

Dubuque

Affordable Housing Action Plan

May 2024

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Initiative for Sustainable
Communities

THE CITY OF
DUBUQUE
Masterpiece on the Mississippi

Acknowledgments

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

Led by University of Iowa students as part of their graduate capstone course, this joint initiative addresses the pressing issue of affordable housing in Dubuque, Iowa.

We extend our appreciation to all those who actively participated in shaping this plan. Your dedication, valuable time, and expertise played a critical role in advancing our shared goal of fostering affordable housing solutions in Dubuque. Together, we are making a positive impact on the community and improving the overall well-being of its residents. Thank you for your unwavering commitment to this effort.

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Communities

IISC is a campus-wide, engaged learning program housed in the Graduate College. IISC invests faculty and student time to increase the capacity of Iowa communities and to help them plan for a sustainable future. By taking students out of the classroom and into communities to complete real-world projects, IISC accomplishes two university-wide goals: enhancing sustainability across the state and transforming teaching and learning at the University of Iowa.

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Glossary

Accessory Dwelling Unit (ADU): A self-contained home with its own kitchen, bathroom, and sleeping area located on the same lot as the main house.

Affordable Housing: Housing on which the occupant is paying no more than 30 percent (30%) of gross income for housing costs, including utilities.

Area Median Income (AMI): The midpoint of an area's income (pretax) distribution, calculated by the U.S. Department of Housing and Urban Development (HUD).

Community Development Financial Institution (CDFI): Private financial institutions providing financial services to underserved communities. At the time of this Plan's creation, Dupaco Community Credit Union is the only CDFI in Dubuque.

Community Land Trust (CLT): A nonprofit organization that owns land on behalf of a community, promoting housing affordability and sustainable development.

Energy Burden: The percentage of gross household income spent on energy costs. A household paying more than 6 percent of its gross income on energy costs is energy burdened.

Energy Efficiency: The use of less energy to perform the same task or produce the same result.

Extremely Low-Income (ELI): Households earning incomes at or below 30% AMI.

Housing Cost Burden: Households paying more than 30% of gross income on housing costs.

Housing Costs: Cost associated with housing, including principal and interest on a mortgage, rent, utilities (e.g., heat, water, electricity), insurance, property taxes, homeowner's association fees, property maintenance and repairs, as applicable.

Housing Rehabilitation: The repair, renovation, or improvement of housing.

Infill Development: New development on unused and underutilized land, typically interspersed among existing properties.

Low- and Moderate-Income (LMI): Households earning incomes at or below 80% AMI.

Low-Income (LI): Households earning incomes at or below 50% AMI and above 30% AMI.

Market Rate: A residential unit that is not restricted to an affordable price or rent.

Missing Middle Housing: A range of housing types that fall between single-family and mid-to-high-rise apartment buildings. These types of housing include duplexes, triplexes, townhomes, fourplexes, etc.

Mixed Income Housing: Housing that accommodates residents with a range of income levels in the same development or defined geographic area.

Mixed-Use Development: Development which blends residential, commercial, industrial, entertainment, and/or industrial uses in a shared building or area.

Moderate-Income (MI): Households earning at or below 80% AMI and above 50% AMI.

Pre-Permitted Design: Home designs, ready for construction, approved by a City's Building and Permitting Department.

Severe Housing Cost Burden: Households paying more than 50% of gross income on housing costs.

SMART Goals: Goals with Specific, Measurable, Achievable, Relevant, and

Time-Bound qualities that ensure focus and practicality.

Subsidized Housing: Housing made available at below-market prices through government programs that reduce housing costs.

Transit Oriented Development (TOD): A development strategy locating residential/commercial areas around public transportation hubs.

Vacancy Rates: The percentage of unoccupied units in an area.

Zoning: A set of local laws determining what types of buildings and activities are permitted in a certain area.

Types of Housing



Small Single-Family Home



Large Single-Family Home



Duplex



Townhomes



Multi Family



Mixed Use



Attached Accessory Dwelling Unit (ADU)



Detached Accessory Dwelling Unit (ADU)



Manufactured Home

All the above housing types can be made more sustainable by incorporating sustainable housing design and construction principles including, but not limited to, renewable energy (e.g., solar panels), higher density, smaller footprints, energy efficiency, water conservation, passive heating and cooling, recycled and sustainable building materials, and native and resilient landscaping.

Executive Summary

The City of Dubuque partnered with the University of Iowa’s Initiative for Sustainable Communities (IISC) to create an affordable housing action plan with three primary areas of focus: 1) evaluate the state of affordable housing in Dubuque; 2) identify promising approaches for supporting affordable housing; and 3) outline recommended measures to implement viable and impactful strategies for Dubuque.

The Plan focuses goals, objectives, and strategies to assist low- and moderate-income (LMI) residents, defined as households earning at or less than 80% area median income (AMI).¹

When mentioning “affordable housing” the Plan is referring to housing that is within financial reach for LMI individuals, typically costing 30 percent (30%) or less of a household’s gross income, including utilities.ⁱ

Research regarding the most pressing affordable housing issues guided the planning process. Data analysis, community stakeholder engagement, and resident input highlighted several key themes regarding the housing challenges experienced by LMI residents in Dubuque, summarized here:

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

Rising costs of construction and upkeep reduce affordability. Most rental units available in Dubuque (63%) at any given time do not accept Housing Choice (Section 8) Vouchersⁱⁱ, and non-LMI households may occupy units that could be affordable to LMI households.

Additional factors at play in Dubuque impacting affordability include the increased prevalence of older adults aging in place, hesitancy from families to move because of high interest rates, the perceived notion of short-term rentals removing affordable units from the market, difficult topography limiting areas suitable for development, and underutilization of vacant or abandoned properties.

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

This trend is leading to a growing number of households experiencing cost burden (spending more than 30% of gross income on housing cost). In Dubuque, 45% of renters and 17% of homeowners are cost burdened.^{iv} Additionally, 24.3% of low-income households in Dubuque are

¹ In 2022, the median income for a household at 80 percent AMI was \$51,959.20.

severely cost burdened - spending over 50 percent (50%) of their gross income on housing.^v Energy costs further exacerbate housing cost burdens, disproportionately affecting LMI households.^{vi}

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

Housing quality declines over time and requires more maintenance. Affordable housing tends to be of lower quality as LMI homeowners and renters are more likely to have less income for maintenance and upkeep, LMI renters often do not have the authority to change their units, and landlords are seldom incentivized to improve their units.^{vii} This is a particular risk for LMI renters who rely on landlords for property improvements, and may be unaware of their tenant rights, and fear losing housing if they lodge a complaint.

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

This fragmentation can lead to misunderstandings among stakeholders about the current state of affordable housing, potentially resulting in confusion about plans of action, inefficiency and duplication of efforts, or misguided policy decisions.

Disparities: *Historically marginalized groups experience greater housing challenges.*

Affordable housing presents an equity issue, especially for residents of color, most notably for Black or African American families. Marginalized and disadvantaged groups face greater barriers in accessing quality, affordable housing due to lower median incomes and the legacy of racist historic housing policies (e.g., redlining). Currently, people of color are disproportionately affected by homelessness, residing in substandard housing, living in areas of concentrated poverty, having limited homeownership opportunities, and experiencing housing cost burden.^{viii}

Goals, Objective & Strategies

Importantly, this plan acknowledges the significant past efforts to understand affordable housing challenges and to devise solutions. This document consolidates the relevant priorities, objectives, and strategies from those efforts into one single resource. Housing documents reviewed come from the City Council, Housing & Community Development Department, Planning Services Department, Office of Shared Prosperity & Neighborhood Support, and Sustainable Dubuque.

Existing strategies from previous efforts served as a foundation for the creation of this document, which is Dubuque's first plan focused solely on Affordable Housing.

While the City of Dubuque has invested significant time and resources into addressing affordable housing challenges, public outreach highlighted concerns among some residents about perceived inaction and uncertainty, exacerbated by unclear adoption statuses of plans and objectives.

To help address these concerns, this plan includes a matrix consolidating the affordable housing goals and strategies identified in existing documents, creating a single comprehensive resource of past efforts and newly developed strategies.

The matrix, included in the *Goals, Objectives, and Strategies* chapter, organizes previously developed strategies into the following categories:

- Direct Assistance for LMI Households
- Support for Landlords and Developers of Affordable Housing
- Affordable Housing Policies and Programming
- Data
- Affordable Housing Supply
- Land Use
- Historic Preservation
- Partnerships
- Sustainability and Climate Action
- Fair Housing and Equity
- Evictions

This plan builds upon prior efforts with additional analysis that helps paint a clearer picture of needs, enhances existing strategies, and proposes new additional strategies.

Three overarching goals guided the process: 1) alleviate housing cost burden of Low and Moderate Income (LMI) residents; 2) maximize land for diverse housing options; and 3) foster environmental sustainability in Dubuque's affordable housing. An additional 4th goal - champion equitable and fair housing - can be built around the Fair Housing Plan's recommendations using the SMART goals framework.

The main affordable housing information and strategies developed in this plan include: the creation of SMART goals, a detailed affordable housing needs assessment, zoning reform recommendations, a targeted transit-oriented infill development strategy, and recommendations for sustainable programming and policy.

The following pages show the goals, objectives, and strategies developed for this plan. It is important to note that these three goals do not directly encompass other important facets of affordable housing, such as racial disparity, fair housing, discrimination in the use of housing vouchers, and homelessness. The matrix showing information from previous efforts should be consulted to understand the comprehensive community strategy.

GOAL 1:

Alleviate housing cost burden of Low and Moderate Income (LMI) residents.

▶ Objective 1.1

Reduce the number of cost-burdened renters by 10 percentage points (from 2022 baseline of 48%).

▶ Objective 1.2

Reduce the number of cost-burdened homeowners by 5 percentage points (from 2022 baseline of 17%).

▶ Objective 1.3

Decrease the gap between affordable units needed and units available for households at or below 30% AMI (by 15% or 250 units, whichever is greater).

▶ Objective 1.4

Develop a method by which to gather ongoing data on the percentage of housing units affordable to LMI households.

Strategies to meet Goal 1 objectives include:

- › Allow accessory dwelling units (ADUs) by-right in all residential districts.
- › Increase the allowed square footage for ADUs from 600 to 1,000 square feet
- › Develop an easy to navigate website and factsheet to educate residents on what ADUs are, who they benefit, and how to develop them.
- › Develop and maintain a pre-permitted design catalog to streamline the development process and decrease costs of detached ADUs.
- › Collaborate with local non-profits to build ADUs for families that meet a certain income threshold.
- › 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.
- › Continue and support existing City programs that provide resources for LMI families and incentives for affordable housing development.

GOAL 2:

Maximize land for diverse housing options.

▶ Objective 2.1

Increase density in single-family district to increase the proportion of land available for missing middle housing.

Strategies to meet the Goal 2 objective include:

- › Reduce minimum lot size requirement in the single-family (R-1) zone from 5,000 square feet to 2,500 square feet.
- › Modify the R-1 district to allow up to four dwelling units, dependent upon lot size.
- › Allow up to four primary residences in R-1 district if lot and building match defined neighborhood characteristics.

GOAL 3:

Foster environmental sustainability in Dubuque's affordable housing.

▶ Objective 3.1

Improve energy efficiency of 385 affordable housing units occupied by LMI renters/owned by LMI residents, particularly those older than 50 years, by 25%.

▶ Objective 3.2

Increase energy efficiency of newly developed subsidized affordable housing units by 15% percent over industry standard.

Strategies to meet Goal 3 objectives include:

- › Offer residents who make energy efficiency improvements (e.g., upgraded heating, appliances, insulation) a no- to low-interest loan from the City (or utility), and pay back the loan through their monthly utility bill.
- › Provide additional financial support to residents or developers that invest in energy efficiency upgrades and receive federal rebates.
- › Update the Unified Development Code to 1) require new subdivisions to follow certain clustering and infrastructure minimizing guidelines to optimize open space and 2) modify the sustainable subdivision development tools and their point allocations.
- › Provide affordable housing developers that incorporate sustainable building principles (e.g., energy efficient design, renewable energy systems, land and water conservation, or community spaces) certain incentives (e.g., ability to build more units, a taller building, or more or less parking, etc.) from the City.
- › Increase the maximum amount of funding available by 10% for residents and developers receiving incentives for an affordable housing project if the project agrees to use the additional funds to incorporate sustainable design principles.
- › Continue and support the following City programs: Green Iowa AmeriCorps and Dubuque County Energy District Home Efficiency Assessment Program, Healthy Homes Program, Renew DBQ Solar Program.

Relevant Programs Currently Offered by the City of Dubuque that Support Plan Objectives

- [Age in Place Grant Program](#)
- [Credit Repair Service \(partnership with Catholic Charities\)](#)
- [Design Grant](#)
- Dilapidated structure rehab and resale
- [Downtown Housing Incentive](#)
- [Downtown Urban Renewable Housing Incentive](#)
- [Homebuyer Loan Program](#)
- [Homeowner Rehabilitation Program](#)
- [Housing Choice Voucher Program](#)
- [Façade Grant](#)
- [Financial Consultant Grant](#)
- [First-Time Homebuyer Program](#)
- [HEART Program](#)
- [Historic Preservation Revolving Loan Fund Program](#)
- [Housing Trust Fund](#)
- [Next Level Savings Partnership](#)
- [Partnership with Affordable Housing Network, Inc \(AHNI\)](#)
- [Security Deposit Assistance](#)
- [Successful Rental Property Management Program](#)
- [Urban Renewal Housing Tax-Increment Financing \(TIF\)](#)
- [Urban Revitalization Program \(Tax Abatement\)](#)
- [Washington Neighborhood Homebuyer Loan Program](#)
- [Washington Neighborhood Homeowner Rehabilitation Loan Program](#)
- [Green Iowa AmeriCorps and Dubuque County Energy District Home Efficiency Assessment Program](#)
- [Healthy Homes Program](#)
- [Renew DBQ Solar Program](#)



Introduction & Background

In this chapter...

- › **Introduction**
- › **Definition of Affordable Housing**
- › **Dubuque Community Profile**

Availability and accessibility of affordable housing is a pressing issue across the country^{ix} and around the globe.^x Communities are confronting challenges exacerbated by rapid urbanization, migration, and population growth. Factors such as escalating land and construction material costs, impacts of climate change, and limited public-sector resources and capacity and private sector incentives are resulting in growing rates of poor-quality affordable housing.

Ensuring access to quality affordable housing is necessary for sustainable communities and critical to achieving economic (e.g., workforce growth), social (e.g., wealth equality), and environmental (e.g., greenhouse gas emissions reduction) goals.

Affordable housing is key to reducing poverty, improving economic mobility, and maintaining economic growth.^{xi} On an individual level, families with access to stable, affordable housing experience improved academic, health, and financial outcomes.^{xii}

Dubuque has made significant strides in improving access to affordable housing. Recent years have seen the completion of many housing assessments, along with initiatives to incentivize homeowner rehabilitation and encourage developers to construct nearly 800 new units. Additionally, the City has made efforts to increase infill by removing dilapidated buildings.

However, while Dubuque recognizes the importance of affordable housing, the city continues to face challenges, including aging buildings and challenging terrain for development. Despite these obstacles, the city is committed to expanding housing opportunities to a more diverse population while prioritizing social equity.

For the creation and development of this plan, the City of Dubuque emphasized several areas of focus:

- Zoning modifications and ordinance changes to Accessory Dwelling Units (ADUs).
- Implementing measures to reduce energy costs for residents, which lowers overall housing costs.
- Streamlining the process for new development through initiatives like preapproved architectural designs.
- Developing strategies to increase the availability of affordable market-rate housing and income-qualified housing while aligning with climate action goals.

By addressing these priorities, Dubuque aims to implement a comprehensive and sustainable affordable housing plan to ensure residents have access to quality, affordable housing, fostering a thriving and inclusive community for generations to come.

Definition of Affordable Housing

Affordable housing is defined as housing which costs no more than 30 percent (30%) of a household's gross income, including utilities.^{xiii}

This plan explicitly identifies objectives and feasible recommendations for residents and households at or below 80% of Dubuque's Area Median Income. Area median income is defined as the midpoint of a specific area's income distribution, and it is determined on an annual basis by the HUD.^{xiv}

Figure 1 shows the Department of Housing & Urban Development (HUD) income thresholds necessary for households to qualify for and receive City and federally assisted housing programs in Dubuque, effective as of June 1, 2024.

These thresholds categorize households into three distinct levels based on Median Income (MI): extremely low (30% MI), very low (50% MI), and low-income (80% MI).

Size of Household	30% Median Income	50% Median Income	80% Median Income
1	\$21,400	\$35,650	\$57,050
2	\$24,450	\$40,750	\$65,200
3	\$27,500	\$45,850	\$73,350
4	\$31,200	\$50,900	\$81,450
5	\$36,580	\$55,000	\$88,000
6	\$41,960	\$59,050	\$94,500
7	\$47,340	\$63,150	\$101,000
8	\$52,720	\$67,200	\$107,550

Figure 1: HUD Qualifying Income Thresholds Relative to Median Household Incomes in Dubuque (April 2024)

Source: HUD. (n.d.). 2024 Adjusted Home Income Limits: Iowa. Version 9.4 SAS System Output (huduser.gov)

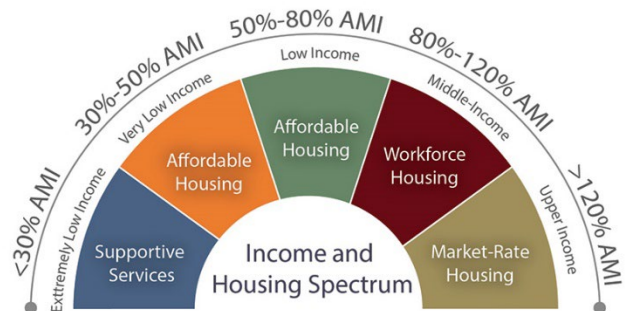


Figure 2: Types of Housing by AMI

Source: Marzo, A. and Stevens, D. (2023, March 13). Humanizing Data: Area Median Income (AMI) and Affordable Housing Policy. Camoin Associates. Humanizing Data: Area Median Income (AMI) and Affordable Housing Policy - Camoin Associates

Figure 3: The Housing Continuum

Source: Inn From the Cold. (2023, January 19). What is the Housing Continuum? What is the Housing Continuum? - Inn from the Cold

THE HOUSING CONTINUUM



Population

For half a century Dubuque grew steadily, with 59.2 percent population growth between 1920 and 1970 (Figure 4).

However, the population significantly declined between 1980 and 1990 with a 7.6 percent loss in population. Dubuque maintained this population level until 2010, with Dubuque County finally recovering its pre-1980s population in 2013.

Dubuque is the largest city in Dubuque County, accounting for 60 percent of the county's total population in 2020 (Figure 5). However, this share of the population appears to be slowly declining, decreasing 6.8 percent since the year 2000.

From 2010 to 2020, Dubuque experienced a 3.5 percent increase in population, growing from 57,637 to 59,667 residents. In those same years, Dubuque County grew from 93,653 to 99,266, a comparatively fast rate of 6 percent (Figure 7).

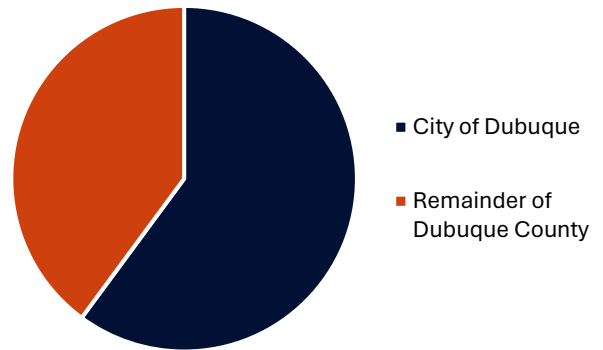


Figure 5: City of Dubuque as Proportion of County Population

Source: U.S. Census Bureau. P1 | Race. 2020: DEC Redistricting Data (PL 94-171)

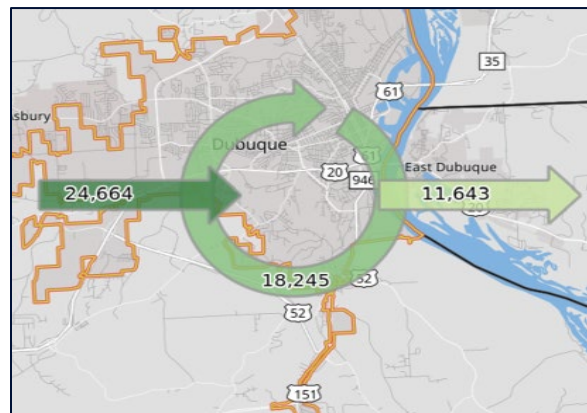


Figure 6: Dubuque Inflow and Outlook Commuting Patterns

Source: U.S. Census Bureau

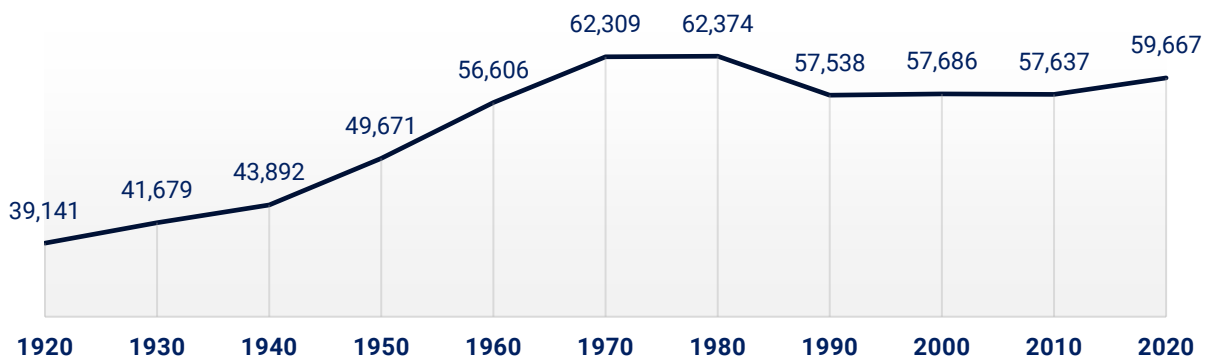


Figure 64: City of Dubuque Population, 1920 to 2020.

Sources: State Data Center Program. (n.d.). Total Population of Iowa's Incorporated Places: 1850-2000. State Library of Iowa. [iowa.plpopulation18502000.xls](https://www.iowadatacenter.org) (iowadatacenter.org)
U.S. Census Bureau. DP1 | Demographic Profile. 2010, 2020: DEC Redistricting Data (PL 94-171)

Between 2010 and 2020, several Dubuque County communities grew significantly. Asbury and Peosta experienced the largest percent increase in population, 42.5% and 38.6% respectively, and all communities in Dubuque County with populations greater than 1,000 experienced growth. Populations trends in Dubuque suggest that area can expect population growth to continue in the future.

Housing challenges in Dubuque, especially related to availability of housing options at various price points and limited opportunity for new subdivisions, may contribute to decisions among some families to live in surrounding communities. Figure 6 shows inflow/outflow commuting patterns, indicating that nearly 25,000 people commute into Dubuque for work.

	2010 Population	2020 Population	Population Change	% Change
Asbury	4,170	5,943	1,773	42.5
Balltown	68	79	11	16.2
Bankston	25	23	-2	-8.0
Bernard	112	114	2	1.8
Cascade	2,159	2,386	227	10.5
Centralia	134	116	-18	-13.4
Dubuque	57,637	59,667	2,030	3.5
Durango	22	20	-2	-9.1
Dyersville	4,058	4,477	419	10.3
Epworth	1,860	2,023	163	8.8
Farley	1,537	1,766	229	14.9
Graf	79	76	-3	-3.8
Holy Cross	374	356	-18	-4.8
Luxemburg	240	245	5	2.1
New Vienna	407	382	-25	-6.1
Peosta	1,377	1,908	531	38.6
Rickardsville	182	202	20	11.0
Sageville	122	95	-27	-22.1
Sherrill	177	189	12	6.8
Worthington	401	382	-19	-4.7
Zwingle	91	84	-7	-7.7
Unincorporated	18,421	18,733	312	1.7
County Total	93,653	99,266	5,613	6.0

Figure 7: Population of Incorporated and Unincorporated Areas in Dubuque County, 2010 to 2020.

Source: U.S. Census Bureau. DP1 | Demographic Profile. 2010, 2020: DEC Redistricting Data (PL 94-171)

Age

According to the ACS, in 2022, the median age of a Dubuque resident was 37.9. This is lower than the state average of 38.4. Dubuque’s female median age of 39.8 is over 3 years older than the male median age of 36.3. For those 75 and older, where women outnumber men 2 to 1.

