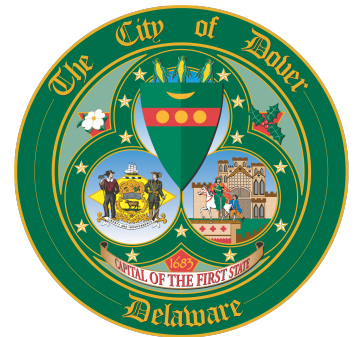


# City of Dover Regulatory Analysis Summary

DRAFT September 2026



# City of Dover Regulatory Analysis Summary

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## Introduction

Communities across Delaware and the nation are facing growing housing challenges driven by rising costs, limited housing supply, and changing household needs. Housing costs<sup>1</sup> have increased faster than household incomes, leaving many Delaware households **cost-burdened**—spending more than 30 percent of their income on housing. Further, many households are severely **cost-burdened**, spending more than half of their income on housing (see Dover Housing Affordability section on page 3).

Housing demand is also changing as household sizes and demographics evolve. Today, approximately one-third of American households consist of a single individual. The share of households with children has declined significantly since the 1970s, and by 2030 one in five Americans will be over the age 65. Together, these trends are increasing demand for smaller homes, more attainable housing options, walkable neighborhoods, and housing that allows residents to age in place. However, land use regulations often prevent communities from adapting to meet these changing housing needs.

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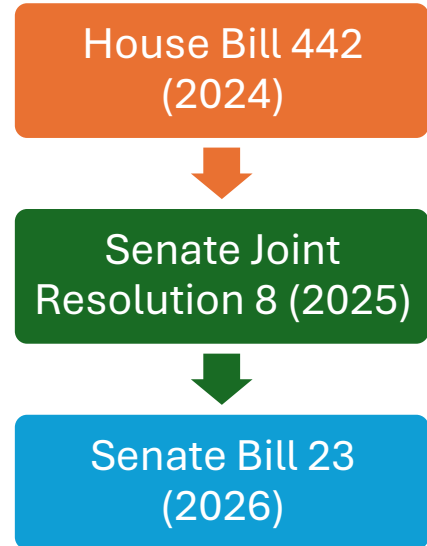
<sup>1</sup> Housing costs typically include rent and/or mortgage principal and interest, property taxes, insurance and homeowners' association (HOA) fees. Housing costs also include utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.).

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## Recent State Initiatives

In response to these challenges, the Delaware General Assembly has undertaken several initiatives to expand housing opportunities. In 2024, House Bill 442 established the Affordable Housing Production Task Force, which recommended a variety of land use and zoning reforms to increase housing choice.<sup>2</sup> In 2025, Senate Joint Resolution 8 directed the Delaware State Housing Authority (DSHA) to establish a municipal technical assistance pilot program to help communities evaluate and implement recommendations.

In August 2025, DSHA opened an application process for municipalities to express interest in receiving technical assistance regarding zoning reform, including a menu of strategies based on the Affordable Housing Production Task Force recommendations. These include:



### **Additional housing choices**

- Accessory dwelling units (ADUs)
- Missing Middle Housing
- Compact mixed-use residential in commercial zones or employment centers

### **Expand housing opportunities**

- Increase housing buildable density
- Greater building heights

### **Promote housing affordability**

- Manufactured/modular homes
- Inclusionary housing

### **Refine review processes**

- Pre-approved plans

As part of this initiative, Dover was selected as one of nine Delaware jurisdictions to participate in the DSHA land use reform technical assistance program. In its application, Dover chose to evaluate the strategies listed below:

- Allow ADUs and/or “missing middle” housing types as permitted in residential zones
- Increase buildable density for housing by reducing minimum lot sizes and bulk standards
- Increase building heights for multifamily housing and/or mixed-use developments

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<sup>2</sup> Affordable Housing Production Task Force (April 2025). Final Report. Delaware State Housing Authority. [https://www.destatehousing.com/wp-content/uploads/2025/04/Final-Report\\_4.3.25-Final.pdf](https://www.destatehousing.com/wp-content/uploads/2025/04/Final-Report_4.3.25-Final.pdf)

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- Establish an inclusionary zoning program to address affordable and workforce housing needs
- Allow higher density, mixed-use with residential in commercial zones or employment centers

In 2026, the Delaware General Assembly adopted Senate Bill 23, the *Housing for Every Delawarean Act*.<sup>3</sup> The legislation requires Delaware counties and municipalities with populations exceeding 2,000 residents to prepare an affordable housing plan as part of their comprehensive plan. The law requires communities to assess housing needs, identify barriers to housing production, establish strategies to increase housing supply and affordability, and implement land use and zoning measures that support a broader range of housing opportunities. Affordable housing plans will be reviewed by the Delaware State Housing Authority as part of the state's comprehensive planning process.

This Report provides an assessment of Dover's current housing conditions, affordability challenges, and housing needs. It evaluates existing barriers to housing production, examines opportunities to expand housing choices, and identifies potential land use and zoning strategies that can help the City respond to changing housing needs while preserving the character and quality of life that define Dover.

## Overview of Housing in Dover

### Dover Housing Affordability:

Housing affordability is a serious issue in Dover. The median monthly housing cost in Dover is **\$1,337**, meaning that a household would need to make at least **\$4,456 per month** to afford the median housing cost in Dover without being cost-burdened (2024 ACS 5-year estimates). The median yearly household income in Dover is \$60,199. In Dover, **44% of households are cost burdened** (2024 ACS 5-year estimates).

Both homeowners and renters in Dover experience housing cost burden.<sup>4</sup> For homes with a mortgage, the median monthly housing cost was \$1,686, while for owned homes without a mortgage the median monthly housing cost was \$534. In practice, this means that 36% (1,756) of households with a mortgage and 14% (327) of households without a mortgage are cost burdened (**Figure 1**). Taken together, 29% of owner-occupied households are cost burdened in Dover (2024 ACS 5-year estimates).

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<sup>3</sup> Senate Substitute 2 for Senate Bill 23. (July 2026). <https://legis.delaware.gov/BillDetail/143471>

<sup>4</sup> According to the American Community Survey (ACS) 2024 five-year estimates, 52% (8,084) of Dover's occupied units are rental units, while 47% (7,230) are owner-occupied units. There are 15,428 households in Dover.

