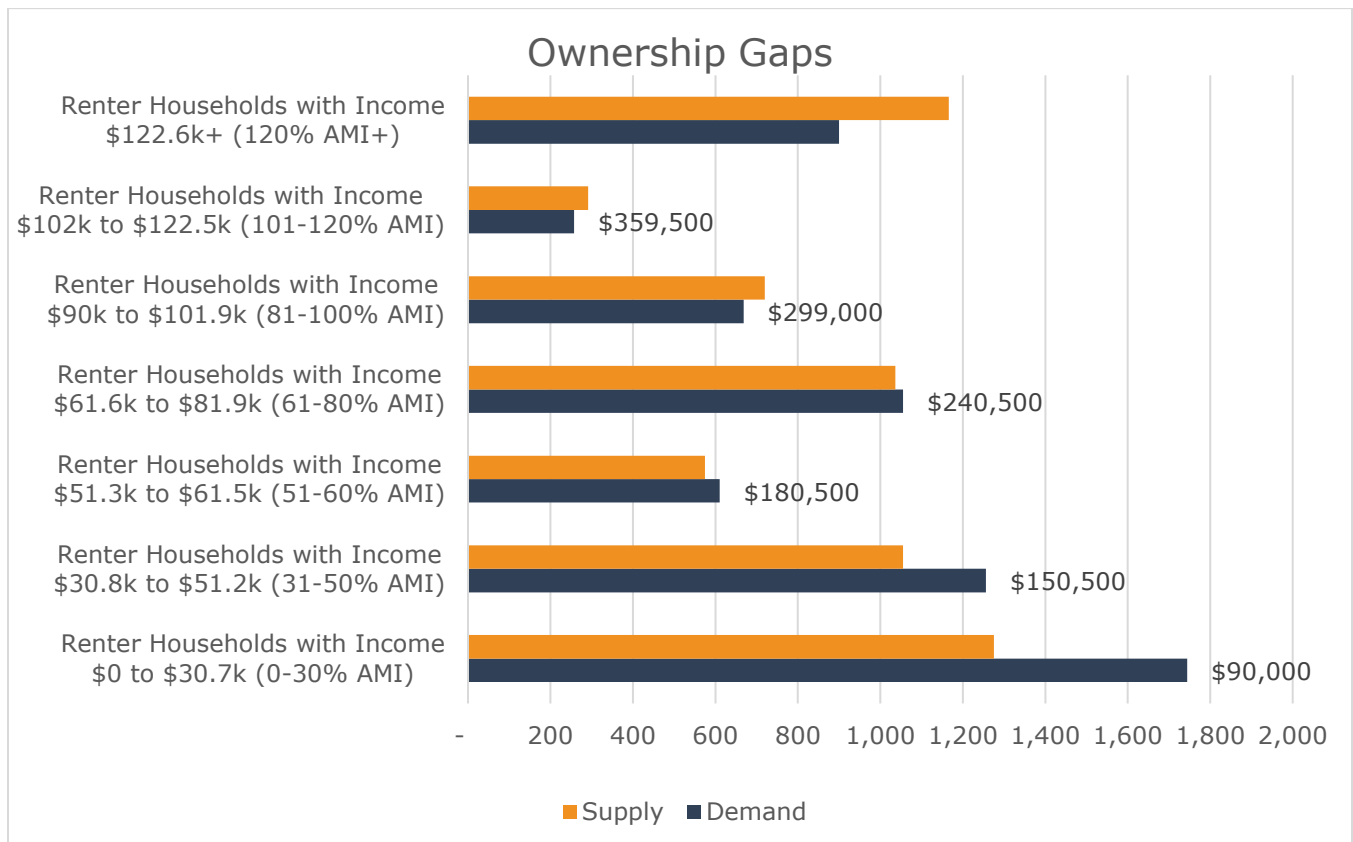
Source: ACS 2018-2022

**Figure 24: Housing Gaps for Rental Housing**



Source: 2023 Regional Housing Needs Assessment

**Figure 25: Housing Gaps for Home Ownership**



Source: 2023 Regional Housing Needs Assessment

**Figure 26: Housing Production Needs for Dover**

New Units Needed by		2025	2030	2035	2040
<b>Total</b>		707	1,332	1,754	2,077
<b>Owner Occupied</b>		474	891	1,164	1,367
	Below100%AMI	204	386	506	600
	Above100%AMI	270	505	658	768
<b>Renter Occupied</b>		233	441	590	710
	Below100%AMI	71	137	184	227
	Above100%AMI	162	305	406	483

