



CITY OF DOVER, DELAWARE

2026 DRAFT ANNUAL ACTION PLAN

Community Development Block Grant (CDBG) Program

Program Year: July 1, 2026 – June 30, 2027

Prepared by:

City of Dover

Department of Planning & Community Development

Community Development Office

Date: March 27, 2026

*Prepared in accordance with the U.S. Department of Housing and Urban Development (HUD) requirements under
24 CFR Part 91.*

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Dover, the capital of Delaware, is centrally located within the state and lies in the Mid-Atlantic region of the United States. The city is approximately 90 miles from both Philadelphia and Washington, D.C., providing convenient access to two major metropolitan areas. With a population second only to Wilmington, Dover is one of the largest municipalities in Delaware. Dover also serves as the county seat of Kent County and is home to several key state government institutions, including the Delaware Supreme Court and Legislative Hall.

Delaware, together with the Eastern Shore counties of Maryland and Virginia, forms the Delmarva Peninsula. Within this region, Dover is the largest city by land area, encompassing more than 23 square miles.

As a recipient of Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD), the City is required to prepare a five-year Consolidated Plan and an Annual Action Plan (AAP) in accordance with 24 CFR Part 91.

This 2026 Annual Action Plan outlines how the City will utilize approximately \$300,000 in CDBG funding during the City's Fiscal Year 2027 (July 1, 2026 – June 30, 2027), funded through HUD's Program Year 2026 allocation, to address priority housing and community development needs identified in the 2025–2029 Consolidated Plan.

The Consolidated Plan is guided by four primary goals, listed in order of priority:

1. Provide aid for persons with special needs.
2. Preserve the existing housing stock.
3. Encourage owner-occupied housing in low- to moderate-income areas.
4. Promote safe and livable neighborhoods.

2. Summarize the objectives and outcomes identified in the Plan

The City of Dover's 2026 Annual Action Plan implements the priority goals established in the FY 2025–2029 Consolidated Plan, with a focus on housing preservation, expansion of homeownership opportunities, and support for vulnerable populations.

Rather than restating these goals, this plan identifies the specific actions and measurable outcomes that will advance them during the program year.

Planned activities include housing rehabilitation, emergency home repairs, homeownership assistance, and public service programs for individuals experiencing homelessness or housing instability. These investments are designed to improve housing conditions, increase access to affordable homeownership, and enhance housing stability for low- and moderate-income residents.

Consistent with HUD’s performance measurement framework, these activities are expected to produce measurable outcomes aligned with the objectives of Decent Housing and Suitable Living Environments. Anticipated results include the preservation of existing housing units, assistance to first-time homebuyers, and expanded access to essential services for vulnerable populations.

3. Evaluation of past performance

The City of Dover made measurable progress in advancing the goals outlined in the FY 2025–2029 Consolidated Plan during the most recent program year. CDBG-funded activities supported housing stability, expanded access to homeownership, and provided essential services to low- and moderate-income residents, while maintaining compliance with HUD timeliness and expenditure requirements.

The City prioritized housing preservation and affordability through its housing rehabilitation programs, completing critical repairs to 15 owner-occupied homes. These improvements addressed health and safety concerns, allowing residents to remain safely housed while preserving the City’s existing housing stock.

Efforts to expand homeownership opportunities also yielded positive results, with nine first-time homebuyers receiving financial assistance. These activities promote long-term neighborhood stability and create wealth-building opportunities for low- and moderate-income households.

In addition, the City supported programs serving vulnerable populations through partnerships with local service providers. More than 250 individuals received emergency shelter, case management, and supportive services, contributing to efforts to reduce homelessness and improve housing stability.

Overall, the City’s past performance demonstrates effective use of limited resources to address priority needs. While housing affordability and service demands remain ongoing challenges, the City continues to make meaningful progress toward its community development goals.

4. Summary of Citizen Participation Process and consultation process

The City of Dover follows its adopted Citizen Participation Plan to ensure that residents—particularly low- and moderate-income individuals—have meaningful opportunities to participate in the development of the Annual Action Plan.

