



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



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Urban Planning



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MEET THE TEAM



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THE CITY OF
DUBUQUE
Masterpiece on the Mississippi

**Housing & Community
Development Department**

DUBUQUE LAND ACKNOWLEDGMENT

DUBUQUE, IA is one of the oldest cities on the Mississippi River and the oldest community in Iowa. The people of the Midwest are **descendants** 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 Kiikaapoi (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.



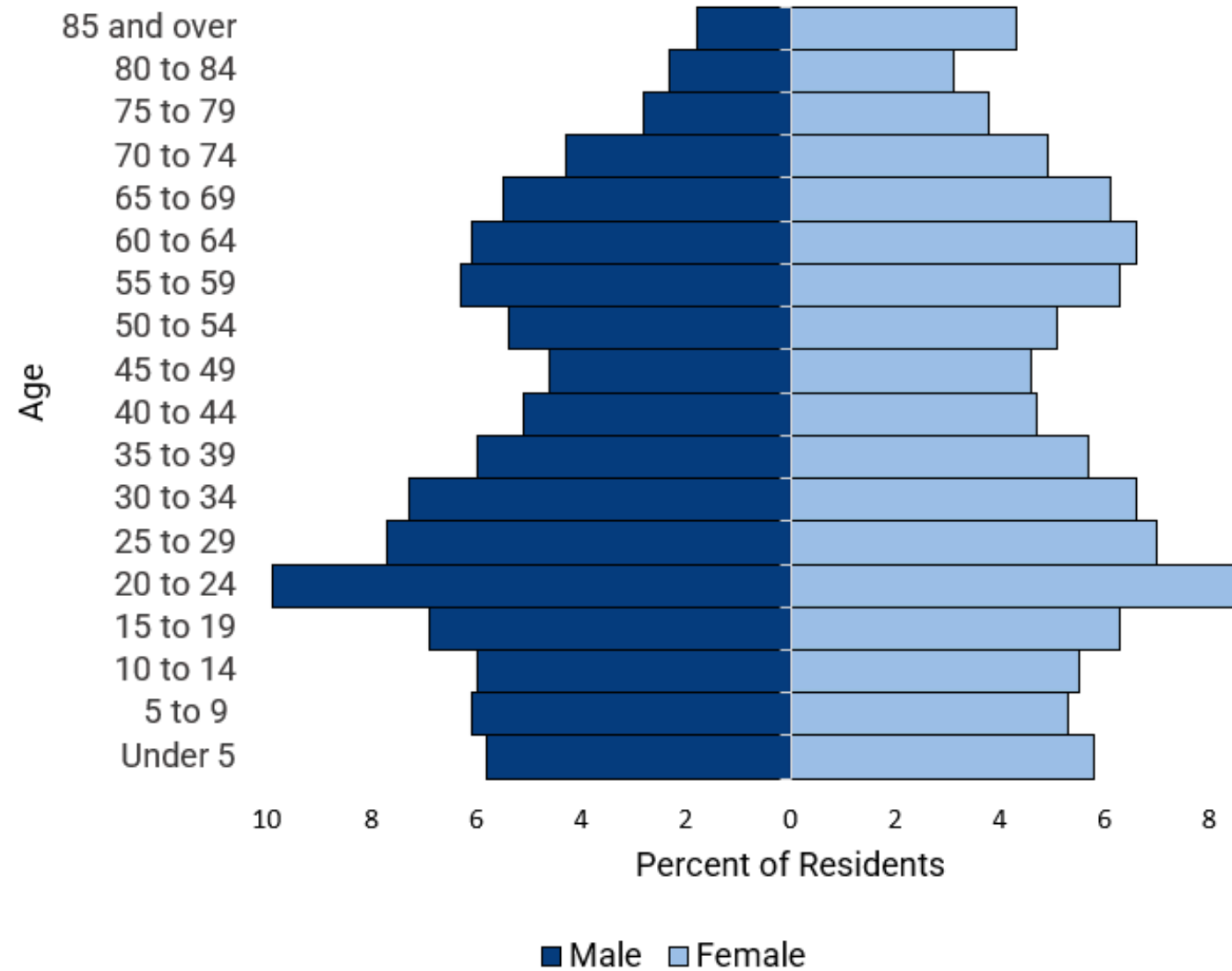
METHODS

- 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

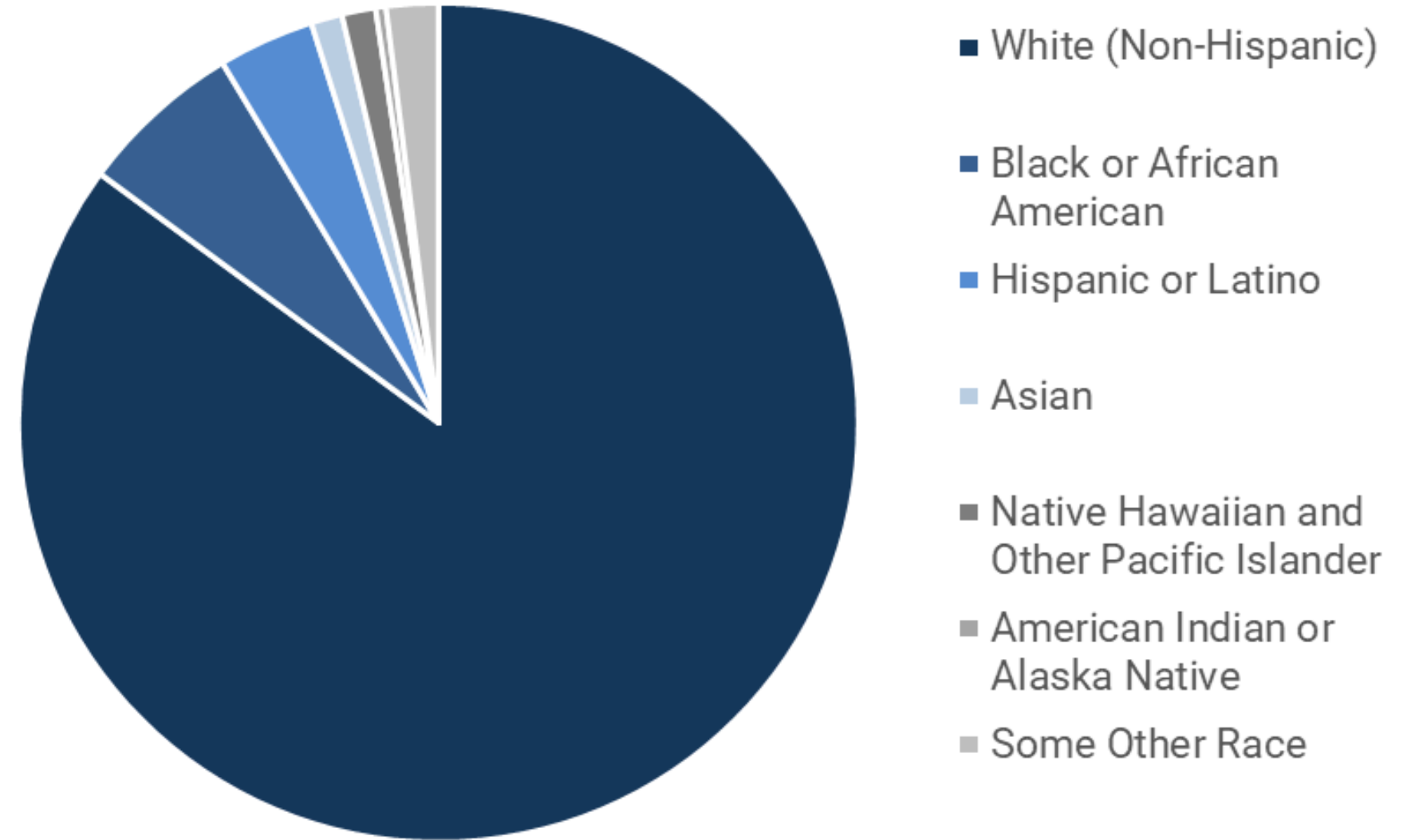
KEY FINDINGS

COMMUNITY PROFILE

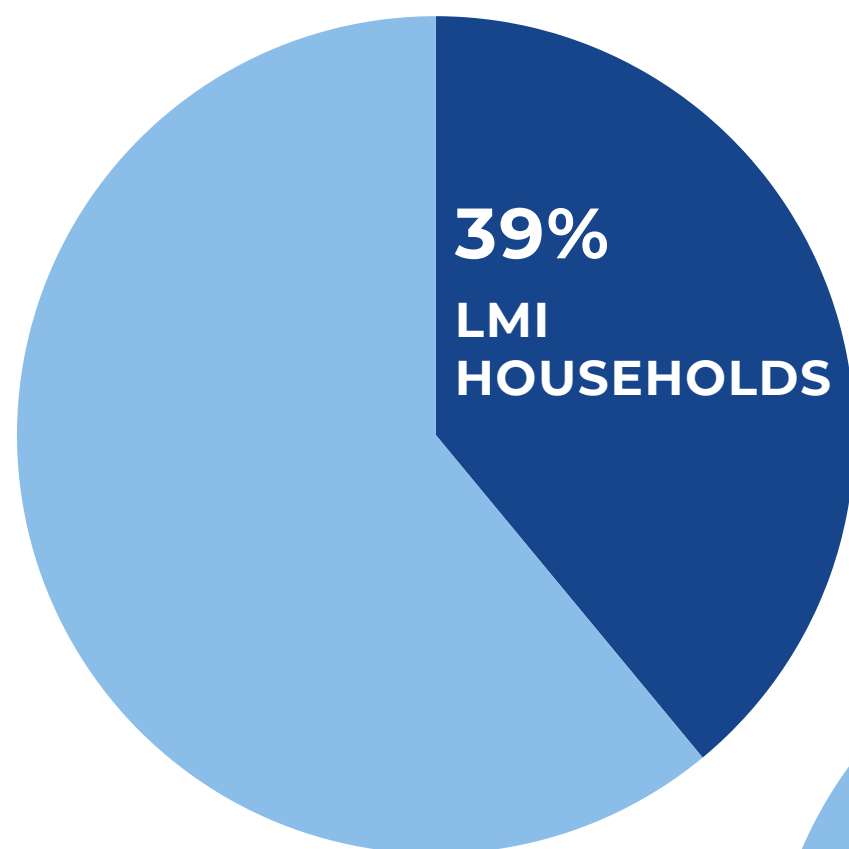
Age and Gender



Race and Ethnicity



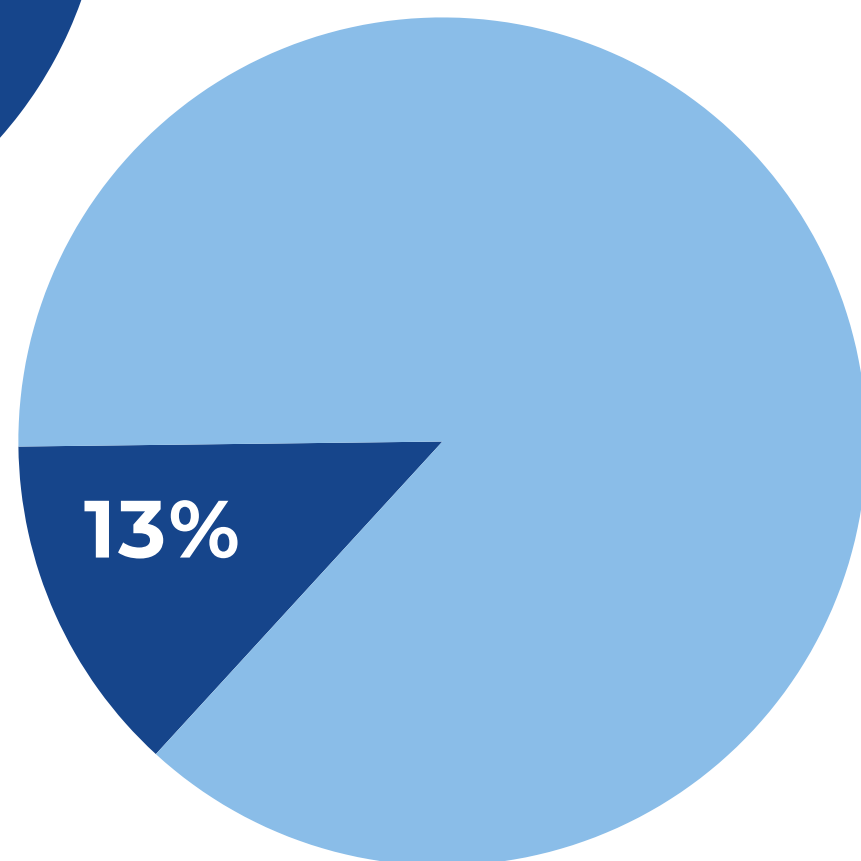
COMMUNITY & HOUSING PROFILE



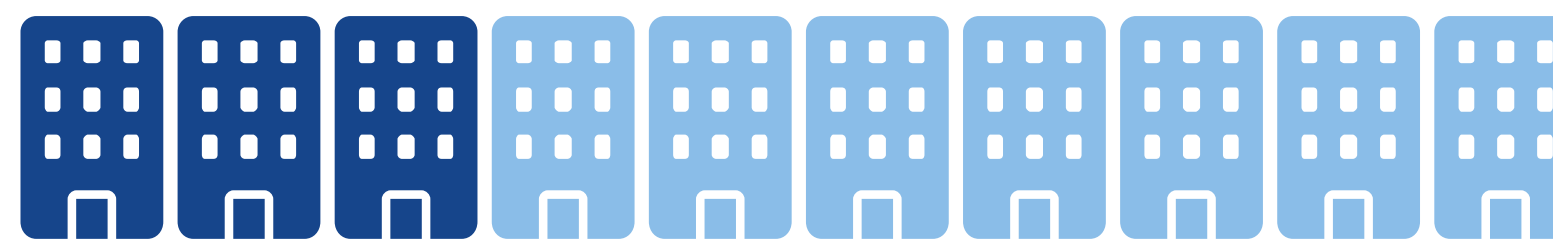
LMI = Low- and Moderate- Income (i.e., at or below 80% AMI)