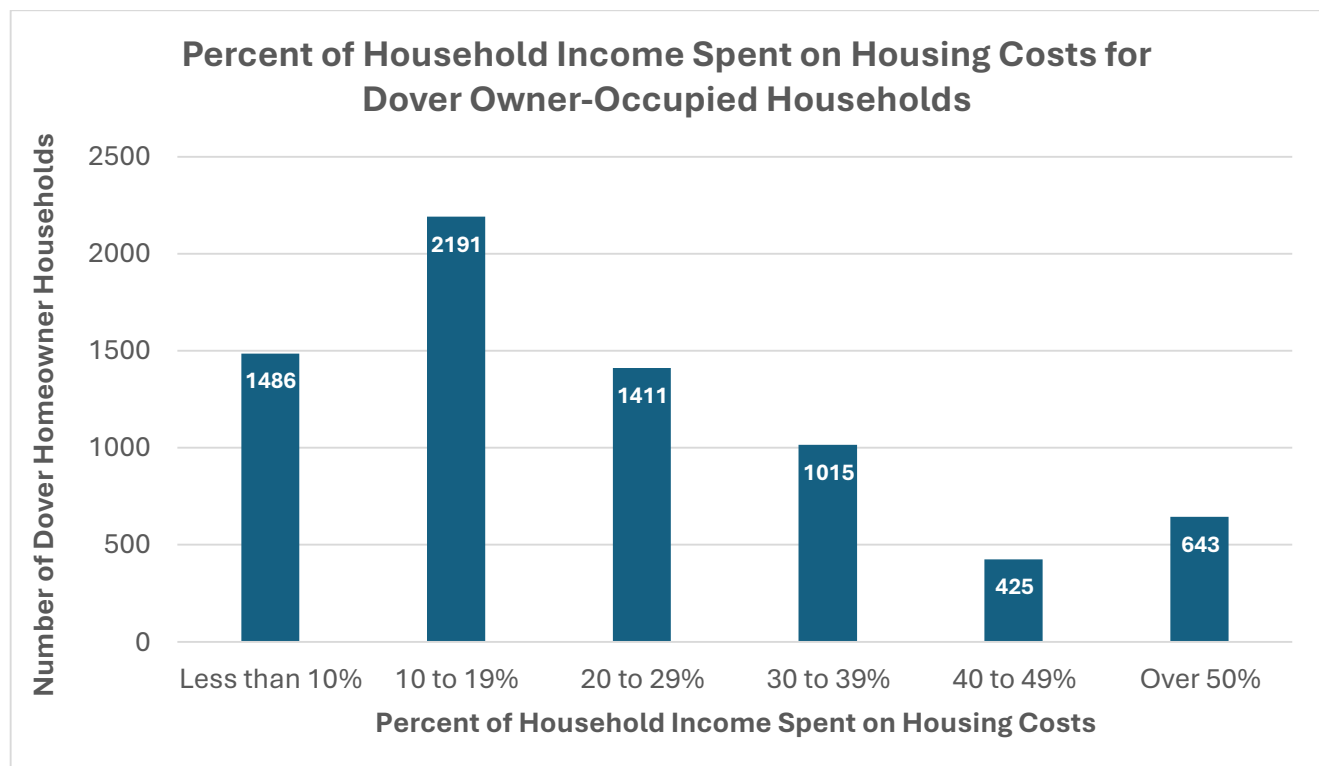


Figure 1. Percent of household income spent on housing costs, for owner-occupied households in Dover. Source: 2024 ACS, 5-year estimates.

For renters, the median gross rent<sup>5</sup> is \$1,344 per unit, calculated only for occupied units paying rent. That number is from the 2024 ACS 5-year estimates, meaning it calculates the median gross rent from 2020-2024 in Dover. However, a total of 1,526 households get assistance from the Dover Housing Authority and the Delaware State Housing Authority in Dover,<sup>6</sup> so the true median gross rent for market-rate apartments is likely higher than reported in the ACS.<sup>7</sup> Additionally, since the median gross rent of \$1,344 per unit is calculated based on data from 2020-2024, it fails to account for inflation since 2024 that impacts today's median rent in Dover.

<sup>5</sup> The 2024 American Community Survey defines gross rent as “the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).”

<sup>6</sup> These numbers come from Dover’s 2025 Draft Consolidated Plan: “Dover Housing Authority administers 190 Section 8 Housing Choice Vouchers with a total of 294 Public Housing Units and 77 Tax Credit Units. DSHA has 210 Housing Choice Vouchers, 250 Public Housing Units and 505 Tax Credit Units” (pg. 43).

<sup>7</sup> Zillow estimates Dover’s median rent at \$1,795, and Apartments.com estimates Dover renters’ monthly housing costs at \$2,447.

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According to the 2024 ACS 5-year estimates, **58% (4,622) of renter households are cost burdened**, which is larger than the number of cost-burdened renter households in Kent County and the state (**Figure 2**). Furthermore, **23.7% of Dover renters (1,947 households) are extremely cost burdened**, defined as spending 50% or more of their monthly income on housing costs (2024 ACS 5-year estimates).

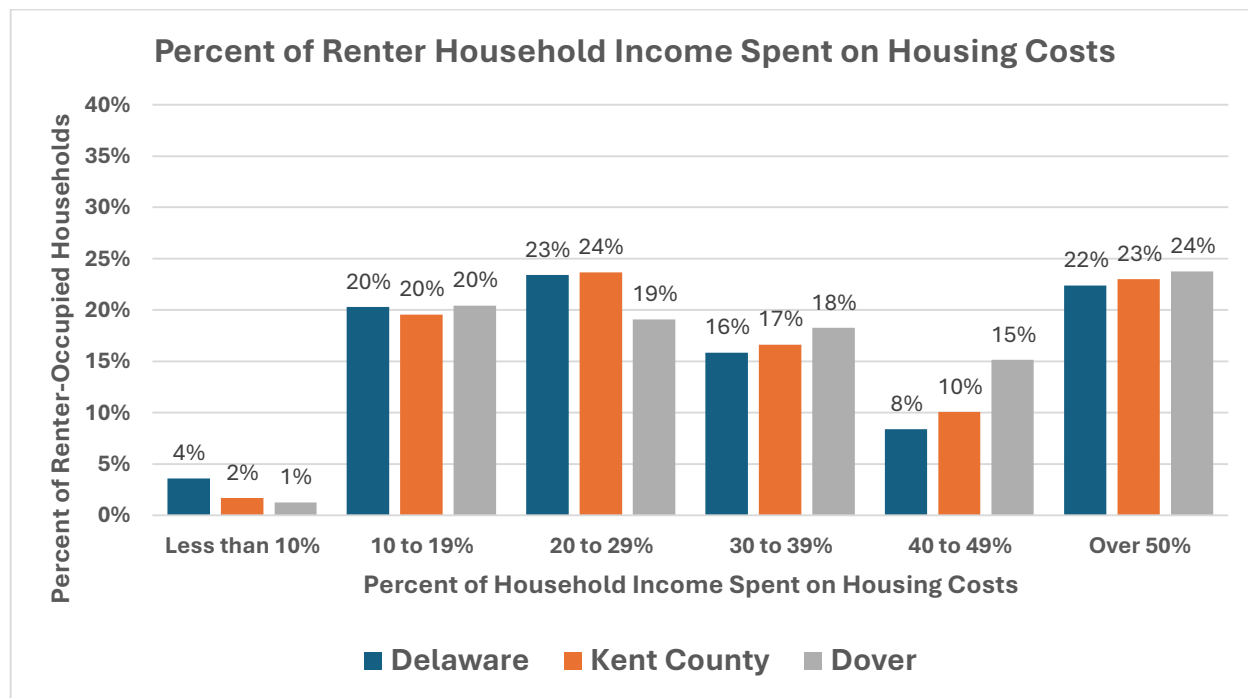


Figure 2. Gross rent as a percentage of household income, for occupied units paying rent in Dover, Kent County, and Delaware. Source: 2024 ACS, 5-year estimates. All percentages are rounded to the nearest whole number.

Researchers have found that as housing cost burden increases, so does material hardship, including food insecurity, bill-paying hardship, and medical care hardship (Shamsuddin and Campbell, 2021). Furthermore, other research has found that long-term exposure to housing cost burden is associated with worsened outcomes for children, including behavior problems and lower math and reading test scores (Hess et al., 2025). Taken together, it is clear that housing affordability in Dover is a critical issue.

For more context on Dover's housing costs, **Figure 3** shows the Zillow Home Value Index (ZVHI), which is a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35<sup>th</sup> to 65<sup>th</sup> percentile range. Dover's ZVHI is \$339,650, while Kent County's ZVHI is \$368,542 and Delaware's overall ZVHI is \$396,207.

