

Abstract

To address housing affordability and accessibility issues in Dubuque, the City partnered with IISC to create an Affordable Housing Action Plan (AHAP). The AHAP incorporates the City's existing plans, analyses, and programs, identifies the key issues impacting affordable housing for low to moderate income (LMI) Dubuque residents, and provides tailored recommendations for action.

Key Points & Statistics

Lack of Units: Dubuque has a noticeable shortage of housing units across all price ranges, specifically in affordable housing

- An additional **1,520** LMI residents will need affordable housing by 2030
- **63%** of rental units do not accept Housing Choice Vouchers

Rising Costs of Housing: Housing costs are outpacing wage growth, contributing to housing cost-burden for many Dubuque households

- **47.6%** of renters and **17.2%** of homeowners are housing cost-burdened

Age & Quality: As Iowa's oldest city, Dubuque has an aging housing stock, which can impact affordability, livability, and sustainability.

- **76%** of units were built **before 1978**, **30%** of units are **100 years or older**

Gaps in Data: Dubuque has ample housing data, but it comes from various reports, assessments, and plans by different entities, serving different purposes and lacking comprehensiveness and comparability

- **6** documents, **48** goals/objectives, **26** strategies/programs

Disparities: Marginalized groups experience greater barriers to accessing housing

Summary Goals & Objectives

Goal 1: Alleviate housing cost burden for LMI Residents

- Decrease percentage of cost-burdened renters
- Increase number of units for those earning 30% of the area median income (AMI) and below
- Establish data for income vs occupancy

Goal 2: Maximize land for diverse housing options

- Increase density and support missing middle housing

Goal 3: Foster environmental sustainability in Dubuque's affordable housing

- Improve energy efficiency of new and existing units

Select Recommendations

- Allow accessory dwelling units (ADUs) by-right in all residential districts
- Optimize infill development using pre-permitted pre-designed architecture and transit-oriented development
- Establish a local, non-profit managed Community Land Trust (CLT) to provide long-term, generational affordable housing
- Reduce minimum lot size requirement in the single-family (R-1) zone from 5,000 square feet to 2,500 square feet
- Allow up to 4 dwelling units in the R-1 district
- Offer residents who make energy efficiency improvements a no- to low-interest loan from the City (or utility) and pay back the loan through their monthly utility bill.

Acknowledgments

The Dubuque Affordable Housing Action Plan was created through collaborative efforts between the City of Dubuque Housing & Community Development Department, Sustainable Dubuque, the University of Iowa School of Planning & Public Affairs, the University of Iowa Sustainable Development Program, and the Iowa Initiative for Sustainable Communities (IISC).



Figure 1. Public Engagement: A Community Open House with informational posters was held to share preliminary recommendation for affordable housing goals, objectives, and strategies based on the data collection and research process to 1. gauge the level of community support for suggested goals and objectives and 2. identify which strategies community members preferred.

Examples of interview questions:

- › From your perspective, is the present state of affordable housing in Dubuque?
- › What do you think of when I say affordable/sustainable housing?
- › What is your (organization's) connection to/role in affordable housing in Dubuque?
- › How has interest, planning, and action/policy for affordable housing changed over time?
- › Do you feel progress has been made?
- › Have the changes that occurred been positive or negative?
- › What were the most successful programs/policies in Dubuque?
- › Were/are there any programs/policies in Dubuque you think are harmful for sustainable affordable housing efforts?
- › What do you see for the future of affordable housing in Dubuque?
- › What are the most pressing issues to be addressed?

Affordable Housing Matrix of Strategies from Existing Plans			
CP	2021-2025 Consolidated Plan	CCGP	2023-2025 Dubuque City Council Goals & Priorities
AFH	Analysis of Impediments to Fair Housing	CAP	50% by 2030 Community Climate Action & Resiliency Plan
HCD	Housing & Community Development Department Budget Presentation	ID	Imagine Dubuque 2037: A Call to Action
EPR	Equitable Poverty Reduction & Prevention Plan		

Direct Assistance for LMI Households	Assist special needs populations	CP
	Direct home ownership assistance	CP
	Assist the homeless and at-risk of homelessness	CP
	Improve properties through financial assistance to revitalize neighborhoods and increase outreach and marketing efforts to promote neighborhood revitalization	CCGP
	Metrics: # of participants in the Finally Home! online workshop; % of HOME workshop participants who became first-time homebuyers; # of total outreach efforts to neighborhood associations and other activities	
	Increase homeownership opportunities by encouraging citizen participation through education, financial counseling, outreach and incentive programs	CCGP
	Metrics: # of homeowners through Washington neighborhood homebuyers program; # of homeowners through first time homebuyers program; # of Washington neighborhood rental units converted to homeowners; # of other rental units converted to homeowners	
	Pursue rapid re-housing	EPR
Support for Landlords and Developers of Affordable Housing	Implement communication and trust-building activities for landlords and HCV program participants such as "Meet and Lease" events or other national promising approaches	AFH
	Adopt and implement a mix of educational/outreach programs to increase housing provider participation in Housing Choice Voucher program	ID
	Adopt and implement a mix of financial incentives/policies for creation of Housing Choice Voucher units throughout community	ID
	Increase ease of access for participants and landlords by providing online applications, online status updates, online briefings, landlord online access to account information	HCD

Figure 2. Stakeholders were identified using an affordable housing power-interest grid, and relevant expertise, authority, or capacity. Above are examples of questions asked during interviews.