*Source: 2023 Regional Housing Needs Assessment*

## Affordability

**Figure 27: Median Home Purchase and Rental Costs**

Year	Median Purchase Prices			Median Rent (All Units)		
	Dover	Strafford County	NH	Dover	Strafford County	NH
2005	\$239,900	\$235,000	\$250,000	\$863	\$863	\$901
2006	\$240,000	\$229,900	\$249,900	\$920	\$916	\$928
2007	\$250,000	\$235,000	\$252,500	\$931	\$932	\$946
2008	\$245,000	\$225,500	\$240,000	\$932	\$932	\$969
2009	\$224,600	\$194,933	\$210,000	\$920	\$928	\$969
2010	\$212,000	\$195,000	\$215,000	\$937	\$937	\$980
2011	\$217,000	\$186,250	\$207,000	\$940	\$935	\$983
2012	\$229,900	\$187,900	\$205,000	\$939	\$950	\$1,005
2013	\$248,475	\$200,000	\$220,000	\$953	\$942	\$1,018
2014	\$243,500	\$210,000	\$219,000	\$958	\$974	\$1,037
2015	\$228,100	\$205,000	\$221,000	\$1,026	\$992	\$1,069
2016	\$233,500	\$211,500	\$230,000	\$1,073	\$1,043	\$1,113
2017	\$268,000	\$229,000	\$240,000	\$1,143	\$1,108	\$1,143
2018	\$290,000	\$244,900	\$254,000	\$1,166	\$1,146	\$1,177
2019	\$288,000	\$255,000	\$270,000	\$1,347	\$1,259	\$1,251
2020	\$315,000	\$284,500	\$302,300	\$1,439	\$1,210	\$1,283
2021	\$365,000	\$320,000	\$350,000	\$1,470	\$1,356	\$1,373
2022	\$403,000	\$365,000	\$400,000	\$1,801	\$1,518	\$1,510
2023	\$430,000	\$390,000	\$418,000	\$1,981	\$1,571	\$1,644

*Source: New Hampshire Housing Finance Authority 2005-2023*

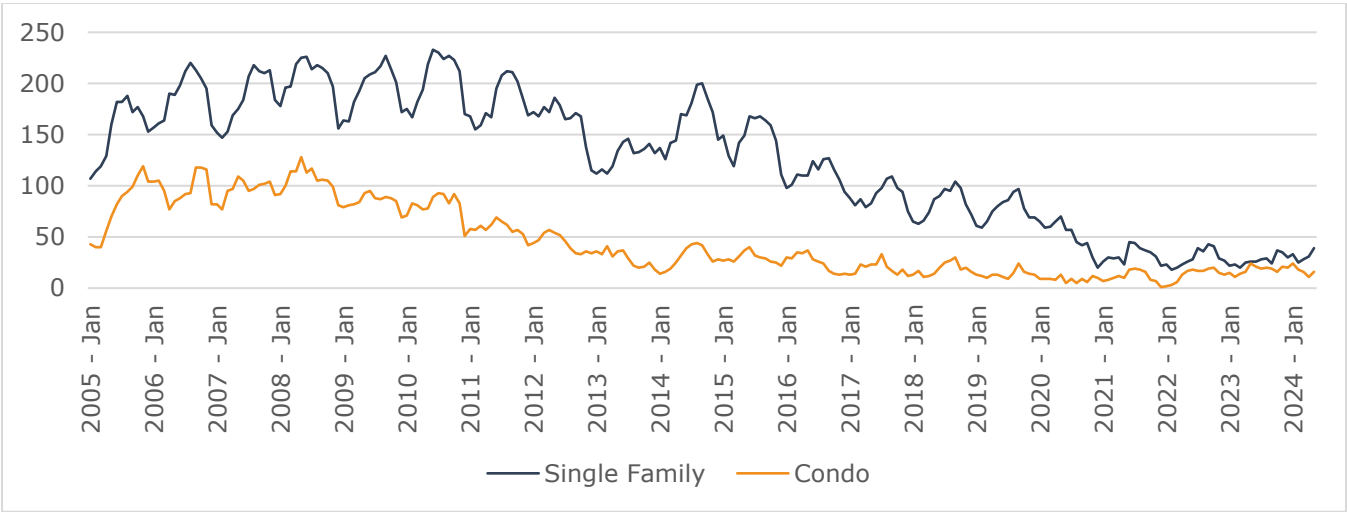


Figure 28: Portsmouth-Rochester Metro Area Fair Market Rents

Unit Size	2020	2021	2022	2023	2024
Studio/0 Bedroom	\$1,000	\$969	\$977	\$1,112	\$1,481
1 Bedroom	\$1,029	\$1,033	\$1,092	\$1,232	\$1,582
2 Bedroom	\$1,315	\$1,330	\$1,399	\$1,563	\$2,003
3 Bedroom	\$1,795	\$1,803	\$1,871	\$2,034	\$2,557
4 Bedroom	\$2,212	\$2,226	\$2,295	\$2,488	\$2,999
5 Bedroom	\$2,544	\$2,560	\$2,639	\$2,861	\$3,449
6+ Bedroom	\$2,876	\$2,894	\$2,984	\$3,234	\$3,899

