Analysis of Impediments to Fair Housing Choice

2019
# Table of Contents

ACKNOWLEDGEMENTS ......................................................................................................................................... 0

EXECUTIVE SUMMARY ...................................................................................................................................... 1

2019 PROPOSED FAIR HOUSING PLAN ............................................................................................................. 3

I. INTRODUCTION .................................................................................................................................................. 6
   HUD Voluntary Compliance Agreement ........................................................................................................... 9

Summary .................................................................................................................................................................. 11

II. COMMUNITY PARTICIPATION .......................................................................................................................... 13
   Overview .............................................................................................................................................................. 13

Community Participation Results .......................................................................................................................... 17
   Discovery Sessions: Community Issues Takeaways ............................................................................................ 17
   Focus Groups Input Themes ............................................................................................................................ 17
   Stakeholders Input .......................................................................................................................................... 17
   Community Survey Results ............................................................................................................................. 19

Summary .................................................................................................................................................................. 21

Potential Solutions ................................................................................................................................................ 22
   Snapshot of Survey Respondents Comments .................................................................................................. 23

III. ASSESSMENT OF PAST GOALS ......................................................................................................................... 25

2015 Fair Housing Goals: Progress & Action ......................................................................................................... 26

Summary & Potential Solutions ........................................................................................................................... 30

IV. FAIR HOUSING ACTIVITIES ............................................................................................................................ 32

Summary & Potential Solutions ........................................................................................................................... 35

V. DEMOGRAPHICS ................................................................................................................................................. 37

Population Trends ................................................................................................................................................ 37

Race & Ethnicity .................................................................................................................................................. 38

Age ..................................................................................................................................................................... 39

Sex ...................................................................................................................................................................... 40

National Origin ..................................................................................................................................................... 41

Persons with Limited English Proficiency .......................................................................................................... 42

Familial Status ..................................................................................................................................................... 42

Disability ............................................................................................................................................................. 43

Other Vulnerable Populations ............................................................................................................................. 44

Poverty .................................................................................................................................................................. 45
# Table of Contents

Educational Attainment...................................................................................................................... 47
Employment........................................................................................................................................ 49

Summary................................................................................................................................................ 50

VI. HOUSING PROFILE.......................................................................................................................... 51

Housing Overview................................................................................................................................. 51
Housing Types........................................................................................................................................ 52
Age When Housing Built....................................................................................................................... 53
Housing Problems................................................................................................................................... 55

Imagine Dubuque Strategies for Expanding Affordable Housing....................................................... 61
Potential Private Sector Discrimination.............................................................................................. 61

Summary of Barriers & Potential Solutions.......................................................................................... 62

VII. ACCESS TO OPPORTUNITY.............................................................................................................. 64

Low Poverty Index & Income................................................................................................................ 65
School Proficiency Index...................................................................................................................... 67
Jobs Proximity Index & Labor Market Index......................................................................................... 71
Low Transportation Cost Index & Transit Trips Index........................................................................ 73

Environmental Health Index.................................................................................................................. 76
Racially or Ethnically Concentrated Areas of Poverty................................................................. 77

Dissimilarity Index............................................................................................................................... 77
Isolation Index....................................................................................................................................... 78

Non-HUD Factor: Child Care................................................................................................................ 78

Summary................................................................................................................................................ 79

VIII. 2019 FORWARD: DUBUQUE FAIR HOUSING................................................................................. 81

2019 Proposed Fair Housing Plan...................................................................................................... 82

CONCLUSION......................................................................................................................................... 85

END NOTES........................................................................................................................................... 86

APPENDIX............................................................................................................................................. 88

A. Definitions and Key Data Sources.................................................................................................. 88
B. Table of Figures................................................................................................................................. 91
C. Community Participation Tools.................................................................................................... 93
D. Focus Group Notes.......................................................................................................................... 99
E. Survey: Open-Ended Comments................................................................................................. 101
ACKNOWLEDGEMENTS

The City of Dubuque contracted with Public Works LLC to develop the Analysis of Impediments (AI) and Consolidated Plan. This AI benefitted greatly from the contribution of Dubuque residents. Given the sensitive issues discussed, residents’ honesty and frankness were especially appreciated and invaluable to understanding the fair housing context in Dubuque. We are also grateful for the assistance of City staff in multiple departments. In particular, members of the Departments of Housing and Community Development and Human Rights provided data, reports and insights, and the City Communications’ personnel made photographs of Dubuque available for our use in this document.

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EXECUTIVE SUMMARY

This document is an Analysis of Impediments to Fair Housing Choice (AI) for the City of Dubuque, Iowa. An AI is required by the U.S. Department of Housing and Urban Development (HUD) for any community that receives federal housing and community development funds. Those funds flow from the Community Development Block Grant (CDBG) which invests in affordable housing, anti-poverty programs, and infrastructure development. Dubuque is required to conduct an analysis in conjunction with their Five-Year CDBG Consolidated Plan.