80% AMI = \$50,752

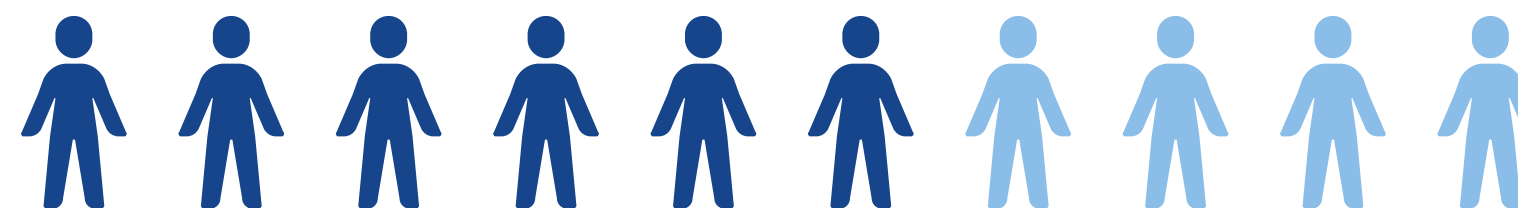
HOUSEHOLDS BELOW POVERTY LEVEL



900 (~95%) of budgeted HCVs are disbursed

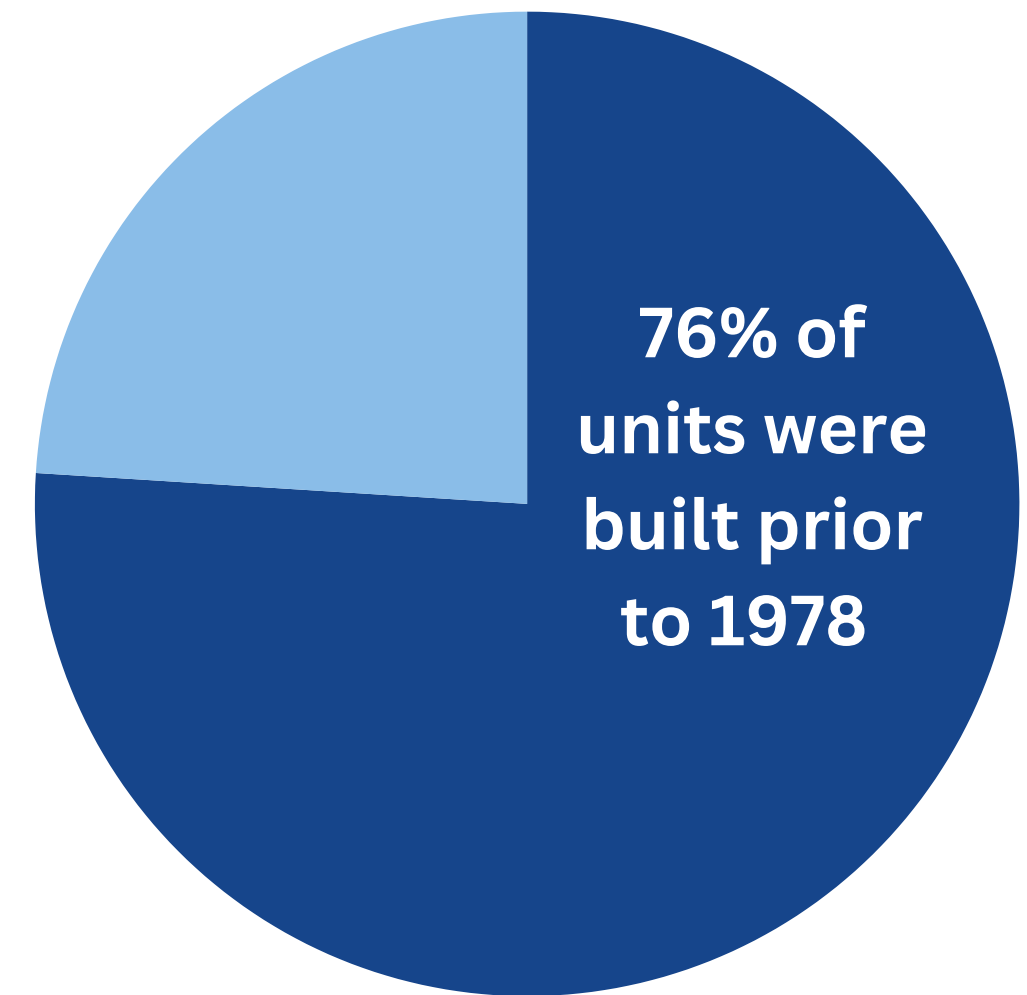
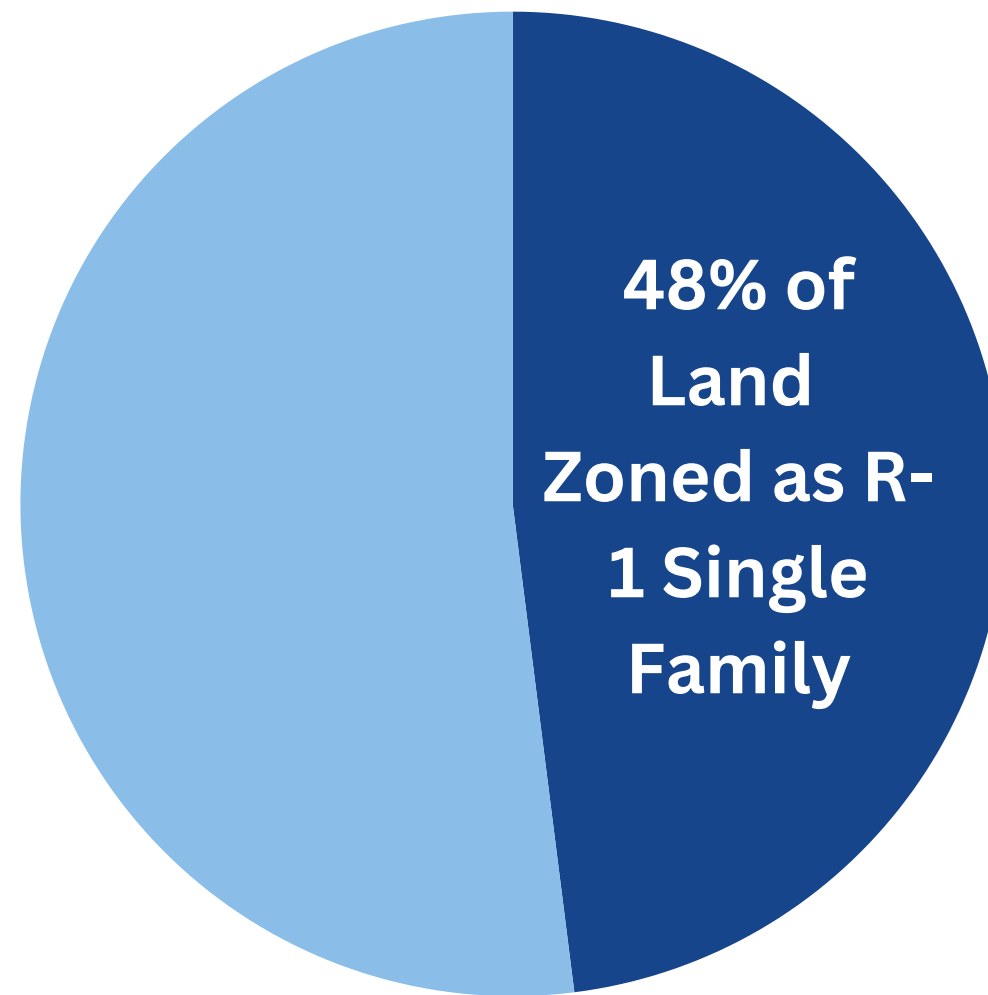
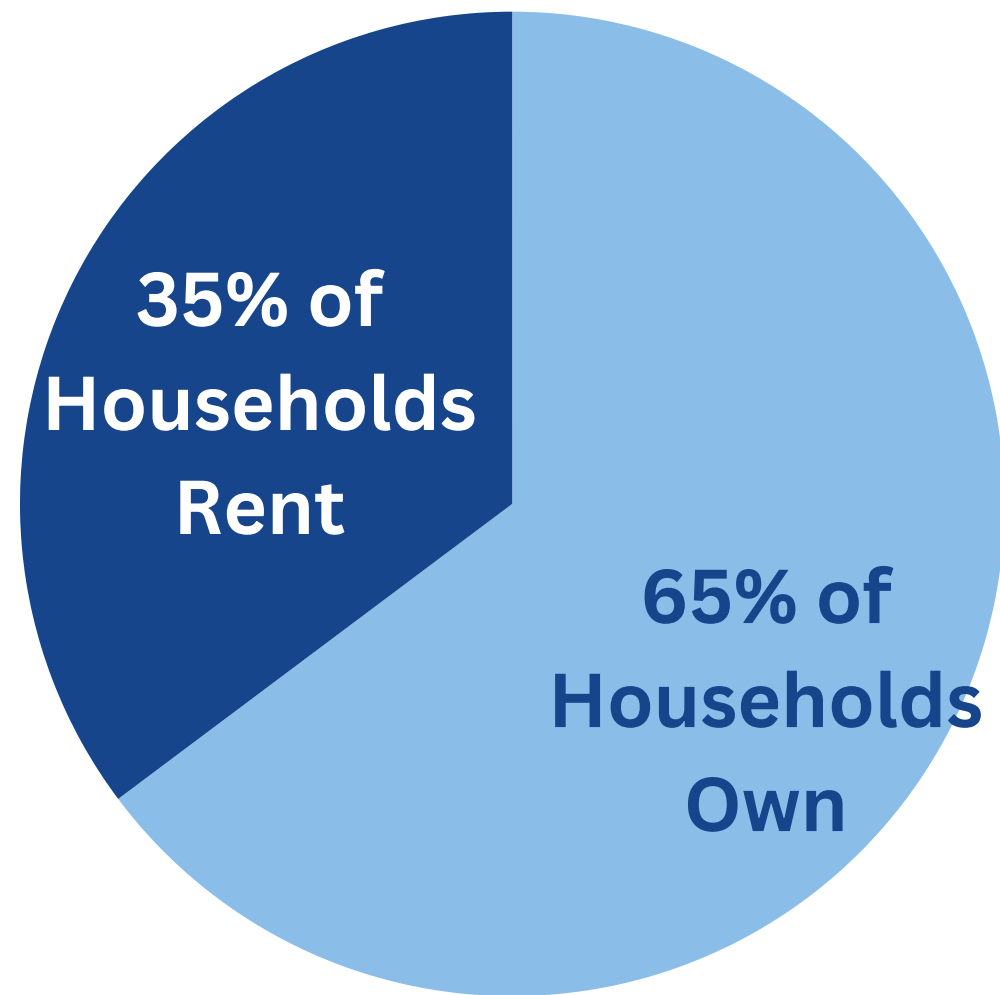