A minimum of two public hearings will be held to gather input on community needs and proposed funding priorities. The draft plan will be made available for a 30-day public comment period. Public

notices will be published in local media and on the City’s website, and outreach will be conducted to organizations serving low- and moderate-income populations.

In addition to public engagement, the City consults with housing providers, social service agencies, and regional partners to inform funding decisions and align resources with identified needs. Public and stakeholder input plays a key role in shaping the City’s priorities and program design.

5. Summary of public comments

To be determined

6. Summary of comments or views not accepted and the reasons for not accepting them

To be determined

7. Summary

The City of Dover has undertaken good faith efforts to engage all segments of the community that may benefit from the CDBG program. Through strategic investments, strong partnerships, and ongoing community engagement, the City remains committed to addressing critical housing needs, supporting vulnerable populations, and promoting sustainable community development.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	DOVER	Planning/ City of Dover

Table 1 – Responsible Agencies

Narrative (optional)

The Community Development Office is a part of the Department of Planning and Inspections. The Community Development Office has one full-time employee, the Community Development Manager who administers the Community Development Block Grant and is the Fair Housing Coordinator. Clerical, planning and inspection assistance is provided by the Planning and Inspections Department. The Building Inspections Office also provides housing and life safety inspections throughout the City, including property maintenance. The Dover Housing Authority provides responsibility for the public housing needs within the City and is a separate entity from the City. The Delaware State Housing Authority operates both Section 8 vouchers and public housing units also caters to the housing needs of low- to moderate-income households.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Dover consults with a range of public, private, and nonprofit organizations to identify housing and community development needs and to guide the allocation of Community Development Block Grant (CDBG) funds. These consultations support a coordinated approach to addressing the needs of low- and moderate-income residents, including those experiencing homelessness, housing instability, and other challenges.

The City works collaboratively with housing providers, social service agencies, state and local government partners, and organizations participating in the Continuum of Care to ensure that programs and services are aligned with community priorities. Through these efforts, the City seeks to leverage available resources, reduce duplication of services, and improve the overall effectiveness of its housing and community development activities.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Dover enhances coordination among public and assisted housing providers, and private and governmental health and service agencies, through ongoing collaboration with local, state, and nonprofit partners. The City engages these stakeholders in identifying housing and community development needs, particularly for vulnerable populations including persons experiencing homelessness, individuals with disabilities, the elderly, and low- and moderate-income households.

The City works closely with housing providers such as the Delaware State Housing Authority and Dover Housing Authority, as well as nonprofit housing and service organizations including Dover Interfaith Mission for Housing, Central Delaware Housing Collaborative, Central Delaware Habitat for Humanity, and Milford Housing Development Corporation. In addition, coordination with the State of Delaware Department of Health and Social Services and internal departments such as the City of Dover Planning Department helps align housing activities with health, supportive services, and broader community development efforts.

Through these partnerships, the City promotes a coordinated service delivery system, reduces duplication of efforts, and leverages resources to improve housing stability and access to supportive services for residents in need.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Dover coordinates with the Housing Alliance of Delaware, which serves as the Continuum of Care (CoC) for the State of Delaware, to address the needs of individuals and families experiencing homelessness or at risk of homelessness. City staff participate in ongoing communication and collaboration with CoC partners to better understand local homeless needs and align funding priorities with statewide strategies.

Through partnerships with local service providers that are part of the Continuum of Care network, including emergency shelter and transitional housing providers, the City supports programs that provide shelter, case management, and supportive services to individuals experiencing housing instability. These efforts contribute to a coordinated approach to reducing homelessness and improving access to housing resources.