This Executive Summary presents major findings from the 2019 analysis of what stands in the way of housing choice and access to opportunity in Dubuque. It also offers action items to address the barriers. This AI is comprised of seven primary sections that provide data, trends, maps and analysis. Generally, this AI is organized as a look back, an examination of the current ecosystem, and a look forward. Each major section includes a summary of findings and potential solutions.

Housing is not simply shelter. Where we live has a profound impact on our lives. Housing choice affects child well-being, economic mobility, and our community’s economic growth. The AI contains all elements of HUD’s suggested format. One section, Access to Opportunity, was affected by federal technology system issues; HUD’s Affirmatively Furthering Fair Housing that enables extraction of opportunity indices data tables was not functional.

The City of Dubuque is aware of significant impediments to fair housing choice. Through its comprehensive plan, Imagine Dubuque, the City sets forth strategies to expand affordable housing, improve the conditions of aging housing stock, and ensure that the Housing Choice Voucher (‘Section 8’) program implementation doesn’t result in segregation and the concentration of poverty in isolated neighborhoods. Additionally, the City’s forthcoming Equitable Poverty Prevention Plan will provide best practice approaches to address poverty that hurts Dubuque’s youngest and oldest residents, women, and communities of color the most.

As HUD’s Fair Housing Planning Guide notes, community members know their community best. Over 400 Dubuque residents provided input into this AI through discovery sessions, focus groups, stakeholder interviews, a communitywide survey, and public meetings. AI citizen participation was integrated with the City’s Equitable Poverty Prevention Plan activities because poverty and housing choice are inextricably linked. Residents’ insights, along with analysis of U.S. Census Bureau and other relevant data, drove the proposed five-year fair housing goals.

Dubuque’s issues mirror nationwide issues. The widened wealth gap, both minimum wages and median incomes that have not kept pace with the cost of living, and the results of mass incarceration and systemic racism all contribute to the Dubuque’s fair housing context. This analysis finds that persons of color and low income residents in Dubuque experience a greater housing cost burden, more housing problems, and inequitable access to opportunity.

But Dubuque is a community that has galvanized to collaboratively solve problems in the past. Building upon Imagine Dubuque and integrating efforts with the forthcoming Equitable Poverty Prevention Plan, this analysis serves not simply as a means to meet federal requirements, but as support for the City of Dubuque as it strives to create a more equitable, viable and livable community for all residents.
Key Themes

- Cost Burden & Living (Self-Sufficiency) Wage
- Available, Affordable Housing
- Substandard Housing
- Access to Opportunity
- Potential Bias & Discrimination

Impediments and Contributing Factors

1. Lack of affordable, safe housing.
2. Housing Choice Vouchers (HCVs) are not accepted as source of income for rental units; lack of a Source of Income Ordinance and/or state legislation creates disparate impact on protected classes.
3. Lack of information about available units that accept HCVs and lack of communication and relationships between HCV tenants/applicants and landlords.
4. Fair housing materials not available in languages other than English; low complaints indicate low Human Rights Commission effectiveness.
5. Residents report they perceive bias and discrimination in public and private housing practices.
6. Recent predatory practices by Mobile Home community owners are pricing people out of their residences.
7. Arrest records used as a barrier to acceptance of HCVs and background check process is confusing to residents.
8. Lack of eviction data and analysis to assess discrimination and disparities and provide support to residents facing evictions.
9. Lack of living wage that empowers self-sufficiency; state law prohibits local control over minimum wage setting; and lower median earnings and wages for women (Gender Pay Gap).
10. Lack of access to child care is a barrier to opportunity such as employment.
11. The nonprofit service array is confusing to consumers (e.g. no single point of entry).
12. Negative community perceptions about poverty impact fair housing and access to opportunity.
13. Law enforcement actions disproportionately impact people of color.
14. Lack of public transit may negatively impact access to educational opportunity.
15. Lack of confidence that the City is focused on equitable housing choice for all residents.