3,735 (32%) of rental units accept HCVs



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

HOUSING PROFILE



<1% of properties used for short-term rentals

COST BURDEN

Household Income	# of Households	% Cost Burdend
Less than \$20,000	3,377	84%
\$20,000-\$34,999	3,090	63%
\$35,000-\$49,999	3,405	35%
\$50,000-\$74,999	4,789	13%
\$75,000 +	10,537	2%
Total	25,198	27%

RENTAL SUPPLY & DEMAND

AMI Income Level	0 - 30%	30 - 50%	50 - 80%	80 - 100%
Occupation Examples	Restaurant Server	Teaching Assistant	Home Health Aide	Bookkeeper
Affordable Rent	\$475/mo. or less	\$800/mo. or less	\$1,275/mo. or less	\$1,600/mo. or less
Demand	2351	1561	1704	1502
Supply	786	4436	2384	941
Housing Gap	-1,565	2,875	680	-561

STAKEHOLDER INPUT

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

Consensus	Disagreement
Low Supply & High Demand	Progress on NIMBYism
Access and Disparity Issues	Upward Mobility
Limited Resources	Strength of Partnership
Quality & Sustainability Have Room for Improvement	

The Process

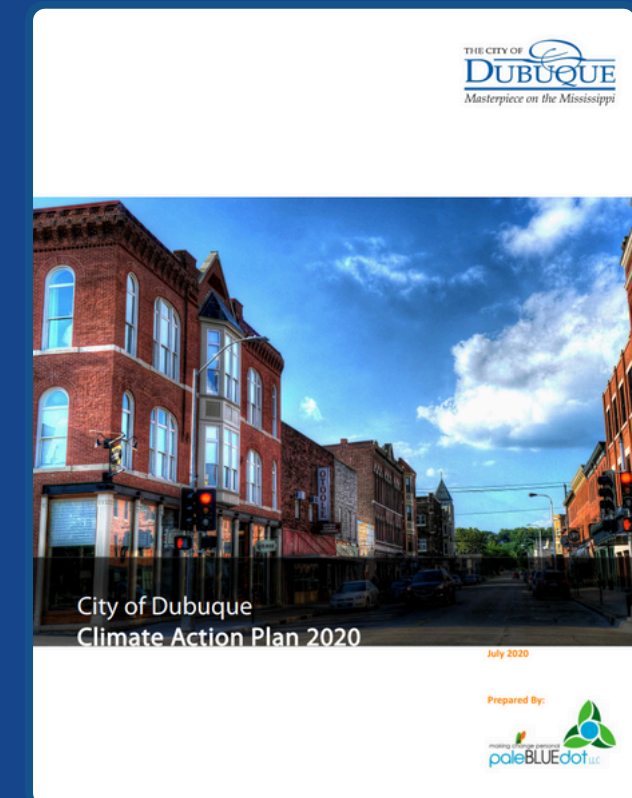
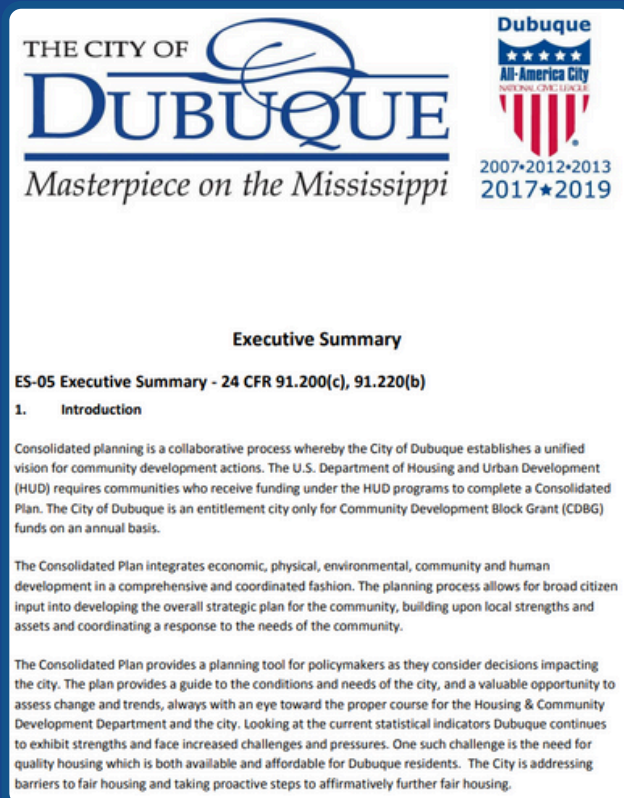
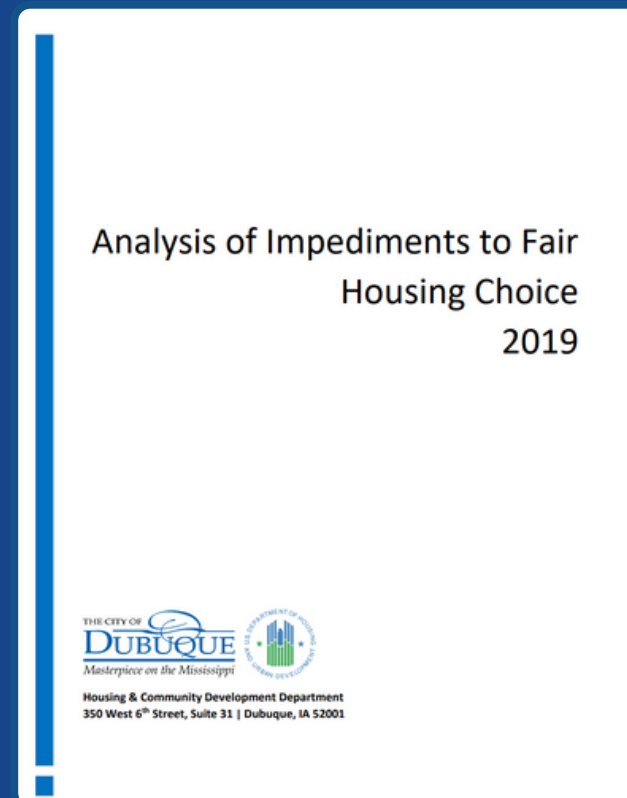
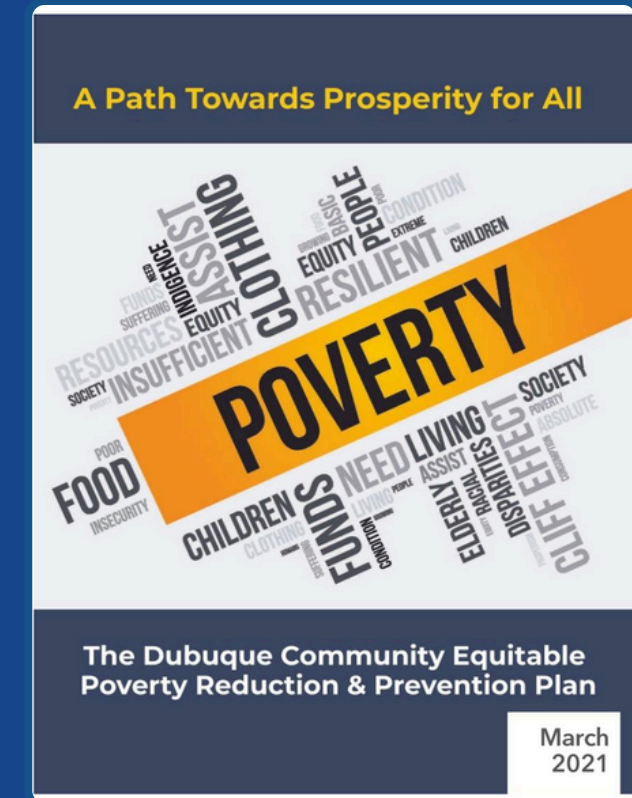
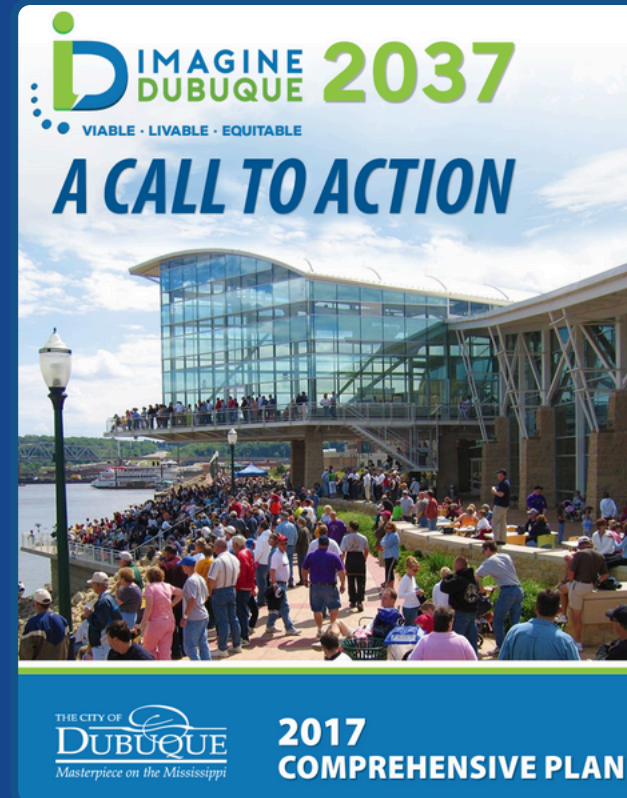