The City's coordination with the Continuum of Care helps ensure that available resources are used effectively, services are not duplicated, and individuals experiencing homelessness are connected to appropriate housing and support services through an integrated system of care.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Not applicable, the City of Dover does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

See Table 2 on next page

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Alliance Delaware
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs and Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City coordinates with the Housing Alliance of Delaware as the Continuum of Care (CoC) for the State of Delaware. City staff participate in ongoing collaboration and utilize data and input from the CoC to better understand local homelessness trends and service needs. This coordination supports alignment of funding priorities and strengthens efforts to reduce homelessness and improve access to housing and supportive services.
2	Agency/Group/Organization	NeighborGood Partners
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs and Homeownership Assistance
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with NeighborGood Partners to administer housing counseling services for first-time homebuyers participating in the Homeownership Assistance Program. Consultation with this organization helps ensure that eligible households are prepared for homeownership and supports the City's efforts to expand access to affordable housing opportunities.
3	Agency/Group/Organization	DELAWARE STATE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA / Other Government – State
	What section of the Plan was addressed by Consultation?	Housing Needs and Public Housing

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City consults with the Delaware State Housing Authority to assess affordable housing needs, including rental housing demand and housing assistance programs. Information from DSHA helps inform planning decisions related to housing priorities and supports coordination of resources to address housing affordability challenges within the City.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City of Dover made a good-faith effort to consult with a broad range of agencies and organizations involved in housing, homelessness, and community development activities. Outreach efforts included public notices, direct communication with local and state agencies, and engagement with nonprofit service providers.

Due to the City’s size and the limited number of agencies operating within the jurisdiction, not all potential agency types were represented during the consultation process. However, many of the organizations consulted provide overlapping services and represent the needs of multiple populations, including low- and moderate-income residents, persons experiencing homelessness, and individuals with special needs.

The City will continue to expand outreach efforts and strengthen coordination with additional partners as opportunities arise to further support the goals and priorities identified in the Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing Alliance of Delaware	The City of Dover prioritizes funding for homeless services and housing stability activities that align with the goals and priorities identified by the Continuum of Care. Coordination with the CoC supports efforts to reduce homelessness and improve access to housing and supportive services.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting

The City of Dover follows its adopted Citizen Participation Plan to ensure that residents, particularly low- and moderate-income persons, have meaningful opportunities to participate in the development of the Annual Action Plan.

To encourage public input, the City will conduct outreach through public hearings, public notices, and online engagement. A minimum of two public hearings will be held to gather feedback on housing and community development needs and to present proposed funding priorities. Notices of these hearings will be advertised in local media and on the City's website, and information will be shared with service providers and organizations that serve low- and moderate-income populations.

In addition to public hearings, the City consults with housing providers, social service agencies, and community organizations to identify priority needs, including housing affordability, homelessness services, and housing rehabilitation.

Public input received during the participation process will play a key role in shaping the City's funding priorities and program design. Feedback from residents and stakeholders will inform the selection of activities included in the Annual Action Plan, ensuring that resources are directed toward the most critical community needs.

The draft Annual Action Plan will be made available for public review for a 30-day period, during which comments will be accepted. All comments received will be considered in the preparation of the final plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Public hearings will be held to solicit input from residents and stakeholders	Comments will be accepted during hearings and the public comment period	To be determined	
2	Newspaper Ad	Non-targeted/broad community	Public notices will be published in a local newspaper to inform residents of hearings and plan availability	Comments will be accepted during the public comment period	To be determined	
3	Internet Outreach	Non-targeted/broad community	Information will be posted on the City's website to provide access to the draft plan and hearing notices	Comments will be accepted online and during the public comment period	To be determined	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Dover receives Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD) to support housing and community development activities that benefit low- and moderate-income residents.

Given the limited availability of CDBG resources, the City prioritizes funding for activities that address the most critical needs identified in the Consolidated Plan, including housing preservation, homeownership assistance, and public service programs. The City also leverages partnerships with local nonprofit organizations, housing providers, and state agencies to maximize the impact of available funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Federal	Administration, Housing, Public Services	\$300,000	\$0	\$0	\$300,000	Approximately 20 percent (\$60,000) of the total allocation will be used for program administration. Public service activities will receive approximately 13.3 percent (\$40,000) of the allocation, supporting programs that serve low- and moderate-income residents, including individuals experiencing homelessness. The remaining funds will be dedicated to housing-related activities, including homeownership assistance and housing rehabilitation programs.

Table 5 - Expected Resources – Priority Table.