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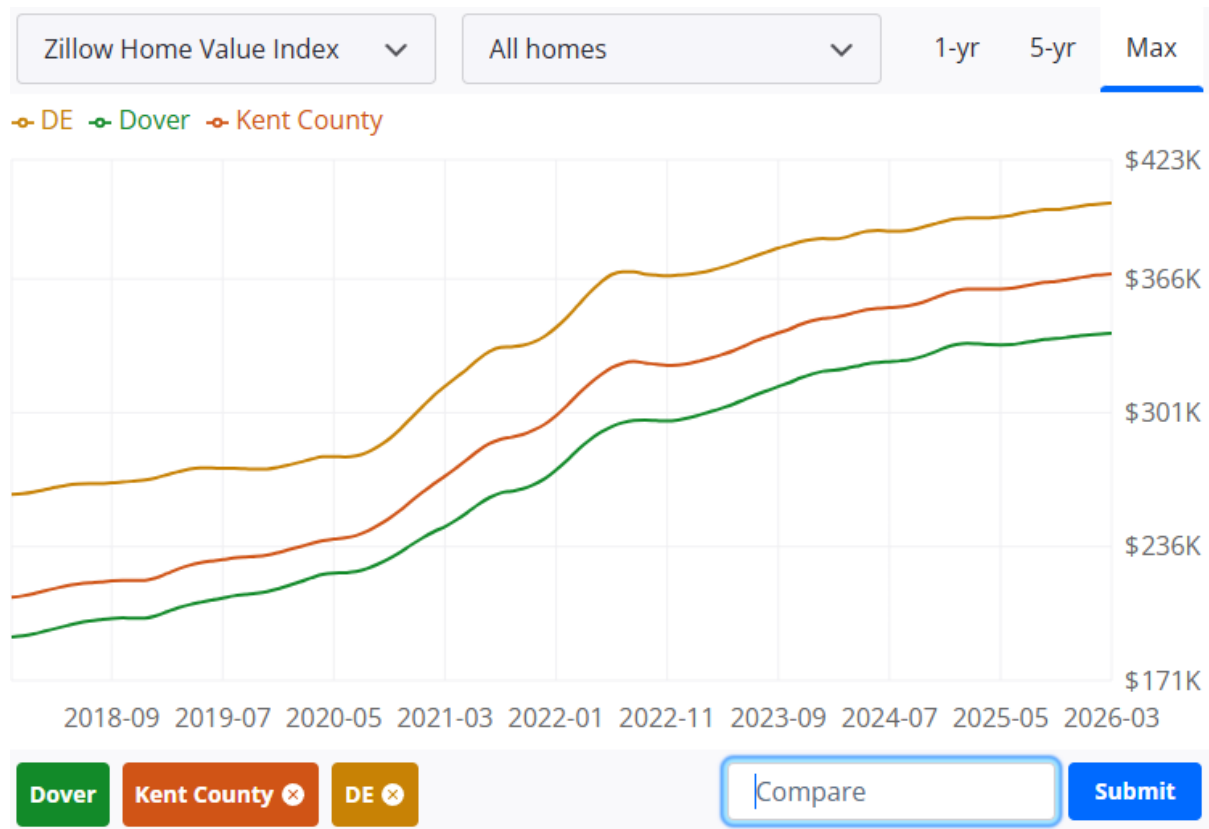


Figure 3. Zillow Home Value Index (ZVHI) for Dover, Kent County, and Delaware.

## Regulatory Analysis Methodology

To complete the regulatory analysis, the project team developed an Excel workbook to summarize and evaluate Dover’s zoning and subdivision codes<sup>8</sup> and to identify barriers to affordable housing. The workbook summarized the permitted residential uses in each zoning district, lot standards for various housing types, the process for minor subdivisions, and revised bulk standards approved through variances and alternative bulk standards under Planned Neighborhood Design (PND) applications. The project team also reviewed the Supplementary Regulations (Zoning Ordinance Article 5) and Off-Street Parking, Driveways and Loading Facilities (Zoning Ordinance Article 6) to identify outdated, confusing, or unnecessary requirements that could create barriers to building housing. City staff provided input regarding code provisions that often create challenges, especially for infill development, which were considered along with the code evaluation. Along with the strategies identified by DSHA, the team identified potential changes to help affordable housing development, including adjusting active recreation requirements, reviewing the

<sup>8</sup> Analysis included Appendix A: Subdivisions and Appendix B: Zoning

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water and wastewater impact fee structure, emergency rear access, and considering minor subdivisions through an administrative process.

Table 1 and Table 2 provide descriptions of the current zoning districts. Mapping of current zoning districts can be viewed on the City's online [Zoning Map](#) or the [Dover Zoning Evaluation Dashboard](#) created by the project team.

Table 1 – Residential Zoning Districts

| <b>Zoning District</b>                 | <b>Residential Zoning District Description</b>                                                                                                                                                                                                                                                                                      |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>R-20:</b> One Family Residence Zone | Permits single-family, detached residential dwellings with <b>20,000 Sq. Ft.</b> minimum lot size. PNDs can be applied in this zone. <sup>9</sup>                                                                                                                                                                                   |
| <b>R-15:</b> One Family Residence Zone | Permits single-family, detached residential dwellings with <b>15,000 Sq. Ft.</b> minimum lot size. PNDs can be applied in this zone.                                                                                                                                                                                                |
| <b>R-10:</b> One Family Residence Zone | Permits single-family, detached residential dwellings with <b>10,000 Sq. Ft.</b> minimum lot size. PNDs can be applied in this zone.                                                                                                                                                                                                |
| <b>R-8:</b> One Family Residence Zone  | Permits single-family, detached residential dwellings with <b>8,000 Sq. Ft.</b> minimum lot size. PNDs can be applied in this zone.                                                                                                                                                                                                 |
| <b>R-7:</b> One Family residence Zone  | Permits single-family, detached residential dwellings with <b>7,000 Sq. Ft.</b> minimum lot size.                                                                                                                                                                                                                                   |
| <b>RG-1:</b> General Residence Zone    | Permits single-family, detached residential dwellings with <b>6,000 Sq. Ft.</b> minimum lot size. Conditionally permits duplexes with <b>5,000 Sq. Ft.</b> minimum lot size, and townhouses / one family attached dwellings with <b>3,000 Sq. Ft.</b> minimum lot size.                                                             |
| <b>RG-2:</b> General Residence Zone    | Same as RG-1 and permits garden apartments with <b>1,700 Sq. Ft.</b> minimum lot size.                                                                                                                                                                                                                                              |
| <b>RG-3:</b> Group housing Zone        | Permits single-family, detached residential dwellings with <b>7,000 Sq. Ft.</b> minimum lot size. Permits townhouses / one family attached dwellings with <b>1,800 sq. ft.</b> minimum lot size. It is unclear if this zone, which permits “one-family group dwellings” also permits duplexes, which are not mentioned in the code. |

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<sup>9</sup> PNDs require a special approval process and require at least 20 acres. We describe PNDs in more detail on page 13.