GOALS & OBJECTIVES & STRATEGIES

5 Goals

7 Objectives

12 Strategies



GOALS & OBJECTIVES

Specific

Measurable

Achievable

Relevant

Time-bound

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

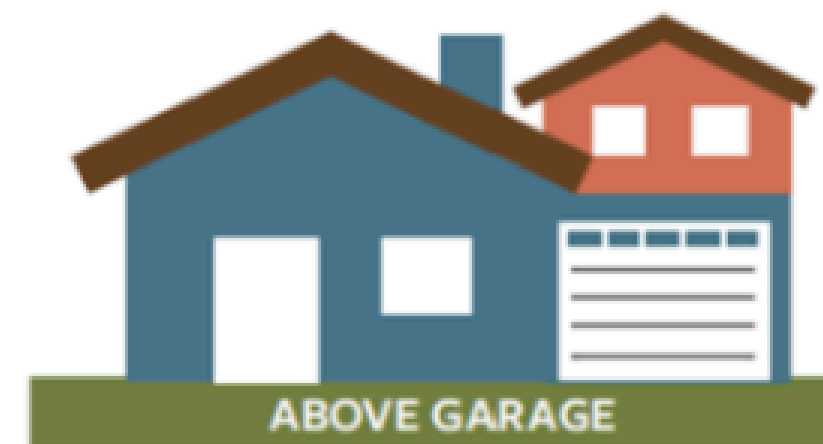
Goal 3: Foster sustainability of affordable housing in Dubuque

- 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)

South Bend Neighborhood Infill | Narrow House (3-bedroom)

The Narrow House II
The 3-bedroom version of the Narrow House provides an efficient, yet comfortable detached, fee-simple option that allows development of the city's most skinny infill lots. It maintains the same vernacular elevation options as the 2-bedroom Narrow House, however, a 1-story rear addition accommodates a ground floor master suite. This extension could also be modified into a one-car garage, office/workshop, or attached ancillary dwelling unit.