The funding amounts reflected in this Action Plan are based on the City's estimated CDBG allocation at the time of preparation. Upon receipt of the final allocation from HUD, the City may adjust funding amounts proportionally to align with the actual award. Any such adjustments will be made in a manner consistent with program requirements, with primary adjustments applied to the Homeownership Assistance Program, and adjustments to public service funding made only as necessary to remain within the 15 percent regulatory cap.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Although there is no matching requirement for CDBG funds, the City of Dover leverages additional resources through partnerships with nonprofit organizations and housing providers. Subrecipients such as Milford Housing Development Corporation, Central Delaware Housing Collaborative, and Habitat for Humanity utilize additional funding sources, including private and state funds, to expand the impact of CDBG-funded activities.

These partnerships enable the City to address housing rehabilitation, homeownership, and supportive service needs more effectively while maximizing the use of limited federal resources. The City further supports housing development through local incentives, including tax abatements and fee waivers, which complement federal funding sources.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Dover supports the use of publicly owned and strategically acquired properties to address affordable housing needs. Through partnerships with organizations such as Habitat for Humanity and NeighborGood Partners, available properties may be utilized for the development or rehabilitation of affordable housing, particularly within targeted neighborhoods.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeownership Assistance	2026	2027	Affordable Housing	Citywide	Homeownership Assistance	CDBG: \$80,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Preserve Housing Stock – Owner Occupied Rehabilitation	2026	2027	Affordable Housing	Citywide	Improve Housing Conditions	CDBG: \$55,000	Housing Units Rehabilitated: 3 Units
3	Preserve Housing Stock -Emergency Repairs	2026	2027	Affordable Housing	Citywide	Maintain Safe and Habitable Housing	CDBG: \$40,000	Housing Units Rehabilitated: 6 Units
4	Providing Public Services to Vulnerable Populations	2026	2027	Public Services	Citywide	Support Homeless and At-risk Individuals	CDBG: \$40,000	Persons assisted: 150 persons
5	Affordable Housing Development	2026	2027	Affordable Housing	Downtown Target Area	Expanding Affordable Housing Supply	CDBG: \$25,000	Housing Units Constructed: 1 Unit

Table 6 – Goals Summary

The City of Dover’s annual goals are based on available funding, prior program performance, and identified community needs. The City prioritizes activities that preserve housing, expand homeownership opportunities, and support vulnerable populations. The goals established for the program year are designed to be achievable and reflect the City’s commitment to making measurable progress toward the objectives outlined in the Consolidated Plan. Administrative activities are not included in the goals table, as they do not directly produce measurable outcomes.

Goal Descriptions

1	Goal Name	Homeownership Assistance
	Goal Description	The City will provide financial assistance to eligible first-time homebuyers to support the purchase of affordable housing. This activity increases access to homeownership opportunities and promotes long-term housing stability for low- and moderate-income households.
2	Goal Name	Preserve Housing Stock – Owner Occupied Rehabilitation
	Goal Description	The City will support rehabilitation activities that improve housing conditions and extend the life of existing housing units. This program focuses on maintaining safe, decent, and affordable housing for low- and moderate-income homeowners.
3	Goal Name	Preserve Housing Stock -Emergency Repairs
	Goal Description	The City will fund emergency repair programs to address urgent health and safety issues in owner-occupied homes. These efforts help prevent displacement and ensure that residents can remain safe in their homes.
4	Goal Name	Providing Public Services to Vulnerable Populations
	Goal Description	The City will fund public service programs that provide shelter, case management, and supportive services to individuals experiencing homelessness or housing instability. These services improve stability and access to essential resources for vulnerable residents.
5	Goal Name	Affordable Housing Development
	Goal Description	Funding will support the development of affordable housing units through partnerships with nonprofit housing organizations. These efforts increase the availability of safe and affordable housing within the City.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects included in the 2026 Annual Action Plan are designed to implement the goals and priorities identified in the City of Dover’s 2025–2029 Consolidated Plan. These projects focus on addressing the most critical housing and community development needs of low- and moderate-income residents, including housing preservation, homeownership assistance, and support for vulnerable populations.

Funding allocations were determined based on community input, identified needs, and the availability of CDBG resources. The selected projects represent a coordinated approach to improving housing conditions, expanding access to affordable housing, and providing essential services to residents in need.