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|                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>RG-4:</b> General Residence Zone for Multistory Apartments | Permits single-family, detached residential dwellings with <b>6,000 Sq. Ft.</b> minimum lot size. Permits high-rise apartments <b>600 Sq. Ft.</b> minimum lot area per dwelling unit.                                                                                                                                                                                                                                                  |
| <b>RG-5:</b> General Residence Zone for Mid-Rise Apartments   | Permits single-family, detached residential dwellings with <b>6,000 Sq. Ft.</b> minimum lot size. Permits mid-rise apartments, defined as multiple dwellings sharing common outside access and elevators. Mid-rise apartments require <b>900 Sq. Ft. lot area.</b>                                                                                                                                                                     |
| <b>RM-1:</b> Medium Density Residence Zone                    | Permits single-family detached residential dwellings with <b>8,000 Sq. Ft.</b> minimum lot size, one-family lot line dwellings with <b>7,000 Sq. Ft.</b> minimum lot sizes, duplexes with <b>5,000 Sq. Ft.</b> minimum lot size, townhouses with <b>3,000 Sq. Ft.</b> minimum lot size, multiplexes with <b>3,000 Sq. Ft.</b> minimum lot sizes, and rooming houses.                                                                   |
| <b>RM-2:</b> Medium Density Residence Zone                    | Same as RM-1, but also permits Garden Apartments with a minimum lot size of <b>3,000 Sq. Ft.</b>                                                                                                                                                                                                                                                                                                                                       |
| <b>MH:</b> Manufactured Housing Zone                          | Permits manufactured homes on individual lots and multiple manufactured homes on the same lot, with varying lot size requirements.                                                                                                                                                                                                                                                                                                     |
| <b>RGO:</b> General Residential and Office Zone               | Permits one-family detached dwellings with <b>6,000 Sq. Ft.</b> minimum lot size, duplexes with <b>5,000 Sq. Ft.</b> minimum lot size, one-family lot line dwellings with <b>7,000 Sq. Ft.</b> minimum lot sizes, townhouses with <b>3,000 Sq. Ft.</b> minimum lot size, and multiplexes with <b>3,000 Sq. Ft.</b> minimum lot sizes. It also permits apartments. It also permits businesses and shops, some types by conditional use. |
| <b>TND:</b> Traditional Neighborhood Design Zone              | The TND zone is a mixed-use zone that applies only to Eden Hill Farm TND. The zone does not prescribe set bulk standards but relies on a pattern book Comprehensive Design Standards Manual that is developed as part of the Planning Commission's development review process. By design, the TND includes a variety of housing types.                                                                                                 |

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Table 2 – Other Zoning Districts

| Zoning District                                      | Other Zoning District Description                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>C-1:</b> Neighborhood Commercial Zone             | Permits single-family, detached residential dwellings with <b>6,000 Sq. Ft.</b> minimum lot size, duplexes with <b>5,000 Sq. Ft.</b> minimum lot size, and townhouses / one family attached dwellings with <b>3,000 Sq. Ft.</b> minimum lot size. Multiplexes and apartments are also permitted by-right, but bulk standards are not clear. Other permitted uses include stores and restaurants. |
| <b>C-1A:</b> Limited Commercial Zone                 | Same as C1 above but includes offices as a non-residential permitted use and other non-residential changes (ex. allowing drive throughs as a conditional use).                                                                                                                                                                                                                                   |
| <b>C-2:</b> Central Commercial Zone                  | Permits apartments and multi-family dwellings, as long as no dwelling units are permitted on the first floor of Lockerman Street. No minimum lot size is specified in the code. Permits a variety of other uses including commercial and recreation uses.                                                                                                                                        |
| <b>C-2A:</b> Limited Central Commercial Zone         | For residential uses, same as C1, with slightly different lot depth requirements. Other permitted uses include stores, offices, restaurants, and hotels.                                                                                                                                                                                                                                         |
| <b>C-4:</b> Highway Commercial Zone                  | Apartments and multi-family dwellings are permitted as a conditional use. Other permitted uses include manufacturing, storage, retail, and hospitals.                                                                                                                                                                                                                                            |
| <b>C-PO:</b> Commercial and Professional Office Zone | Apartments, multifamily residences, and single-family residences (single family detached, duplexes, and townhouses) are all conditional uses in this district. Permitted uses include offices, banks, and medical laboratories. Bulk regulations for multifamily and apartments are not clear, but for single family residences they are the same as RG-1.                                       |
| <b>SC-1:</b> Shopping Center Development             | Permits single family detached residential dwellings, duplexes, townhouses, multiplexes, and apartments. Other permitted uses include stores, restaurants, libraries, and offices. Bulk regulations are not clear.                                                                                                                                                                               |

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|                                          |                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SC-2: Shopping Center Development</b> | Permits single family detached residential dwellings, duplexes, townhouses, multiplexes, and apartments. Other permitted uses include those permitted in SC-1, and banks, theaters, hotels, and manufacturing. Bulk regulations are not clear.                                                                                                  |
| <b>Remaining Zones</b>                   | Residential uses are not currently permitted in remaining zones, which are Institutional and Office Zone (IO), Service Commercial Zone (C-3), Recreational and Commercial Zone (RC), Manufacturing Zone (M), and Industrial Park Manufacturing Zones (IPM, IPM2, IPM3). Negligible residential uses are permitted in the Agricultural Zone (A). |

## Opportunities for Residential Development - Zoning Designations

Land with zones that permit residential development account for approximately 55% of all zoned land in Dover. Land zoned for non-residential uses accounts for approximately 45% of all land in Dover. Zoned lands account for around 87% of all of the land within Dover's boundaries, with roads, Silver Lake, and other non-zoned lands accounting for the other 13%.

**Figure 4** shows a map of all of Dover's zoning districts that permit residential uses. This map includes the TND (Traditional Neighborhood Development) district, which applies only to Eden Hill, a mixed-use planned community that was initially planned in the early 2000s and is continuing to build out. **Figure 5** shows the parcels labeled "vacant" in Kent County assessment records in zones permitting residential uses. Notably, while it is located within Dover and zoned R-20, the Dover Air Force Base is not subject to local regulations since it is a federal property.

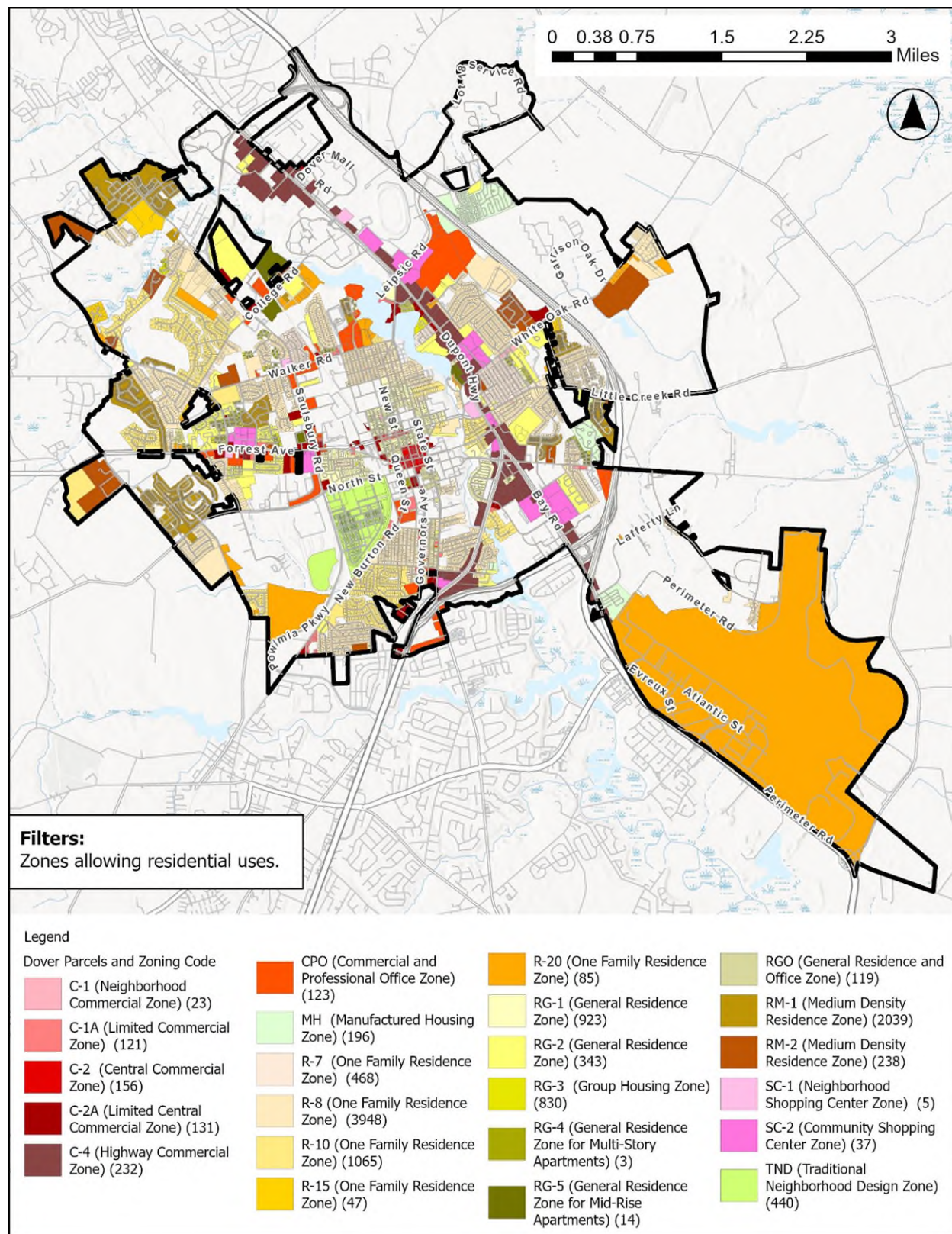


Figure 4. City of Dover Zoning districts permitting residential uses, with the number of parcels in each zone in parenthesis.