ZONING DISTRICTS ALLOWED
SI, SO, LI, LP, LU, LM, LMC, DT

Building Type Overview	
Building Dimensions	
Building Height	2 story
Building Width	20'
Building Depth (incl. porch)	51'
Program	
Unit Configuration	3 bed / 2.5 bath
Unit Size (finished gross)	1,390 sq. ft.
Basement (unfinished)	830 sq. ft.
Porch (unconditioned)	136 sq. ft.
1st Floor	830 sq. ft.
2nd Floor	560 sq. ft.
Lot Standards	
Lot Width (min.)	30'
Lot Width (max.)	60'
Cost Assumptions	
Preliminary Construction Estimates*	\$220,000 - \$270,000
Financing Options	30-yr mortgage

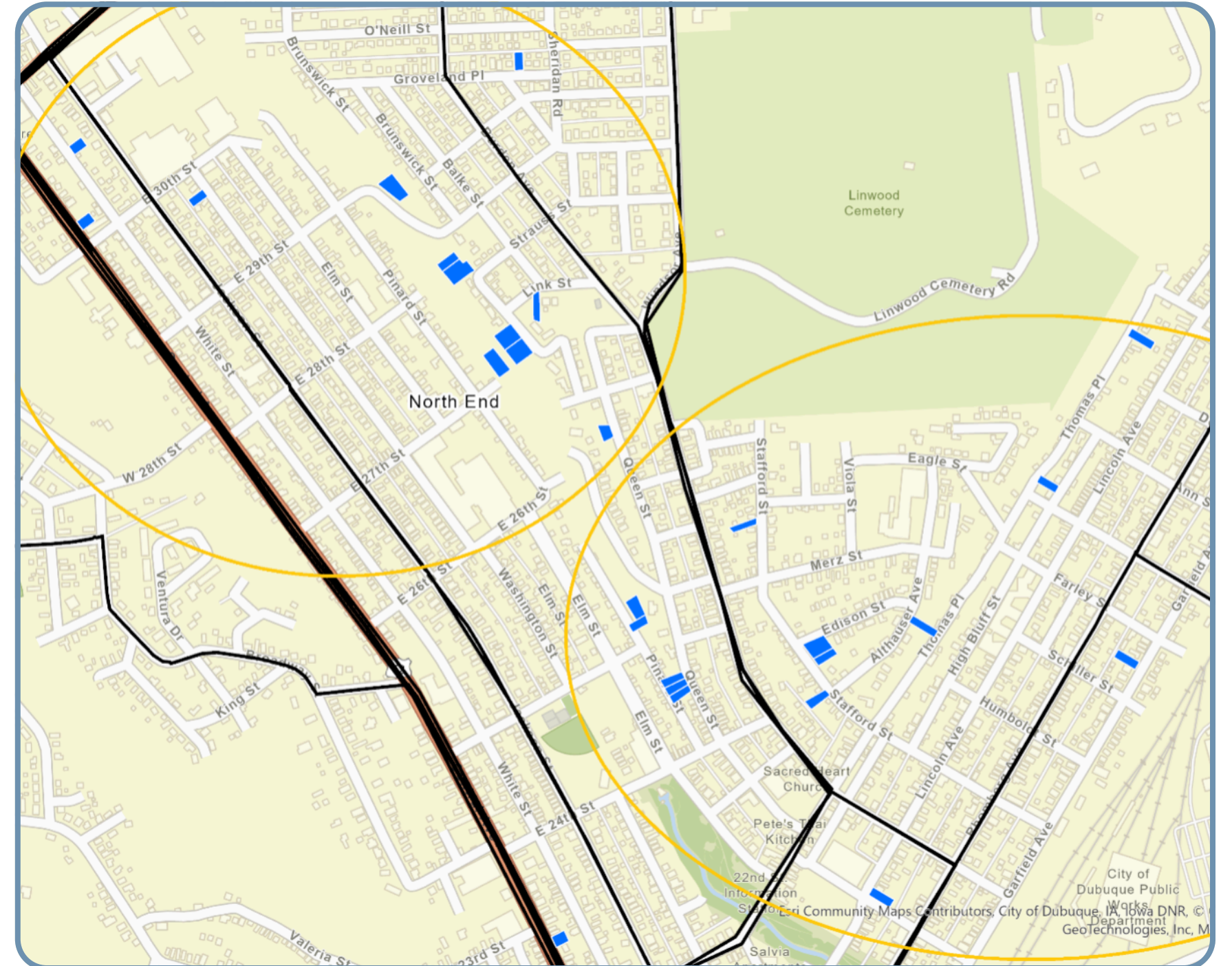
*Numbers shown are for basic estimation purposes only. Pricing is based on Fall 2021 cost assumptions and is subject to future market variation.



OPTIMIZED INFILL

201 total lots, 86 w/ incentives

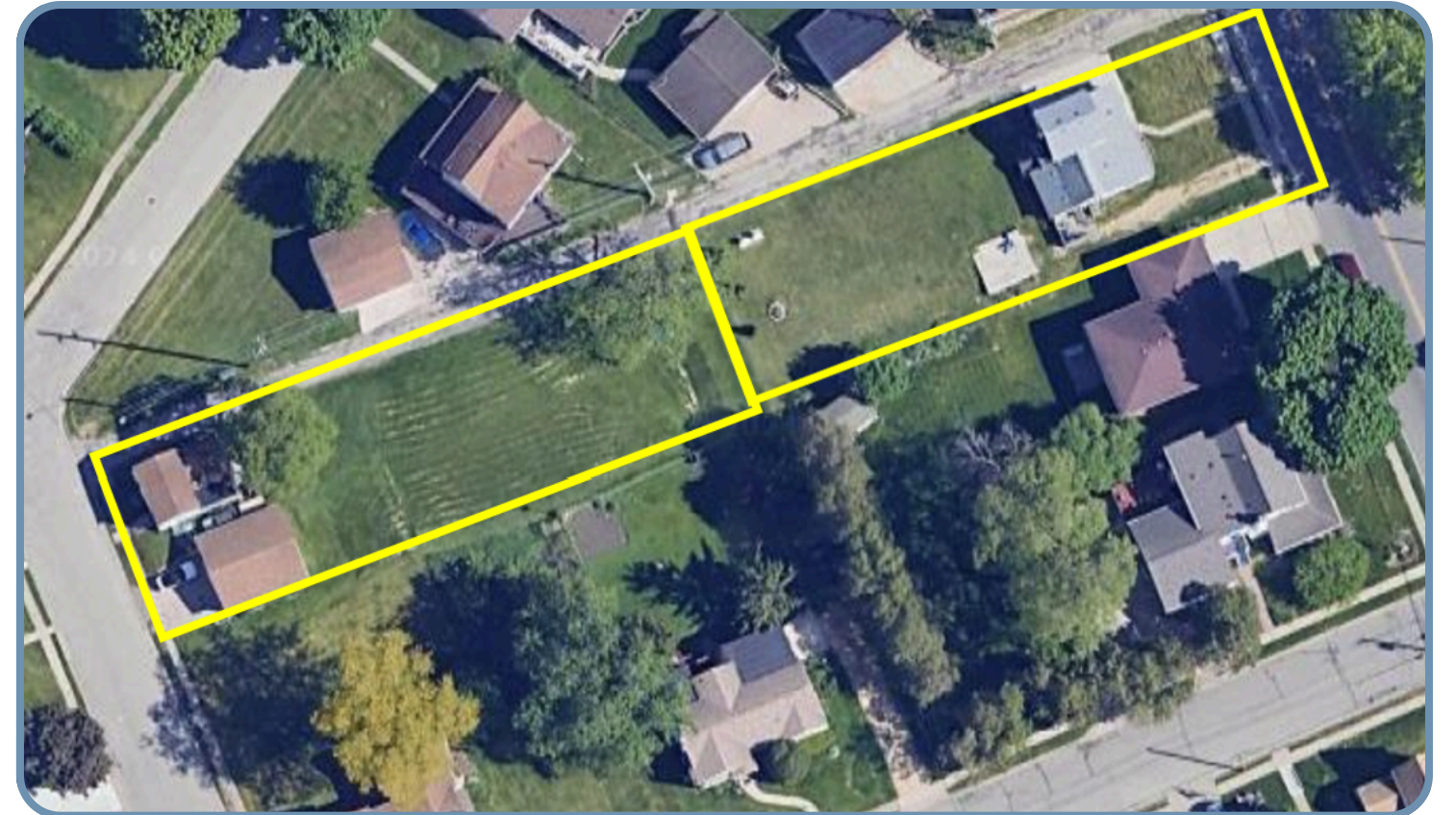
- Vacant
 - City and private
- Residential
- Suitable lot size
 - With zoning reform
- Similar surrounding home values
- Near public transit
- In incentive areas