Projects

#	Project Name
1	Homeownership Assistance Program
2	Program Administration
3	MHDC Homeowner Rehabilitation Program
4	MHDC Emergency Home Repair Program
5	CDHC House of Hope Operations
6	CD Habitat for Humanity

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Dover’s allocation priorities are based on the goals and objectives identified in the 2025–2029 Consolidated Plan, as well as input received through the citizen participation process and consultation with local housing and service providers. Priority is given to activities that address the most critical needs of low- and moderate-income residents, including preserving the existing housing stock, expanding access to homeownership, and supporting individuals experiencing homelessness or housing instability.

Funding decisions reflect a focus on programs that have demonstrated effectiveness and the capacity to deliver measurable outcomes, such as housing rehabilitation, homeownership assistance, and public service programs administered by local nonprofit partners. The City also prioritizes activities that leverage additional resources and partnerships to maximize the impact of limited CDBG funding.

The primary obstacle to addressing underserved needs is the limited availability of funding relative to the demand for housing and services. The need for affordable housing, particularly for low- and very low-income households, continues to exceed available resources. In addition, rising construction and

rehabilitation costs have reduced the number of households that can be served with available funding.

Despite these challenges, the City continues to coordinate with local and regional partners to leverage additional resources and improve service delivery, while prioritizing investments that provide the greatest benefit to low- and moderate-income residents.

AP-38 Project Summary

Project Summary Information

1	Project Name	Homeownership Assistance Program
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$80,000
	Description	CDBG funds will be used to provide down payment and closing cost assistance to eligible low- and moderate-income first-time homebuyers purchasing homes within the City of Dover.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 low- to moderate-income households.
	Location Description	Citywide
	Planned Activities	Financial assistance will be provided to eligible households to support the purchase of affordable housing.
2	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	N/A
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$60,000
	Description	CDBG funds will be used for the administration and management of the City's CDBG program, including oversight, reporting, and compliance.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Citywide
	Planned Activities	Program management, environmental review, reporting, and coordination.
3	Project Name	MHDC Homeowner Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Preserve Housing Stock – Owner-Occupied Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$55,000
	Description	CDBG funds will be used to rehabilitate owner-occupied homes to address code violations and improve housing conditions.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 low- and moderate-income households
	Location Description	Citywide
	Planned Activities	Rehabilitation including structural repairs, system upgrades, and code compliance.
4	Project Name	MHDC Emergency Home Repair Program
	Target Area	Citywide
	Goals Supported	Preserve Housing Stock – Emergency Repairs
	Needs Addressed	Emergency Home Repairs
	Funding	CDBG: \$40,000
	Description	CDBG funds will be used to provide emergency repairs to owner-occupied homes to address urgent health and safety issues.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 households.

	Location Description	Citywide
	Planned Activities	Emergency repairs including roofing, plumbing, electrical, and other critical systems.
5	Project Name	CDHC House of Hope Operations
	Target Area	Citywide
	Goals Supported	Providing Public Services to Vulnerable Populations
	Needs Addressed	Homelessness
	Funding	CDBG: \$40,000
	Description	CDBG funds will support operational costs for programs serving individuals experiencing homelessness, including shelter services and case management.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 150 individuals
	Location Description	Citywide
	Planned Activities	Provision of shelter, case management, and supportive services.
6	Project Name	Habitat for Humanity Affordable Housing
	Target Area	Downtown Target Area
	Goals Supported	Support Affordable Housing Development
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$25,000
	Description	CDBG funds will support the development of affordable housing units in partnership with Habitat for Humanity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1 household
	Location Description	Downtown Target Area

	Planned Activities	Construction of new affordable housing.
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Dover will carry out most Community Development Block Grant (CDBG) activities on a citywide basis, with the primary objective of benefiting low- and moderate-income residents. Housing rehabilitation, homeownership assistance, and public service activities will be available throughout the City to eligible households.

A portion of funding will be directed to the Downtown Target Area to support the development of affordable housing. This targeted investment aligns with the City’s ongoing efforts to revitalize areas with a higher concentration of low- and moderate-income households.