Figure 3. A matrix of strategies collected from existing plans, analyses, and programs were consolidated for easy reference.

AMI Level		0-30%	30-50%	51-80%	81-100%
Affordable Monthly Rent		Up to \$475	Up to \$800	Up to \$1,275	Up to \$1,600
Demand	1-Bedroom	1,638	950	581	541
	2-Bedroom	298	313	591	461
	3+ Bedroom	415	298	533	500
	Total	2,351	1,561	1,704	1,502
Supply	1-Bedroom	582	2095	414	102
	2-Bedroom	133	1809	1104	273
	3+ Bedroom	71	532	866	566
	Total	786	4,436	2,384	941

Figure 4. A supply and demand analysis revealed that renter-occupied households earning 0-30% and 81-100% AMI encounter the most significant gap in supply. Although there is a surplus of units for households earning 31-50% and 51-80% AMI, they compete with families earning 0-30% AMI for available housing units.

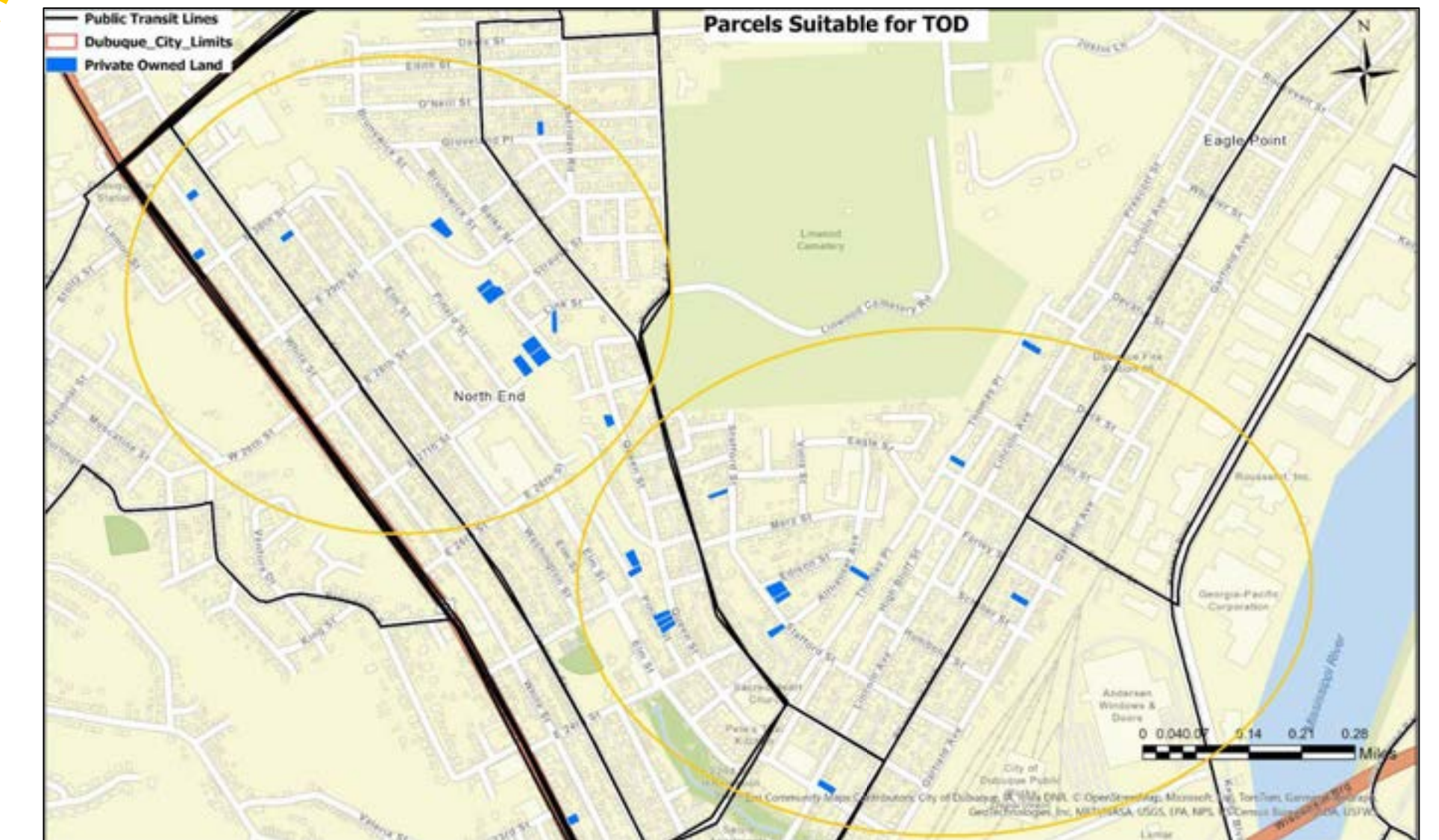


Figure 5. Spatial analysis of privately-owned parcels suitable for transit-oriented infill development that qualify for local redevelopment incentives.



Figure 6. Aerial view of privately-owned vacant land that could accommodate two housing units, contingent on recommended zoning reform.



Figure 7. ADUs have been underutilized in Dubuque, with only six permits issued since 2009. Pre-permitted ADUs, like the one pictured above, have helped cities like Seattle address affordable housing and streamline the ADU development process. Source: Fivedot Architecture. (n.d.). Pre-Approved DADU for Seattle WA. Seattle Pre Approved DADU | Fivedot (fivedotarch.com)

