

The Dover Community Partnership

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Advisory Board

Office of Senator, Thomas R. Carper
Ami Sebastian-Hauer, Executive Director
City of Dover
Dover City Council
Dover Housing Authority
Wesley College
Fannie Mae
NCALL
Delaware State Housing Authority

FACT SHEET

THE AGENCY

The Dover Community Partnership (DCP) was created and is administered by the Dover Housing Authority.

A seven-member Board of Directors, six of whom also serve as the Dover Housing Authority's Board of Commissioners, governs the DCP. The 7th member of the Board of Directors is elected from the DCP's Advisory Board. Members of the Advisory Board are the State and Kent County Directors for the Honorable Senator Thomas Carper; the Mayor of the City of Dover; Representatives of District 4, Dover City Council; the City Manager for the City of Dover; the Chairman and Executive Director of the Dover Housing Authority; the President of Wesley College; a representative from Fannie Mae; a representative from NCALL; and a representative from Delaware State Housing Authority.

The Dover Community Partnership (DCP) is a 501(C)3 corporation registered with the Internal Revenue Service.

MISSION

The mission of The Dover Community Partnership is to promote homeownership opportunities to families, regardless of income level, in the City of Dover.

TARGET AREA

Phase I of the project will comprise of properties located between Mary Street south to Division Street, Governors Avenue west to North Queen Street. This nine-block area consists of 131 properties, as reported by the City of Dover:

▪ Vacant Lots	6
▪ Condemned Properties	2
▪ Properties for Sale	4
▪ Rental Housing	58
▪ Owner Occupied	37
▪ Commercial Properties	11
▪ Church Owned Properties	10

GOAL

Homeownership opportunities, for Phase I, will increase by 7%.

WHO QUALIFIES?

The Dover Community Partnership is open to families of all income levels.

ELIGIBILITY CRITERIA

Any interested family must complete an application to determine if they meet initial eligibility criteria.

1. Head of Household of an applicant family must be gainfully employed for at least one year with an annual income of \$18,000.
2. Applicants must sign a 'Consent for the Release of Information' allowing program staff to obtain and verify employment and other income information, credit and criminal histories on the head of household and any family member over the age of 18 who will reside in the house.
3. If the applicant family meets initial eligibility requirements, the applicant family must complete an initial assessment and any homeownership Training and Service Plan as developed by NCALL, Inc. ***Credit issues must be repairable within one year of acceptance into the program.

SELECTION OF HOMES/PROPERTIES

The Dover Community Partnership will acquire properties in the following order:

1. Vacant lots for sale;
2. Condemned properties;
3. Properties for sale.

FINANCING OF PROJECT

The Dover Community Partnership will acquire and rehabilitate or construct properties for the project through:

1. No or Low-interest loans;
2. Lines of credit with local banks;
3. Donations and grants.

PROPERTY ASSESSMENT

Prior to acquisition of a property, program staff will inspect the property to determine how each property will be prepared for sale.

1. New houses will be built on vacant lots;
2. Condemned properties will be demolished, new houses will be built;
3. Properties for sale will be assessed to determine cost of rehabilitating vs. demolition and new construction.

POST CONSTRUCTION, SALE OF PROPERTIES

Several financing vehicles will be utilized to ensure the family's ability to purchase a home.

1. Down payment and settlement cost assistance through the City of Dover's First Start Program; Delaware State Housing Authority's Live Near Your Work Program and Down Payment and Settlement Cost Program.
2. Mortgages will be obtained from local banks and mortgage companies.
3. Homeownership Programs to be utilized include The Dover Housing Authority's and Delaware State Housing Authority's Section 8 Home Ownership Programs, and Fannie Mae's Faith Based Homeownership Program.
4. Delaware State Housing Authority's Housing Development Fund will be available to subsidize mortgages for families unable to obtain 100% financing.