Geographic Distribution

Target Area	Percentage of Funds
Downtown Target Area	8
Citywide	92

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City’s geographic distribution strategy balances the need for flexible, citywide programs with targeted investments in areas of greatest need. While many programs are demand-based and must be available citywide, targeted funding in the Downtown area supports neighborhood revitalization and expands affordable housing opportunities in areas with higher concentrations of low- and moderate-income residents.

Discussion

The City of Dover continues to focus revitalization efforts within the Downtown Target Area, which includes one of the City’s older neighborhoods with a higher concentration of low- and moderate-income households. This area contains an aging housing stock and has historically experienced a greater need for housing rehabilitation and investment.

Targeted investments in this area are intended to complement broader citywide programs by concentrating resources where they can have a visible and lasting impact. The development of affordable housing within the Downtown Target Area supports neighborhood stabilization, increases access to quality housing, and aligns with the City’s long-term revitalization goals.

While many CDBG-funded activities are made available citywide to ensure accessibility, the City continues to prioritize strategic investments in areas where needs are most significant and where coordinated efforts can produce meaningful community improvements.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Dover recognizes the ongoing need for affordable housing for low- and moderate-income residents. Through the use of CDBG funds, the City supports a range of housing activities, including homeownership assistance, housing rehabilitation, and the development of new affordable housing units. These efforts are designed to improve housing conditions, increase access to homeownership, and expand the availability of safe and affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	16
Special-Needs	0
Total	166

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	10

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Dover Housing Authority (DHA) is the primary public housing agency serving the City of Dover. DHA provides affordable housing opportunities to low-income families, elderly residents, and individuals with disabilities through a variety of federally funded programs.

Actions planned during the next year to address the needs for public housing

The City of Dover will continue to coordinate with the Dover Housing Authority to support the provision of safe, decent, and affordable housing for low-income residents. DHA administers public housing and housing assistance programs designed to meet the needs of eligible households, including families, seniors, and persons with disabilities.

The City supports these efforts through collaboration with housing providers and by funding activities that complement public housing programs, including housing rehabilitation, homeownership assistance, and services for vulnerable populations.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Dover Housing Authority offers programs and services that encourage residents to achieve greater economic self-sufficiency. These efforts include access to supportive services, housing counseling, and programs that assist residents in transitioning to homeownership opportunities.

The City of Dover complements these efforts by providing homeownership assistance programs that are available to eligible residents, including those transitioning from rental housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Dover Housing Authority is not currently designated as a troubled public housing agency. Therefore, no additional actions are required at this time.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Dover is committed to addressing the needs of individuals and families experiencing homelessness and those at risk of homelessness. Through coordination with local service providers and the Continuum of Care, the City supports programs that provide shelter, supportive services, and pathways to stable housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City supports outreach efforts through partnerships with local service providers, including the Central Delaware Housing Collaborative (CDHC), which provides shelter and supportive services to individuals experiencing homelessness. These programs help identify individuals in need and connect them to appropriate housing and services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will provide CDBG funding to support the operation of emergency shelter programs, including CDHC House of Hope. These programs provide safe shelter, case management, and supportive services to individuals experiencing homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City supports programs that assist individuals in transitioning from homelessness to permanent housing through case management, housing placement assistance, and coordination with housing providers. These efforts are aligned with the goals of the Continuum of Care to reduce the length of time individuals experience homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City works with local and state partners to support individuals and families at risk of homelessness by providing access to housing resources, supportive services, and housing stability programs. These efforts help prevent displacement and reduce the risk of homelessness among vulnerable populations.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Dover recognizes that barriers to affordable housing can limit access to safe and affordable housing for low- and moderate-income residents.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The primary barriers to affordable housing in the City include limited housing supply, rising construction and rehabilitation costs, and increasing demand for affordable units. These factors contribute to housing affordability challenges for low- and very low-income households.

The City continues to support policies and programs that promote affordable housing, including flexible zoning, partnerships with nonprofit housing developers, and incentives to encourage the development of affordable housing. The City also supports housing rehabilitation programs to preserve existing housing stock and maintain affordability.