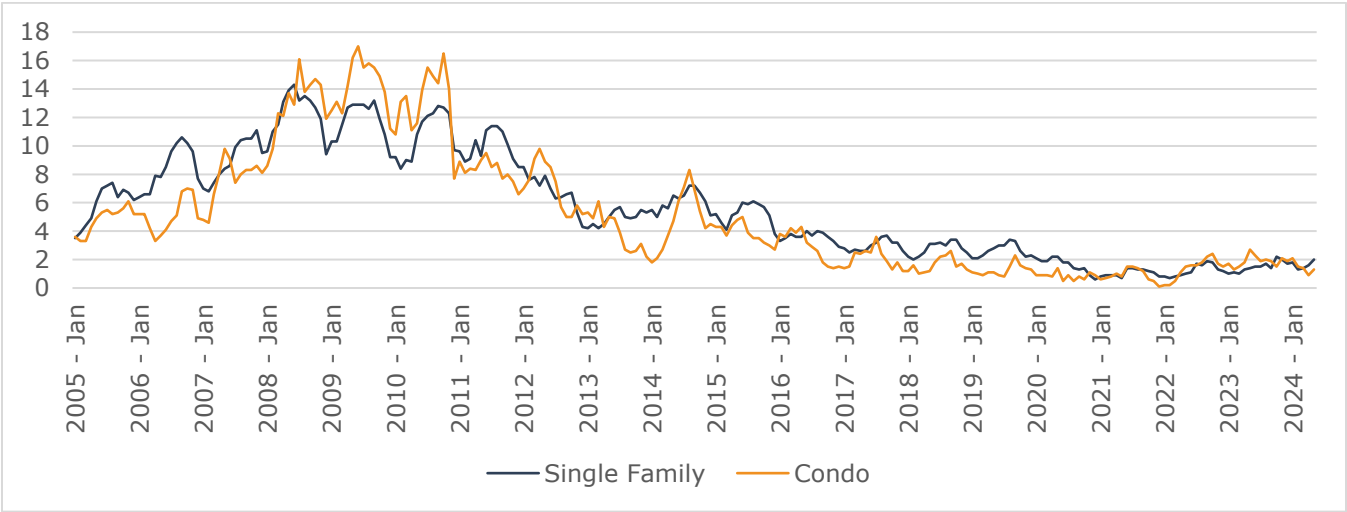
Source: HUD 2020-2024

Figure 29: Homes for Sale Each Month



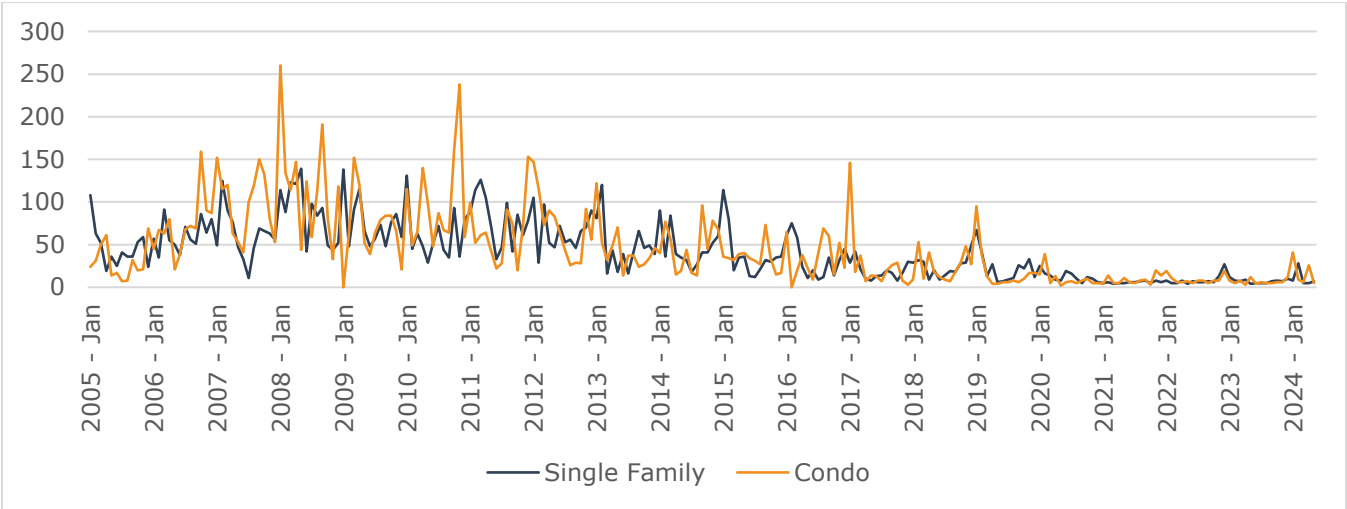
Source: New Hampshire Association of Realtors 2005-2024