Proposed Fair Housing Goals

- Advance equity with fair housing advocacy, education, and enforcement.
- Increase and promote safe, affordable housing.
- Implement local government policies that encourage equity and decrease disparate impacts.
- Increase access to opportunity and the building of social capital.
## 2019 PROPOSED FAIR HOUSING PLAN

<table>
<thead>
<tr>
<th>BARRIER</th>
<th>PRIORITY</th>
<th>ACTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal One: Advance equity with fair housing advocacy, education and enforcement.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Choice Vouchers are not accepted as source of income for rental units.</td>
<td>High</td>
<td>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.</td>
</tr>
<tr>
<td>Lack of information about available units that accept HCVs.</td>
<td>High</td>
<td>Publish HCV program information, particularly vacancies, in real time via a website.</td>
</tr>
<tr>
<td>Lack of communication and relationships between HCV tenants/applicants and landlords.</td>
<td>Medium</td>
<td>Implement communication and trust-building activities for landlords and HCV program participants such as “Meet and Lease” events or other national promising approaches.</td>
</tr>
<tr>
<td>Human Rights Commission effectiveness.</td>
<td>High</td>
<td>Conduct an independent review of HRC and support City Human Rights Department staff so that they may report on equity metrics, fair housing, goals and progress toward them.</td>
</tr>
<tr>
<td>Fair housing materials not available in languages spoken in the community.</td>
<td>High</td>
<td>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.</td>
</tr>
<tr>
<td>Residents report they perceive potential bias and/or discrimination in public and private housing practices.</td>
<td>High</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Goal Two: Increase and promote safe, affordable housing.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of affordable, safe housing.</td>
<td>High</td>
<td>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.</td>
</tr>
<tr>
<td>Lack of confidence that the City is focused on equitable housing choice for all residents.</td>
<td>Medium</td>
<td>To build community trust, publish short (e.g. one pager and/or data dashboard if possible) updates regarding the increase in safe, affordable housing.</td>
</tr>
<tr>
<td>Recent predatory pricing practices by Mobile Home community owners are pricing people out of their residences.</td>
<td>High</td>
<td>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</td>
</tr>
</tbody>
</table>
Goal Three: Implement local government policies that encourage equity and decrease disparate impacts.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrest records used as a barrier to landlord acceptance of HCVs and background check process is confusing to residents.</td>
<td>High</td>
<td>Audit the background check process for disparate impact.</td>
</tr>
<tr>
<td>Lack of eviction data and analysis to assess discrimination and disparities and provide support to residents facing evictions.</td>
<td>High</td>
<td>Implement quarterly review of eviction data to evaluate for disparities/discriminatory impact.</td>
</tr>
<tr>
<td>Lack of living wage that empowers self-sufficiency; state law prohibits local control over minimum wage setting.</td>
<td>Medium</td>
<td>Educate regarding the impact of the state’s minimum wage and conduct activities to increase wages.</td>
</tr>
<tr>
<td>Lack of a Source of Income Ordinance and/or state legislation creates disparate impact on protected classes.</td>
<td>High</td>
<td>Continue exploring a Source of Income Ordinance.</td>
</tr>
<tr>
<td>Lack of access to child care is a barrier to opportunity such as employment.</td>
<td>Medium</td>
<td>Evaluate the potential for including child care proximity into housing development proposals and assess the feasibility of a local subsidy to support child care and/or preschool accessibility, affordability and quality.</td>
</tr>
</tbody>
</table>

Goal Four: Increase access to opportunity and the building of social capital.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower median earnings and wages for women.</td>
<td>High</td>
<td>Assess, develop and implement metrics and strategies to reduce the Gender Wage Gap.</td>
</tr>
<tr>
<td>Negative community perceptions about poverty impact fair housing and access to opportunity.</td>
<td>High</td>
<td>Increase community awareness about the impact of poverty and toxic stress on the brain; develop measurable equity and inclusion metrics.</td>
</tr>
<tr>
<td>Law enforcement actions disproportionately impact people of color.</td>
<td>High</td>
<td>Evaluate disparities in arrest rates by race and detail metrics and actions to decrease racially disproportionate arrest rates.</td>
</tr>
<tr>
<td>The nonprofit service array is confusing to consumers.</td>
<td>Medium</td>
<td>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.</td>
</tr>
<tr>
<td>Lack of public transit may</td>
<td>Low</td>
<td>Assess the need for public transit to Northeast Iowa</td>
</tr>
</tbody>
</table>
negatively impact access to educational opportunity. Community College programs in Peosta and make improvements as indicated.

Figure 1 2019 Proposed Fair Housing Plan

CDBG Catchment Area Map
City of Dubuque Community Development Block Grant is shown below as a reference. It should be noted that the CDBG jurisdiction does not exactly align to City boundaries.

Figure 2 City of Dubuque City Limits: Social Explorer
I. INTRODUCTION

This section provides the context for the Analysis of Impediments document with a brief overview of:

- Fair Housing Law
- Methodology Used
- Race Relations
- Voluntary Compliance Agreement with HUD
- City of Dubuque’s plans and initiatives

Lead Agency

The City of Dubuque is the lead agency responsible for preparing the analysis (AI), the Community Development Block Grant (CDBG) 5-Year Consolidated Plan and subsequent Annual Action Plans. The City’s Housing & Community Development Department (HCD) is responsible for managing CDBG activities, funding and policies. The City contracted with Public Works LLC to assist in the AI and Consolidated Plan development.