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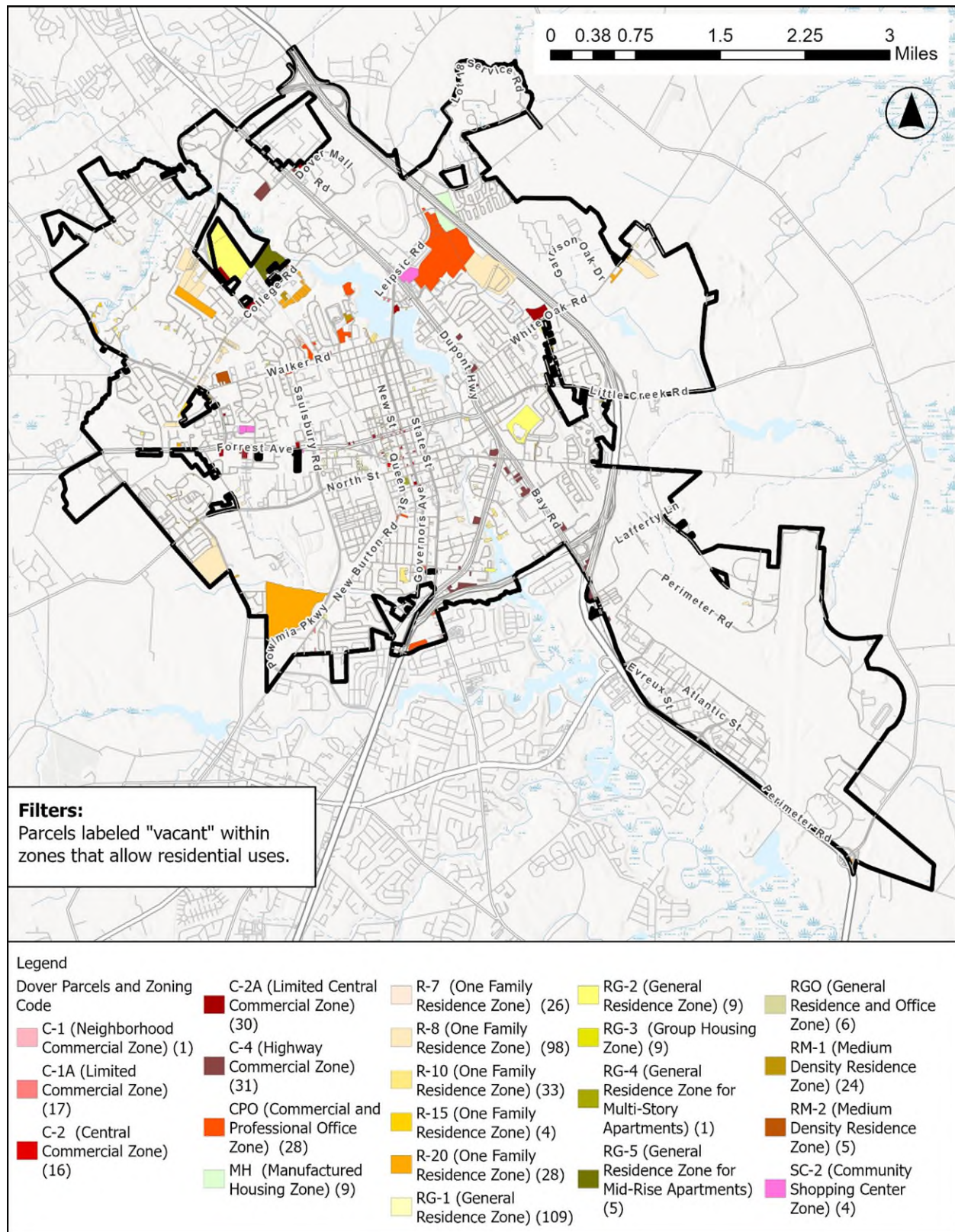


Figure 5. Parcels with "vacant" uses in zones permitting residential uses.

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In **Figure 5**, the vacant parcels in zones permitting residential uses account for 813 acres, or approximately 6% of the zoned lands in the city. Put another way, 10% of parcels in zones permitting residential uses are marked as vacant. The vacant parcel data is as accurate as possible, and it excludes many active subdivisions and state designated open space from the vacant parcel count. However, the vacant parcels may still include parcels that are already accounted for in subdivision plans, valuable “undeveloped” land like overflow Racetrack parking, and open space. However, the map still highlights how much of Dover’s land is already developed, making infill and redevelopment important in the City.

While the zoning code identifies which housing types are allowed in each zone, the Planned Neighborhood Design (PND) option allows for an expansion of housing types in the R-20, R-15, R-10, R-8, RM-1 and RM-2 zones through a multi-step process that includes conditional use review by the Planning Commission. The PND allows for more flexibility in housing types, unit density, and lot regulations. To use the PND option, developers must present a general sketch plan to the City Council, who must determine if the plan warrants further review from the Planning Commission. If so, the conditional use process will continue as usual, requiring Planning Commission approval of a conditional use subdivision plan and then the submission of a site development plan or preliminary subdivision plan for review and approval by the Planning Commission. The minimum tract size for a PND is 20 acres.

## Strategies: Barriers and Potential Code Amendments

Based upon the evaluation completed, the project team developed a Barriers Matrix that summarizes barriers or obstacles to selected reforms (those identified in Dover’s application) within the existing code and process, as well as potential amendments that could remedy the barriers. The proposed amendments in the matrix do not include the details of how the amendments could be drafted. Evaluating details of how ordinances should be crafted will take place as the regulatory analysis is discussed with the Council Committee of the Whole and Planning Commission during August and September.