Figure 30: Months' Supply of Housing Inventory



Source: New Hampshire Association of Realtors 2005-2024

Figure 31: Average Days on Market



Source: New Hampshire Association of Realtors 2005-2024

Figure 32: Dover Housing Choice Vouchers

Housing Choice Vouchers (2021)	
Number of Households	95
Average rent	\$1,293
Median rent	\$1,470
Applicants	87
Actively looking for units	17

Source: 2023 Regional Housing Needs Assessment

Figure 33: Subsidized Housing Units

Subsidized Units	Dover
LIHTC Units	Yes
Special Needs Units	No
Age-Restricted Units	Yes
% Age-Restricted Units	41%
% Units within ½ mile of Transit	100%
Total Subsidized Units	1,148

Source: 2023 Regional Housing Needs Assessment

**Figure 34: Employment and Wages for Strafford County's Top Occupations**

Occupations	Employees	Wages			
		Entry	Mean	Experienced	Median
Total, All Occupations	47,720	\$31,393	\$61,486	\$76,532	\$47,976
Retail	1,200	\$26,555	\$39,878	\$46,540	\$35,420
Health Care Practitioners	3,460	\$52,893	\$103,401	\$128,656	\$80,935
Health Care Support	1,820	\$32,131	\$41,727	\$46,525	\$40,107
Food Service and Preparation	4,550	\$23,724	\$34,451	\$39,814	\$31,945
Teachers	4,200	\$37,382	\$65,905	\$80,167	\$60,641
Elementary Teachers	400	\$46,702	\$63,436	\$71,803	\$62,549
Protective Services	930	\$37,383	\$56,172	\$65,567	\$56,800
Police (Patrol Officers)	240	\$51,123	\$60,419	\$65,068	\$60,137
Firefighters	270	\$41,186	\$53,678	\$59,924	\$50,251
Construction and Extraction	1,430	\$38,429	\$55,960	\$64,725	\$50,640

Source: New Hampshire Employment Security 2023

**Figure 35: Maximum Affordable Rent for Strafford County's Top Occupations**

Occupations	Employees	Max Rent Affordable				Median Rent
		Entry	Mean	Experienced	Median	
Total, All Occupations	47,720	\$785	\$1,537	\$1,913	\$1,199	\$1,981
Retail	1,200	\$664	\$997	\$1,164	\$886	\$1,981
Health Care Practitioners	3,460	\$1,322	\$2,585	\$3,216	\$2,023	\$1,981
Health Care Support	1,820	\$803	\$1,043	\$1,163	\$1,003	\$1,981
Food Service and Preparation	4,550	\$593	\$861	\$995	\$799	\$1,981
Teachers	4,200	\$935	\$1,648	\$2,004	\$1,516	\$1,981
Elementary Teachers	400	\$1,168	\$1,586	\$1,795	\$1,564	\$1,981
Protective Services	930	\$935	\$1,404	\$1,639	\$1,420	\$1,981
Police (Patrol Officers)	240	\$1,278	\$1,510	\$1,627	\$1,503	\$1,981
Firefighters	270	\$1,030	\$1,342	\$1,498	\$1,256	\$1,981
Construction and Extraction	1,430	\$961	\$1,399	\$1,618	\$1,266	\$1,981

Source: New Hampshire Employment Security 2023

**Figure 36: Maximum Affordable Home Purchase Price for Strafford County's Top Occupations**

Occupations	Employees	Max Mortgage Affordable				Median Price
		Entry	Mean	Experienced	Median	
Total, All Occupations	47,720	\$92,000	\$180,500	\$224,500	\$140,500	\$430,000
Retail	1,200	\$78,000	\$117,000	\$136,500	\$104,000	\$430,000
Health Care Practitioners	3,460	\$155,000	\$303,500	\$377,500	\$237,500	\$430,000
Health Care Support	1,820	\$94,000	\$122,500	\$136,500	\$117,500	\$430,000
Food Service and Preparation	4,550	\$69,500	\$101,000	\$116,500	\$93,500	\$430,000
Teachers	4,200	\$109,500	\$193,000	\$235,000	\$178,000	\$430,000
Elementary Teachers	400	\$137,000	\$186,000	\$210,500	\$183,500	\$430,000
Protective Services	930	\$109,500	\$164,500	\$192,000	\$166,500	\$430,000
Police (Patrol Officers)	240	\$120,500	\$157,500	\$175,500	\$147,500	\$430,000
Firefighters	270	\$150,000	\$17,700	\$191,000	\$176,500	\$430,000
Construction and Extraction	1,430	\$112,500	\$16,400	\$190,000	\$148,500	\$430,000