Beyond the upper age categories, Dubuque has an equal division of gender and an age structure with two distinct groups 15 to 40 (generation z and millennials) and 55 to 75 (baby boomers) (see figure X). In 2020, the age group of 20 to 24 was notably larger than any other (about 9 and 8 percent of the population for men and women, respectively), likely a result of the cities multiple higher education institutions.

Dubuque’s demographic trends can impact housing in several ways. First,

younger households generally experience lower median incomes^{xv} and therefore require lower-cost housing options in both the rental and homeowner market. Second, a steady majority of older Americans hope to age-in-place. Greater portions of the population choosing to age-in-place would decrease turnover of single-family dwellings (SFDs) and increase the need for affordable maintenance and renovation/ refurbishment services to prevent degradation of housing quality.

However, the population of older renters in Dubuque is also on the rise, growing 4.3 percent from 2011 to 2021. Therefore, as Dubuque’s population ages, its need for affordable, rental housing geared toward accommodating older adults will likely grow.

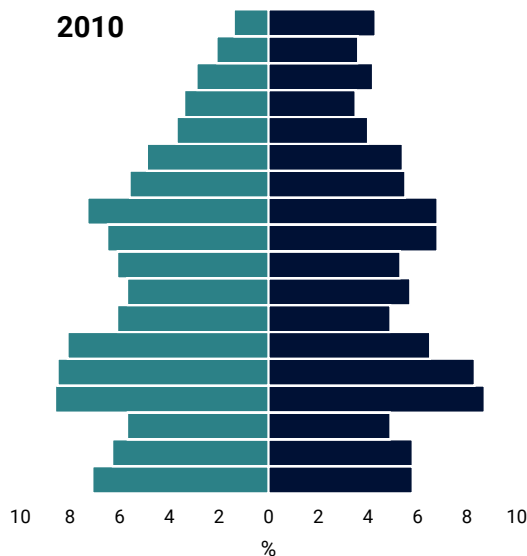


Figure 8: City of Dubuque Population Pyramid, 2010
 Source: U.S. Census Bureau. P1 | Race. 2010: DEC Redistricting Data (PL 94-171)

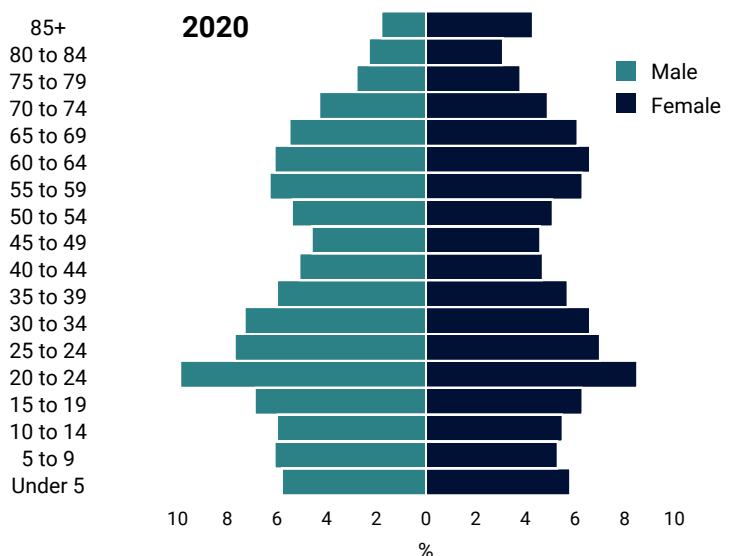


Figure 9: City of Dubuque Population Pyramid, 2020
 Source: U.S. Census Bureau. P1 | Race. 2020: DEC Redistricting Data (PL 94-171)

Race and Ethnicity

Dubuque, like the rest of Iowa, is predominantly white, accounting for 85.1 percent of the city's population compared to 84.5 percent in the state.

Black and African American residents are the largest non-white group in Dubuque at 6.3 percent of Dubuque's population, higher than the state of Iowa's 4.1 percent. The rest of the population in Dubuque is comprised of Asians at 1.2 percent, Native Hawaiian and other Pacific Islanders at 1.3 percent, American

Indian and Alaska Natives at 0.4 percent, other races alone at 1.3 percent, and two or more races at 4.4 percent.

Notably, Dubuque is home to the largest population of Marshallese individuals in the Midwest, and one of the largest in the country. According to the Community Foundation of Greater Dubuque's Immigration Community Assessment, nearly half of the City of Dubuque's population growth between 2010 and 2021 was from foreign-born populations.

	Dubuque #	Dubuque %	Iowa %
White alone	50,794	85.13%	84.46%
Black or African American alone	3,745	6.28%	4.14%
American Indian & Alaska Native alone	223	0.37%	0.45%
Asian alone	690	1.16%	2.37%
Native Hawaiian & other Pacific Islander alone	798	1.34%	0.18%
Some Other Race alone	769	1.29%	2.78%
Two or more races	2,648	4.44%	5.62%

Figure 10: City of Dubuque Population by Race

Source: U.S. Census Bureau. P1 | Race. 2020: DEC Redistricting Data (PL 94-171)

Educational Attainment

Educational attainment can influence an individual's ability to afford housing, as higher educational attainment is correlated with higher median incomes.

Figure 11 shows breakdown of educational attainment among Dubuque residents age 18 and older. Of that group, 6.7 percent (6.7%) have a less than high school education, 31.6 percent (31.6%) obtained a high school diploma or equivalent, 31.1 percent (31.1%) pursued some college education or completed an associate's degree, and 30.6 percent (30.6%) hold a Bachelor's degree or higher. Dubuque's percentage of individuals without a high school diploma is lower than the national average at 8.9 percent (8.9%).

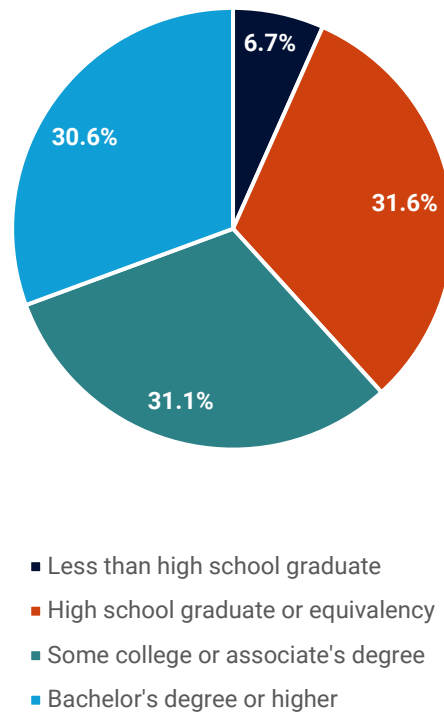


Figure 11: Educational Attainment in the City of Dubuque

Source: U.S. Census Bureau. S1501 | Educational Attainment. 2022: ACS 5-Year Estimates Subject Tables

Housing policy and educational attainment are intertwined. Expanding accessibility to affordable housing can increase educational attainment of low-income children by minimizing the frequency of disruptive moves, creating access to higher quality schools, and reducing housing related stressors that can negatively impact academic performance.

Income

The median income for Dubuque households is \$63,520, lower than the state median income of \$69,588 (2022 ACS 5-year estimates).

In 2022, approximately 9,878 Dubuque households (39.2 percent) households qualified as low to moderate income (LMI), earning less than the area median income (AMI), earning less than the area median income of \$50,816. As Figure 12 shows, the proportions of people earning higher incomes (over \$100,000) in 2022 has increase since 2012. However, the proportion of households earning less than 80% of the area median income has remained relatively consistent and was about 40 percent (40%) in 2022.

Dubuque has a higher percentage of its population living below the poverty line at thirteen percent (13%) than the state of Iowa at eleven percent (11%) (2022 ACS 5-year estimates).

Employment

In the city of Dubuque, 30,404 residents (61.6 percent) over the age of 16 are working and, as of March 2024, the unemployment rate in the Dubuque Metropolitan Statistical Area was 2.9 percent, the same as the state of Iowa.

As Figure 13 shows, the largest employment sectors in Dubuque County include Office/Administrative, Transportation and Material Moving, Production, Sales, Business/Finance, and Food Preparation.

A method to determine a city's region's industrial specialization relative to a larger geographic area (state of Iowa) is to use location quotients. Figure 13 shows the sectors with the highest and lowest location quotients in Dubuque County. The highest are Architecture and Engineering, along with Business and Financial Operations. Conversely, the

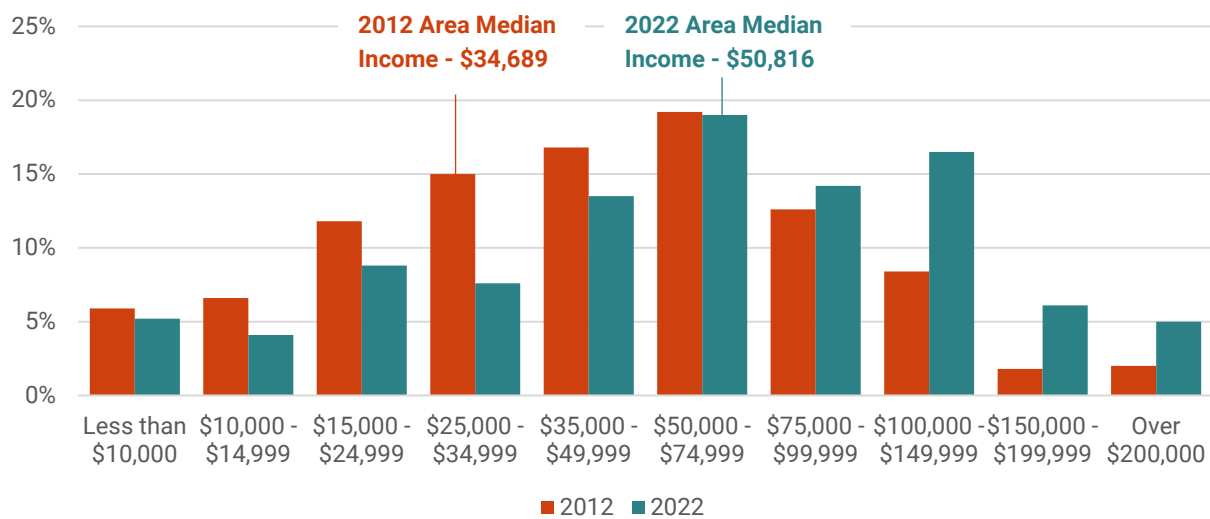


Figure 12: Income Distribution in the City of Dubuque, 2012 versus 2022

Source: U.S. Census Bureau. S1903 | Median Income in the Past 12 Months. 2012, 2022: ACS 5-Year Estimates Subject Tables

sectors with the lowest location quotients are Legal, as well as Life, Physical, and Social Science occupations.

In Dubuque, the local economy relies on occupations across the spectrum of

income. Despite the essential services provided by the LMI workforce, many of these workers are housing cost burdened due to their incomes being at or below 80% AMI.

Major Occupational Title	Base Estimated Employment	% Dubuque Employees	% Iowa Employees	Location Quotient	State Comparison
Architecture/Engineer	1,454	2.5%	1.5%	1.65	Higher
Business/Finance	5,135	8.7%	5.7%	1.53	Higher
Production	5,573	9.4%	8.9%	1.06	Higher
Office/Administrative	7,403	12.5%	11.9%	1.05	Higher
Personal Care	1,205	2.0%	2.0%	1.04	Similar
Management	3,924	6.6%	6.5%	1.02	Similar
Arts, Design, Entertainment, Sports	782	1.3%	1.3%	1.02	Similar
Transportation & Material Moving	5,822	9.8%	9.8%	1.01	Similar
Food Preparation	4,626	7.8%	7.8%	1.00	Similar
Healthcare Support	2,314	3.9%	3.9%	0.99	Similar
Healthcare Practitioners & Techs	3,470	5.9%	5.9%	0.99	Similar
Sales	5,173	8.7%	9.0%	0.96	Similar
Community & Social Service	719	1.2%	1.3%	0.90	Similar
Installation, Maintenance, & Repair	2,284	3.9%	4.3%	0.89	Similar
Education, Training, & Library	3,476	5.9%	6.7%	0.87	Lower
Farming, Fishing, Forestry	190	0.3%	0.4%	0.86	Lower
Computer & Mathematics	1,246	2.1%	2.6%	0.82	Lower
Construction & Extraction	2,241	3.8%	4.6%	0.82	Lower
Building & Grounds Maintenance	1,277	2.2%	3.1%	0.70	Lower
Protective Services	620	1.1%	1.5%	0.70	Lower
Legal	161	0.3%	0.5%	0.54	Lower
Life, Physical, & Social Science	196	0.3%	0.9%	0.37	Lower

Figure 13: Occupational Employment in Dubuque

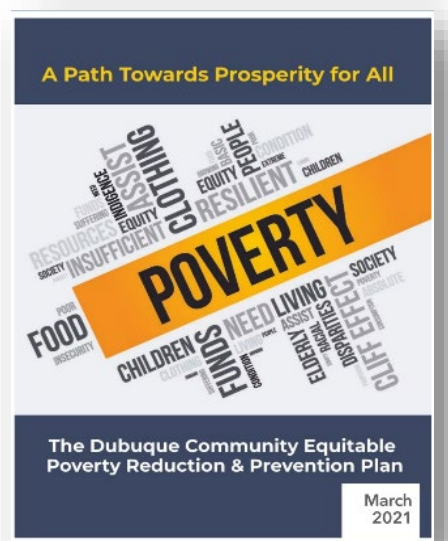
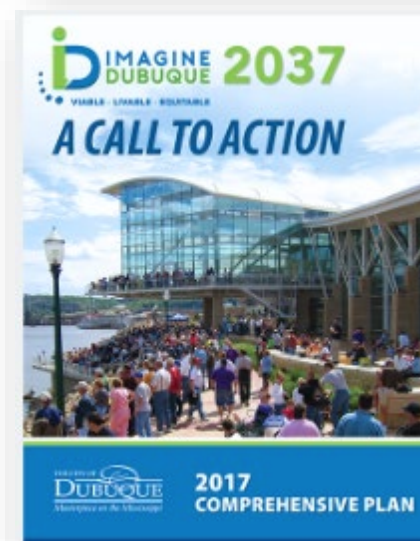
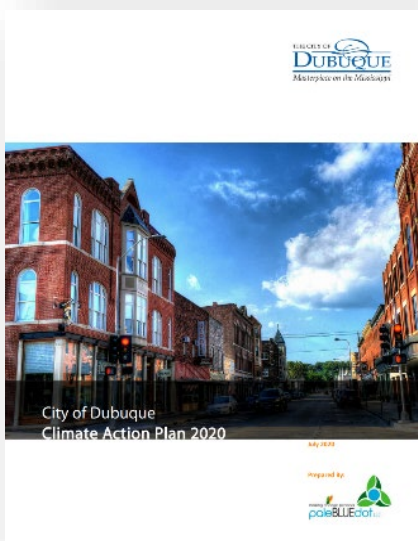
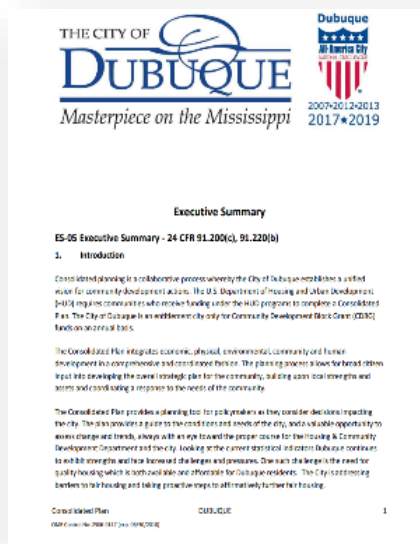
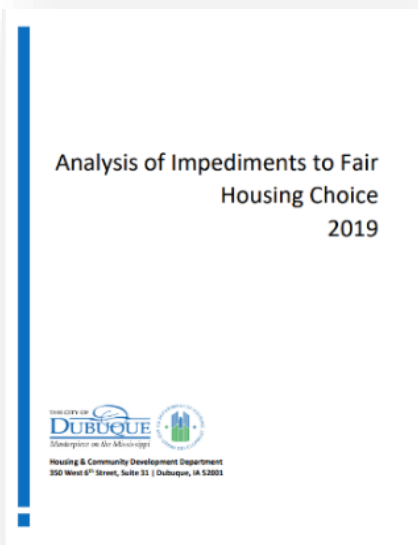
Source: U.S. Bureau of Labor Statistics. (n.d.). Occupational Employment and Wages in Dubuque.

Research Methods



Synthesis of Existing Documents

This plan includes a matrix consolidating the affordable housing goals and strategies identified in existing documents, creating a single comprehensive resource of past efforts and newly developed strategies. These existing documents (shown below) include important aspects



Stakeholder Interviews

A stakeholder analysis aids in identifying and understanding the interests, needs, and concerns of individuals and groups affected by or involved in the Plan. This understanding allows for effective engagement, communication, and collaboration with stakeholders throughout the planning process.

Stakeholder organizations were identified using an affordable housing power-interest grid, and representatives of those organizations were chosen based on their relevant expertise, authority, or capacity.

Organizations and individuals interviewed included staff from the City of Dubuque and local nonprofits and private sector businesses. Stakeholders were interviewed either in-person or virtually, with interviews being recorded and digitally transcribed for accuracy when possible. Interviews lasted from 30 minutes to over an hour depending on stakeholder availability and conversation flow. Stakeholder interviews were semi-structured, allowing the interviewee to guide the conversation touch on the topics they considered most important, with team members asking clarifying questions or posing more general questions as necessary.

The project team summarized each interview into major topics and then used AI to compare these summaries and identify the most prominent themes shared by stakeholders. The Plan used these themes to guide its research and recommendations.

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?
- › What/where are the greatest opportunities for growth?
- › If money and/or politics were no object, what do you have the city do to support sustainable affordable housing?
- › Do you have any recommendation that you would consider realistic given the present context?

Community Open House

An open house event with informational posters was organized 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.

This event was held at the Multicultural Family Center on April 6, 2024 and advertised through city channels to facilitate community participation.

Team members introduced the project, presented on recommendations, answered questions, and listened to community feedback. Attendees engaged in discussions covering various topics, such as the feasibility of accessory dwelling units (ADUs), zoning reform to promote inclusive future development, opportunities to optimize infill development such as pre-permitted, pre-designed architecture and transit-oriented development (TOD), and programming to support energy efficiency and sustainable design in affordable housing.

Participants were then invited to fill out surveys indicating their preference for the different strategies as presented.

Rental Unit Supply and Demand Analysis

To estimate the supply and demand of affordable rental units for households earning less than 80% of the area median income (AMI) in Dubuque, the project team replicated the St. Louis Affordable Housing Report Card model.

The analysis focuses only on renters, as 48% of renters in Dubuque are burdened with housing costs, compared to 17% of homeowners. Data from the American Community Survey (ACS) 2022 5-Year estimates were used to calculate the current supply of renter-occupied units affordable to households with incomes below 80% AMI.

Next, the Housing and Urban Development (HUD) 2021 ACS Special Tabulation was used to determine how many 1, 2, 3, and 4 person households are at varying income levels for renter-occupied units. The dataset from HUD's Special Tabulation represented the metro area of Dubuque, so the analysis assumes an equal proportion from Dubuque County for the total number of rental households at each income in the city of Dubuque. Finally, the analysis assumes that each household would require an equal number of bedrooms (ex. a 1-person household will require a 1-bedroom housing unit).

Spatial Analysis

To better understand the issue of affordable housing in Dubuque, GIS mapping was utilized to visually represent data distribution across the city. The Plan drew upon various sources including U.S. Census Data, NHGIS, the City of Dubuque parcel website, and the Dubuque County Assessor. The maps in the Dubuque Housing Action Plan contain data such as demographics in census blocks and tracts, transit lines, housing grades, and others. Additionally, data classification was implemented to enhance clarity on the maps rather than displaying raw counts.

Moreover, Google Maps was employed to showcase street views of parcels in infill development and Transit Oriented Development areas. Furthermore, maps sourced directly from the City of Dubuque website, such as Dubuque Property Incentives and others, were also incorporated.

Case Studies

Case studies serve as a vital method to inform feasible recommendations for Dubuque. The case studies provide tangible evidence from real-world experiences, which offers insights to the successes, limitations, and lessons learned from various affordable housing initiatives. The information gathered is a crucial resource to assist in making informed decisions based on proven

strategies and approaches. Additionally, case studies contribute to building knowledge and capacity within affordable housing. Furthermore, case studies facilitate learning and collaboration by sharing experiences, exchanging ideas, and collaborating on solutions to challenges. The case studies selected aiding in proven strategies to evaluate the impact of affordable housing over time, which helps assess effectiveness, identify key factors contributing to success or failure, and to inform future planning efforts.

Case study topics that informed this plan's recommendations include:

- › Case Study A: Pre-Permitted Architecture
- › Case Study B: Community Land Trust (CLTs)
- › Case Study C: Transit Oriented Development and Infill Development.
- › Case Study D: Public-Private Partnerships to Increase Historic Preservation Tax Incentives
- › Case Study E: Zoning Reform
- › Case Study F: Detached Accessory Dwelling Unit Accessibility and Resources
- › Case Study G: Sustainable Development Incentives
- › Case Study F: Increase Sustainable Affordable Housing

An aerial photograph of a residential neighborhood, overlaid with a semi-transparent teal color. The image shows a mix of housing types, including multi-story brick apartment buildings and smaller, detached houses. A parking lot with several cars is visible in the middle ground. The overall scene is dense with trees and buildings.

Housing Profile

Dubuque's housing landscape is complex, influenced by ownership status, housing age, zoning, and income levels.

While most units are owner-occupied, low to moderate income households tend to be renters and experience housing cost-burden. Aging homes pose health and financial risks, exacerbated by zoning ordinances that favor single-family housing.

This plan is primarily concerned with the challenges facing households earning less than 80% of the area median income, which is about 39% of households in Dubuque.

Households

The number of households in Dubuque has steadily increased from 17,370 in 1970 to 25,127 in 2020 (see figure 14), with notable growth of 21.5 percent between 1970 and 1980 and notable stagnation, only 1.6 percent growth, between 1980 and 1990 (see figure 14). This latter trend reflects the economic downturn Dubuque faced in the 1980s.

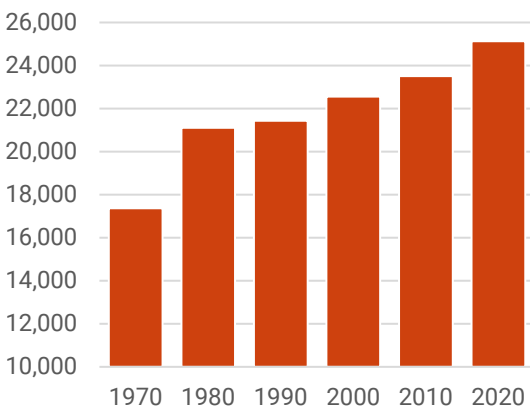


Figure 14: Households in the City of Dubuque, 1970 - 2020
Source: NHGIS

One potential contributor to the increasing number of households is the decrease in average household size, dropping from 2.36 in 2000 to 2.24 in 2020 (see figure 15). This trend in household size may be partially attributed to a few key factors: the increasing proportion of older residents, a 24.2 percent decrease in Dubuque's general fertility rate (dropping from 66 to 50 births per 1,000 individuals between 2012 and 2022), and an 8.8 percent increase in the number of single-person households between 2012 (8,077 households) and 2022 (8,790 households). The city's trend of decreasing household size suggests that more housing units of smaller size will be needed, per capita, to reconcile supply with demand.

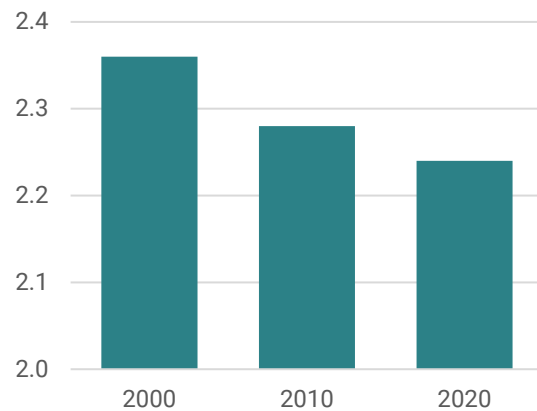


Figure 15: Average Household Size in the City of Dubuque, 2000 - 2020
Source: NHGIS

Student Housing

Dubuque is home to more than 4,000 students spread across its four universities: the University of Dubuque, Loras College, Clarke University, and

Emmaus Bible College. As per the 2020 Census, a total of 2,178 students live in university housing. To better understand the housing stock and vacancy rates in Dubuque, it is worth noting that units owned by universities are not factored into the overall count. However, these university-owned units contribute to the overall housing stock across the city. Loras College hosts the highest number of available housing options. The institution accommodates freshmen to senior students in three residence halls, upperclassmen meeting specific GPA criteria in two different university apartments, those with a certain GPA in alternative campus housing, and post-undergraduate and graduate students in one residence hall.