Through coordination with local and state partners, the City will continue to explore strategies to reduce barriers and expand access to affordable housing opportunities.

Discussion:

To help address barriers to affordable housing, the City of Dover offers a range of development and homeownership incentives designed to encourage investment and reduce the cost of housing production and purchase. These incentives include financial assistance, fee waivers, and tax abatements that support both developers and homebuyers.

Available incentives include:

- Up to 20 percent cash rebate for qualifying construction projects (capped at \$1,000,000 per property)
- Transfer tax rebate for the buyer's portion upon issuance of a Certificate of Occupancy
- Waiver of building, plumbing, mechanical, and fire protection permit fees
- Waiver of City sewer and water impact fees
- 10-year abatement of property taxes on the value of improvements
- Up to \$20,000 in down payment assistance for the purchase of affordable housing
- These incentives support the development of affordable housing, reduce financial barriers for developers and homebuyers, and complement the City's use of CDBG funds to expand housing opportunities.
- The City is actively working to address regulatory barriers through participation in the DSHA Zoning and Land Use Reform Pilot Program.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Dover will continue to take actions to address the needs of low- and moderate-income residents and to support the goals of the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited availability of funding relative to the demand for housing and services. The City will continue to prioritize funding for programs that address the most critical needs and leverage partnerships to maximize available resources.

Actions planned to foster and maintain affordable housing

The City of Dover will continue to support affordable housing through a combination of financial assistance programs, strategic partnerships, and local policy initiatives. Key activities include homeownership assistance, housing rehabilitation programs, and support for the development of new affordable housing units.

In addition to direct funding, the City promotes affordable housing through local incentives, including tax abatements, fee waivers, and financial assistance programs that support both housing development and homeownership.

The City is also participating in the Delaware State Housing Authority's Zoning and Land Use Reform Pilot Program. Through this initiative, Dover will receive technical assistance to evaluate and modernize its zoning and land use regulations to better support the development of affordable housing. The program is intended to increase the variety of housing types, encourage compact and mixed-use development, and reduce regulatory barriers that limit housing supply.

These combined efforts position the City to address both immediate housing needs and long-term affordability challenges by increasing housing opportunities and supporting sustainable community development.

Actions planned to reduce lead-based paint hazards

The City will comply with all federal requirements related to lead-based paint in housing rehabilitation activities. The City works in coordination with state agencies to ensure that lead hazards are properly identified and addressed in accordance with applicable regulations.

Actions planned to reduce the number of poverty-level families

The City supports programs that assist low-income households by providing access to safe and

affordable housing, supportive services, and opportunities for homeownership. These efforts help improve economic stability and reduce the number of households living in poverty.

Actions planned to develop institutional structure

The City will continue to strengthen coordination among public and private housing providers, social service agencies, and community organizations. These partnerships enhance the delivery of services and improve the effectiveness of housing and community development programs.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to collaborate with local and regional partners, including housing providers, nonprofit organizations, and state agencies, to improve coordination of housing and supportive services. These efforts help ensure that resources are used efficiently and that residents receive the services they need.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Projects planned with all Community Development Block Grant (CDBG) funds expected to be available during the program year are identified in the Projects Table. The following information outlines program income, if any, and other CDBG-specific requirements applicable to the City of Dover.

Community Development Block Grant Program (CDBG)

1. Program Income

The City of Dover does not anticipate receiving program income during the program year.

Amounts:

- Program Income: **\$0**
- Section 108 Loan Proceeds: **\$0**
- Urban Renewal Funds: **\$0**
- Float-Funded Income: **\$0**

2. Other CDBG Requirements

Urgent Need Activities

The City of Dover does not anticipate undertaking any activities that meet the urgent need national objective during the program year.

Amount: \$0

Overall Benefit Requirement

The City of Dover will ensure that at least 70 percent of CDBG funds are used for activities that benefit low- and moderate-income persons over a one-, two-, or three-year period, in accordance with HUD requirements. For the current program year, it is anticipated that approximately 100 percent of CDBG funds, excluding administration and planning activities, will benefit low- and moderate-income persons.