Source: New Hampshire Employment Security 2023

## Living Wage

The MIT Living Wage Calculator estimates the cost of living in a county and determines the necessary living wage and the poverty wage based on those costs. The table below represents the Strafford County Living Wages.

**Figure 37: Living Wages for Strafford County**

Household Type		Poverty Wage	Poverty Salary	Poverty Salary per month	Living Wage	Living Salary	Living Salary per month
<b>1 Adult</b>	<b>0 Children</b>	\$7.24	\$15,059	\$1,255	\$25.63	\$53,310	\$4,443
	<b>1 Child</b>	\$9.83	\$20,446	\$1,704	\$44.36	\$92,269	\$7,689
	<b>2 Children</b>	\$12.41	\$25,813	\$2,151	\$55.64	\$115,731	\$9,644
	<b>3 Children</b>	\$15.00	\$31,200	\$2,600	\$72.69	\$151,195	\$12,600
<b>2 Adults (1 Working)</b>	<b>0 Children</b>	\$9.83	\$20,446	\$1,704	\$34.14	\$71,011	\$5,918
	<b>1 Child</b>	\$12.41	\$25,813	\$2,151	\$41.73	\$86,798	\$7,233
	<b>2 Children</b>	\$15.00	\$31,200	\$2,600	\$46.67	\$97,074	\$8,089
	<b>3 Children</b>	\$17.59	\$36,587	\$3,049	\$50.30	\$104,624	\$8,719
<b>2 Adults (both working)</b>	<b>0 Children</b>	\$4.91	\$10,213	\$851	\$17.07	\$35,506	\$2,959
	<b>1 Child</b>	\$6.21	\$12,917	\$1,076	\$24.50	\$50,960	\$4,247
	<b>2 Children</b>	\$7.50	\$15,600	\$1,300	\$30.23	\$62,878	\$5,240
	<b>3 Children</b>	\$8.79	\$18,283	\$1,524	\$35.78	\$74,422	\$6,202

Source: MIT Living Wage Calculator 2022

## Appendix B: Case Studies

### Moderately Priced Dwelling Unit Program

Montgomery County, Maryland, has one of the nation's oldest inclusionary zoning laws. New Hampshire RSA 674:21 IV(a) maintains that inclusionary zoning must be on a voluntary basis, however, the Montgomery County method effectively acts as a housing “bank” with its own registry of available Moderately Price Dwelling Units (MPDUs) in addition to the density bonus provided to a developer. The density bonus does not begin until 12.5% of the proposed units are rented or sold at a price affordable to households making up to 70% of the Washington, DC, metropolitan area median income. In New Hampshire, the closest approximation for a regulation like this would likely be tied to workforce housing law, or 100% of the median income for a four-person household (for sale) and 60% of the median income for a three-person household (for rent) for the HUD FMR area. The law applies to all developments of 20 units or more, including conversions of existing nonresidential structures that result in 20 or more units. The “control” period is between 10 and 30 years for homes for purchase and between 20 and 99 years for homes for rent. The program is administered by a dedicated office within the county’s housing department which determines the final sale or rent price of the set-aside units, maintains the listings of the units as they come online, and manages the lottery system for applicant households. A Housing Opportunities Commission (effectively one of several county housing authorities) acquires the units themselves and is funded by a Housing Initiative Fund, a housing trust fund that uniquely does not operate on an annual cycle and is available for multiple stages of funding. Density bonuses increase with each additional 1% of MPDUs and at 25% or more, transportation and school impact taxes are waived for the development.

The resulting program is one of the nation's most successful, and the suburban county is able to produce about 300 moderately priced units annually for working class populations.