Short Term Rental

Several stakeholders in Dubuque voiced their concerns about the notion that short-term rentals, like Airbnb, are taking what would be affordable units off Dubuque’s housing and rental market. However, as of May 15th, 2024, 183 units in Dubuque were listed on Airbnb. That is less than 1% of Dubuque’s housing stock (27,174 units), with many short term rentals existing in units that may not be available to LMI households, indicating an insignificant impact on total affordable housing units.

Renter vs. Owner Households

As illustrated in Figure 16, 65 percent (16,379 households) of Dubuque’s occupied housing units are owner-occupied and 35 percent (8,819) are renter-occupied.

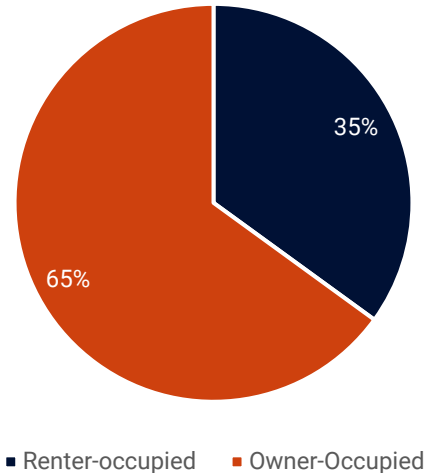


Figure 16: Housing Tenure in the City of Dubuque
Source: U.S. Census Bureau. S2502 | Demographic Characteristics for Occupied Housing Units. 2022: ACS 5-Year Estimates Subject Tables

Housing Age

Nearly 75 percent (75%) of housing units in Dubuque, or 13,526 properties, are more than 50 years old (built prior to 1970), and nearly 30 percent (30%), or 5,748 properties, are more than 100 years old (built prior to 1923).

As demonstrated in Figure 18, over 76 percent (76%), 14,618 properties, were built prior to the 1978 effective date of the Lead-Based Paint Poisoning Act of 1971.

Older homes, particularly those built prior to 1978, the year in which lead-based paints were banned for residential use and when Iowa adopted its first energy code, can represent financial and health risks. Older housing stock tends to require more maintenance, repair, or rehabilitation, the costs of which can burden residents.

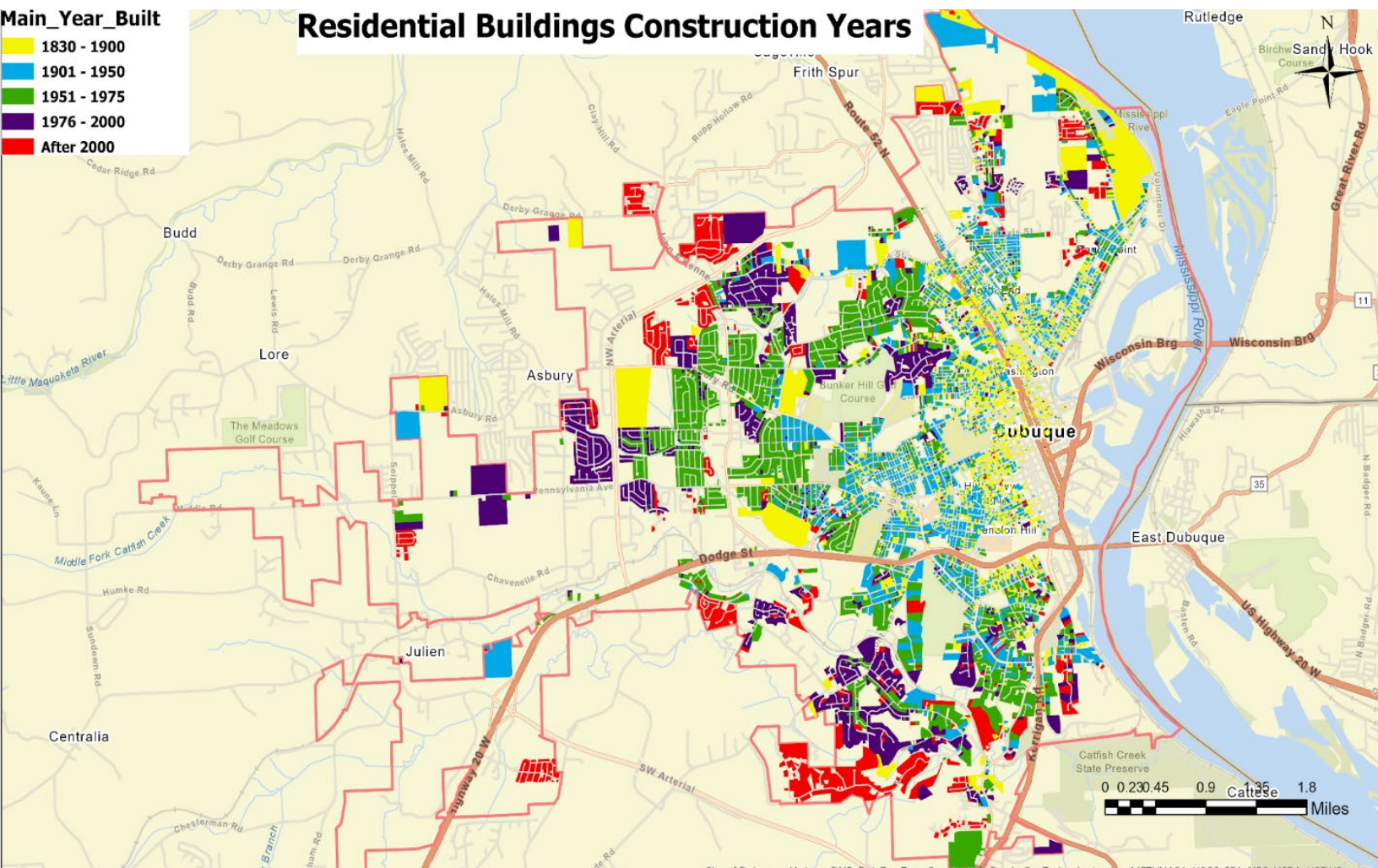


Figure 17: Spatial Distribution of Residential Building Age in the City of Dubuque
 Source: Dubuque County Assessor

Additionally, homes built prior to the establishment of the state’s first energy code frequently experience in poor energy efficiency and increased utility bills. These aging homes can represent a health risk to residents, not only from lead, but also from asbestos, mold, and other contaminants. As shown in Figure 18, most (76%) housing units in Dubuque were built prior to 1978.

Land Use & R1 Zoning

As presented in Figure 19, nearly half the land within Dubuque has a designated land use of R-1 Single Family. Under these restrictions, only single-family detached homes can be built, which prohibits the development of diverse housing types, such as multi-family residential, duplexes, triplexes, and quadplexes, or mixed used housing. Historically, single-family zoning regulations were put in place to ensure

that multi-family housing was not included in certain residential neighborhoods. Multi-family housing was commonly very dense, and typically placed within downtown centers.

The Plan identifies zoning reform as an opportunity to include the development of diverse housing types within current single-family zones. This change encourages mixed-income and diverse housing options throughout multiple areas of the city, providing new housing opportunities for the LMI households that make up 39% of Dubuque’s population.

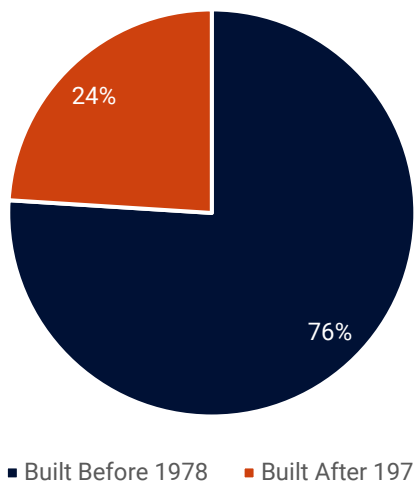


Figure 18: Percent of City of Dubuque Housing Stock Built Before and After 1978
Source: Dubuque County Assessor

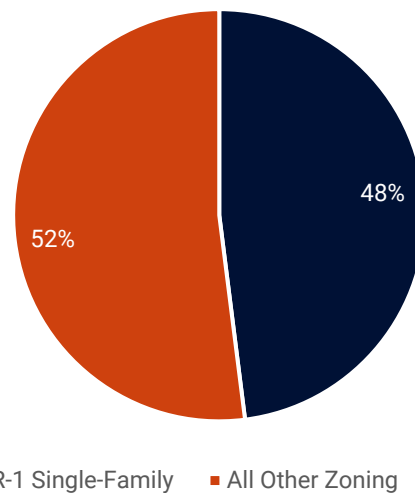


Figure 19: Percent of City of Dubuque Land Zoned R-1 Single Family
Source: City of Dubuque. (2017). Imagine Dubuque 2037: A Call to Action. Imagine Dubuque | Dubuque, IA - Official Website (cityofdubuque.org)

Affordability for LMI Households and Housing Cost Burden

Figure 20 shows the affordable monthly rent and home sale price for specific income brackets below 80% AMI.

Table 21 shows that about 48% of renters and about 17% of owners in Dubuque experience housing cost-burden. The majority of households earning less than \$20,000 annually experience significant housing cost burden, with 91% of them spending more than 30% of their income on housing. As income levels increase, the percentage of cost-burdened households decreases.

Households earning \$75,000 or more annually have the lowest percentage of housing cost burden, with only 2% facing the financial burden.

Household Income	Affordable Monthly Rent	Affordable Home Sale Price*
less than \$20,000	up to \$500	up to \$54,000
\$20,001 - \$34,999	up to \$875	up to \$94,000
\$35,000 - \$49,999	up to \$1,250	up to \$134,000
\$50,00 - \$74,999	up to \$1,875	up to \$201,000

*Assumes 30-Year Mortgage, 6.875% Interest Rate, and \$0 Down Payment

Figure 20: Affordable Rent and Home Sale Price by Income Bracket

Source: Redfin Housing Affordability Calculator (<https://www.redfin.com/how-much-house-can-i-afford>)

Income Bracket (# and % in each row correspond to income brackets)	Total Renter-Occupied Households	# Cost-Burdened Renters	% Cost-Burdened Renters	Total Owner-Occupied Households	# Cost-Burdened Owners	% Cost-Burdened Owners
Less than \$20,000	2,154	1,970	91.5%	986	864	87.6%
\$20,000 - \$34,999	1,514	1,137	75.1%	1,529	797	52.1%
\$35,000 - \$49,999	1,655	674	41.7%	1,701	502	29.5%
\$50,000 - \$74,999	1,446	166	11.5%	3,287	474	14.4%
Greater than \$75,000	1,672	70	4.2%	8,778	157	1.8%
All Households	8,441	4,017	47.6%	16,281	2,794	17.2%

Figure 21: Analysis of Household Housing Cost Burden in the City of Dubuque by Income Bracket

Source: 2022 American Community Survey 5-year estimates, Table B25106

Housing Quality Grade

From the spatial analysis shown in Figure 22, 820 properties have a housing grade of 5 (below average) while 16 have housing grades 6 (substandard). The [Appraisal Manual for Grading](#) from the State of Iowa provides guidance about what these grades suggest:

Grade 5 structures “are generally constructed to minimum specifications. They will typically be structures of straight rectangular design with no extras or ornamentation. Newer structures of this grade could only be constructed in

areas with no (or very limited) building codes. Older structures of this grade are structures which would not adhere to modern building codes.”

Grade 6 sub-standard structures “do not meet even the minimum building code requirements. They are often owner built using inferior finish or used material and exhibit low quality workmanship. Interior finished will normally have minimal trim or may lack trim altogether. Very few structures are built to this standard.”

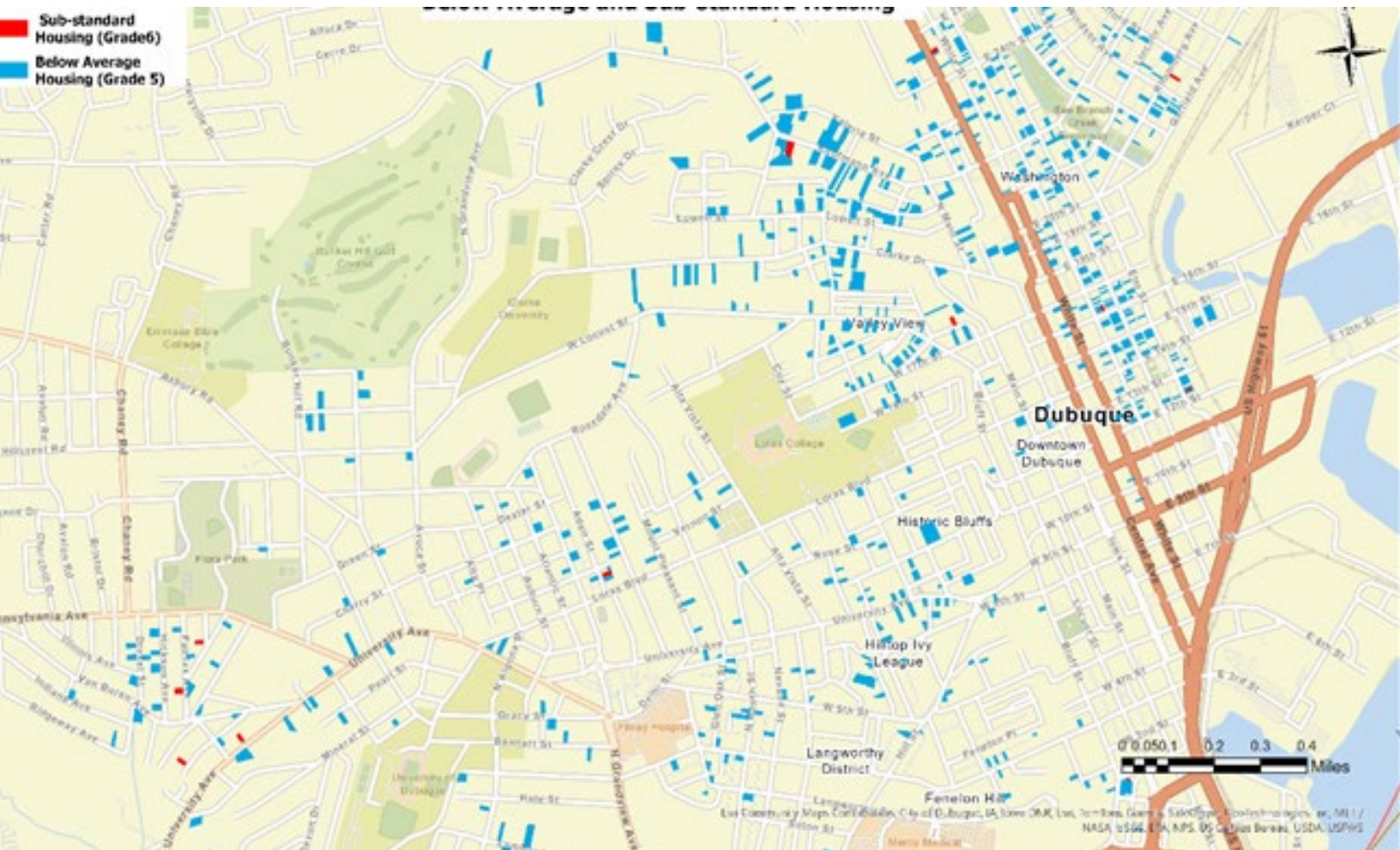


Figure 22: Spatial Distribution of Below Average and Sub-Standard Housing
Source: Dubuque County Assessor

Rental Supply and Demand

The supply and demand analysis reveals that renter-occupied households earning 0-30% and 81-100% of the Area Median Income (AMI) encounter the most significant gap in supply. Although there is a surplus of units for households earning 31-50%, they compete with families earning 0-30% AMI for available housing units.

Similarly, households earning 51-80% AMI compete for housing units with those in the 31-50% bracket.

While the analysis aims to offer a more precise picture of housing needs, some limitations may likely impact the outcomes. First, college students and individuals aged 65 and older in assisted living may fall within the 0-30% AMI 1-bedroom housing gap, potentially skewing the actual demand for 1-bedroom

apartments. Second, the 81-100% AMI category encompasses households earning up to \$75,000, due to the defined American Community Survey income interval of \$50,000-\$75,000.

Filling the affordable housing gap is crucial for ensuring the well-being and economic stability of essential workers in Dubuque. As shown in Figure 23, Dubuque rent costs are out of reach for many in the LMI workforce. Specifically, individuals earning 0 to 30 percent AMI (e.g., restaurant servers) and 81-100 percent AMI (e.g., bookkeepers), face a housing gap between what is and what is not affordable. Among the example occupations that were utilized for this example, there are over 2,000 rental units unavailable in Dubuque for these workers, exacerbating the need for affordable

AMI Level		0-30%	31-50%	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	461
	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	1,809	1,104	273
	3+ Bedroom	71	532	866	566
	Total	786	4,436	2,384	941

Figure 23: City of Dubuque Housing Supply and Demand Analysis by AMI and Number of Rooms

Source: 2022 American Community Survey 5-year estimates (used for all tables), Table B25042, Table B25068, Table S2503, and HUDs Special Tabulations of Households by Income, Tenure, Age of Householder, and Conditions

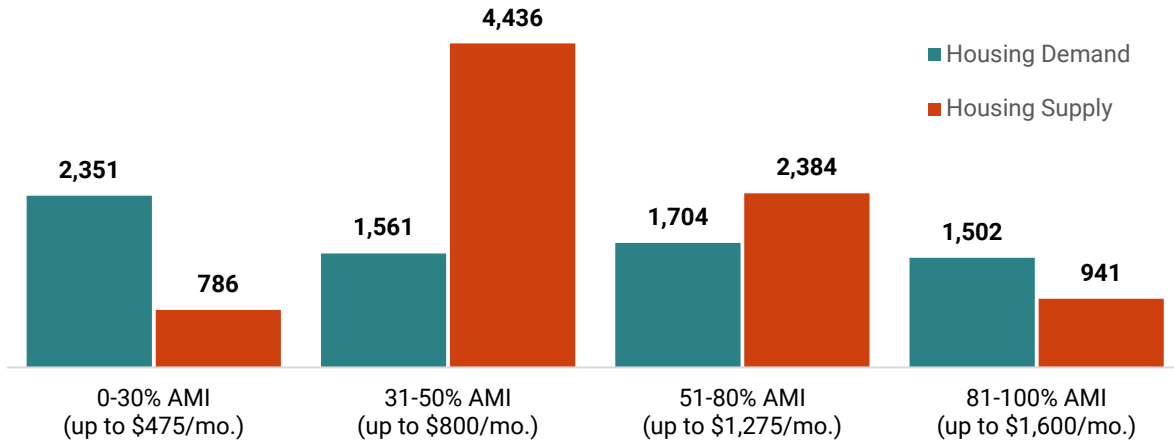


Figure 24: Rental Housing Supply and Demand by AMI

housing. College students and individuals aged 65 and older in assisted living may fall within the 0-30% AMI income level, potentially skewing the data. According to the 2020 Census, 2,034 residents lived on college campuses and 959 lived in nursing facilities.

The main takeaway from this data is that households with higher incomes will compete for housing units with households with lower incomes, creating gaps in affordable units for households with lower incomes. Closing this gap is essential to providing workers with safe, stable, and affordable housing options.

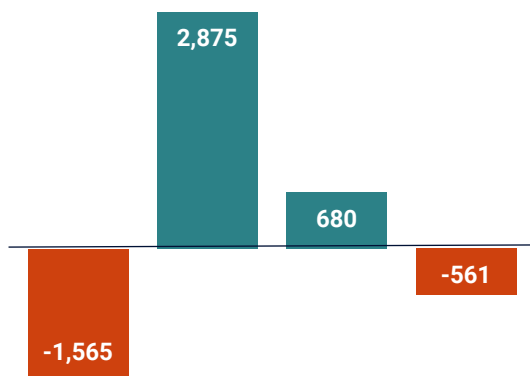


Figure 25: Rental Housing Deficits and Surpluses by AMI

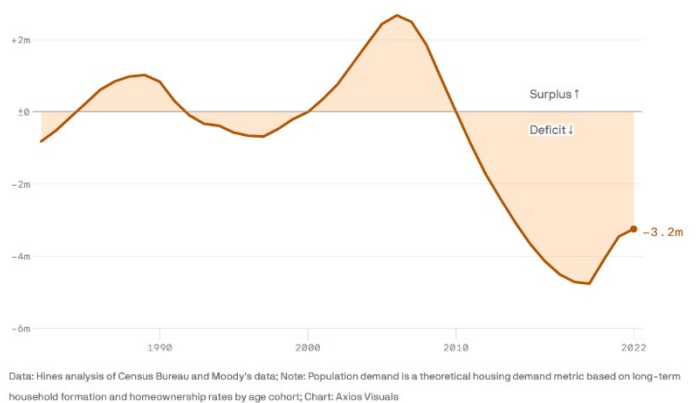


Figure 26: Existing Housing Units Relative to Population Demand in the U.S.

Labor Projections and Housing Demand

To forecast current and future economic trends in Dubuque, data from the Greater Dubuque Development Corporation's September 2023 Wages and Salaries report was utilized and compared with the Iowa 2022 Wages and Salaries dataset provided by the Iowa Workforce Development. An analysis was conducted by comparing major occupations across the state of Iowa to measure the expected growth rate in the Mississippi Valley area, with this rate then applied to Dubuque's dataset.

To estimate occupational growth by the year 2030, yearly growth rates were

compounded over seven years, corresponding to the period from the study's conduct until the target year.

Based on our economic forecasting model, we anticipate an increase of 3,577 employees earning 80% or less of the area's median income. Leveraging the 2021 Census Inflow/Outflow Projections, which indicate that 42.5% of workers in Dubuque reside within the city, we project that by the year 2030, approximately 1,520 workers will seek to both live and work in Dubuque.

Occupation	Median Wage	Annual Salary*	Annual Growth Rate	# Employed (Sept 2023)	Estimated # in 2030
Food Preparation & Serving	\$13.55	\$28,184	1.3%	4,626	5,039
Farming, Fishing, & Forestry	\$15.17	\$31,553	0.5%	190	196
Building & Grounds Maintenance	\$16.11	\$33,508	2.4%	1,277	1,495
Personal Care & Service	\$16.91	\$35,172	2.1%	1,205	1,380
Healthcare Support	\$17.86	\$37,148	2.0%	2,314	2,632
Office & Administrative Support	\$19.54	\$40,643	0.6%	7,403	7,694
Production	\$21.55	\$44,824	0.4%	5,573	5,730
Community & Social Service	\$21.57	\$44,865	1.5%	719	793
Transportation & Material Moving	\$21.88	\$45,510	1.8%	5,822	6,547
Protective Service	\$23.60	\$49,088	1.5%	620	683
Construction & Extraction	\$23.96	\$49,836	2.4%	2,241	2,615
Sales & Related	\$24.25	\$50,440	0.8%	5,173	5,459
Education, Training, & Library	\$24.25	\$50,440	2.0%	3,476	3,953
Total				40,639	44,216

Additional Number of Workers below 80% AMI in 2030 - 3,577

Figure 27: Forecasted Growth of LMI Workforce

Source: Greater Dubuque Development Corp. (2023, September). Wage & Occupations Report: Dubuque, IA MSA.

greaterdubuque.org/pdfs/2023_Wage_and_Occupations_Survey.pdf

Iowa Workforce Development. (2022). Occupational Employment and Wage Statistics. *Occupational Employment and Wage Statistics*

Racial Disparities in Housing

Black or African American individuals make up the largest racial minority in Dubuque. In 1840, Dubuque had an estimated 72 Black residents, which, at the time, constituted the largest Black population in the entire state of Iowa. However, racial discrimination in housing and employment sectors led the Black population to decline.

By 1989, despite the city's total population nearing 58,000, racial discrimination in housing and employment sectors discouraged Black families from living in Dubuque. In response, the city and various organizations collaborated on the 'We Want to Change' initiative during the same year, aiming to attract 100 families to Dubuque by 1995 by offering incentives to local industries to hire Black individuals.

The city is actively employing several methods to extend services and foster a more inclusive and transparent connection with these communities. Many nonprofits have expanded their efforts and capacity to learn and understand more about the communities and provided increased opportunities for these populations to thrive in Dubuque.

Housing disparities in the City of Dubuque stem from race, income, and gender. The issue of affordable housing didn't arise in a single day but developed over time due to national and local trends. Nationwide housing history, such as redlining, played a significant role in

these disparities in Dubuque. Like other parts of the country, mortgages were segregated based on areas primarily inhabited by Black or African American communities and other minorities, which were labeled as unsafe. Consequently, these areas lacked sufficient housing units, leading to deterioration in housing quality.