Although this report and pilot project focus on housing conditions and regulatory opportunities, affordable housing cannot be addressed in isolation. Long-term success requires coordinated planning that integrates housing with land use, infrastructure, transportation, public services, economic development, and demographic trends. Consistent with the requirements of Senate Bill 23, a more robust plan for affordable housing will become an element of the City's broader comprehensive planning process. Accordingly, the findings of this pilot project should be viewed as an important first step that informs both near-term regulatory refinements and longer-term community planning efforts.

| Reform                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Why it Matters                                                                                                                                                                                                                                                                                                                                                                                                                           | Obstacles                                                                                                                                                                                                                                                              | Considerations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Accessory Dwelling Units (ADUs)</b></p> <p>ADUs provide small-scale housing opportunities within established neighborhoods while allowing homeowners additional flexibility to accommodate family members, caregivers, or rental income. Because they use existing residential lots, ADUs can expand housing choices without substantially changing neighborhood character building upon existing investments. Below is <b>Figure 6</b>, from the <a href="#">AARP's ABCs of ADUs guide</a>.</p> <p><a href="#">Click to view DSHA description&gt;&gt;</a></p> | <p>Allowing accessory dwelling units creates affordable housing opportunities that are effective for areas that are largely built-out. ADUs can enable existing homeowners to manage increasing costs while remaining in place. They can allow family members to live on the same property to support aging in place and promote intergenerational neighborhoods. They can also provide opportunities for affordable rental housing.</p> | <p>Currently the City of Dover's zoning ordinance does not allow ADUs in any zoning district except the Traditional Neighborhood Design (TND) district which has a very small footprint. In the TND, all ADU locations were designated in TND plan review process.</p> | <p>To allow ADUs, the zoning ordinance would have to be modified so ADUs are permitted as accessory uses. Public engagement and feedback from the Planning Commission and City Council could help inform which types of ADUs are permitted, where they are permitted, and what other standards or requirements should apply.</p> <p><u>Questions to consider:</u><br/>Should bulk standards be adjusted to facilitate ADUs? Should ADUs have specific parking requirements?</p> <p>Could the 15ft limit on accessory building height (Article 5, Supplementary Regulations) be increased to allow ADUs over detached garages?</p> <p>Should the 5-foot setback for accessory structures be amended for ADUs?</p> <p>Could Dover consider tax credits for owner-occupied properties that provide ADUs for residents that meet a certain age or income criteria, in line with Delaware Housing Supply Accelerator recommendations?</p> |



Figure 6. Types of ADUs from the AARP's ABCs of ADUs guide.

| Reform                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Why it Matters                                                                                                                                                                                                                                                                                                                                                                                                                           | Obstacles                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Considerations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| <p><b>Missing Middle Housing</b></p> <p>Missing Middle housing includes duplexes, triplexes, fourplexes, medium multiplexes, townhouses, cottage courts, courtyard buildings, and live-work buildings. These building types, common in earlier, traditional neighborhoods, provided modest-scale, relatively affordable housing options. However, they are now largely “missing” as a result of zoning and building codes that, over the past several decades, have accommodated detached dwellings and some larger scale multifamily development while limiting Missing Middle Housing due to additional requirements and regulatory hurdles. To learn more about Missing Middle housing types, go to <a href="http://missingmiddlehousing.com">missingmiddlehousing.com</a>.</p> <p><a href="#">Click to view DSHA description&gt;&gt;</a></p> | <p>Expanding opportunities to create these housing types by right can reduce costs per unit resulting in expanded affordable housing opportunities. Missing middle housing expands housing types that offer effective solutions to providing affordable housing solutions for small scale projects, while maintaining the character and scale of traditional neighborhoods. They are effective for facilitating infill developments.</p> | <p>Missing middle housing types are only permitted by right in a few zones (see <b>Figure 7</b> for townhouse example). While more zones allow missing middle housing types conditionally (<b>Figure 8</b>), the process of conditional approval can be daunting and lengthy. Also, much of Dover is already built out.</p> <p>Some “missing middle” types such as stacked duplexes, cottage courts, and courtyard buildings are not permitted or addressed in code. Other current definitions are restrictive, like requiring each unit to have independent access points.</p> | <p><u>There are many opportunities for expanding Missing Middle housing:</u></p> <p>Could RG-1 and RG-2 be modified to allow townhouses and duplexes by right, instead of conditional use? Could RG-2 allow multifamily by right instead of by conditional use? Could RG-1 and RM-2 change to allow multi-family other than garden apartments?</p> <p>Could the “garden apartment” definition be updated to be more specific, drawing on Missing Middle’s definition? Also, would it be helpful to update the definition for mid-rise apartment? The current definition requires an elevator.</p> <p>Should multiplexes continue to require independent access for each unit, or could the definition change to allow for more creative designs (<b>Figure 9</b>)?</p> <p>Could more than one unit be permitted on the same lot, or could the duplex definition be changed to allow stacked duplexes instead of only side-by-side duplexes (<b>Figure 10</b>)?</p> <p>Could Dover allow existing large residential buildings like the Victorian-era homes on State St. to be converted into duplexes or multifamily units, while maintaining their exterior appearance?</p> <p>Could “cottage courts” or tiny homes be permitted housing types?</p> |

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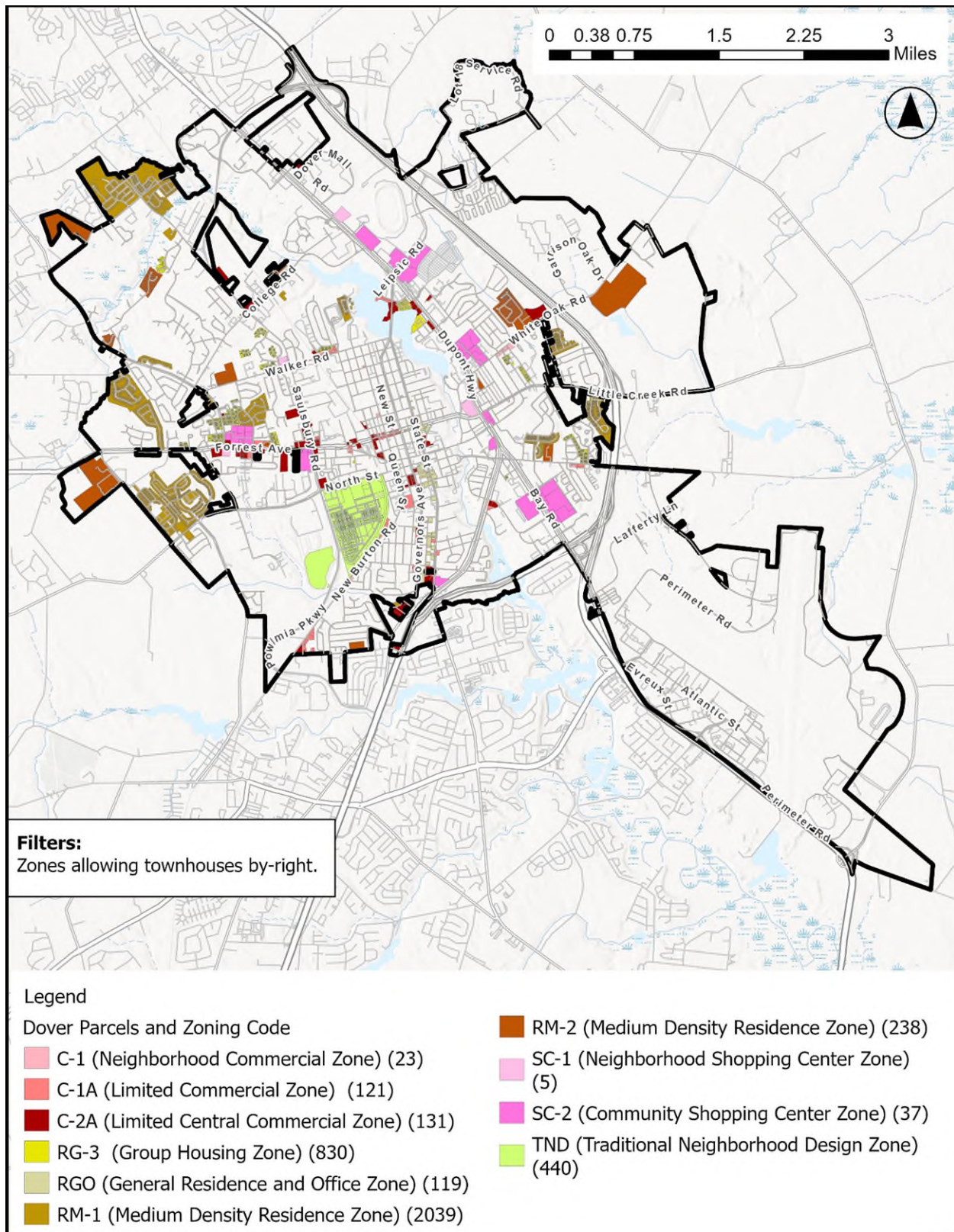


Figure 7. Zones that allow townhouses by-right in Dover, with the number of parcels in each zone in parentheses. This map is almost identical to the zones that allow duplexes by-right, except RG-3 which does not allow duplexes by-right.

