DUBUQUE
AFFORDABLE
HOUSING PLAN

FINAL
PRESENTATION
AGENDA

Meet the Team
Land Acknowledgement
Purpose Statement
Vision Statement
Methods
Key Findings
Goals & Objectives
Selected Strategies
MEET THE TEAM

Gabin Kundwa
Urban Planning

Hannah Lyons
Sustainable Development

Kaylynn Sieverding
Urban Planning

Ethan Wherry
Urban Planning

Mentor
Kirk Lehmann
City of Iowa City

Mentor
Jasmine Frias
Southwest MN Housing Partnership
MEET THE TEAM

Travis Kraus
Director

Initiative for Sustainable Communities

Carrie Schuettpe1z
Associate Professor

School of Planning and Public Affairs

Alexis Steger
Director

Housing & Community Development Department
DUBUQUE, IA is one of the oldest cities on the Mississippi River and the oldest community in Iowa. The people of the Midwest are descendents of individuals who valued rich farmland and abundant water, and who left a legacy of sustainability for us to build upon. It is also important to acknowledge and honor the original peoples of this land—the Očeti Šakówiŋ (Sioux), Sauk and Meskwaki, Iowa, and Kiikaapoí (Kickapoo) people on whose ancestral homelands and traditional territories Dubuque resides. We strive to build our solidarity and kinship with Native peoples. We also acknowledge that this country would not exist if it wasn’t for the unpaid, enslaved labor of Black people. We honor the legacy of the African diaspora and Black life, knowledge and skills stolen due to violence and white supremacy. While the movement for justice and liberation is building and we are witnessing the power of the people, many are still being met with violence and even being killed. Collectively, our community is saying this ends now. Black Lives Matter.
PROBLEM & PURPOSE STATEMENT

For Dubuque residents at or below 80% of Area Median Income (AMI), the need for sustainable, quality, affordable housing far exceeds availability, particularly among minoritized populations.

To help address this issue, we are creating the City of Dubuque’s first comprehensive affordable housing plan which will consolidate existing documents, analyze the state of affordable housing in Dubuque, and provide tailored recommendations of innovative and best-practice solutions.
VISION STATEMENT

We strive for a community where each resident enjoys equitable access to sustainable, quality, and affordable housing. This aspiration aims to diminish disparities rooted in race, ethnicity, and socioeconomic status, thus fostering a more inclusive and economically vibrant Dubuque.
METHODS

- Consolidations of Existing Plans
  - 6 documents, 48 goals/objectives, 26 strategies/programs
- Stakeholder Interviews & Community Open House
- Data Collection
  - ACS, Census, IFA, Assessor, Housing Department, etc.
- Rental Unit Supply and Demand Analysis
- Spatial Analysis
- Case Studies
  - Methodology and best practices/potential solutions
KEY FINDINGS
COMMUNITY PROFILE

Age and Gender

<table>
<thead>
<tr>
<th>Age</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>5 to 9</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>10 to 14</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>15 to 19</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>20 to 24</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>25 to 29</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>30 to 34</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>35 to 39</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>40 to 44</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>45 to 49</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>50 to 54</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>55 to 59</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>60 to 64</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>65 to 69</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>70 to 74</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>75 to 79</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>80 to 84</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>85 and over</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Race and Ethnicity

- White (Non-Hispanic)
- Black or African American
- Hispanic or Latino
- Asian
- Native Hawaiian and Other Pacific Islander
- American Indian or Alaska Native
- Some Other Race
COMMUNITY & HOUSING PROFILE

39% LMI HOUSEHOLDS
LMI = Low- and Moderate- Income (i.e., at or below 80% AMI)
80% AMI = $50,752

900 (~95%) of budgeted HCVs are disbursed

3,735 (32%) of rental units accept HCVs

13% HOUSEHOLDS BELOW POVERTY LEVEL

50 - 60% of HCV recipients lease a unit within the 90-120 day period
HOUSING PROFILE

- <1% of properties used for short-term rentals
- 35% of Households Rent
- 65% of Households Own
- 48% of Land Zoned as R-1 Single Family
- 76% of units were built prior to 1978
## COST BURDEN