Housing disparities in Dubuque are also exacerbated by income inequality. The Analysis of Impediments to Fair Housing reveals that 60.1 percent of the Black or African American population lives in poverty. Similarly, 2018 US Census poverty data shows that 38% of Pacific Islanders, 22.1% of Hispanics, and 16.6% of Asians in Dubuque face poverty. This issue aligns with low-income and unemployment rates among minorities, making it difficult for them to afford renting or owning a house. The Dubuque Community Equitable Poverty Reduction and Prevention Plan predicts that a wage of \$15.06 per hour is necessary to afford a two-bedroom apartment at fair-market value. This illustrates the challenge of securing a job that can cover housing and other living expenses. Moreover, there's high competition for affordable housing, particularly from middle-income earners who are more appealing to landlords due to their stable income. This competition for affordable housing poses a significant challenge, especially for minorities approved to receive Section 8 assistance.

Public Engagement

In this chapter...

- › Analysis of Stakeholder Interviews
- › Engaging Residents with an Open House event

Analysis of Stakeholder Interviews

Stakeholders interviewed for this project represent a variety of community perspectives, from local government to nonprofits to private developers. The following organizations, offices, and individuals were interviewed for the stakeholder analysis:

Local Government

- › Mayor
- › City Administrator
- › Housing and Community Development Director
- › Planning and Zoning
- › Sustainable Dubuque

Nonprofit Sector

- › Affordable Housing Network, Inc.
- › Area Substance Abuse Council of Dubuque
- › Boys and Girls Club of Dubuque
- › Community Foundation of Greater Dubuque
- › Community Solutions of Eastern Iowa
- › Dubuque Development Corporation
- › United Way of Dubuque Tr-State.

Private Sector

- › CARich Co.
- › Switch Homes

The project team summarized each interview into major topics and then used AI to compare these summaries and identify the most prominent themes shared by stakeholders.

Inadequate Housing Availability and Access Barriers:

Twelve stakeholders provided insights into the notable shortage of affordable housing units, especially concerning low-income residents and those in need of specific accommodations like larger units for families. Barriers to accessing affordable housing were identified, including landlord discrimination against individuals with public assistance or specific backgrounds, challenges in public transportation efficiency, and limitations within existing programs aimed at addressing the housing crisis, such as impediments to utilizing Housing Choice Vouchers.

Resource Disparities and Specific Population Challenges:

Nine stakeholders interviewed highlighted the significant lack of resources and support for low-income communities, immigrants, and individuals grappling with specific challenges such as criminal records or substance abuse disorders. These marginalized populations encounter obstacles in securing affordable housing, accessing

essential services, and overcoming systemic barriers such as discrimination.

Community Strength and Potential Solutions:

Eight stakeholders recognized the community's strengths, including its collaborative spirit and commitment to individual success. These stakeholders proposed diverse solutions to tackle identified challenges, such as the development of mixed-income housing projects, enhancements to public transportation infrastructure and accessibility (including initiatives like company van pooling), and the establishment of effective partnerships between stakeholders and non-profit organizations. These collaborations aim to eliminate discriminatory barriers and expand access to resources for low-to-moderate income households.

Importance of Collaboration and Communication:

Eight stakeholders emphasized the pivotal importance of collaboration among diverse stakeholders, spanning non-profit organizations, government entities, developers, and residents alike. These stakeholders underscored the necessity for enhanced communication and coordination across these groups to effectively address the multifaceted needs of the community.

Sustainability Considerations and Challenges:

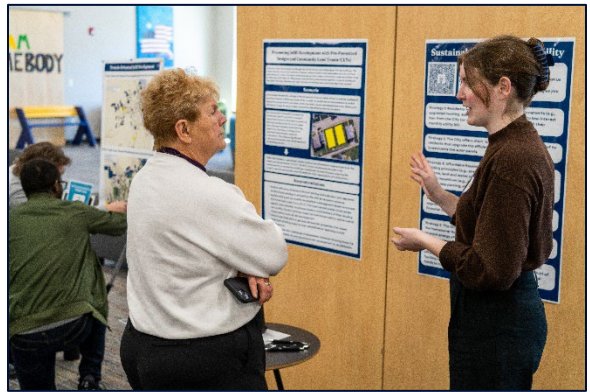
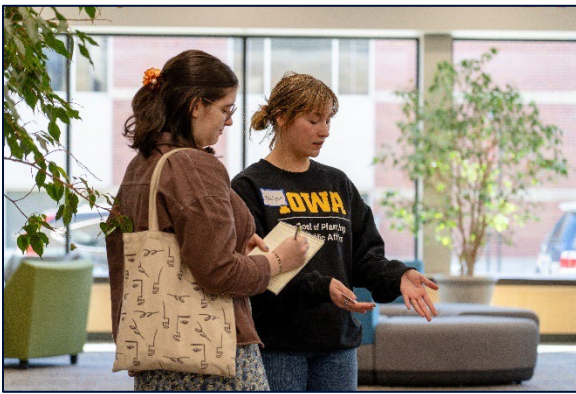
Five stakeholders recognized the significance of integrating sustainable practices into housing development and rehabilitation efforts. However, they also identified several challenges, including limited resources allocated to such initiatives, insufficient public awareness and prioritization of sustainability endeavors, and the elevated costs associated with implementing sustainable features.

Community Open House

Approximately 30 individuals attended the community open house, though attempts to reach as many community members as possible were made. A sample size such as this cannot be considered representative of the community and the City should continue with public engagement efforts going forward. However, participants did provide valuable feedback to the team regarding the Plan. Responses to all recommendations were generally very supportive. Those that did not support or strongly support the recommendations were a few participants that either 1: expressed hesitation whether strategies centering development would truly improve affordability, 2: questioned whether a new affordable housing plan would make a difference, based on perceived inaction on earlier plans or community engagement events, or 3: were landlords or property owners that

did not receive City development incentives that they believed they qualified for. Overall, the community feedback supports the necessity of a comprehensive affordable housing plan, suggests a need for improved communication between the City and the public in terms of efforts, progress, and opportunities in the affordable housing

sphere, and indicates community support for the recommendation made in the Plan.



Case Studies

In this chapter...

- › **Case Study A: Pre-Permitted Architecture**
- › **Case Study B: Community Land Trust (CLTs)**
- › **Case Study C: Transit Oriented Development and Infill Development.**
- › **Case Study D: Public-Private Partnerships to Increase Historic Preservation Tax Incentives**
- › **Case Study E: Zoning Reform**
- › **Case Study F: Detached Accessory Dwelling Unit Accessibility and Resources**
- › **Case Study G: Sustainable Development Incentives**
- › **Case Study F: Increase Sustainable Affordable Housing**

Case Study A: Pre-Permitted Architecture

South Bend, Indiana - South Bend has developed and implemented its own pre-permitted housing catalog, hosting multiple housing choices (single-family, stacked duplex, cottage, small apartments). This catalog includes building layout and dimensions, differing siding, window, and roof options, estimated building costs, and what district each design can be built. In 2023, two projects were under construction and ten more were in the pipeline using the city's pre-permitted plan.

Kalamazoo, Michigan - 48 homes were constructed since its pre-permitted catalog was implemented. Examples of homes built using the catalog include stacked duplexes, a four-bedroom standard home, a narrow home, and an ADU. With homes being 100 to 150 years old, Kalamazoo's residents experienced similar energy efficient challenges that Dubuque experiences. The newly constructed pre-permitted homes reduced the cost burden on residents by focusing on energy efficient construction, like all electric appliances, better quality windows, and insulation.

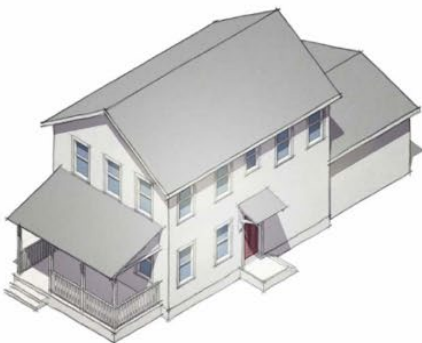
Figure 28: Sample Page from South Bend's Neighborhood Infill Pre-Approved Housing Brochure

Source: City of South Bend. (n.d.). South Bend Neighborhood Infill: Pre-Approved, Read-To-Build Housing. *SBBT_Catalog_22-0112-lowres.pdf* (southbendin.gov)

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



Option A



Option B



Option C



Ground Floor



Second Floor

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 2023 cost assumptions and are subject to future market variation.



Figure 29: Infill Development using Pre-Permitted Housing in Kalamazoo, MI

Source: Abramson, B. (2024, February 5). Pre-Permitted Plans Help Kalamazoo Bring Housing Back. *Strong Towns*. Pre-Permitted Plans Help Kalamazoo Bring Housing Back ([strongtowns.org](https://www.strongtowns.org))



Figure 30: Types of Accessory Dwelling Units

Source: AARP Livable Communities. (n.d.). All About Accessory Dwelling Units. *All About Accessory Dwelling Units* ([aarp.org](https://www.aarp.org))

Case Study B: Community Land Trust (CLTs)

Story County, Iowa – Located in Iowa with a comparable county and primary city (Ames) population of almost 100,000 and 67,000, respectively, Story County stands as a comparable community utilizing the CLT approach. Six families now have affordable housing through their Community Land Trust model. More recently, the City of Ames in Story County used Community Development Block Grant money to develop 38-unit townhome development on 10.87 acres of land. These townhomes will consist of two, three and four-bedroom units. The units will be available to households earning 40 to 60 percent of the area median income.

Scott County, Minnesota – Five first-time homebuyer families have affordable housing through Scott County's CLT. As of 2021, Scott County owns thirteen properties, ten of which will have housing units developed on. To qualify, homeowners must be first-time homebuyers with incomes between at or below 60 or 80 percent AMI, depending on the property. Ground leases for the CLT are \$25 a month and typically 99-years. Upon resale, homeowners receive 25 percent of appreciated value from appraisal to appraisal, which includes capital improvements, and recover all payments made as part of the down payment or mortgage payments. Scott County has relatively comparable county and primary city (Shakopee) population of almost 153,000 and 50,000, respectively,

and is located in the Midwest, which situates it as a good comparable community.

Madison, Wisconsin – With a current portfolio of 62 homes, the Madison Area Community Land Trust (MACLT) has assisted 123 households since its establishment in 1991. While residents must be at or below 80 percent AMI to qualify (which is internally determined and property specific according to land use restriction agreements), MACLT targets households that fall in the range of 40 to 50 percent AMI range. MACLT includes a wide variety of housing types, such as a single-family subdivision with Energy Star and Green Built Home Certified homes; a mixed-income cohousing community that also hosts community gardens, a Community Supported Agriculture farm, and a restored prairie; a multifamily condominium neighborhood with duplex-style townhomes, as well as more traditional scattered-site single family homes. MACLT homes were developed through a mixture of acquisition and rehabilitation, and new construction.

Case Study C: Transit Oriented Development and Infill Development.

Oregon Metro's Transit-Oriented Development Program has been a significant investment initiative, with over \$40 million allocated since 1998 towards developing infrastructure along transit lines.

These grants serve to incentivize private developments that integrate various amenities such as housing, employment, retail, and cultural/recreational activities within a walkable environment that is well-connected to transit services. Primarily, the program to provide housing options for low-income community members.

Projects seeking Transit-Oriented Development Program funds must meet the following criteria to be considered eligible:

- › Located within ¼ mile walking distance of a Frequent Services or FX TriMet (Tri-County Metropolitan Transportation District of Oregon) bus line.
- › At least 50% of all units within a development must be regulated as affordable to households earning 80% of AMI, 25% of units must be regulated as affordable to households earning up to 60% AMI.
- › There must be regulatory agreement in place ensuring the preservation of affordability for a minimum of 30 years.

Case Study D: Public-Private Partnerships to Increase Historic Preservation Tax Incentives

Northwestern Branch National Home for Disabled Volunteer Soldiers, Milwaukee, Wisconsin - Opened in 1867, to house and provide medical services for disabled Union troops after the Civil War. The building had been vacated for 20 years. In partnership between U.S. Department of Veterans Affairs, and the Alexander company the building was renovated to 101 supportive units for veterans and their families who are homeless or at risk of becoming homeless.

It was designated as a National Historic Landmark in 2011. The funding of the building came from the Federal Low-income housing tax credits, Federal and State historic tax credits, and many other military and corporate foundation funding sources. There have also been fundraising events organized by the Great Milwaukee Foundation that helped renovate the building.



Figure 31: A Pre Approved Two-Story Detached Accessory Dwelling Unit Design for Seattle, Washington
 Source: Fivedot Architecture. (n.d.). Pre Approved DADU for Seattle WA. Seattle Pre Approved DADU | Fivedot (fivedotarch.com)

Case Study E: Zoning Reform

Minneapolis, Minnesota - In 2020, Minneapolis adopted its 2040 Comprehensive Plan, outlining their goal to rollback single-family zoning and permit duplexes and triplexes in the traditional single-family zones. From 2020 to 2022, Minneapolis averaged 57 building permits per year for duplexes and triplexes. Though a modest increase, outside factors like the COVID-19 pandemic and increases in building costs may have resulted in the low amount of missing middle housing development.

Burlington, Vermont - In March of 2024, Burlington modified its zoning ordinance to allow for larger properties with more units. The new ordinance allows for up to two buildings with four units on an individual parcel. Burlington's zoning reform addresses the need for more, affordable housing units. The reform now provides an aging in place strategy as homeowners can downsize their current home by renovating their larger home into a duplex.



Figure 32: A Pre Approved Single-Story Detached Accessory Dwelling Unit Design for Seattle, Washington
Source: Artisans Group Architecture + Planning. Seattle DADU: Accessible One Bedroom ADU. Seattle DADU (artisansgroup.com)

Case Study F: Detached Accessory Dwelling Unit Accessibility and Resources

Cedar Rapids, Iowa - In 2021, Cedar Rapids amended its ordinance to allow ADUs by-right in all residential districts. The amendment also increased the size of accessory units from 800 square feet to 1,000 square feet and allows for up to 2 ADUs per lot. These ordinance changes come after a recommendation from a research and consulting found that Cedar Rapids needs to provide housing development for the 55- to 74-year-old demographic. This demographic will either desire to live in expensive single-family homes or decide to downsize into accessible, maintenance free ADUs.

Polk County, Iowa - Housing Trust Fund's "All about Accessory Dwelling Units" website is informational, educational, and easy to access. The site shows 3D models on the different styles of ADUs, access to a factsheet, and a video series showing start to finish building of an ADU in Des Moines, the benefits of ADUs, and a commonly asked question section. If Dubuque's Housing and Community Development team were to create an informational website about ADUs, Polk County's should be reviewed.

Seattle, Washington - Dealing with an exponential growth in population and lack of housing supply, Seattle got creative in addressing their city's housing needs. In 2019, Seattle reformed the regulation around ADUs and created a one-stop shop for all things ADUs called the

ADUniverse. After reducing barriers to ADUs, Seattle permitted 1,000 ADUs in 2019 alone. In 2020, the city adopted a pre-approved detached ADU architecture catalog consisting of varying sizes and styles. Since 2020, 130 pre-approved designs have been permitted and constructed. The combination of regulation reform, pre-approved designs, and creation of the ADUniverse site have played into the success of streamlining the ADU development process and addressing Seattle's housing crisis. While some feared that ADUs would only be used as a means for short term rentals and not for addressing the housing crisis, reports show that only 12% of Seattle's ADUs were used for nightly rentals.

Santa Cruz, California - To create affordable aging in place strategies for seniors aged 62 and older and increase housing supply for LMI households, Santa Cruz County partnered with Habitat for Humanity and Senior Network Services to develop the My House My Home program. This program provides financial assistance for qualifying households to receive a \$80,000 loan at 3% interest over 30 years, or payable upon sale or transfer of property, to build more ADUs in the county. To ensure that LMI families have access to housing opportunities, the ADU or primary residence must be rented to families who earn 60% of the area's median income.

Case Study G: Sustainable Development Incentives

Pittsburg, Pennsylvania - Section 915.07 of Pittsburg's Zoning Code establishes the Performance Points System for several districts. Performance Points are earned by developments that "embrace innovation and contribute to neighborhood livability" with an incentive of increased density. Each performance point earns a development an additional 15 feet in building height (up the area's height maximum). Each category of Performance Points offers 1 to 3 points.

Phoenix, Arizona - Section 1223 of Phoenix's Zoning Ordinance outlines the city's Sustainability Bonus, which allows developments to exchange credits for corresponding increases in height, density, lot coverage, and maximum parking, and decreases in minimum parking. Credits can be earned through implementing the sustainability practices of:

Using vertical, single structure, mixed-use development, where all non-residential purposes total a minimum of 50% of the building's footprint.

- › Providing pedestrian amenities (e.g., lighting, waste receptacles, clocks, benches, drinking fountains, etc.), and active living amenities (e.g., playground equipment, sports court, swimming pool, etc.) within project common area, in addition to required amenities.
- › Shade surface parking spaces using vegetation, low-sloped structural

Sustainability categories eligible for Pittsburg's Performance Points System include:

Zero Energy or Zero Carbon Buildings

- › Points earned by demonstrating compliance with the increasingly energy efficient performance criteria of the International Energy Conservation Code, excluding gas or fossil-fuel fired equipment, and achieving Zero Energy status.

On-Site Energy Generation

- › Points earned from generating 25% to 75% or more of a development's energy from on-site renewable sources.

Affordable Housing

- › Points earned by making 14.9% to 20% or more of units available to persons at or below 60% to 80% AMI.

Rainwater

- › 50% to 100% of the first two inches of runoff from impervious surfaces are captured and managed using Preferred Stormwater Management Technology installation, or 15% to 45% for water reused on-site.

As well as:

- › Building Reuse; Public Art; Urban Fabric; Transit-Oriented Development; Fresh Food Access; Equitable Development.

shading, or a similar material that achieves additional shading with high reflectivity.

- › Providing shade using solar structures for surface parking lot or other hardscape areas.
- › Providing permeable paving, structured soil/grass, open grid paving or similar material which allows for water to permeate the surface to promote natural drainage and filtration for on-site pedestrian walkways, private surface driveways and parking stalls.
- › Providing reciprocal parking agreements for required parking to reduce or eliminate on-site parking.
- › Using nonportable or gray water for required irrigation water.
- › Providing on-site renewable energy for the entire building's electricity from renewable sources, like wind, solar, geothermal, biomass, etc.
- › Outperforming the currently adopted energy code standards.
- › Having a renewable energy purchasing agreement for the entire building for a minimum 5 years, which runs with the property and applies to the entire building(s).
- › Providing additional bicycle amenities in site common areas
- › Exceeding minimum landscaping requirements, visually and physically accessible to the public.

- › Preserving all viable large mature trees
- › Rehabilitating a historic preservation structure
- › Incorporating permanent public art that is visually or physically accessible to the public.
- › Providing civic space, (i.e., improved open space intended for use by the general public).
- › Providing affordable housing units with deed restrictions that ensure affordability for minimum duration.
- › Providing shade for a minimum of 50% of occupiable roof areas.

The number of credits earned is commensurate to the degree to which a development implements the goal. For example, a number of different uses, a number of types of amenities, a percentage of shaded space, or a percentage of energy demand met by renewables. The credits can then be used toward relative increases or decreases of the 5 previously stated allowed bonuses. For example, applying 70+ credits allow a development to increase the allowed height by half or double the number of allowed units.

Case Study F: Increase Sustainable Affordable Housing

Idaho Falls, ID - The Idaho Falls Power Zero Interest Loan program is an on-bill financing program for an investor owner utility. Eligible upgrades include:

- › Heating & AC: Upgrade from electric forced air furnace to air source, ground source, or ductless heat pump
- › Water Heating: Upgrade to qualify model of unitary heat pump water heater, split system heat pump water heater
- › Insulation & Windows: Add or improve attic or floor insulation, add wall insulation, upgrade from single pane wood frame, or single or double pane with aluminum frame to windows with a U factor of 0.30 or less)
- › Appliances: Upgrade to Energy Star clothes washers and dryers at participating retailers

Residential single family or manufactured homes are eligible, but homeowner must have no outstanding utility payment balances or disconnects for non-payment in the last 12 months and at least one year of utility payment history for with the City of Idaho Falls.

Kansas - The How\$mart program is an on-bill tariff program for a public utility. Residents can receive a bill neutral loan at a 3.0 interest rate for any upgrade that will save energy and is permanently affixed to the home/property, such as: insulation, air sealing, heating and cooling systems, windows and doors, and lighting.

The utility begins the program with an energy audit of any essentially any residential dwelling with a meter (except for mobile homes) to determine potential savings and develop a conservation plan with recommended improvements. Rental units can participate in the program, but property owners and bill-payers must agree. Moreover, property owners must make new owners or tenants aware of the tariff before entering a contract. If the new bill-payer is not notified, the (previous) owner becomes responsible for paying the project balance or negotiations held.

There is no maximum amount for the loan but the average project cost under the How\$mart program is \$5,754.84. To date, How\$mart has completed 2,804 projects costing \$22,322,206 and representing \$16,136,582 of utility investment completed, saved 98.74 billion btus (British thermal units) and 6,894,626 kwh (kilowatt hours) saved, and reduced CO2 emissions by 10,850 tons.

Goals, Objectives & Strategies

In this chapter...

- › **Goal 1: Alleviate housing cost burden of Low to Moderate Income (LMI) residents.**
- › **Goal 2: Maximize Land for Diverse Housing Options**
- › **Goal 3: Foster Sustainability in Dubuque's Affordable Housing**
- › **Consolidation of Existing Goals, Objectives, & Strategies**



Goal 1: Alleviate housing cost burden of Low to Moderate Income (LMI) residents.²

Objective 1.1: Reduce the number of cost-burdened renters by 10 percentage points (from 2022 baseline of 48%).

Strategy 1: Allow ADUs by-right in all residential districts.

Strategy 2: Increase the allowed square footage for ADUs from 600 to 1,000 square feet.

Strategy 3: Develop an easy to navigate website and factsheet to educate residents on what ADUs are, who they benefit, and how to develop them.

Strategy 4: Develop and maintain a pre-permitted design catalog to streamline the development process and decrease costs of detached ADUs.

Strategy 5: Collaborate with local non-profits to build ADUs for families that meet a certain income threshold.

Strategy 6: Gather ongoing data on the percentage of housing units affordable to LMI households occupied by non-LMI households.

Accessory Dwelling Units (ADUs), also called in-law suites or cottage homes offer many benefits to residents and cities. They present an opportunity for municipalities to expand missing middle housing options, bridging the gap between single-family homes and larger multi-unit developments. Economically, ADUs offer fixed income opportunities for homeowners through rental income by renting out the ADU or the primary residence. Additionally, they serve as a practical aging-in-place strategy, allowing homeowners to downsize while creating accessible living spaces on their property. ADUs also serve as entry-level

housing options for young families, contributing to neighborhood diversity and vitality. From an environmental perspective, ADUs are a sustainable housing solution, requiring smaller amounts of land and fewer resources to construct compared to traditional housing developments. This not only minimizes environmental impact but also helps keep development costs lower. Despite their potential benefits, ADUs have been underutilized in Dubuque, with only six permits issued since 2009. Implementing the above strategies should increase the accessibility and feasibility of ADUs in Dubuque.

² This plan recognizes that accomplishing this goal involves many variables beyond housing and even beyond local efforts, such as interest rates, construction costs, wages, etc. The targets for Goal 1 objectives remain, however, aspirational targets and opportunities to monitor progress over time.

Objective 1.2: Reduce the number of cost-burdened homeowners by 5 percentage points (from 2022 baseline of 17%).

Objective 1.3: Decrease the gap between affordable units needed and units available for households at or below 30% AMI by 15% or 250 units (whichever is greater).

Strategy 1: Optimize infill development using pre-permitted pre-designed architecture and transit-oriented development.

According to the 2017 Imagine Dubuque Comprehensive Plan, there are 880 acres of vacant and developable residential land in Dubuque, with potential for the development of 6,837 dwelling units. Infill development, which entails building on underutilized land within existing urban areas, is a sustainable and cost-effective approach to expanding affordable housing in Dubuque while preserving agricultural land, enhancing green spaces, and curbing urban sprawl.

Pre-permitted, Predesigned Architecture

To boost the supply of affordable housing through infill development, Dubuque can draw inspiration from communities like South Bend, Indiana, and Kalamazoo, Michigan, which have successfully implemented pre-permitted housing designs. Pre-permitted designs involve collaboration between city departments, the city council, community members, and architecture firms to create a catalog of homes that meet building requirements. By pre-approving designs,

Dubuque can streamline the development process and lower housing costs by reducing soft expenses like architectural, engineering, and permitting fees, which can pose barriers for small-scale developers.

To further facilitate infill development and support small developers, Dubuque should establish its own pre-permitted architecture housing catalog. This catalog would outline the steps for developers to use designs from the pre-approved book, with all necessary permits and inspection forms readily available. Emphasizing energy efficiency in the catalog by mandating features such as electrical appliances, efficient windows, and proper insulation would help ensure long-term affordability for future residents.