### Housing Trust Provides a Foundation for Affordability

In northwest Vermont, a commitment to housing affordability has been instituted and expanded through a community land trust. The Champlain Housing Trust (CHT) serves three counties, Chittenden, Franklin, and Grand Isle, and covers the area where over one-third of the state’s population lives. The organization oversees over 2,569 apartments, 650 single-family homes, commercial spaces, and other several other housing locations and cooperatives.<sup>2</sup> CLT was formed in 2005 after the merger of two similar organizations – the Burlington Community Land Trust (BCLT) and the Lake Champlain Housing Development Corporation (LCHDC). The roots of the organizations that formed the CHT extend back to 1981, and the innovative and intentional decisions by Burlington’s city government, buy-in from the state agencies, and tireless volunteer hours developing strategies, practices to guide the organization’s work, and ways to address the pushback that comes with removing some housing from speculative real estate market in the region. The BCLT, which later became CHT, received an initial \$200,000 in funding from the City of Burlington in 1984. Efforts were made to partner the organization with local banks for several million dollars in loans to support the purchase of properties, along with significant funds

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<sup>2</sup> <https://www.housingpartnership.net/about/members/champlain-housing-trust>

supporting the organization through Community Development Block Grants and Home Investment Partnership Program grants.

The key visions driving the organization are to increase access to affordability housing, bolster housing stability, and allow for equity building. This is done through the principles of shared owner equity for clients who purchase single-family homes and condos stewarded by CHT, income-based rental rates for CHT owned apartments, and intentional inclusions of underrepresented or excluded groups.

One of the most recognized achievements of CHT is the shared equity model for single family homes and condominiums that are under the purview of CHT. Homes offered for sale are covered by deed covenants that limit the sale price that a homeowner can sell their home for. This formula allows for equity to be gained by the selling homeowner while also ensuring that the home is still sold at an affordable price, below prices of comparable, non-CHT stewarded homes. The formula allows for the seller to earn back their down payment, any equity generated by paying their mortgage, and 25% of any increase in their property's land value during their time in the home. This methodology allows for equity generation and growth for the homeowner, while also supporting CHT in keeping these stewarded properties affordable to the next buyer. Buyers must have a credit score of at least 660 and stable income within certain parameters, and they go through various homeownership education classes before being connected with resources for subsidized mortgages.<sup>3</sup> Vermont legislation also reduces the property tax burden of land trust managed homes by a third.<sup>4</sup>

In addition to this shared equity model, rentals managed by CHT leverage Low Income Housing Tax Credits and housing choice vouchers to ensure that housing expenses do not exceed 30 percent of income for renters. Eligibility is based on income for rental properties managed by CHT.<sup>5</sup>

Lastly, CHT offers unique technical assistance services for communities and organizations exploring the community land trust model, ranging from startup and feasibility to organizational management and portfolio growth.<sup>6</sup>

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<sup>3</sup> <https://www.getahome.org/eligibility-for-sep/>

<sup>4</sup> <https://schalkenbach.org/champlain-housing-trust-affordable-housing-through-community-land-ownership/>

<sup>5</sup> <https://www.getahome.org/apply-to-rent/>

<sup>6</sup> <https://www.getahome.org/tacht/>

## Appendix C: Developable Lands Analysis



Income vs Mortgages

Figure 38: Down Payment, Mortgages, and Salaries Needed to Afford Median Priced Homes