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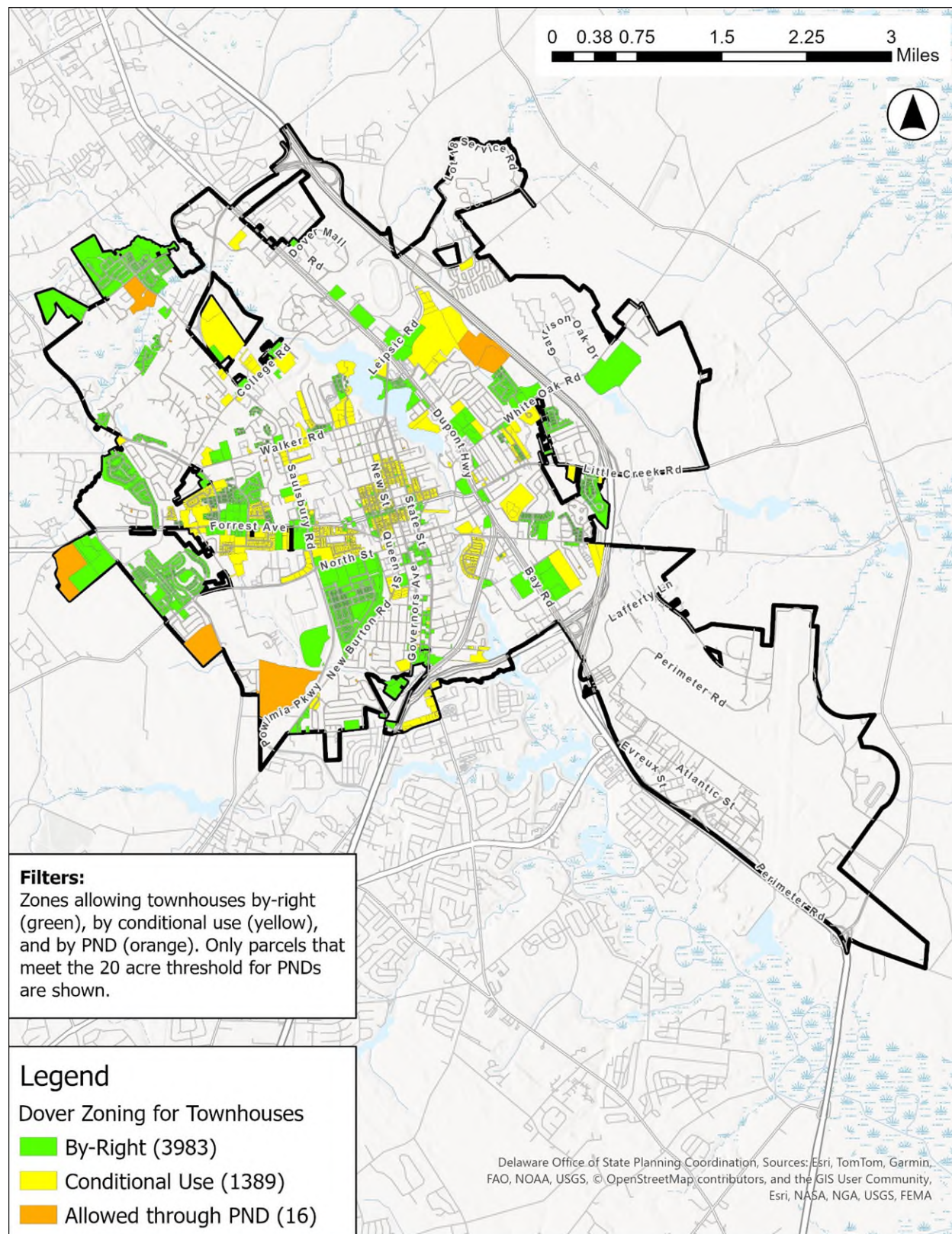


Figure 8. Zones that allow townhouses by right, with conditional use, and with PND. Only parcels that meet the PND minimum of 20 acres are shown in the Allowed through PND category.



*Figure 9. One example of a multiplex that does not have independent outside access for each dwelling.*



*Figure 10. One example of a stacked duplex that could be built if duplexes were allowed to exist on the same lot. Stacked duplexes can fit on narrower lots than side-by-side duplexes.*

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| Reform                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Why it Matters                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Obstacles                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Considerations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <p><b>Increase Housing Buildable Density</b></p> <p>Housing buildable density is defined by local land use policies and set by zoning area, bulk and units' requirements. Density has a significant influence on housing conditions, including affordability. The policies should be evaluated and refined to support housing needs while maintaining community planning objectives.</p> <p><a href="#">Click to view DSHA Descriptions&gt;&gt;</a></p> | <p>Housing affordability is strongly influenced by land costs, minimum lot sizes, and development standards.</p> <p>Modifying bulk standards to be more in line with Dover's existing development pattern and bulk standards, regularly approved through the variance and PND processes, would ensure that standards are applied consistently, shortens the approval process for housing developers, and creates predictability for developers and the public.</p> | <p>Existing minimum lot sizes and setbacks can prevent opportunities for Missing Middle housing types to be built, even if these housing types and infill development are allowed within a zone. While the City's Board of Adjustments has issued variances for reduced lot sizes, the process of applying for a variance can be a barrier for developers and variances may not be applied uniformly. Similarly, the Planned Neighborhood Design (PND) process allows for alternative bulk standards similar to those that have been granted through the Board of Adjustment, but the PND process can be lengthy and requires a large tract of land.</p> | <p>Reducing the bulk standards to allow lot sizes and setbacks consistent with what has been granted through variances and PND applications would increase buildable density for infill development.</p> <p>For example, could townhouse minimum lot sizes in RG-1 and seven other zones<sup>10</sup> (currently 3,000 sq. ft.) be reduced to align with the minimum lot size granted for the Cecil Street townhouses or the PND's minimum townhouse lot size (2,000 – 2,350 sq. ft.) ?</p> <p>Similarly, in RG-1 and nine other zones, the minimum lot size for a duplex is 5,000 sq. ft. Could this change to align with the PND's minimum lot size for duplexes of 4,500 sq. ft.? Or could they change to align with the Missing Middle recommendations where stacked duplexes have an ideal lot size of 3,500 sq. ft.?</p> |

<sup>10</sup> Zones with a 3,000 sq. ft. minimum lot size for townhouses are RG-1 (conditional use), RM-1, RM-2, RGO, C-1, C-1A, C-2A, SC-1, and SC-2.