Transit Oriented Development

Transit-oriented development (TOD) is a planning strategy that consists of promoting urban development that is compact, mixed-use, pedestrian- and bicycle-friendly, and closely integrated

with mass transit by clustering jobs, housing, services, and amenities around public transport stations. This approach offers numerous advantages, such as encouraging greater use of public transportation, curbing urban sprawl, and enhancing access to essential services like parks and grocery stores while lessening the reliance on vehicles.

For Dubuque, adopting TOD poses a challenge that demands both time and increased investment, yet it holds significant promise. A strategic approach can prioritize parcels near transit for infill development. This report compiles a list of suitable parcels following a comprehensive analysis of parcel locations and available incentives. Within the Urban Revitalization Area, there are 112 private parcels, with an additional 27 parcels situated in both the Urban Revitalization Area and the Homebuyer Program Area. Consequently, the City can explore various avenues to engage parcel owners, offering a range of available funding options to encourage the development on the vacant land.

To foster the adoption of TOD, the City of Dubuque should pursue participation in the Pilot Program for Transit-Oriented Development Planning offered by the Federal Transit Administration. For example, Omaha, Nebraska secured \$300,000 for TOD initiatives through the 2024 Pilot Program for Transit Oriented Development Planning, joining 22 other communities across 16 states. This funding opportunity has the potential to supplement the City's existing Urban

Revitalization Incentives and Home Buyer programs, enhancing efforts to revitalize urban areas and promote sustainable development.

Bus Operations and Active Transportation

The effectiveness of Transit Oriented Development (TOD) depends on services offered by Jule Public Transit. Dubuque's public transit system currently operates nine bus lines, covering most areas from 6:15 AM to 6:45 PM, Monday to Friday, and from 8:15 AM to 5:45 PM on Saturday. During community engagement sessions, attendees expressed a desire to see increased ridership, more frequent services, and expanded destination coverage by The Jule. Therefore, considering the existing schedule and the feedback received, it is recommended to adjust operating hours, implement programs to encourage ridership, and identify ways to increase service frequency.

In "Imagine Dubuque 2037: A Call to Action", transportation was identified as a significant financial concern for Dubuque residents, with the average family spending \$12,310 annually on transportation alone. Individuals experiencing economic challenges, seniors without driving capabilities, people with disabilities, or those who've lost driving privileges find transportation costs to be a substantial burden, further burdening their housing expenses.

It is also essential to integrate pedestrian and biking infrastructure into infill developments to encourage alternative forms of active transportation. This approach aligns with mixed-use development, enabling residents' access to amenities within walking distance.

Targeted TOD Infill Development

Figure 34 depicts parcels deemed suitable for TOD, identified by their inclusion in both the Urban Revitalization and Homebuyer Incentives Programs. These parcels represent opportunities for

strategic development aimed at promoting transit accessibility and community revitalization. The City must establish effective communication channels with parcel owners to explore development options and facilitate the transformation of these areas into vibrant, transit-oriented neighborhoods.

Redevelopment of Dilapidated Buildings

Forty-two percent (42%) of the buildings in Dubuque were constructed between 1830 and 1950. Figures 17 and 22 indicate housing grades, revealing that most

Analysis of potential development of vacant infill lots	City-owned	Privately-owned
Total vacant lots	74	1402
Vacant lots located in residential zoning	14	760
Vacant residential lots over 2,500 square feet	13	750
Vacant residential lots within 0.5 miles buffer from housing valued between \$150K-\$250K	13	704
Vacant residential lots within 0.25 miles buffer from transit lines	10	440
Vacant residential lots not located in newer subdivisions	0	262
Vacant residential lots 5000 square feet and above	10	199
Vacant residential lots (2,500 sq. ft. and above) eligible for Urban Revitalization Program (URP)	0	86
Vacant residential lots (2,500 sq. ft. and above) eligible for URP and Historic Revolving Loan Fund Program	0	8
Vacant residential lots (2,500 sq. ft. and above) eligible for URP and Home buyer program	0	27

Figure 33: Analysis of Number of City- and Privately-Owned Lots Suitable Optimized Infill Development

houses built between 1830 and 1950 (16 units) receive low grades, considered sub-standard housing. Grade 6 housing units are primarily constructed with low quality materials and are less likely meet loan requirements. Additionally, three of these buildings are eligible for the Historic Preservation Revolving Loan Fund Program, which offers loans of up to \$25,000 loan at a 3% interest rate for a duration of 10 years. Contractors have utilized federal and state funds along with tax credits to facilitate adaptive reuse and rehabilitation of historic buildings in the area.

Six additional sub-standard buildings also qualify for the Urban Revitalization Program and Homebuyer Incentive, enabling them to receive tax exemptions for property improvements. However, if homeowners of these sub-standard or other dilapidated buildings are unwilling to make necessary improvements, the houses may face condemnation under Code 657A.10B for Abandoned or Unsafe Buildings; such buildings are deemed “public nuisances,” defined as structures posing as a threat to public health, welfare, or safety due to structural instability, unsanitary conditions, lack of safe egress, fire hazards, or other dangers to human life. Alternatives, if deemed appropriate, these dilapidated buildings can be transferred to contractors or non-profit organizations willing to rehabilitate them and provide affordable housing options. This program could also leverage Community Land Trusts (CLTs) to further its success.

Adaptive Reuse

Adaptive reuse, also called building reuse, refers to the repurposing of an existing structure for new use. For example, converting an old church into an apartment.

Dubuque has implemented adaptive reuse programs in the past, revitalizing abandoned schools and other housing structures into modern apartments. One notable example is the transformation of the former Sacred Heart School into Marquette Hall, which opened in 2019 and now offers 28 apartment units at affordable and market rates. Similarly, the vacant St. Mary’s School was repurposed into the Francis Apartments, consisting of 12 two- and three-bedroom units, supporting individuals transitioning out of homelessness. Successful adaptive reuse and rehabilitation projects were largely facilitated by the availability of incentives aimed at revitalizing the community. The incentives can also be applied to other vacated properties such as the Lady of the Lords/Power of Prayer building located at Heeb St. and W 17th St., which is also in the Historic District.

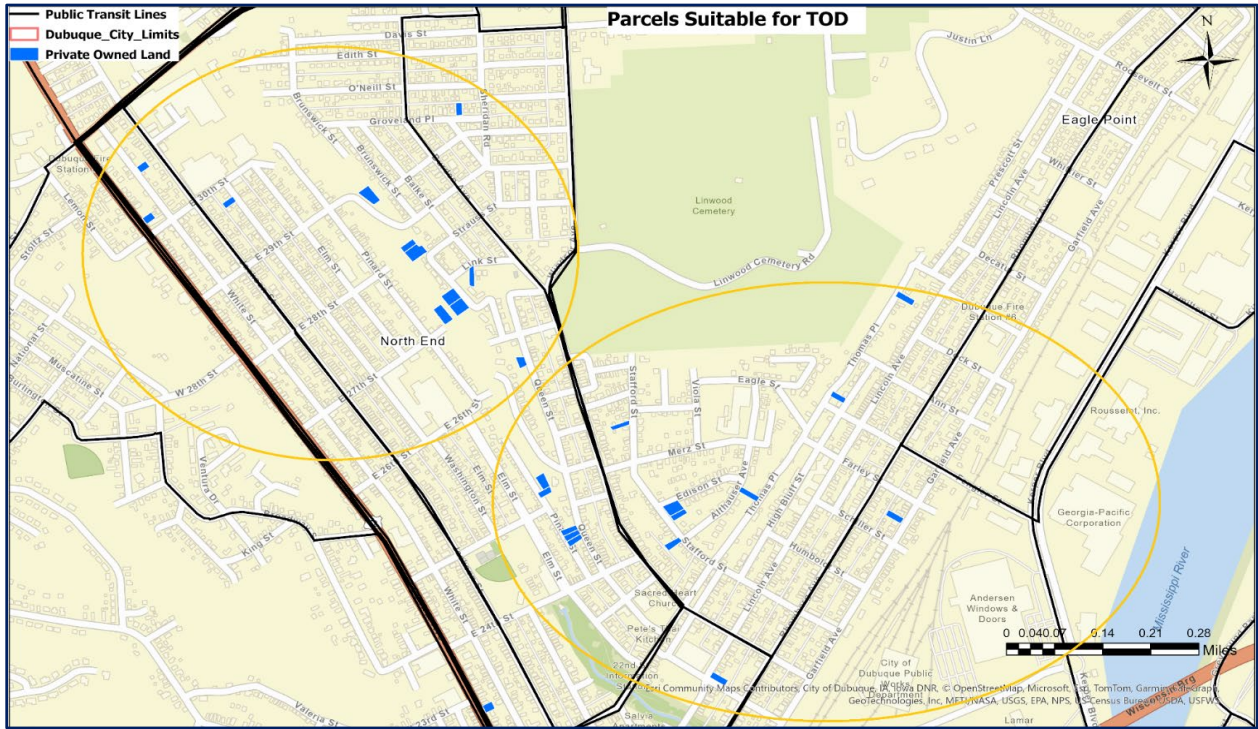


Figure 34: Identifications of Vacant Parcels in the North End Suitable for Optimized Infill Development

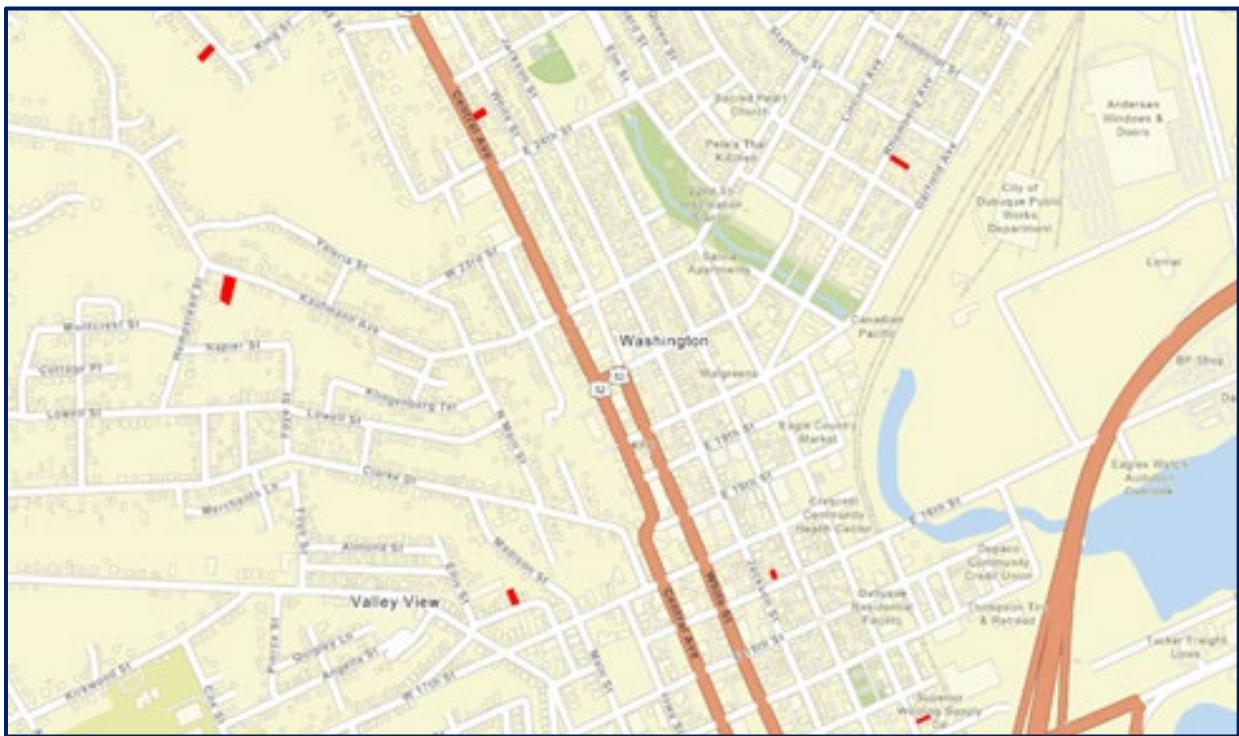


Figure 35: Identifications of Vacant Parcels Near the Washington Neighborhood Suitable for Optimized Infill Development

Strategy 2: *Establish a local, non-profit managed Community Land Trust (CLT) to provide long-term, generational affordable housing.*

Reducing housing costs by developing pre-permitted designs is one piece to the puzzle in providing affordable housing using infill development. Another cost barrier to affordable housing is the cost of land. One way to remove the barrier of land costs is to establish a Community Land Trust (CLT). A CLT is a nonprofit “that holds land on behalf of a place-based community”. The primary goal of CLTs is the creation and maintenance of permanently affordable housing, particularly homeownership (equity) opportunities, for low to moderate income households. The houses that are constructed or rehabilitated on the property are restricted by a formula-based price as to how much the homeowners can resell the home for as a long-term strategy to affordable homeownership.

Typically, a CLT is governed by a board of residents, community residents, and public representatives. CLTs can support many types of development beyond affordable housing, such as commercial spaces for local communities, agricultural projects, or land/urban green space conservation. In Dubuque, the city would generate a request for proposal to create a local non-profit CLT board. The board would consist of local activists who are passionate about creating and maintaining affordable housing, local bank lenders, and members of other housing non-profits. The CLT would partner with (an) real estate agent(s) to find and purchase residential properties in targeted neighborhoods, particularly neighborhoods where property values would appreciate after developing the homes on vacant or developable land. The CLT could also work with the City to transfer ownership of buildable lots or properties disposed of due to tax delinquency or other factors. For blighted properties, the CLT would leverage state and local rehabilitation incentives (e.g., Urban Revitalization Program, Healthy Homes Program, Homeowner Rehabilitation Loan Program) and could partner with other local nonprofits (e.g., Habitat for Humanity). Taking it one step further, the CLT would utilize the pre-permitted housing design catalog to decide what type of house from the pre-permitted list would be best suited in the neighborhood. The CLT would also assist homeowners by using State and local first-time homebuyer incentive programs. Acknowledging that the City does not wish to own or manage property, the role of the City in this CLT would be as a partner, board member and, to the greatest extent possible, financier (e.g., CDBG funds).

Goal 2: Maximize Land for Diverse Housing Options.

Objective 2.1: Increase density and the proportion of land available for missing middle housing in single-family districts

Strategy 1: Reduce the minimum lot size requirement in the single-family (R-1) zone from 5,000 square feet to 2,500 square feet.

Strategy 2: Modify the R-1 district to allow up to four dwelling units, dependent upon lot size.

Strategy 3: Allow up to four primary residences in R-1 district if lot and building match defined neighborhood characteristics.

Exclusionary, or Euclidean, zoning laws have imposed limitations on the types of homes communities can construct, which were previously acceptable decades ago. This zoning practice restricts housing diversity and constrains the housing supply, ultimately leading to inflated housing prices. Single-family zoning stands out as the most restrictive and exclusive form of zoning. Studies indicate that exclusionary single-family zoning contributes to higher housing costs, effectively creating socioeconomic barriers for low-income families. As a result, when families are priced out of wealthier communities, children from lower socioeconomic backgrounds tend to perform worse on standardized exams and encounter greater inequalities throughout their lives.

To alleviate housing cost burdens, expand homeownership opportunities, and bolster housing availability in Dubuque, we propose adjusting the R-1 single-family zone. This entails reducing minimum lot sizes, permitting the construction of duplexes, triplexes, and townhomes within the R-1 zone, allowing up to four primary residences in line with neighborhood characteristics, and collaborating with a consulting firm to reassess setback, height, width, and parking requirements. These modifications will provide homeowners and developers with greater flexibility to construct more affordable housing options, including duplexes, triplexes, townhomes, small apartments, and other missing middle housing choices.

Goal 3: Foster Sustainability in Dubuque's Affordable Housing

Objective 3.1: Improve energy efficiency of 385 affordable housing units occupied by LMI renters/owned by LMI residents, particularly those older than 50 years, by 25%.

Strategy 1: Implement On Bill Programming for Energy Efficiency

On bill programming for energy efficiency describes a type of programming where residents who make energy efficiency improvements (e.g., upgraded heating, appliances, insulation) receive a no- to low-interest loan from the City (or utility), and pay back the loan through their monthly utility bill. This loan should have “bill neutrality”, where the monthly payments must be less than the expected savings resulting from the energy efficiency upgrades, which ensures there is no additional financial stress placed on the household.

Dubuque's regional utility, Alliant Energy, has been reluctant to implement on-bill programming. To motivate them, the City should consider requiring Alliant to develop and administer an on-bill energy efficiency program prior to renewing their franchise agreement. While an OBT tariff system presents the least barriers for LMI households, this model requires the most commitment and investment from the utility. Therefore, to improve

feasibility, the City should investigate whether it or another community nonprofit could act as a third-party financier, providing patient capital for an OBF model allowing for renter eligibility and debt transferability.

On-bill programs have been available for a half a century and 110 utilities (both public and investor-owned) across 33 states have or are developing some form of on-bill programming. In on-bill energy efficiency programs, utilities or third-party financiers provide low- or zero-interest loans or alter utility tariffs to assist homeowners in improving the efficiency of their homes by upgrading features such as heating and cooling systems, water heaters, appliances, insulation, lighting, or even the addition of solar panels. The loan is then repaid monthly through a surcharge on the user's existing utility bill. There are three models for on-bill programs: tariffs, financing, and repayment.

On-Bill Tariff (OBT) / Inclusive Utility Investment (IUI): This model is the most accessible to low- and moderate income (LMI) communities. The utility recognizes that investments in energy efficiency act as system reliability investments and the utility collects payment for upgrades by adding tariffs to the user's bill. A tariff is not categorized as a loan and so does not add to the debt profile of the property owner, allowing those with credit limitations to participate and eliminating loan risk to the utility. Additionally, as the investment in energy savings is tied to the meter of the physical property and it is transferable with its sale, the program can be utilized by renters.

On-Bill Financing (OBF): This model is the most typical. The utility as the capital provider and underwriter issues a loan to the property owner which is repaid. OBF models often involve considerations of creditworthiness, but this can be based on simply utility bill payment history, making financing more accessible for individuals with limited or poor credit. In OBF, renter eligibility and debt transferability is at the discretion of the utility.

On-Bill Repayment/Recovery: In this model, a third party provides the capital and underwriting services to the property owner, who is qualified based on traditional underwriting criteria. The utility markets and collects program payment via their bill payment system then forwards it on to the bank. Being traditional loans, OBR debt is tied to the property owner and not transferable if

the property is sold. As a result, this is the least accessible model to LMI individuals. There can also be conflict as to which party receives payment first in instances of insufficient payment or non-payment.

Strategy 2: Provide a Local Match or Bridge Loan for Federal Energy Efficiency Rebates

The federal government established the Homeowner Managing Energy Savings (HOMES) Rebate Program and High-Efficiency Electric Home Rebates (HEEHRA) Program using funds from the Inflation Reduction Act (IRA). The State of Iowa expects to receive over \$60 million from each of these programs. The HOMES program will provide rebates to single-family and multifamily households for energy efficiency retrofits with awards ranging from \$2,000 - \$8,000 for individual households and up to \$400,000 for multifamily buildings. The HEEHRA program will "provide prescriptive rebates on a percentage of the cost for an efficiency project based on household income" with a rebate cap of \$14,000.

The City could implement a matching program related to the various upcoming state (e.g., HOMES and HEEHRA) and existing utility (e.g., Alliant Energy Instant Discounts) rebate programs for low- and moderate-income households. Partnering with existing residential efficiency programs would improve feasibility of energy efficiency for developers of affordable housing and LMI homeowners/renters by leveraging all available outside opportunities for

financial support to benefit Dubuque residents, which also helps optimize City investment. For example, if an affordable housing developer rehabilitating a historic duplex receives \$20,000 from the HOMES rebate program for efficiency projects that cost \$50,000 in total, the City could agree to provide a 1:2 match to the state program. Thus, the state would provide \$20,000, the City would provide an additional \$10,000, and the developer would only need to cover the remaining \$20,000. This same strategy could be applied on a smaller scale to individual LMI households. Additionally, if the state rebate programs do not decrease upfront investment requirements (i.e., if developers/residents must finance the efficiency project using their own cash or credit, only receiving the rebate at a later date), City involvement in the form of an upfront grant or zero interest bridge loan, rather than an additional rebate, could further improve feasibility of LMI affordable housing efficiency projects.

Funding Mechanism: A rebate matching, grant, or bridge loan program could be financed using the City’s Community Development Block Grant (CDBG) allocation. Improvements, or the financing of improvements, to principal fixtures of components of existing structure which increase efficient use of energy and water in residential housing primarily LMI individuals are permitted as eligible activities under the category of “rehabilitation”, including:

- › Conservation - Costs required to increase the efficient use of water

(e.g., water saving faucets and shower heads) and improvements to increase the efficient use of energy in structures through such means as installation of storm windows and doors, insulation, and modification or replacement of heating and cooling equipment.

- › Costs - Costs of labor, materials, supplies, and other expenses required for the rehabilitation of property, including repair or replacement of principal fixtures and components of existing structures (e.g., the heating system).
- › Financing—Grants, loans, loan guarantees, interest supplements and other forms of financial assistance may be provided under this category.

There is evidence of precedent for using City CDBG funds for sustainability purposes, as the Fiscal Year 2025 Annual Plan (Pre-Allocation) for CDBG lists “Living Environment/Sustainability (SL3)” as the objective/outcome for several projects.

For FY25, \$118,552 of the \$544,130 CDBG fund allocated to housing development were earmarked for one-time projects. Assuming ongoing programs such as the First Time Home Buyer Program, Homeowner Rehabilitation, and Lead Hazard Reduction (Lead & Healthy Homes Grant Match) receive the same amounts of funding as they did in FY 24 and 25, a portion of this \$118,552, (e.g., \$50,000) could be used to establish this new program. While qualifying under

“rehabilitation” activities, rather than increasing the amount of funding available under the Homeowner Rehabilitation program, a new program

should be created. This would ensure funds are used for primarily energy and water efficiency projects and to allow LMI rental units to qualify.

Objective 3.2: Increase energy efficiency of newly developed affordable units housing units by 15 percent (15%) over industry standard.

Strategy 3: Adopt a Sustainable Development Bonus for Newly Developed Affordable Housing

A sustainable development bonus, sometimes known as a green building incentive (GBI), is a financial or regulatory incentive provided to developers or property owners who incorporate sustainable practices into their projects beyond what is required by regulations. Incentivized practices may include the achievement of certifications (e.g., LEED, National Green Building Standard, or Energy Star), energy efficiency, renewable energy production or utilization, natural resource and water conservation, use of sustainable or recycled materials, the incorporation of public and alternative transportation infrastructure, and more. Beyond environmental sustainability, bonuses may also target the economic and social aspects of sustainability such as affordability, historic preservation, or inclusion of public amenities (e.g., community gardens, art installations, playground equipment, and libraries).

Each sustainable practice or feature achieved to a certain level (e.g., 25, 50, or 75 percent of a building’s energy provided by renewable sources) is assigned a number of points. To receive a bonus, developers or property owners must meet a point threshold, with greater points corresponding to increased incentives. The incentives for meeting these thresholds may include zoning bonuses such as increased or decreased allowable density, height, or parking, or access to rebates, tax credits, rebates, grants, loans, and expedited permitting or processing.

Strategy 4: Modify Dubuque’s Unified Development Code

The City of Dubuque adopted its Unified Development Code (UDC) in 2009. At the time, the sustainability requirements and opportunity of development bonuses for conservation subdivisions were likely progressive. However, the point distribution of the sustainability subdivision development tools (henceforth: tools) no longer accurately reflects best practices and present

realities. The City should update the UDC to match its present sustainable development goals.

Dubuque has relatively little developable land remaining. Moreover, developable land tends to be located toward the edges of the city. Located further from the urban center, individuals residing in new developments likely commute further to work and rely on more conventional forms of transportation (e.g., personal cars), resulting in higher transportation costs and emissions. Right now, simply clustering homes essentially guarantees a subdivision's approval on sustainability grounds and a development bonus. Given Dubuque's limited access to developable land and the inherent infrastructural issues associated with the remaining developable land, clustering development and minimizing infrastructure demands in new subdivisions should be required, not incentivized. The "conservation subdivision" tool should be rewritten to emphasize the "preserving natural features [and] protecting environmentally sensitive areas" aspect, which should be amended to include a more specific definition (i.e., what natural features are preferred for preservation, what constitutes an environmentally sensitive area and who makes that designation). The City should also consider decreasing the number of points allocated to this revised tool based on applicability to the developable areas identified (e.g., does the majority of identified developable land previous farmland with little to no nature

features or environmentally sensitive areas remaining).