ZONING REFORM

In the R-1 district:

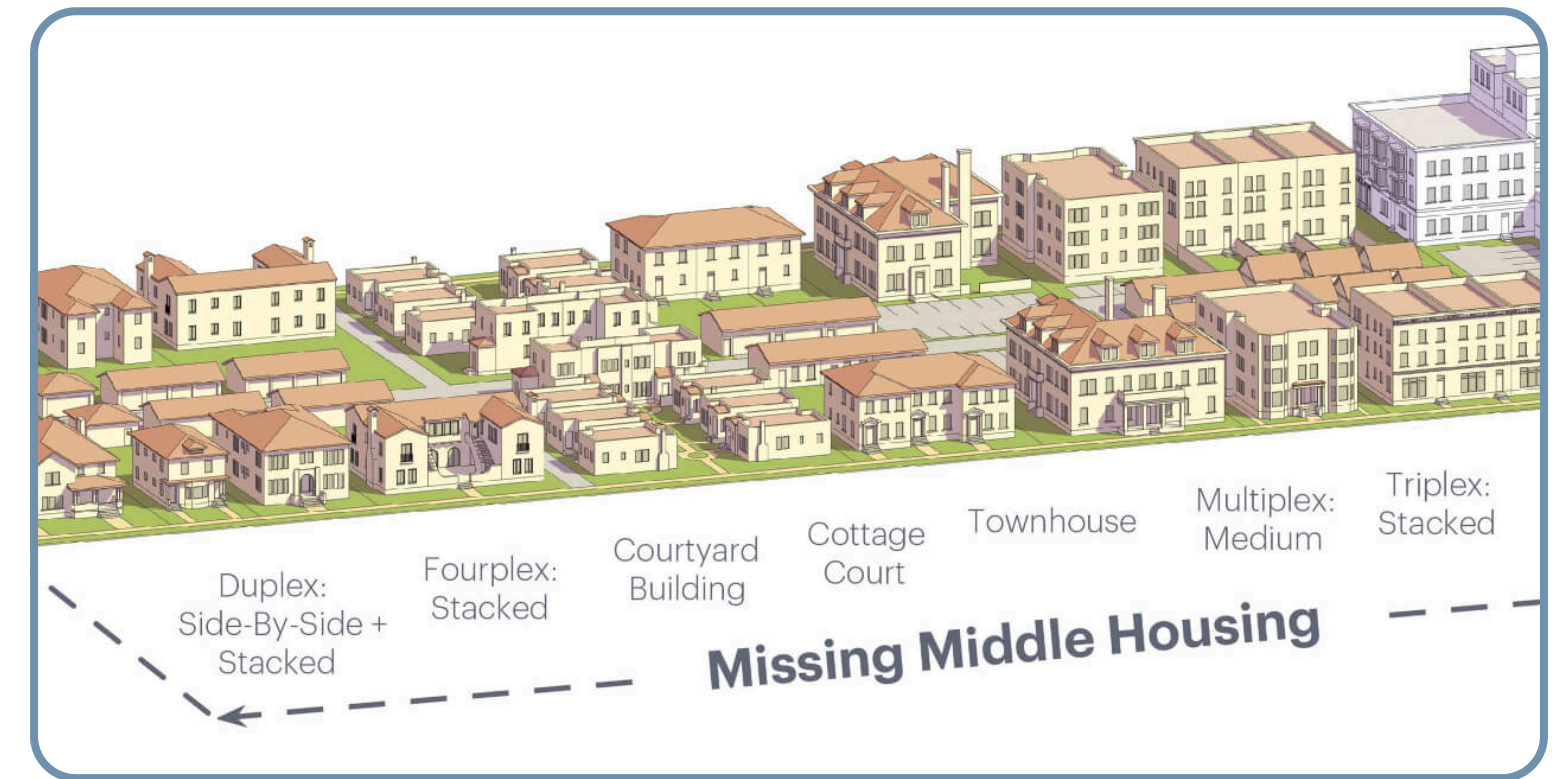
- Reduce the minimum lot size requirement from 5,000 to 2,500 square feet
- Use **Gentle Density**, which allows for multiple dwelling units and primary residences, based on lot size and neighborhood characteristics
- ↑ Density = ↑ Homes, ↓ Price



ZONING REFORM

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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)



Office of
**STATE AND COMMUNITY
ENERGY PROGRAMS**

ON-BILL FINANCING



FINAL DELIVERABLE



Report

- Executive summary
- Profiles
- Process
- Recommendations
- Appendices



Matrix

- Goals
- Objectives
- Strategies
- *New and existing*



GIS Files

Q & A