| Reform                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Why it Matters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Obstacles                                                                                                                                                                                                           | Considerations                                                                                                                                                                                                                         |
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| <p><b>Multi-family and Mixed-Use Building Heights</b></p> <p>Building Heights set by zoning use and bulk standards, and tied to adopted land use policies, can be refined to support many affordable housing and related community planning objectives.</p> <p>While relatively lower building heights are an effective way to maintain local character in certain areas, maintaining a uniform, low cap in all areas can limit effective design options and hamper efforts to provide attainable housing for lower to middle income groups.</p> <p><a href="#">Click to view DSHA description&gt;&gt;</a></p> | <p>Increasing building heights for multifamily housing and/or mixed-use structures offers efficiencies by providing space that can reduce housing costs. However, addressing building height may be less of a priority, as Dover has not seen a strong demand for buildings that exceed four stories. Construction standards (including building and fire code standards) change when buildings exceed four stories, which may relate to the reason that Dover does not see many buildings taller than this.</p> | <p>In RG-2, multifamily is limited to 3 stories and 40 feet; in RM-2 garden apartments are limited to 3 stories and 35 feet. Apartments in the SC-2 zone are permitted to be six stories and 75 feet in height.</p> | <p>Could the maximum height of multifamily housing in RG-2 increase from 3 stories to 4 or more stories?</p> <p>Could the maximum height of multifamily housing in RM-2 increase from 3 stories and 35 feet to at least 4 stories?</p> |
| <div>   </div> <p>Figure 11. Left: The Grande 55+ Rental Community at 4 stories. Right: English Village Condominiums at 3 stories in RM-2.</p>                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                     |                                                                                                                                                                                                                                        |

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| Reform                                                                                                                                                                                                                                                                                                                                                                                                         | Why it Matters                                                                                                                                                          | Obstacles                                                                                                                                                                                                                                                                                                                                            | Considerations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <p><b>High Density Mixed-Use Residential in Commercial Zones and Employment Centers</b></p> <p>Integrating housing with commercial, institutional, and employment areas creates affordable housing opportunities for residents to live closer to jobs, services, and daily destinations while supporting more walkable development patterns.</p> <p><a href="#">Click to view DSHA description&gt;&gt;</a></p> | <p>Providing housing within or in proximity to commercial and institutional areas offers opportunities to integrate housing near employment, services, and transit.</p> | <p>Missing Middle housing is permitted in most commercial zones. Multi-family is a conditional use in the CPO and C-4 zones. Townhouses and duplexes are a conditional use in the CPO zone.</p> <p>Manufacturing and industrial zones prohibit residential units, which is appropriate based on the nature of the uses permitted in those zones.</p> | <p>Continue to build upon the strategies outlined in <i>Capital City 2030: Transforming Downtown Dover</i> to promote many of the identified work/play housing opportunities in the Downtown core.</p> <p>For example, could C-4 be amended to allow apartments by-right?</p> <p>Could CPO be amended to allow townhouses, duplexes, and/or apartments by-right?</p> <p>Are there other commercial zones that do not currently allow residential that could be amended to allow mixed-use development (ex.SC-3 or IO)?</p> |

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| Reform                                                                                                                                                                                                                                                                                                                                                                         | Why it Matters                                                                                                                                                               | Obstacles                                                 | Considerations                                                                                                                        |
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| <b>Inclusionary Zoning Programs</b><br>Inclusionary zoning requires medium and large developments to include a certain percentage of affordable units. Some inclusionary zoning policies allow affordable units to be built in a different location, while others require affordable units in the same building.<br><br><a href="#">Click to view DSHA description&gt;&gt;</a> | Inclusionary zoning can help ensure that affordable and workforce housing needs are addressed. It can help create mixed-income neighborhoods and lower housing cost burdens. | The City currently lacks an inclusionary housing program. | Evaluate an inclusionary housing program requiring or incentivizing affordable housing set-asides in larger residential developments. |



Figure 12. Inclusionary zoning graphic illustrating how some units must be affordable in every new development.

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While the following reforms were not initially chosen by Dover, our team still identified barriers to their implementation that may be helpful for the City.

| Reform                                                                                                                                                                                                                                                                                                                                                                                                                         | Why it Matters                                                                                                                                                                                                                            | Obstacles                                                                                                                                                                                                                                                                                                                                                                     | Considerations                                                                                                                                                                                                                                                                             |
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| <b>Pre-reviewed Design Plans</b><br>Pre-reviewed design plans are reusable sets of designs and blueprints that are already approved by local governments and available to developers for free. This is similar to the pattern book used in Dover's TND zone. To see another example, view South Bend, Indiana's pre-reviewed design plans <a href="#">here</a> .<br><br><a href="#">Click to view DSHA description&gt;&gt;</a> | Pre-reviewed design plans can reduce unpredictability and shorten the approval process for developers. Applicants and reviewers can rely on predefined details while focusing on site specific conditions to better ensure compatibility. | Without pre-reviewed design plans, applicants for small-scale infill projects often incur preventable design costs and repeated plan revisions.<br><br>Pre-reviewed design plans, while successfully used in other communities, are a relatively new concept that can require additional resources (time and expense) to incorporate into a local development review process. | Promote opportunities for applicants to use pre-reviewed design plans, while considering ways to provide sets of plans that incorporate treatments that reflect valued, local characteristics.<br><br>Consider use of a pattern book or pre-reviewed design plans beyond Dover's TND zone. |

| Reform                                                                                                                                                                                                                                                                                                                                   | Why it Matters                                                                                                                                                                                                                                                                                                                                 | Obstacles                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Considerations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <p><b>Parking Requirements</b></p> <p>Parking requirements influence both development costs and site design. Calibrating parking standards to actual demand can reduce unnecessary construction costs while creating more efficient use of land in walkable neighborhoods.</p> <p><a href="#">Click for DSHA description&gt;&gt;</a></p> | <p>Municipal parking requirements often exceed the actual parking needs, resulting in excessive paved area and added cost for constructing new housing. Adjusting parking requirements to demands in areas zoned for residential and mixed-use development to promotes walkable communities and more affordable development opportunities.</p> | <p>Uniform parking requirements increase housing costs, consume developable land, and reduce flexibility for projects serving households with lower vehicle ownership rates.</p> <p>While such uniform off-street parking standards remain a common zoning practice and some areas need more parking, a single standard can create excess parking, especially in mixed-use areas, hampering efforts to provide affordable housing, create pedestrian-oriented places and minimize runoff problems.</p> | <p>Consider scaling parking requirements to parking conditions based on dwelling size, housing type and location. Adapting parking requirements more compact, mixed-use areas can help create more affordable and walkable places – such locations would also work well in proximity to areas currently or ideally served by public transit.</p> <p>For example, the RG-1 zoning requires one off-street parking space per unit, while apartments require 2.25 parking spaces per unit. Could the requirement for apartments be modified to reflect the demand for parking, especially for infill development?</p> |

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## Conclusion

Overall, Dover's selected housing strategies have the potential to accelerate affordable housing in the City. Allowing ADUs would introduce an affordable housing option that also promotes aging in place, while maintaining local charm. Expanding where Missing Middle housing types are permitted uses would enable duplexes, townhouses, and other housing types to be more common in Dover's communities. These housing types would be affordable options, yet still maintain Dover's character—for example, many duplexes look almost identical to single family homes. Increasing building heights for multifamily housing and/or mixed-use developments allows buildings in key areas to have more housing units. Adding housing density in areas already serviced by businesses and transportation can lead to affordable and vibrant neighborhoods. Allowing higher density mixed-use developments can contribute to creating more dense, walkable, and affordable neighborhoods.

While the previously mentioned strategies address housing types and densities, an inclusionary zoning program would require that a portion of units in new construction would meet defined affordability requirements. Typically, such requirements would apply only to medium and large developments. Inclusionary zoning is a creative way to ensure that affordable housing options grow alongside market-rate housing options.

In addition to those larger strategies identified, our review of the development process, requirements, and associated costs identified other obstacles in the process that we have recommended addressing. These include reviewing water usage for apartments to determine if a lower water and wastewater impact fee would be justified and simplifying the City's active recreation requirements specifically as they relate to small developments. The project team presented a recommended framework to the Council Committee of the Whole and the Planning Commission for revising the recreation requirements, which was favorably received. The team will draft an ordinance to amend this section of code ahead of other ordinances, as it can operate independently of other recommendations.

Looking forward, the Rossi Team is excited to hear local feedback on these strategies as we plan our next steps.

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