Additionally, the "solar subdivision" tool (the second most valuable with a total of 30 points achievable) has 6 different exemptions not informed by environmental concerns through which developments appear to be able to earn the points without any meaningful achievement of solar availability. These include:

- › Topographic conditions on or surrounding the land being subdivided make such orientation unreasonable;
- › The shape and size of the property being subdivided make such orientation unreasonable;
- › Adopted storm water management plans or policies indicate a different street orientation;
- › Existing or approved future development contiguous to the subject property precludes adequate solar access to the portion in question;
- › Existing street patterns contiguous to the subject property make such orientation unreasonable;
- › Desirable street circulation patterns require some streets to be in a more north-south direction.

This title may also be argued as misleading: even if the tool description is meaningfully achieved, a solar subdivision is not one where developers include solar panels (as an option) on the homes or

even make homes solar ready . It only ensures one aspect of residential solar viability: that homes receive a certain amount of light. The many ways a developer can be solar exempt could in fact incentivize the development of solar incompatible areas over compatible ones, because developers could simply claim exemption rather than invest in the other tools. This tool should be revised to reduce the number of exemptions available, if any, or have the associated points reduced accordingly.

Lastly, the points associated with green building code compliance should be significantly increased to accurately reflect its importance to efficiency (and thus emissions reduction), environmental preservation, resiliency, and community well-being. Additionally, the Green Building Code should be replaced with

the International Green Construction Code (IgCC) to better align with the Climate Action Plan (CAP) and represented in a sustainable development bonus, rather than as a sustainable subdivision development tool, as most IgCC requirements relate to home construction and not all subdivision developers function as the home builder.

Recommendation: Update the Unified Development Code to reflect the following guidelines:

1. New subdivisions are required to follow certain clustering and infrastructure minimizing guidelines to optimize open space, and
2. Sustainable subdivision development tools and their point allocations be modified to the following:

Proposed subdivision development incentives

Conservation Subdivision: Development is clustered to optimize open space, preserve natural features, protect environmentally sensitive areas, and minimize infrastructure demands. Development preserves natural features and protects environmentally sensitive areas.	40 30
Solar Subdivision: Development includes 70 percent (70%) "solar ready" lots: lots that have a minimum north-south dimension of 75 feet and a front-line orientation that is within 30 degrees of the true east-west axis, solar sufficient roof design and materials, and solar-ready wiring.	30
Cottage Design Subdivision: Development reflects traditional neighborhood design, with smaller lots, reduced setbacks, narrower rights-of-way, smaller building footprints, alleys and/or clustering	30
The development incorporates walking/bike trails. These trails should be connected to the development and trails outside the development to the greatest extent possible.	15
Permeable street pavement throughout the subdivision	15
Complete street design throughout the subdivision	15
Rain garden required by covenant for at least 80 percent (80%) of lots throughout the subdivision	10
Green Building Code compliance for 100 percent of dwelling units throughout the subdivision	10
Green Building Code compliance for 50 percent of dwelling units throughout the subdivision.	5
Native and regionally appropriate trees and vegetation are preserved or planted which limits turf grass, limits water demand, improves infiltration or filtration, and enhances the natural environment. Such vegetation is phased so denuded areas are quickly vegetated. Turf grass should not exceed 30 percent (30%) of the landscaped area.	5
Specify the planting of trees on private property to increase site shading and reduce energy needs for houses. Place trees that lose their leaves in the fall on the south and west sides of the house to provide shade to lower cooling costs. Evergreen trees planted on the north and west sides protect against winter winds, which can help reduce heating costs	5
The development implements innovative infiltration or filtration techniques such as rain gardens, bioswales, French drains, etc.	5
Parkway/street trees are planted at approximately 35-foot intervals to reduce wind speeds, help stabilize the soil, and improve air quality	5
No curb and gutter on City streets with appropriate bioswales and sidewalks. The development incorporates detention basins for property on-site stormwater management. Retention basins can be used as an open water amenity feature for on-site storm water management	5
Use of any pavement that reduces the heat island effect throughout the subdivision, such as light - colored concrete	5
Other best management practices, as per City Planner or City Engineer.	5

Strategy 5: Increase Existing Affordable Housing Incentives for Projects that Implement Sustainable Practices

While often overestimated by the public and the private sector, green building practices, renewable energy capacity, energy efficient appliances can present greater upfront cost, though these costs are overestimated by the public.

Under this strategy, the City increase the maximum amount of funding available for developers already receiving incentives for an affordable housing project by 10 percent (10%) if the project agrees to use the additional funds to incorporate sustainable design principles. For example, an affordable housing development awarded a Downtown Housing Incentive will receive \$11,000 per unit instead of \$10,000 if it provides concrete plans for (and follows through

on) effective sustainable design principles like thicker insulation, triple paned windows, and more energy efficient appliances.

While studies assert there is little to no difference in cost to “build green,” we heard claims from community stakeholders that this figure can reach as high as 30 percent (30%) when accounting for the building envelope, heating and cooling systems, appliances, and renewable energy compatibility. With these variable inputs, the project team chose 10 percent (10%) as a suitable compromise. This additional 10 percent (10%) of funding would likely come from TIF, as it is the source of the initial incentive funding.

Consolidation of Existing Goals, Objectives, & Strategies

The project team thoroughly reviewed City's housing documents, which involve a wide collection of goals, objectives, and strategies. These documents stem from various departments within the city, including the City Council, the Housing & Community Development Department, the Planning Services Department, the Office of Shared Prosperity & Neighborhood Support, and Sustainable Dubuque. While these documents serve different purposes, ranging from long-term comprehensive planning to short-term grant compliance, they sometimes overlap, supplement, or even contradict each other. This can pose a challenge to effective implementation of affordable housing goals.

Furthermore, many goals and objectives outlined in these documents do not follow Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) principles. Without clear metrics or deadlines, tracking progress can become a challenge, which can hinder the ability to showcase City efforts and positive outcomes. As such, incorporating SMART principles into City goals and objects can support higher levels of community engagement and support.

To help remedy this, the team created a matrix consolidating all affordable housing related goals and objectives from the following documents (see Figure 6):

- › *2019-2024 Analysis of Impediments to Fair Housing*
- › *2021-2025 Consolidated Plan*
- › *2023-2025 Dubuque City Council Goals & Objectives*
- › *50% by Community Climate Action & Resiliency Plan*
- › *Imagine Dubuque 2037: A Call to Action (Comprehensive Plan)*
- › *2019 Equitable Poverty Reduction and Prevention Plan (adopted 2021)*

Furthermore, the matrix includes a comprehensive list of all affordable housing goals, objectives, and strategies the City currently uses. These are arranged by themes that include various goals that correspond to each respective existing document. This analysis was used to inform the Plan's recommended Goals, Objectives, Strategies Matrix.

Affordable Housing Matrix of Strategies from Existing Plans

CP = 2021-2025 Consolidated Plan

AFH = Analysis of Impediments to Fair Housing

HCD = Housing & Community Development Department Budget Presentation

ID = Imagine Dubuque 2037: A Call to Action

CCGP = 2023-2025 Dubuque City Council Goals & Priorities

CAP = 50% by 2030 Community Climate Action & Resiliency Plan

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 <i>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</i>	CCGP
	Increase homeownership opportunities by encouraging citizen participation through education, financial counseling, outreach and incentive programs <i>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</i>	CCGP
	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

Affordable Housing Policies and Programming	Educate regarding the impact of the state’s minimum wage and conduct activities to increase wages	AFH
	Adopt and implement a mix of financial incentives/policies for creation of Housing Choice Voucher units throughout community	ID
	Look to increase wages and self-sufficiency opportunities in the community to make housing more attainable	ID
	Provide inspection and code enforcement	CP
	Train resident housing inspectors	EPR
	Shorten rental inspection cycle to 3 years	HCD
	Implement new software for permitting, licensing, and plan review	HCD

Data	Continue obtaining accurate Housing Choice Voucher data from landlords as to the number of units, location of units, vacancies, and denials of rental applications; identify landlords unwilling to accept HCVs and conduct targeted outreach and education	AFH
	To build community trust, publish short (e.g. one pager and/or data dashboard if possible) updates regarding the increase in safe, affordable housing (AI)	AFH
	Monitor affordability and housing stress, an important health indicator, annually	ID

Affordable Housing Supply	Develop new affordable housing units	CP
	Maintain existing affordable housing	CP

Land Use	Continue to review the City’s codes and incentives to ensure what is working continues, and that any other barriers are a priority to address and remove	ID
	Promote mixed-use development both downtown, within the John F. Kennedy Road Corridor, and key intersections along the Southwest Arterial. These mixed-use areas should provide a variety of residential choices, access to goods and services, and neighborhood amenities like parks and schools within a walkable environment	ID
	Adopt inclusionary zoning	EPR
	Explore modifications to City's zoning ordinance, such as allowance of accessory dwelling units, to encourage development of affordable intergenerational single-family homes and multi-family housing with a focus on improved social connectedness across demographic cohorts (age and ethnicity)	CAP

Historic Preservation	Illustrate the tangible economic and sustainability benefits—direct, indirect, and induced—to Dubuque’s economy and community from the work done by the City’s historic preservation program and the city’s private and public sector partners. Communicate these benefits consistently to all local, state and federal constituencies	ID
	Recognizing the importance of historic preservation and adaptive reuse, promote waste recovery and consider recruiting a Habitat for Humanity ReStore or other building reuse retailer	ID

Partnerships	Use assessments currently underway (Equitable Poverty Prevention Plan process and another group’s review) regarding the nonprofit services array and gaps to make necessary improvements that increase access to opportunity	AFH
	Identify and collaborate with new partners in other fields, such as health and welfare, environmental, education, and the cultural arts to strengthen the links between Dubuque’s neighborhoods and their evolving story	ID

Sustainability and Climate Action	Address hazardous housing units through rehabilitation and reparation programs in the CHANGE initiative	CCGP
	Support the City’s inspection programs as well as the Green and Healthy Homes Initiative	ID
	Create an Affordable Housing Master Plan to identify current and potential future need for affordable housing including scenarios anticipating climate immigration and migration potentials. Master plan should identify priority affordable housing locations which meet the Buildings and Energy, Transportation and Land Use, Climate Adaptation, Health and Safety, and other goals of this CAP plan (CAP)	CAP

Evictions	Consider enacting a "just cause" eviction ordinance	EPR
	Create an Eviction Study Group	EPR
	Increase funding for legal representation for renters facing eviction	EPR
	Implement quarterly review of eviction data to evaluate for disparities/discriminatory impact	AFH

Fair Housing and Equity	Advance equity with fair housing activities	CP
	Ensure implementation of programs that are accessible and free from discrimination. <i>Metrics: % of voucher participant households that are elderly and/or disabled; # of voucher participant households in homeownership</i>	CCGP
	Promote freedom of housing choice while integrating lower income and minority persons into the community <i>Metrics: # of landlords participating in housing choice voucher program; # of units willing to accept HCV program payments</i>	CCGP
	Conduct an assessment of Human Rights Commission and support capacity building efforts, including publication of a strategic plan	AFH
	Establish an external, independent fair housing testing program for residential, accessibility, sales and lending, or insurance discrimination to identify the problems members of protected classes face when seeking housing in Dubuque	AFH
	Continue implementation of the Imagine Dubuque strategies, and the City Housing and Community Development Department's efforts to affirmatively further fair housing through licensing and tiered inspections, making decisions more transparent	AFH
	City Council, as at least one member has publicly stated, should take any and all appropriate action to protect the residents in mobile home communities. This protection may come in the form of an ordinance or other action but promotes safe, affordable housing for the over 800 Dubuque residents who live in mobile homes	AFH
	Audit the background check process for disparate impact	AFH
	Review the inventory of fair housing education materials (e.g. fact sheets) and update to reflect the languages spoken in the community and what community members say they most want and need	AFH
	Create a "Housing & Student School Life" study group	EPR
Expand aggressive testing for Fair Housing pilot	EPR	

Conclusion

The affordable housing crisis extends far beyond the City of Dubuque, challenging communities across the state, the nation, and the globe. Dubuque is not unique in its situation, but the City is uniquely situated to make meaningful changes that can improve the availability and access to affordable housing, particularly for its LMI residents.

The Plan recognizes that although there are best practices, there is no one-size-fits-all solution to affordable housing. The most effective solutions arise when both the local context is considered, and the local community is empowered to

participate in the planning process. The Plan builds on a strong foundation of existing work and commitment to community betterment.

Affordable housing is a cornerstone of a healthy, equitable, and prosperous community, and is considered by many to be a fundamental human right. As such, cities have a responsibility to their residents to play their part in ensuring sustainable, quality affordable housing for all. The Dubuque Affordable Housing Plan provides the City of Dubuque a path by which to continue this work.

Appendices

In this chapter...

- › **Appendix A: Local and Statewide Affordable Housing Resources**
- › **Appendix B: State and Federal Financial Incentives for Renewable Energy and Energy Efficiency**
- › **Appendix C: Affordable Housing and Sustainable Development**
- › **Appendix D: Feasibility Analysis for TOD in Dubuque**
- › **Appendix E: References**
- › **Appendix F: Dubuque Housing Incentives Brochure**

Appendix A: Local and Statewide Affordable Housing Resources

Local Resources

Affordable Housing Network, Inc. (AHNI)

Cedar Rapids, IA 52404
319.363.1403
Services: Low-income housing for families

Catholic Charities of the Archdiocese of Dubuque

1229 Mount Loretta Ave, Dubuque, IA 52003
563.588.0558
Services: Pre-purchase counseling, financial, budgeting, and credit workshops, homeless counseling, rental housing counseling

Community Solutions of Eastern Iowa (CSEI)

7600 Commerce Park, Dubuque, IA 52002
563.556.4166
Services: Housing Hotline (833.587.8322), Rapid Rehousing (temporary rental assistance) for families/individuals, Street Outreach (food, water, clothes, sleeping bags, blankets, tents, personal care products, etc.), intensive case management, financial assistance

Dubuque County General Relief

Dubuque, IA 52004
563.589.7892
Services: Rent assistance, Utility assistance

Dubuque County Veterans Affairs

36 East 8th Street, Dubuque, IA 52001
563.589.7840
Services: Emergency shelter, Rental housing, Utility assistance, Rent assistance

Dubuque County Department of Health and Human Services (DHS)

205 Bluff Street Suite 1, Dubuque, IA 52001
563.557.8251
Services: Rent reimbursement, short-term financial assistance, long-term care facility

Dubuque Rescue Mission

398 Main Street, Dubuque, IA 52001
563.583.1394
Services: Emergency shelter for men

Dubuque/Jackson Counties Habitat for Humanity

900 Jackson Street Suite LL5-2E, Dubuque IA, 52001
563.556.2195
Services: Repair, new construction, financial education, affordable mortgage financing

Eastern Iowa Regional Housing Authority

7600 Commerce Park, Dubuque, IA 52002
563.556.4166
Services: Rental housing, rent assistance

Ecumenical Towers

250 W 6th Street, Dubuque, IA 52002
563.556.8475
Services: Low-income rental housing

Four Oaks

900 Alta Vista Street, Dubuque, IA 52001
563.557.3100

Services: Affordable Housing Network,
supportive housing

Friends of the Family

Dubuque, IA 52001
1.800.410.7233

Services: Emergency shelter for
victims/survivors of domestic abuse,
rental assistance

**HACAP Dubuque County Outreach
Office**

220 W 7th Street, Dubuque, IA 52001
563.556.5130

Services: utility assistance,
weatherization, veteran housing

Hillcrest Family Services

2005 Asbury Road, Dubuque, IA 52001
563.583.9653

Services: shelter/apartment searching
assistance, utility assistance

Mercy Housing Bishop's Block

90 Main Street, Dubuque, IA 52001
563.583.9653

Services: low-income rental housing

Opening Doors

2100 Asbury Road #8, Dubuque, IA 52001
563.582.7480

Services: emergency shelter, transitional
housing, permanent supportive housing
to women with/without children facing
homelessness

Renew Dubuque (DBQ)

Dubuque, IA
563.334.0307

Services: Low-to-moderate income Solar
Renewable Energy Certificate (SREC)
program offering Dubuque County

homeowners incentives to install solar
arrays

Statewide Resources:**Coordinated Entry Hotline**

1.833.739.0065

Services: resources for a variety of
housing barriers

Credit Advisors Foundation

Council Bluffs, IA 51503
800.942.9027

Services: mortgage delinquency
counseling, pre-purchase counseling,
pre-purchase homebuyer education
workshops, financial
management/budget counseling, fair
housing pre-purchase education
workshops, homeless counseling,
predatory lending education workshops,
rental housing counseling

Deaf Iowans Against Abuse

319.531.7719

Services: housing resources for
victims/survivors of domestic violence
and sexual assault

Green Iowa

319.273.7273

Services: Free energy audits

**Home Opportunities Made Easy, Inc.
(HOME, Inc.)**

Des Moines, IA 50314
515.243.1277

Services: Homebuyer Education Course,
Monday Management Course

Family Housing Advisory Services, Inc.

Council Bluffs, IA 51503
402.934.7926

Service(s): homeownership, tenant
services, financial education, tax services,
fair housing, foreclosure prevention

Appendix B: State and Federal Financial Incentives for Renewable Energy and Energy Efficiency

Federal

Residential Clean Energy Credit: This Investment Tax Credit (ITC) reduces the cost of installing residential solar PV systems, small wind turbines, geothermal, and battery storage through a 30% federal tax credit for the taxpayer. Eligible costs include equipment (e.g., PV panels or cells), contractor labor, balance-of-system equipment, energy storage devices, and sales taxes on certain expenses. The residential ITC is 30% until 2032, 26% for 2033, 22% for 2034, and expires in 2035.

Energy Efficiency Home Improvement Tax Credit: 30% Federal tax credit on energy efficiency home improvements equaling 30% of the sum of:

- › **Qualified energy improvements:** Insulation materials or systems, including air sealing materials or systems, specifically and primarily designed to reduce heat loss or gain; energy-efficient exterior doors with applicable Energy Star requirements; energy efficient exterior windows (including skylights) with most efficient Energy Star certification; other energy efficient building envelope components with the most recent International Energy Conservation Code standard.

- › **Expenditures for new energy property:** electric or natural gas heat pump or heat pump water heaters; central air conditioners, natural gas, propane, or oil water heaters, furnaces, or hot water boilers that meet or exceed the highest efficiency tier established by the Consortium for Energy Efficiency; biomass stove or boiler which has a thermal efficiency rating of at least 75 percent (75%); any oil furnace or hot water boiler placed in service before January 1, 2027, which meets or exceed 2021 Energy Star efficiency criteria and is rated by the manufacturer for use with fuel blends of at least 20 percent (20%) of the volume of which consists of an eligible fuel³; any oil furnace or hot water boiler Placed in service after December 31, 2026, which achieves an annual fuel utilization efficiency rate of not less than 90 and is rated by the manufacturer for use with fuel blends at least 50 percent (50%) of the volume of which consists of an eligible fuel; any improvement to, or replacement of, a panelboard, sub-panelboard, branch circuits, or feeders which is installed according to National Electric Code, has a capacity of 200 amps or greater, and is installed in conjunction with, and enables the installation and use of, any qualified energy efficiency

improvement or energy property; qualified home energy audits.^{xvi}

There is a total credit annual limit of \$3,200 (\$150 for an energy audit, \$600 for energy improvements, and \$2,600 for energy property).^{xvii}

The tax credit is available through 2032. Both the Energy Efficient Home Improvement Credit and the Residential Clean Energy Property Credits are nonrefundable, so some LMI households may not be able to reap the full benefits of the credit if they have extremely limited or no tax liability.

State

Property Tax Exemption for Solar: The construction or installation of a solar energy system on residential property shall not increase the actual, assessed, and taxable values of the property for five full assessment years.^{xviii}

Sales Tax Exemption for Solar: Solar energy equipment, defined as “equipment that is primarily used to collect and convert incident solar radiation into thermal, mechanical, or electrical energy or equipment that is primarily used to transform such converted solar energy to a storage point or to a point of use” is exempt from sales tax.^{xix} Such equipment may include PV panels, inverters, solar roof tiles or shingles, and energy transmission devices, but does not include a battery or other storage point as with the ITC.

Note: As of 2022, residential solar installations are not eligible for Iowa’s Solar Energy System Tax Credit.

Net Metering for Solar: Net metering allows eligible residents, as distributed generation (DG) facilities, governed by the Iowa Utilities Board (IUB) to receive credit in kilowatt-hours for energy exported to the electric utility during periods of excess generation and use the credits to offset kilowatt-hours in future billing period.^{xx} The electricity is purchased from the DG at the utility’s avoided cost rate.

Alliant Energy Instant Discounts

Program: Receive instant rebates on central air conditioner split system (\$300), large central air conditioner (\$90 per ton), ductless split heat pump systems (\$300), air source heat pump split systems (\$375), energy efficient gas furnace (\$1.80 per 1000 btuh input rating), and geothermal heat pumps (\$1,200), electric heat pump water heater, learning thermostat, and air purifiers when purchased and installed through participating distributors and dealers.^{xxi}

Alliant Energy Appliance Recycling:

Alliant Energy offers free haul away and recycling for appliances in working condition, with a \$50 rebate for each appliance recycled.^{xxii}

Iowa Weatherization Assistance

Program (via Dubuque County Outreach Hawkeye Area Community Action Program (HACAP))^{xxiii}

Appendix C: Affordable Housing and Sustainable Development

What is Sustainable Development? Our Common Future (1987), also known as the Brundtland Report, originated one of the most used definitions of sustainable development: "Development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs". Presently, the primary leadership for sustainable development globally is the United Nations' (UN) 17 Sustainable Development Goals (SDGs). The SDGs are the heart of the 2030 Agenda for Sustainable Development, which all UN Member States adopted in 2015. They establish a "a shared blueprint for peace and prosperity for people and the planet, now and into the future".^{xxiv}

Using the above framework, analyzing affordable housing in terms of sustainability requires accounting for two distinct components. First, humanity must meet the needs of the present generation by ensuring access to affordable housing; the World Bank and UN-Habitat consider housing affordable if it costs 30 percent or less of the total monthly income of a household, including mortgage or rent payment, and direct operational expenses such as service payments, insurance, and taxes. Second, humanity must also ensure that future generations can meet their needs through current, comprehensive considerations of

environmental resources including land, materials, energy, etc.

How Is Affordable Housing Represented in the SDGs? Affordable housing is represented in the SDGs under Goal 11 – Sustainable Cities and Communities. Goal 11 more specifically seeks to "make cities and human settlements inclusive, safe, resilient and sustainable". Affordable housing is addressed directly in goal 11's first target, "to ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums by 2030", and its subsequent indicator, "proportion of urban population living in slums, informal settlements or inadequate housing".^{xxv} Beyond goal 11, housing is integral to SDG's 1, 3, 5, 6, 7, and 13. It is a direct contributor to SDGs 8, 9, 10, 12, 16, and 17, and an indirect contributor to SDGs 2 and 4. Therefore, affordable housing has positive connections with 14 out of the 17 goals.^{xxvi}

The State of Progress in SDG 11. Cities are facing increasing challenges to adequate and affordable housing including rapid urbanization, migration, and natural population growth, which create an imbalance between supply and demand. Increasing populations, rising land prices and cost of construction materials, as well as the impact of climate change, and the lack of adequate public-sector resources and capacity, has

resulted in growing rates of inequitable and substandard housing. As a result of these trends, target 11.1 is one of few SDGs that is experiencing not even stagnation, but active reversal, of progress since 2015.^{xxvii}

To address the critical issues impeding progress on target 11.1, UN-Habitat, the lead entity for target 11.1, provides the follow recommendations:

- › Position housing at the center [of macro-level socioeconomic trends]
- › Recognize the complexity of the housing ecosystem.
- › Build and maintain strong people-public-private partnership.
- › Improve data collection, monitoring and reporting.
- › Provide adequate funding.

Affordable Housing and the Three Pillars of Sustainability. True sustainability occurs at the intersection of environmental protection, social equity, and economic viability: the three pillars of sustainability. The three pillars can be addressed in affordable housing by incorporating different institutional frameworks. The first step in addressing social equity is ensuring housing is adequate for all residents. UN-Habitat defines adequate housing as meeting the following criteria:

- › Legal security of tenure, which guarantees legal protection against forced evictions, harassment, and other threats.

- › Availability of services, materials, facilities, and infrastructure, including safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- › Affordability, as housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
- › Habitability, as housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
- › Accessibility, as housing is not adequate if the specific needs of disadvantaged and marginalized groups are not considered (such as the poor, people facing discrimination; persons with disabilities, victims of natural disasters).
- › Location, as housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centers, and other social facilities, or if located in dangerous or polluted sites or in immediate proximity to pollution sources; and Cultural adequacy, as housing is not adequate if it does not respect and consider the expression of cultural identity and ways of life.