<table>
<thead>
<tr>
<th>Household Income</th>
<th># of Households</th>
<th>% Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>3,377</td>
<td>84%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>3,090</td>
<td>63%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>3,405</td>
<td>35%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>4,789</td>
<td>13%</td>
</tr>
<tr>
<td>$75,000 +</td>
<td>10,537</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>25,198</td>
<td>27%</td>
</tr>
<tr>
<td>AMI Income Level</td>
<td>0 - 30%</td>
<td>30 - 50%</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------</td>
<td>----------</td>
</tr>
<tr>
<td>Occupation Examples</td>
<td>Restaurant Server</td>
<td>Teaching Assistant</td>
</tr>
<tr>
<td>Affordable Rent</td>
<td>$475/mo. or less</td>
<td>$800/mo. or less</td>
</tr>
<tr>
<td>Demand</td>
<td>2351</td>
<td>1561</td>
</tr>
<tr>
<td>Supply</td>
<td>786</td>
<td>4436</td>
</tr>
<tr>
<td>Housing Gap</td>
<td>-1,565</td>
<td>2,875</td>
</tr>
</tbody>
</table>
# STAKEHOLDER INPUT

- Interviewed 15 stakeholders
- Governmental, non-profit, private sectors

<table>
<thead>
<tr>
<th>Consensus</th>
<th>Disagreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Supply &amp; High Demand</td>
<td>Progress on NIMBYism</td>
</tr>
<tr>
<td>Access and Disparity Issues</td>
<td>Upward Mobility</td>
</tr>
<tr>
<td>Limited Resources</td>
<td>Strength of Partnership</td>
</tr>
<tr>
<td>Quality &amp; Sustainability Have Room for Improvement</td>
<td></td>
</tr>
</tbody>
</table>
GOALS & OBJECTIVES & STRATEGIES

5 Goals
7 Objectives
12 Strategies
Goal 1: Alleviate housing cost burden among LMI residents

Goal 2: Maximize proportion of land developed with diverse housing options

Goal 3: Foster sustainability of affordable housing in Dubuque

Goal 4: Champion equitable and fair housing
Goal 1: Alleviate housing cost burden among LMI residents
  • Decrease cost burden rates for renters and homeowners
  • Increase number of units for those 30% AMI and below
  • Establish data for income vs occupancy

Goal 2: Maximize proportion of land developed with diverse housing options
  • Increase density and support missing middle housing

Goal 3: Foster sustainability of affordable housing in Dubuque
  • Improve energy efficiency of new and existing units
SELECT RECOMMENDED STRATEGIES
ACCESSORY DWELLING UNITS (ADUS)

- Allow ADUs by-right
- Increase allowed square footage
- Increase education and awareness
- Maintain pre-permitted design catalog
- Collaborate with local non-profits
OPTIMIZED INFILL

- Leverage pre-permitted, predesigned architecture
- Establish Community Land Trust (CLTs)
- Encourage Transit Oriented Development (TOD)
OPTIMIZED INFILL

201 total lots, 86 w/ incentives

- Vacant
  - City and private
- Residential
- Suitable lot size
  - With zoning reform
- Similar surrounding home values
- Near public transit
- In incentive areas
ZONING REFORM

In the R-1 district:

- Reduce the minimum lot size requirement from 5,000 to 2,500 square feet
- Use **Gentle Density**, which allows for multiple dwelling units and primary residencies, based on lot size and neighborhood characteristics
- \( \uparrow \) Density = \( \uparrow \) Homes, \( \downarrow \) Price
ZONING REFORM

In the R-1 district:

• Reduce the minimum lot size requirement from 5,000 to 2,500 square feet

• Use Gentle Density, which allows for multiple dwelling units and primary residencies, based on lot size and neighborhood characteristics

• ↑ Density = ↑ Homes, ↓ Price
ON-BILL FINANCING

- Provide a low/no interest loan
  Residents who make qualified energy efficiency improvements (City or utility)
- Residents then pay back the loan through their monthly utility bill
- Use bill neutrality, where improvements are paid for by the savings (no bill increase)
ON-BILL FINANCING
FINAL DELIVERABLE

Report
- Executive summary
- Profiles
- Process
- Recommendations
- Appendices

Matrix
- Goals
- Objectives
- Strategies
- New and existing

GIS Files
Q & A