Loan Assumptions			Down Payment			Monthly Mortgage Payment				Monthly Mortgage Payment + Utilities, Tax, PMI, and Insurance				Median Rents	Salary Needed				
Year	Average 30-year rate	Median Price	20% Down	10% Down	3.5% Down	20% Down	10% Down	3.5% Down	0%Down	20% Down	10% Down	3.5% Down	0% Down	All Units	20% Down	10% Down	3.5% Down	0% Down	Median Rent
2000	8.05	\$159,900	\$31,980	\$15,990	\$5,597	\$943	\$1,061	\$1,138	\$1,179	\$943	\$1,539	\$1,650	\$1,710	Unknown	\$37,736	\$61,557	\$66,003	\$68,397	Unknown
2001	6.97	\$188,500	\$37,700	\$18,850	\$6,598	\$1,000	\$1,125	\$1,206	\$1,250	\$1,000	\$1,631	\$1,749	\$1,813	Unknown	\$40,001	\$65,252	\$69,964	\$72,502	Unknown
2002	6.54	\$205,000	\$41,000	\$20,500	\$7,175	\$1,041	\$1,171	\$1,255	\$1,301	\$1,041	\$1,698	\$1,820	\$1,886	Unknown	\$41,625	\$67,900	\$72,804	\$75,445	Unknown
2003	5.83	\$215,000	\$43,000	\$21,500	\$7,525	\$1,012	\$1,139	\$1,221	\$1,265	\$1,012	\$1,651	\$1,770	\$1,835	Unknown	\$40,487	\$66,044	\$70,814	\$73,383	Unknown
2004	5.84	\$239,000	\$47,800	\$23,900	\$8,365	\$1,127	\$1,267	\$1,359	\$1,408	\$1,127	\$1,838	\$1,971	\$2,042	Unknown	\$45,066	\$73,514	\$78,823	\$81,682	Unknown
2005	5.87	\$239,900	\$47,980	\$23,990	\$8,397	\$1,134	\$1,276	\$1,368	\$1,418	\$1,134	\$1,850	\$1,984	\$2,056	\$863	\$45,371	\$74,011	\$79,356	\$82,234	\$34,520
2006	6.41	\$240,000	\$48,000	\$24,000	\$8,400	\$1,203	\$1,353	\$1,451	\$1,503	\$1,203	\$1,962	\$2,103	\$2,180	\$920	\$48,106	\$78,472	\$84,140	\$87,191	\$36,800
2007	6.34	\$250,000	\$50,000	\$25,000	\$8,750	\$1,243	\$1,398	\$1,499	\$1,554	\$1,243	\$2,027	\$2,174	\$2,253	\$931	\$49,713	\$81,094	\$86,950	\$90,104	\$37,240
2008	6.03	\$245,000	\$49,000	\$24,500	\$8,575	\$1,179	\$1,326	\$1,422	\$1,473	\$1,179	\$1,923	\$2,061	\$2,136	\$932	\$47,142	\$76,900	\$82,454	\$85,445	\$37,280
2009	5.04	\$224,600	\$44,920	\$22,460	\$7,861	\$969	\$1,090	\$1,168	\$1,211	\$969	\$1,580	\$1,694	\$1,756	\$920	\$38,743	\$63,200	\$67,764	\$70,222	\$36,800
2010	4.69	\$212,000	\$42,400	\$21,200	\$7,420	\$879	\$988	\$1,060	\$1,098	\$879	\$1,433	\$1,537	\$1,592	\$937	\$35,143	\$57,327	\$61,467	\$63,696	\$37,480
2011	4.45	\$217,000	\$43,400	\$21,700	\$7,595	\$874	\$984	\$1,055	\$1,093	\$874	\$1,426	\$1,529	\$1,585	\$940	\$34,970	\$57,044	\$61,164	\$63,382	\$37,600
2012	3.66	\$229,900	\$45,980	\$22,990	\$8,047	\$842	\$947	\$1,016	\$1,053	\$842	\$1,374	\$1,473	\$1,526	\$939	\$33,685	\$54,949	\$58,918	\$61,055	\$37,560
2013	3.98	\$248,475	\$49,695	\$24,848	\$8,697	\$946	\$1,064	\$1,141	\$1,183	\$946	\$1,544	\$1,655	\$1,715	\$953	\$37,848	\$61,740	\$66,199	\$68,600	\$38,120
2014	4.17	\$243,500	\$48,700	\$24,350	\$8,523	\$949	\$1,068	\$1,145	\$1,186	\$949	\$1,548	\$1,660	\$1,720	\$958	\$37,963	\$61,927	\$66,399	\$68,808	\$38,320
2015	3.85	\$228,100	\$45,620	\$22,810	\$7,984	\$856	\$962	\$1,032	\$1,069	\$856	\$1,396	\$1,496	\$1,551	\$1,026	\$34,222	\$55,824	\$59,856	\$62,027	\$41,040
2016	3.65	\$233,500	\$46,700	\$23,350	\$8,173	\$855	\$962	\$1,031	\$1,069	\$855	\$1,395	\$1,495	\$1,550	\$1,073	\$34,198	\$55,786	\$59,815	\$61,985	\$42,920
2017	3.99	\$268,000	\$53,600	\$26,800	\$9,380	\$1,022	\$1,150	\$1,233	\$1,278	\$1,022	\$1,668	\$1,788	\$1,853	\$1,143	\$40,893	\$66,706	\$71,524	\$74,118	\$45,720
2018	4.54	\$290,000	\$58,000	\$29,000	\$10,150	\$1,182	\$1,329	\$1,425	\$1,477	\$1,182	\$1,928	\$2,067	\$2,142	\$1,166	\$47,267	\$77,104	\$82,672	\$85,671	\$46,640
2019	3.94	\$288,000	\$57,600	\$28,800	\$10,080	\$1,091	\$1,228	\$1,317	\$1,364	\$1,091	\$1,780	\$1,909	\$1,978	\$1,347	\$43,658	\$71,217	\$76,361	\$79,130	\$53,880
2020	3.11	\$315,000	\$63,000	\$31,500	\$11,025	\$1,078	\$1,212	\$1,300	\$1,347	\$1,078	\$1,758	\$1,885	\$1,953	\$1,439	\$43,107	\$70,319	\$75,397	\$78,132	\$57,560
2021	2.96	\$365,000	\$73,000	\$36,500	\$12,775	\$1,224	\$1,377	\$1,477	\$1,531	\$1,224	\$1,997	\$2,142	\$2,219	\$1,470	\$48,977	\$79,894	\$85,664	\$88,771	\$58,800
2022	5.34	\$403,000	\$80,600	\$40,300	\$14,105	\$1,799	\$2,024	\$2,170	\$2,249	\$1,799	\$2,935	\$3,147	\$3,261	\$1,801	\$71,965	\$117,393	\$125,872	\$130,437	\$72,040
2023	6.81	\$430,000	\$86,000	\$43,000	\$15,050	\$2,245	\$2,526	\$2,708	\$2,806	\$2,245	\$3,662	\$3,926	\$4,069	\$1,981	\$89,797	\$146,481	\$157,060	\$162,756	\$79,240