For environmental protection, examining the EPA's Smart Growth Principles illuminates green housing practices, including:

- > Mix land uses
- > Take advantage of compact building design
- > Create a range of housing opportunities and choices
- > Walkable neighborhoods
- > Foster distinctive, attractive communities with a strong sense of place
- > Preserve open space, farmland, natural beauty, and critical environmental areas
- > Strengthen and direct development toward existing communities
- > Provide a variety of transportation choices
- > Make development decisions predictable, fair, and cost effective
- > Encourage community and stakeholder collaboration in development decisions

These principles are in addition to green building design and construction, which includes factors such as suitability for renewable energy (e.g., solar ready), energy efficiency (e.g., passive design, insulation, Energy Star appliances), decreased water footprint (e.g., cleaning, concrete), materials and resources (e.g., recycled, and sustainable materials), and improved indoor environmental quality (e.g., low VOC paints). All the above practices from the UN and the EPA

increase the long-term economic viability of affordable housing. However, given present market realities, there remains a great need for financial support for development to overcome high upfront capital costs.

Appendix D: Feasibility Analysis for TOD in Dubuque

TOD is integrated into Strategy 1, aiming to bolster infill development within Dubuque's city limits, thereby mitigating transportation expenses for low- and moderate-income individuals (LMIs) and fostering sustainability. As new infill projects emerge on vacant and developable parcels, the City of Dubuque should prioritize facilitating access to public transportation. The subsequent analysis delves into TOD prospects in Dubuque, spanning both municipally owned and privately-held vacant land. This assessment factors in existing bus routes, zoning ordinances, housing affordability near transit arteries, terrain considerations, and the distribution of incentives across different areas of the city.

Step by Step of Transit-Oriented Development Feasibility in Dubuque

Step 1: Populating GIS Map with Current Residential zones, Assessor's Data, Private and City Owned Vacant Parcels, and Transit Lines.

The analysis concentrated on residential zoning within the city of Dubuque. According to the assessor's data as of 2023, there were 18,675 properties classified as residential in Dubuque. Additionally, the city of Dubuque possessed 74 vacant parcels spread throughout the city, while 1,402 parcels were under private ownership. The map

provided illustrates all residential properties, residential zones, transit lines, and both city-owned and privately owned vacant parcels.

Step 2: Removing Lots that are out of Residential Area.

The analysis examined the existing zoning of the region and identified vacant lots situated within residential zones.

Dubuque encompasses seven residential zoning classifications: R1 - Single Family Residential, R-1C, R2 - Two Family Residential, R-2A - Alternate Two Family Residential, R-2C, R3 - Moderate Density Multi-Family Residential, and R4 - Multi-Family Residential. Consequently, any vacant parcel falling outside these residential zoning designations was excluded from consideration.

Through the utilization of ArcGIS Pro, vacant parcels owned by both the city and private entities were filtered using the Select by Location function. Only parcels entirely contained within Residential Zoning were chosen. Following this selection process, there remained 14 parcels owned by the city and 760 parcels owned privately.

Step 3: Eliminating parcels that are below 2500 Square Feet.

In alignment with Goal 3, "Maximize land for diverse housing options," Strategy 1 recommends that the City of Dubuque decrease the minimum lot size

requirement in the R-1 zone from 5,000 to 2,500 square feet. As per the TOD analysis, parcels under 2,500 square feet were omitted. Consequently, 13 city-owned parcels and 750 private parcels met the criteria, possessing a size equal to or greater than 2,500 square feet and situated within residential areas.

Step 4: Selecting Economically Suitable Neighborhoods.

When considering suitable neighborhoods for Transit Oriented Development (TOD) and infill development, two key factors come into play:

- › **Housing Value Thresholds:** Neighborhoods with housing values significantly below \$150,000 per unit could potentially detract from the value of newly developed properties, thereby making them less appealing to both developers and homebuyers.
- › **Neighborhood Character and Housing Values:** Conversely, neighborhoods with housing values exceeding \$250,000 per unit may not be optimal locations for infill development due to concerns about preserving the existing neighborhood character.

Using data from the Dubuque County assessor, all residential housing units were filtered to include only those falling within the desired range of \$150,000 to \$250,000 per unit. Out of the total 18,675 residential units, 6,983 units were found

within this range. This ensures that the selected neighborhoods strike a balance between affordability and neighborhood character, enhancing the feasibility and attractiveness of TOD and infill development initiatives.

Step 5: Creating a Neighborhood Buffer.

To further optimize the selection of parcels for Transit Oriented Development (TOD) within the preferred housing value range of \$150,000 to \$250,000 per unit, a buffer of 0.5 miles radius was established around homes falling within this range in Dubuque. This approach ensures that the new development is situated near suitable homes while also considering the potential addition of new transit lines by the City.

After applying the buffer, the resulting selection comprised 13 city-owned parcels and 704 privately owned parcels. This refined set of parcels not only meets the criteria for affordable housing proximity but also positions the development within a high-density area, enhancing the potential success of TOD initiatives.

Step 6: Creating a 0.25 Miles Buffer Around the Existing Transit Lines.

To optimize the success of Transit Oriented Development (TOD), it's crucial to ensure that residents are within close proximity to transit lines. According to a study by the US Department of Transportation (DOT), people are more inclined to utilize transit when they can

walk a distance of less than ten minutes, approximately equivalent to a ¼ to ½ mile radius, to reach a transit stop. Therefore, for effective TOD implementation, the city should prioritize placing infill development within a 0.25 (1/4) mile radius, allowing for an estimated 10-15 minutes' walk from homes to bus stations. This proximity encourages greater utilization of public transportation, aligning with the goals of TOD to promote sustainability and reduce dependency on private vehicles.

Following the previous steps, a transit buffer was established to adhere to the transit accessibility guidelines recommended by the US Department of Transportation (DOT). This buffer encompassed all parcels within a 0.5-mile radius from existing affordable homes and a 0.25-mile radius from transit lines.

Upon implementation of the transit buffer, it was determined that there are ten city-owned parcels and 440 privately owned vacant lots located within the specified transit proximity zones. However, within the city of Dubuque, there remain 264 privately owned parcels suitable for infill development that are not situated near transit lines.

Step 7: Analysis of New Subdivisions.

In further refining parcel selection for Transit Oriented Development (TOD), an additional criterion was applied to exclude parcels within new subdivisions, as these areas are typically earmarked for future development. To implement this

exclusion, parcels located within neighborhoods where homes were constructed after 2021 and within the city boundaries were omitted from consideration.

As a result of this refinement, 262 privately owned parcels and 13 city-owned parcels were identified as being situated outside of the new subdivisions. Notably, no city-owned parcels were found within the new subdivision areas, ensuring that the identified parcels align with the objectives of TOD and are conducive to sustainable development within existing neighborhoods.

Step 8: Using Google Street View to Analyze the Topography.

The topographic features of the parcels were further assessed using Google Street View, providing a street-level perspective to better understand their characteristics beyond aerial imagery. This detailed analysis was specifically conducted for the remaining 13 city-owned properties, as their limited number allowed for a more focused examination.

During this evaluation, it became apparent that certain parcels posed significant challenges for development. Some were situated on steep hills or rocky terrain, rendering them nearly impractical or prohibitively costly to develop. For example, only two city-owned parcels were deemed feasible for development, while the others presented

considerable obstacles due to their topographic conditions.

Step 9: Parcels Available for Current Zoning Regulations

In order to conduct a more realistic analysis accounting for current zoning regulations, the scenario where the City of Dubuque maintains the minimum lot requirement for single-family housing zoning at 5000 square feet was considered. As a result, all parcels below 5000 square feet in size were excluded from consideration. Following this adjustment, it was determined that two city-owned parcels and 199 private parcels meet the requirement, as each exceeds 5000 square feet in size. This refined selection ensures that the analysis aligns with the current zoning regulations and provides a more accurate depiction of potential development opportunities within the city of Dubuque.

Understanding the challenges posed by existing infrastructure and community dynamics is crucial in the development process. The presence of a driveway passing between Parcel 1026353002 and an adjacent home, as well as potential resistance from neighbors regarding Parcel 1014406006, are important considerations that must be addressed. In the case of Parcel 1026353002, the proximity of the driveway may necessitate coordination with the affected property owner to ensure that access is maintained, and any potential impacts are mitigated. This could involve

adjusting the layout or design of the new development to minimize disruption.

Regarding Parcel 1014406006, community engagement and dialogue with neighbors are essential to address concerns and garner support for the proposed development. This may involve hosting meetings, sharing plans and renderings, and addressing any questions or objections raised by residents. Collaboration with local stakeholders can help foster understanding and cooperation throughout the development process.

By proactively addressing these challenges and engaging with stakeholders, the city can work towards successful and inclusive development that benefits both residents and the community. Below are aerial and Google Street View of the two City owned parcels that are in good location but that can face development challenges.

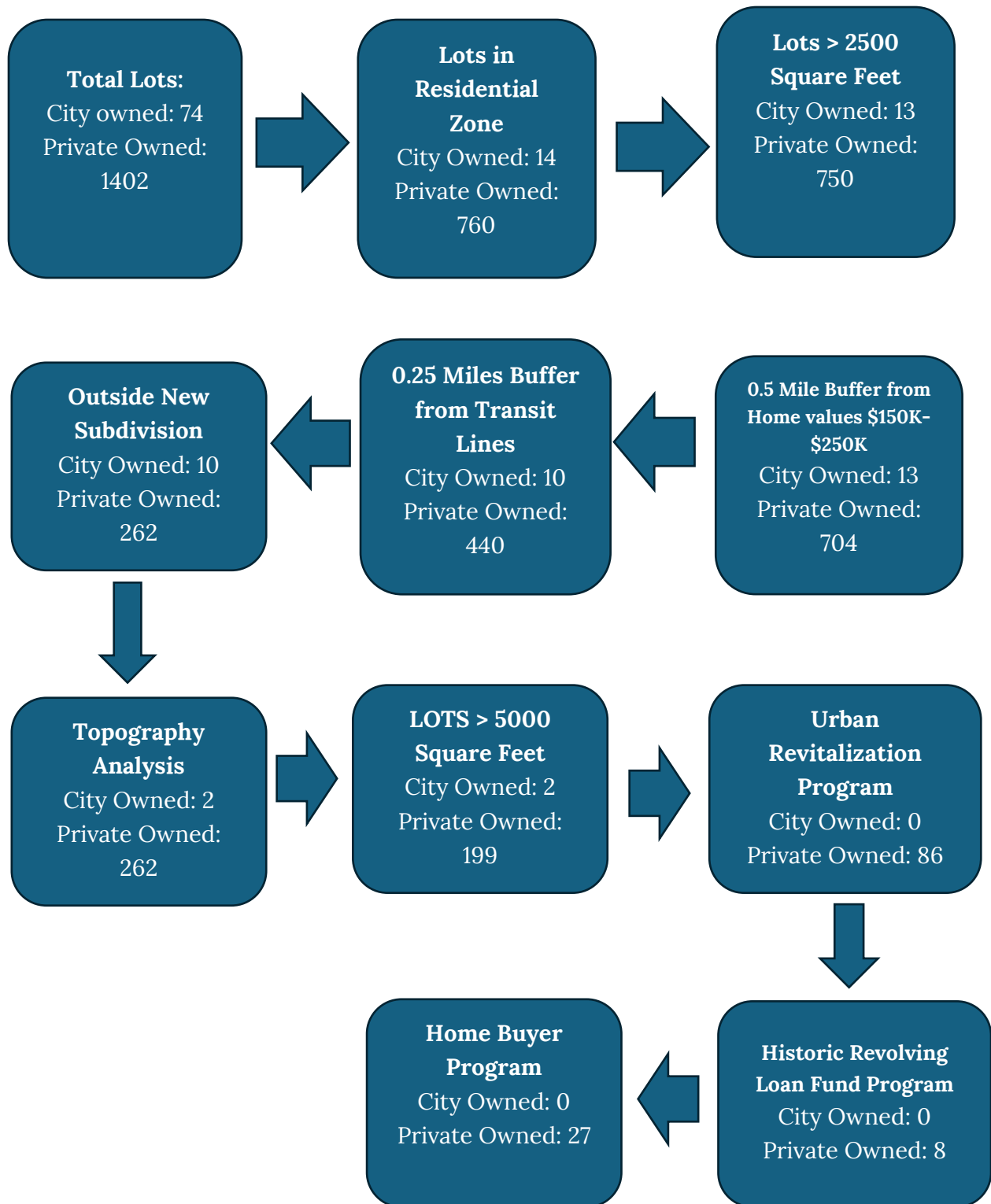
Step 10: Identifying infill development incentives.

The City of Dubuque has incentives for new infill development called the [Urban Revitalization Program](#). The vacant parcels are also considered in as the plan describes: “An area designated as appropriate for public improvements related to housing and residential development, or construction of housing and residential development, including single or multifamily housing.” The neighbors can be incentivized to buy the land and develop it.

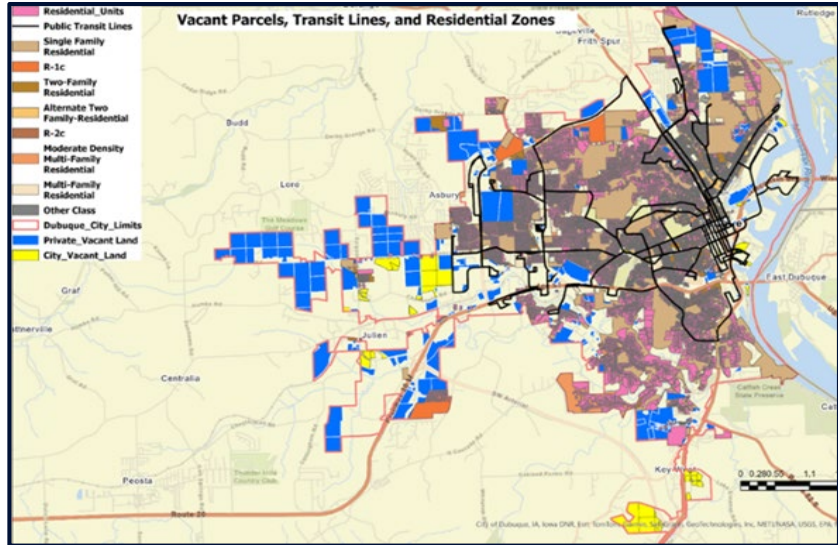
From 199 private parcels which are 5000 square feet and more in size, out of new subdivisions, 89 are in Urban Revitalization Area. eight parcels are in both Urban Revitalization Program but also the Historic Revolving Loan Fund Program district which might require more regulations to be built.

There are also 27 parcels which are in the Urban Revitalization and the Home buyer program. Those parcels can be developed the Urban Revitalization Program and sold with the Homebuyer Program. There is no city owned properties in the Urban Revitalization Area.

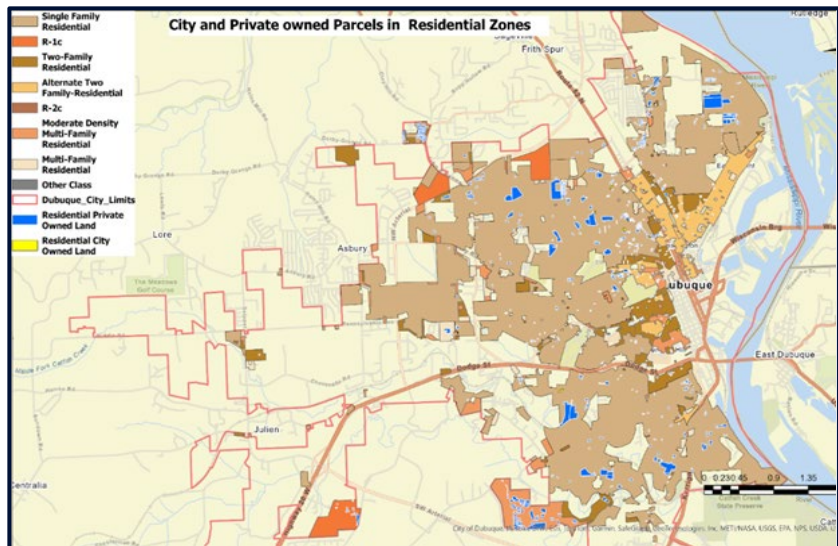
Parcel #	Address	Sq. Ft.	Analysis	Recommendation
1014406006	KANE ST	9,585	Little steep hill and	Incentives developers to develop the land
1013436021	THOMAS PL	9,044		steep Hill and hard to develop
1014479006		6,865	Steep Hill	Removed
1025461008		6,808	Not a good location for a new building	Removed
1014279008	SAUNDERS ST	23,922	Steep Hill	Removed
1023279025		25,652	No development around the Parcel. Would be hard to develop	Removed
1025213033	W 5TH ST	22,113	Steep Hill	Removed
1025134020	HILL ST	44,416	Steep Hill and Rock	Removed
1026353002	BRUNSKILL RD	36,917	A portion of the land is flat and another on a little slope	Suitable for Development
1024126002		8,347	Outside of residential area and in the conservation area	Removed



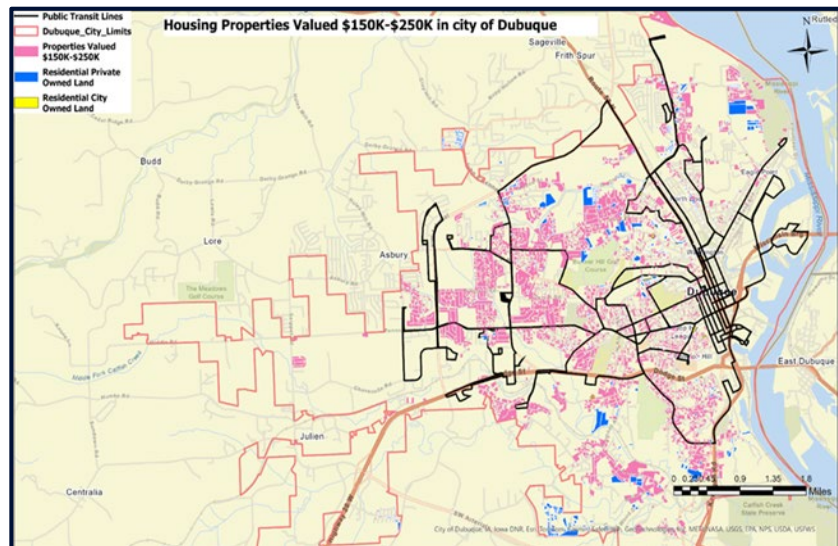
Residential properties, zoning, City-owned and privately-owned land, and transit lines



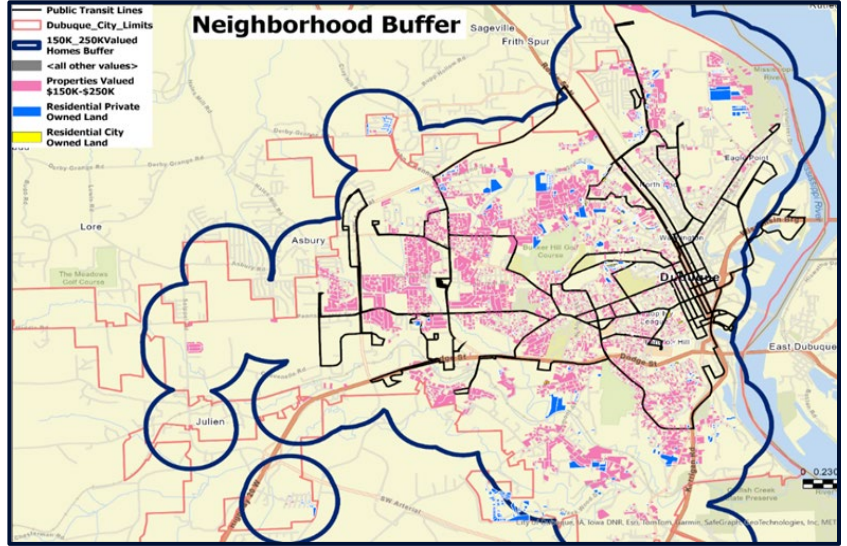
City-owned and privately-owned parcels in residential zones



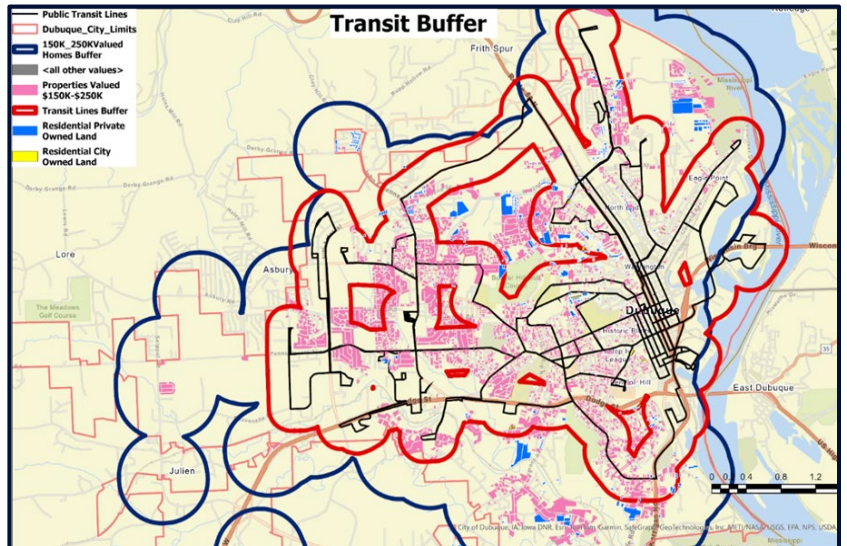
Residential homes valued between \$150,000 and \$250,000



City-owned and privately-owned residential vacant lots



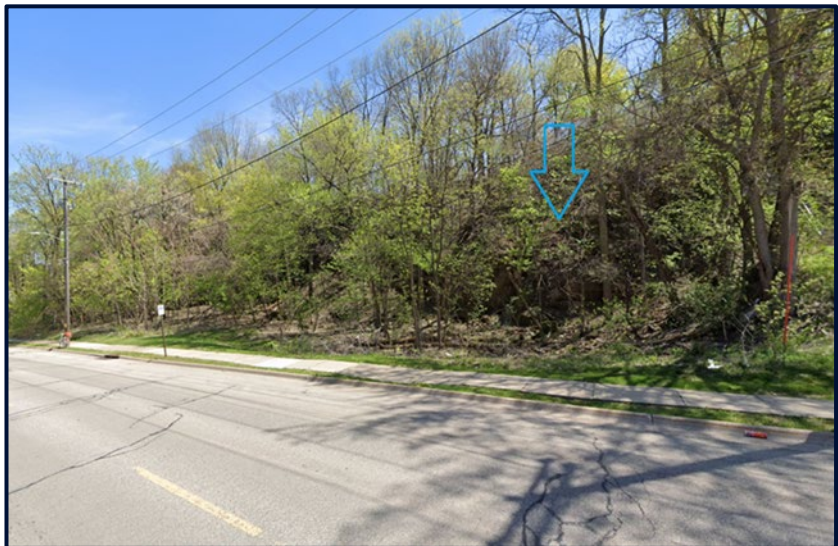
0.25-mile buffer from existing transit lines



Google street view of City-owned parcel #1025134020



Adjacent Google street view of City-owned parcel #1025134020



Aerial view of City-owned parcel #102513033



Google street view of City-owned parcel #102513033



Aerial view of City-owned parcel #1026353002



Google street view of City-owned parcel #1026353002



Google street view of City-owned parcel #1014406006



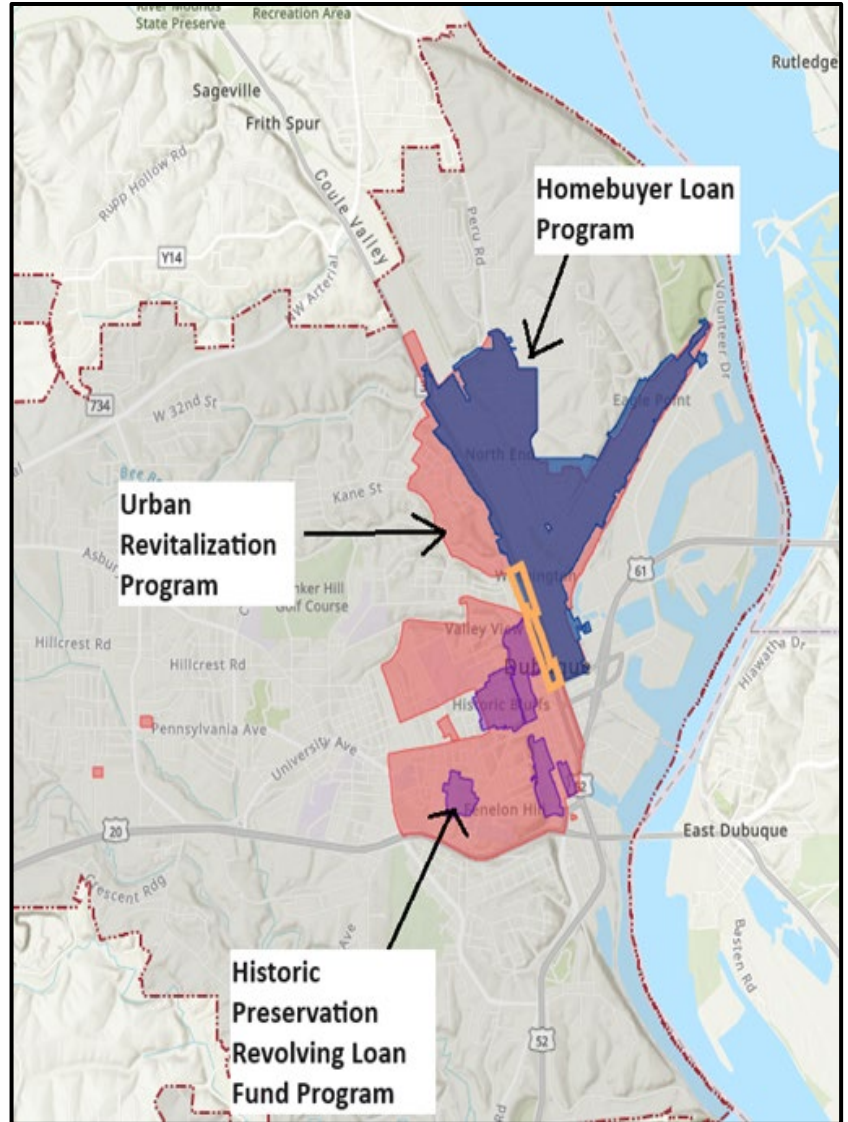
Aerial view of City-owned parcel #1014406006



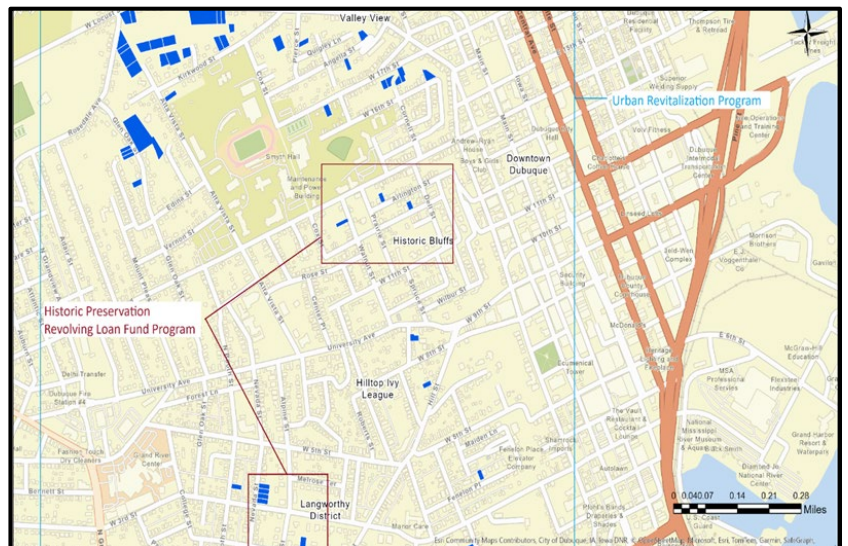
Google street view of City-owned parcel #1014406006



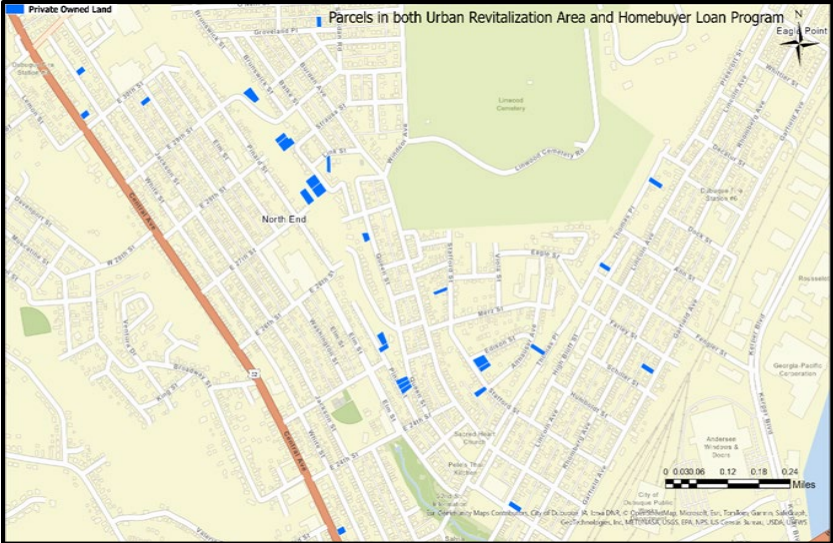
City of Dubuque targeted housing incentives



Vacant parcels in Urban Revitalization Area and Eligible for Historic Preservation Revolving Loan Fund



Vacant parcels in Urban Revitalization Area and Eligible for Home Buyer Loan Program



Vacant lot that could fit two structures



Appendix E: References

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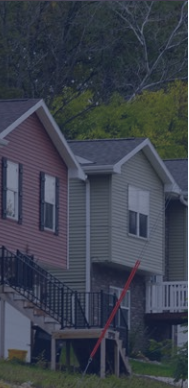
Local Housing Creation, Access, & Affordability:

Programs & Incentives

Increasing opportunities for quality,
affordable housing in Dubuque

www.cityofdubuque.org/incentives





QUALITY, AFFORDABLE HOUSING AND ITS IMPACT ON DUBUQUE

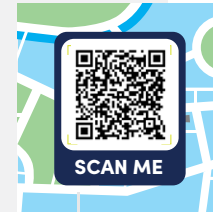
As a high priority of the Dubuque City Council and component of the City's Equitable Poverty Reduction and Prevention Plan, the City of Dubuque offers a variety of financial resources to encourage property owners to create and maintain quality, affordable housing in Dubuque.

Affordable housing promotes economic stability, health and well-being, education, community development, social equity, poverty alleviation, and resilience. By addressing housing affordability, communities can support their residents' overall well-being, and create a more prosperous and sustainable future.

The City of Dubuque offers a variety of resources to homeowners, commercial property owners, and rental property owners.

Use the incentives map to learn more about these programs and determine your property's eligibility.

www.cityofdubuque.org/incentives



Dubuque's local incentive programs can be combined with State and Federal programs – helping your business make the most of its resources.

The **Iowa Economic Development Authority** administers several programs to assist individuals, communities, and businesses in business and community development.
[Learn more at www.iowaeda.com](http://www.iowaeda.com)

The **Iowa Finance Authority** administers programs that provide affordable financing resources for individuals and their goals, from mortgage or down payment assistance and rental programs that provide affordable homes, to low-cost funds for drinking water, help for beginning farmers and more.
[Learn more at www.iowafinance.com/programs-for-property-developers/](http://www.iowafinance.com/programs-for-property-developers/)

The **State Historical Society of Iowa** administers programs that help preserve and bring new life to Iowa's history.
[Learn more at iowaculture.gov/history](http://iowaculture.gov/history)

The **U.S. Environmental Protection Agency (EPA)** administers programs that offer support to projects that protect and better human health and the environment.
[Learn more at www.epa.gov](http://www.epa.gov)

The **U.S. Department of Housing and Urban Development (HUD)** administers programs that offer support to projects that create strong, sustainable, inclusive communities and quality affordable homes for all.
[Learn more at www.hud.gov](http://www.hud.gov)

The **U.S. Department of Commerce** administers programs that offer support to projects that create the conditions for economic growth and opportunity.
[Learn more at www.commerce.gov](http://www.commerce.gov)

LOCAL MULTI-RESIDENTIAL / RENTAL PROPERTY INCENTIVE PROGRAMS

Department contact information:

● Economic Development 563.589.4393 www.cityofdubuque.org/econdev	● Housing & Community Development 563.589.4230 www.cityofdubuque.org/housing	● Planning Services 563.589.4210 www.cityofdubuque.org/planning
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● **Downtown Housing Incentive**

To qualify, a project must assist in the creation of new market-rate downtown rental units within the Greater Downtown Urban Renewal District. The project must be a rehabilitation of an existing structure and located above the commercial component on the first floor of the building unless the project is rehabilitating or reusing a former church or school building. Maximum of \$10,000 per unit.

● **Downtown Urban Renewal Housing Incentive**

Encourages the use of available downtown buildings and infill sites by offering developers the choice between 10 years of tax abatement followed by 5 years of tax-increment financing (TIF) rebates OR 15 years of TIF rebates. Eligibility is limited to multi-family projects in the Greater Downtown Urban Renewal Area.

● **Façade Grant**

A maximum of a \$10,000 1:1 matching grant is available to provide assistance on labor or material costs for front façade renovations to restore a building's historic appearance or eliminate inappropriate additions or alterations to improve overall appearance. Property must be located in Greater Downtown Urban Renewal District.

● **Financial Consultant Grant**

A maximum of a \$15,000 1:1 matching grant is available to provide assistance on hiring a financial consultant used to analyze the feasibility of a project. Property must be located in Greater Downtown Urban Renewal District.

● **Healthy Homes Program**

Program participants may qualify for up to \$10,000 to create a healthier home OR up to \$20,000 for lead remediation plus an additional \$5,000 for other household hazards. The program addresses household hazards including mold, water intrusion, lead paint, allergens, asthma, carbon monoxide, home safety, pesticides, and radon. Available to low- to moderate-income residents, both renters and homeowners.

● **Historic Preservation Revolving Loan Fund Program**

Program participants may qualify for up to a \$25,000 loan. Property must be at least 50 years old and designated as a City Landmark, or individual historic property, or located in the following Historic Preservation Districts: Jackson Park, Cathedral, W. 11th Street, Langworthy, or Old Main. This loan fund provides positive incentives to owners of these historic properties to maintain and improve the community's architectural heritage.

● **Planning & Design Grant**

A maximum of a \$10,000 1:1 matching grant is available to provide assistance on pre-development costs associated with a project. Property must be located in Greater Downtown Urban Renewal District.

Urban Renewal Housing Tax-Increment Financing (TIF)

Tax-increment financing (TIF) is an important and flexible tool used in communities for three main purposes: promoting economic development, eliminating slum and blight, and facilitating housing development.

● **Housing TIF Affordable Unit Creation:** Offers \$10,000 per affordable (Low-Income Housing Tax Credit) residential unit created for projects outside areas of concentration of poverty using the Housing TIF collected in current and future Residential TIF Districts. The number of units supported will be dependent on the availability of funds from this funding source.

● **Market Rate Residential Subdivision, Multi-Family Units:** Owner-occupied, attached/detached single-family home, multi-family units/apartments. Requirements: installation of fiber conduit, accept housing choice vouchers. Term: 10 years.

● **Mixed-Income Residential Subdivision:** Owner-occupied, attached/detached single-family home, multi-family apartments. Requirements: installation of fiber conduit, accept housing choice vouchers. Term: 10 years.

● **Urban Revitalization Program (Tax Abatement)**

Encourages the revitalization of buildings in the community's older neighborhoods by offering a property tax exemption for new improvements made to qualified residential and commercially assessed properties.

- **New Area Multi-Family Development:** Apartment/Townhouse. Requirement: must accept housing choice vouchers. Term: up to 10 years.
- **Existing Revitalization Area Residential Rehabilitation:** All residential. Requirement: must increase value by 10%. Term: 10 years.

LOCAL HOMEOWNER INCENTIVE PROGRAMS

Department contact information:

- | | |
|---|---|
| ● Housing & Community Development
563.589.4230
www.cityofdubuque.org/housing | ● Planning Services
563.589.4210
www.cityofdubuque.org/planning |
|---|---|
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- **First-Time Homebuyer Loan Program**
This City of Dubuque Housing & Community Development program provides long-term, no-interest (0%), \$5,000 loans to help an income-qualified resident purchase a first home at any location within the City of Dubuque limits.
- **Healthy Homes Program**
Program participants may qualify for up to \$10,000 to create a healthier home OR up to \$20,000 for lead remediation plus an additional \$5,000 for other household hazards. The program addresses household hazards including mold, water intrusion, lead paint, allergens, asthma, carbon monoxide, home safety, pesticides, and radon. Available to low- to moderate-income residents, both renters and homeowners.
- **Historic Preservation Revolving Loan Fund Program**
Program participants may qualify for up to a \$25,000 loan. Property must be at least 50 years old and designated as a City Landmark, or individual historic property, or located in the following Historic Preservation Districts: Jackson Park, Cathedral, W. 11th Street, Langworthy, or Old Main. This loan fund provides positive incentives to owners of these historic properties to maintain and improve the community's architectural heritage.
- **Homeowner Rehabilitation Loan Program**
Provides low-interest, long-term, loans up to \$25,000, to homeowners to rehabilitate their properties. The home must be code-compliant, and the project must be finished in its entirety upon completion of work performed with loan funds. Owner-occupied, single-family home, or duplex in the City of Dubuque, with qualifying households earning no more than 80% of area median income.
- **Housing Choice Voucher Homebuyer Program**
This HUD program assists housing choice voucher participants in purchasing a home. It is similar to the rental voucher program, but instead of payments going to a landlord, payments go to a mortgage lender.
- **Housing TIF Affordable Unit Creation**
Offers \$10,000 per affordable (Low-Income Housing Tax Credit) residential unit created for projects outside areas of concentration of poverty using the Housing TIF collected in current and future Residential TIF Districts. The number of units supported will be dependent on the availability of funds from this funding source.
- **Urban Revitalization Program (Tax Abatement)**
Encourages the revitalization of buildings in the community's older neighborhoods by offering a property tax exemption for new improvements made to qualified residential and commercially assessed properties.
- **Washington Neighborhood Homebuyer Loan Program**
Program provides long-term, no-interest (0%), loans in varying amounts based on household size and annual income to any owner-occupied, single family or duplex home in the Washington Neighborhood (11th Street to 32nd Street, Elm to Central).
- **Washington Neighborhood Homeowner Rehabilitation Loan Program**
Program provides low-interest, long-term loans, up to \$25,000, to homeowners to rehabilitate their properties for any owner-occupied, single family or duplex home in the Washington Neighborhood (11th Street to 32nd Street, Elm to Central).

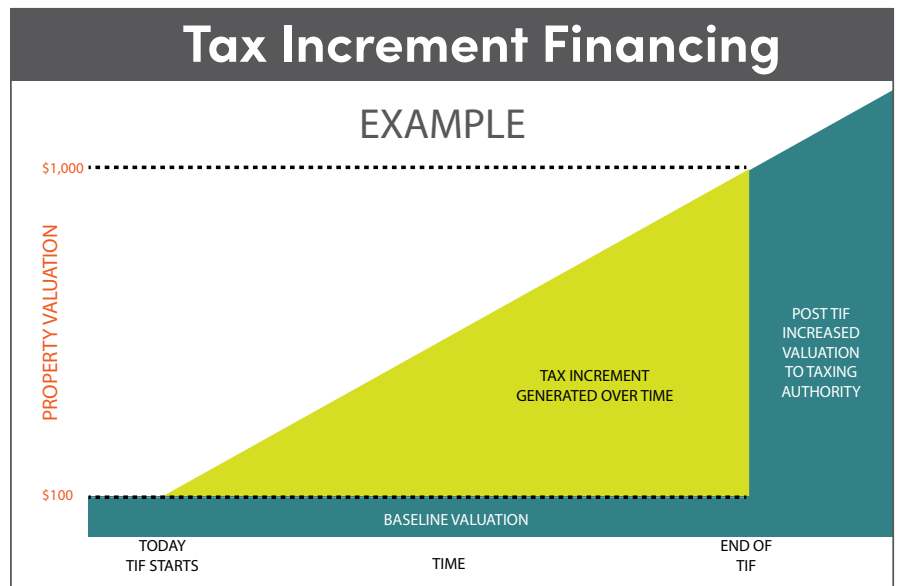
HOUSING TIF DISTRICTS



WHAT IS TAX-INCREMENT FINANCING (TIF)?

Tax-increment financing (TIF) is an important and flexible tool used in communities for three main purposes: promoting economic development, eliminating slum and blight, and facilitating housing development.

When a TIF district is created, a “base” valuation of the property value is established. The base valuation accounts for assessed values prior to the TIF designation. The tax revenue from this base value remains with all taxing authorities. Increases in the assessed value over time over and above the base are called the “increment.” The TIF authority (in this case, the City of Dubuque) may access the tax revenue generated by the increment, to fulfill the designated purpose of the district.



HOW IS TIF USED BY CITIES?

TIF is typically used by cities to fund public improvement projects or private project-based financial assistance, in conjunction with developing or redeveloping different parts of a city. This may include upgrading areas of the city suffering from slum and blight, helping residential development efforts, and enhancing economic development activities. Depending on the size of the project, cities may use the annual increment to provide project funding or may need to incur debt to finance an improvement, such as installing infrastructure.

For more information on Dubuque's Housing TIF Districts, contact the City of Dubuque Economic Development Department: 563.589.4393 econdev@cityofdubuque.org



TIF FOR HOUSING INFRASTRUCTURE

Cities can use Tax Increment Financing (TIF) to pay the cost of

- streets,
- water,
- sanitary and storm sewers,
- parks,
- trails, and
- related public improvements

for new housing development by creating Housing TIF Districts.

Housing TIF Districts support reinvestment and redevelopment activities in the urban renewal area and support revitalization within the area and the community for low- and moderate-income families. Cities can establish Housing TIF Districts within their corporate limits and within two miles of their corporate boundaries with the consent of the County Board of Supervisors.

Housing TIF in Dubuque

The City of Dubuque’s use of Housing TIF is a Dubuque City Council priority. The City Council’s 15-year vision statement for Dubuque calls for a “strong, diverse economy and expanding connectivity” and “choices of quality, livable neighborhoods.” Using Housing TIF enables Dubuque to implement projects to pursue that vision and support workforce retention and development, increase the local tax base, and address the city and school district’s stagnant population growth.

Positive CHANGE through Housing TIF

By state law, when TIF is used for housing development, approximately 38 percent of the future tax increment revenues from the project must be used to provide housing assistance to low- and moderate-income families whose incomes are no greater than 80 percent of the median income anywhere in the city. This is starter housing for Dubuque’s current and future workforce, and our most vulnerable residents, the elderly and disabled.

Initial plans call for much of the affordable housing assistance to be provided in downtown neighborhoods through the City’s CHANGE (Comprehensive Housing Activities for Neighborhood Growth & Enrichment) Program.



Before and after photos of a housing rehabilitation project

From 2016-2023, Dubuque’s six Housing TIF districts are projected to generate \$3.1 million for affordable housing

Dubuque's TIF Districts

The City of Dubuque has created six Housing TIF Districts, all with Dubuque County's consent.

The Timber Hyrst Housing TIF District was formed in 2014 to promote additional residential options in Timber Hyrst Subdivision in the city, by assisting with the funding of road and utility improvements along portions of North Cascade Road. These improvements are facilitating safer travel along the road that serves as a main artery from the city of Dubuque to the Southwest Arterial by straightening some of the curves on North Cascade Road in both the city and the county. It has also allowed the City to install some needed water, sanitary, and storm sewer infrastructure.

The English Ridge Housing TIF District was formed in 2015 to promote the creation of additional residential options in Dubuque, as well as to provide funding for water main installation.

The South Pointe Housing TIF District is intended to generate funds for improved roads and utilities in the designated area, as well as provide funding to assist with affordable housing anywhere within the city of Dubuque.

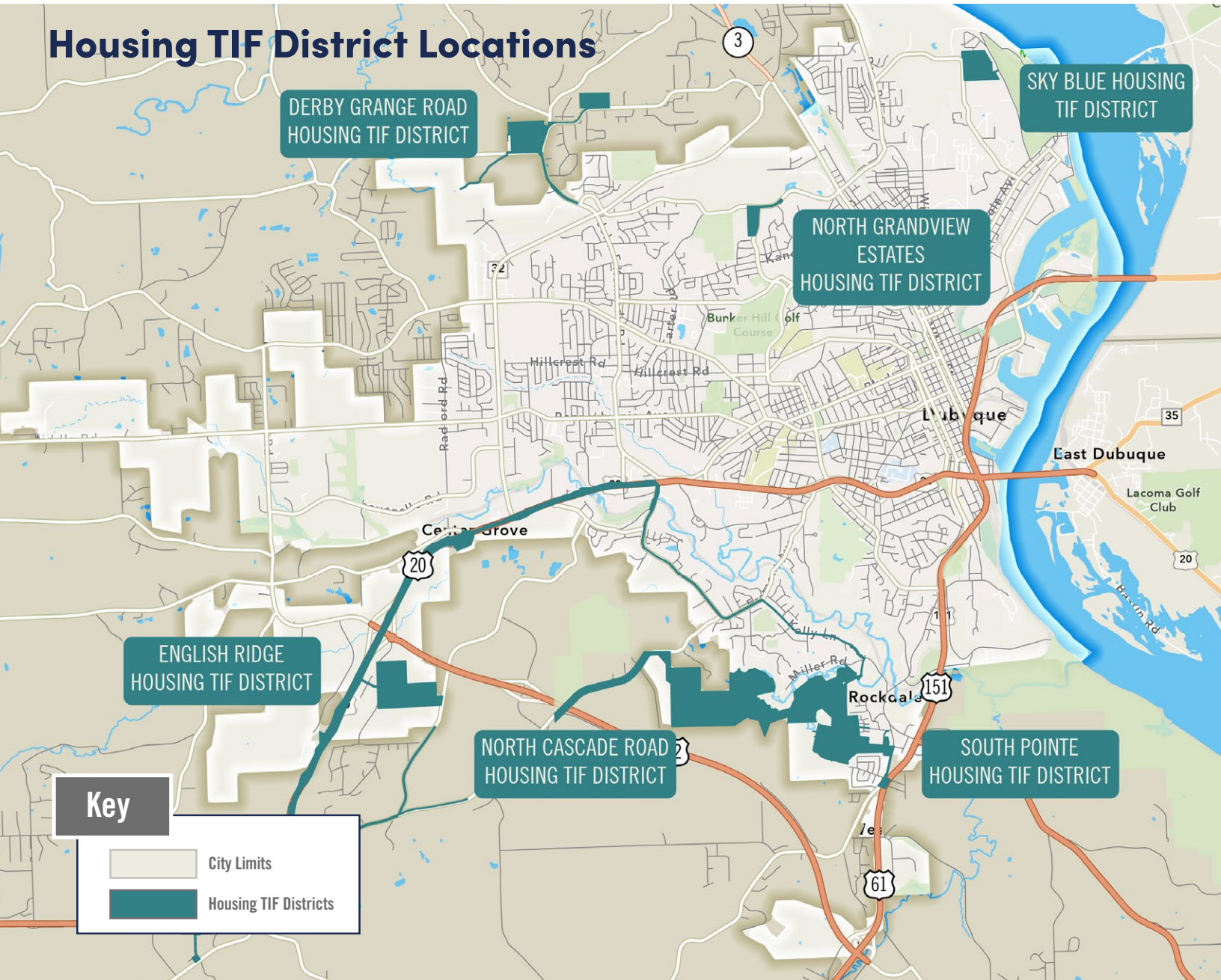
The Rustic Point Housing TIF District is intended to generate funds for the installation of sewer and water utilities related to housing and residential development, as well as supporting affordable housing anywhere within the city.

Sky Blue Estates Housing TIF District is intended to generate funds for improved roads and utilities in the Area, specifically, utility improvements and the addition of a water tower. Funding generated in the Area also assists with Low and Moderate Income (LMI) family housing anywhere within the City of Dubuque.

North Grandview Estates Housing TIF District is intended to generate funds for the development of a residential district (North Grandview Estates Subdivision) and infrastructure improvements including installation of fiber conduit and vaults, a retaining wall, a curb underdrain, and portions of trail development from the subdivision to the Bee Branch 32nd Street Detention Basin. Funding generated in the Area also assists Low and Moderate Income (LMI) housing anywhere within the City of Dubuque.

Each of these Housing TIF Districts has an Urban Renewal Plan that describes the specific use of tax increment funds, such as providing tax rebates, installing public infrastructure, or other planned expenditures. These Housing TIF Districts, consistent with state law, currently set aside approximately 38 percent of project cost increment, thus providing funding for the benefit of low- and moderate-income family housing opportunities anywhere in the city of Dubuque.

Housing TIF District Locations



THE CITY OF
DUBUQUE
Masterpiece on the Mississippi

Economic Development
563.589.4393
www.cityofdubuque.org/econdev

Housing & Community Development
563.589.4230
www.cityofdubuque.org/housing

Planning Services
563.589.4210
www.cityofdubuque.org/planning

www.cityofdubuque.org/incentives