Source: US Federal Reserve and New Hampshire Housing Finance Authority 2000-2023

Base Assumptions used in the table above:

- Median Purchase Prices are for Strafford County
- 30-year interest rates are annual averages for each year
- “Mortgage + PMI” accounts for utilities, tax, PMI and mortgage insurance and assumes that these cost 45% of the original mortgage payment.
- Salary needed to afford each mortgage is the salary at which Mortgage + PMI is less than 30% of the monthly income.
- Down payments used are:
  - 20% to avoid needing PMI and Mortgage Insurance
  - 10% as an easier to attain high percentage down
  - 3.5% as a common minimum for many assistance programs
  - 0% as the minimum for veteran assistance and other programs

Developable Land Analysis

Zoning District	Acres	Buildable Acres	% Buildabl e Acres	# of Lots	Min. Lot Size (Sq. Feet)	Min. Lot Size (Acres)	# of Conforming Lots	% of Conforming Lots	# of Developab le Lots	% of Developable Lots	# of Developable Lots > Min. Lot Size	% of Developable Lots > Min. Lot Size
Central Business District (General)	165.20	3.74	2.27%	374	0	0	374	100.00%	1	0.27%	1	0.27%
Central Business District (Mixed Use)	29.12	0.11	0.37%	66	0	0	66	100.00%	0	0.00%	0	0.00%
Central Business District (Residential)	22.92	1.24	5.39%	103	0	0	103	100.00%	1	0.97%	1	0.97%
Central Business District (Transit Oriented Dev.)	18.33	0.17	0.93%	13	0	0	13	100.00%	0	0.00%	0	0.00%
Cochecho Waterfront District	101.93	48.48	47.56%	24	0	0	24	100.00%	7	29.17%	7	29.17%
Commercial	608.01	133.22	21.91%	189	20,000	0.459	136	71.96%	15	7.94%	15	7.94%
Commercial Manufacturing	699.43	343.94	49.17%	100	20,000	0.459	95	95.00%	19	19.00%	18	18.00%
Gateway	282.70	41.35	14.63%	313	0	0	313	100.00%	6	1.92%	6	1.92%
Heritage Residential	133.61	5.32	3.98%	292	10,000	0.229	198	67.81%	0	0.00%	0	0.00%
Hospital	37.09	0.45	1.21%	19	10,000	0.229	13	68.42%	0	0.00%	0	0.00%
Innovative Technology	1,457.35	610.51	41.89%	118	N/A	2	80	67.80%	29	24.58%	25	21.19%
Little Bay Waterfront	88.92	1.07	1.21%	33	10,000	0.229	31	93.94%	0	0.00%	0	0.00%
Low Density Residential	2,134.80	363.33	17.02%	954	20,000	0.459	663	69.50%	65	6.81%	65	6.81%
Medium Density Residential	2,581.71	456.70	17.69%	3,050	12,000	0.275	1,925	63.11%	135	4.43%	123	4.03%
Office	17.48	0.52	2.95%	31	10,000	0.229	17	54.84%	1	3.23%	1	3.23%
Rural Residential	9,327.53	2,720.95	29.17%	2,141	40,000	0.918	1,317	61.51%	314	14.67%	293	13.69%
Suburban Density Multi Residential	576.07	107.22	18.61%	116	20,000	0.459	98	84.48%	16	13.79%	16	13.79%
Urban Density Multi Residential	378.64	36.49	9.64%	635	10,000	0.229	228	35.91%	6	0.94%	6	0.94%
Total	18,660.84	4,874.80	26.12%	8,571	N/A	N/A	5,694	66.43%	615	7.18%	577	6.73%

Developable Land Analysis – Developable lots greater than 20 acres  
in the CM, IT and R-40 Districts

Zoning District	# of Lots	# of Lots > 20 Acres
CM	100	5
IT	118	19
R-40	2141	87