The U.S. Department of Housing and Urban Development (HUD) has not issued regulations defining the scope of analysis and the format to be used by CDBG grantees when they prepare their AIs. HUD does provide a Fair Housing Planning Guide which includes a ‘Suggested AI Format’ which was used in AI report development. HUD’s Affirmatively Furthering Fair Housing information technology system was not fully functional during the development of this AI, affecting the accessibility of HUD Opportunity Index data.

Fair Housing Choice

Historically access to housing has been a powerful tool for discrimination and segregation in the United States. To combat this, Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act (FHA), was passed by Congress to prohibit discrimination concerning the sale, rental and financing of housing based on race, religion, national origin or sex. The FHA was amended in 1988 to provide stronger penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability.

“Fair housing choice” is the ability of persons or households to have the same or similar housing choices regardless of federal protected class. The Iowa Civil Rights Act or ICRA (Chapter 216 of the Iowa Code) expands protected classes.

<table>
<thead>
<tr>
<th>FEDERAL – FHA</th>
<th>STATE – ICRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Fair Housing Act (Title VIII of the Civil Rights Act of 1968)</td>
<td>Iowa Civil Rights Act of 1965 (Iowa Code Chapter 216)</td>
</tr>
<tr>
<td>Race</td>
<td>Sexual Orientation</td>
</tr>
<tr>
<td>Color</td>
<td>Gender Identity</td>
</tr>
<tr>
<td>Religion/Creed</td>
<td></td>
</tr>
<tr>
<td>Sex</td>
<td></td>
</tr>
</tbody>
</table>
HUD generally defines impediments to fair housing choice to include acts or omissions in three categories:

1. Actions which constitute violations or potential violations of the Fair Housing Act;
2. Actions which are counter-productive to fair housing choice such as resistance to the introduction of minority, immigrant, disabled, or low income populations into a community;
3. Actions which have the effect of restricting housing opportunities on the basis of protected classifications.

As an entitlement city that receives CDBG funds, Dubuque must also certify that it takes actions to affirmatively further fair housing. AFFH entails:

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the FHA.

There are two types of discrimination:

- Intentional discrimination against a protected class; and
- Disparate impact, practices not necessarily intended to discriminate but that have a disproportionately adverse effect on a protected class.

AI Methodology

The AI development process involved looking at a variety of data sources related to housing and persons who are in protected classes under civil rights law. The U.S. Census Bureau’s American Community Survey 5-year estimates (2013-2017) is the primary dataset used consistently throughout the AI unless noted as unavailable or where other reliable data sources were utilized.

Data was collected and evaluated through a mixed-method approach:

1. Primary Research – the collection and analysis of raw data that did not previously exist;
2. Secondary Research – the review of existing data and studies;
3. Quantitative Analysis – the evaluation of objective, measurable, and numerical data; and
4. Qualitative Analysis – the evaluation and assessment of subjective data such as people’s beliefs, feelings, attitudes, opinions, and experiences.
AI community engagement activities were integrated with the launch of the City Council’s high-priority initiative: Equitable Poverty Prevention Plan (EPPP). The decision to integrate AI community engagement activities with EPPP is in recognition that poverty and fair housing are inextricably linked and to mitigate stakeholder engagement fatigue.

Local Government’s Role
The 2019 fair housing plan (barriers, goals and actions) is designed to provide the City with the necessary framework to strategically reduce identified impediments to fair housing choice over the next five years while continuing to make modifications based on events and activities in the community during that time period. The actions recommended are robust. However, many of the steps have been recommended over the past decade or longer.

It is understandable that as a local government there are limitations on what the City of Dubuque is able to do to address impediments. At times the City’s role may be primarily one of influencer, convener and fair housing educator. In other instances, such as policymakers’ CDBG investment decisions to reduce disparities, direct action is possible. Effectively reducing obstacles to fair housing requires coordination and commitment from policymakers, government personnel, housing providers, advocacy groups, law-enforcement, and residents.

About Dubuque
The City of Dubuque became a 5-time All-America City award winner in 2019. A historic community on the Mississippi River, Dubuque is Iowa’s oldest and 11th largest city and ‘Dubuquers’ take pride in having their community recognized as one of America’s best places to live and raise a family. Additional honors the City of Dubuque has received include:

- LEED-Certified City - 2018
- Driftless North End Designated as Iowa Great Place - 2018
- Leading Environmentalism and Forwarding Sustainability (LEAFS) Award - 2018
- Livability Award for Bee Branch Project - 2017
- Ranked #12 of "30 Best Small Cities in the United States" - 2017
- Bee Branch Project Recognized for Excellence and Innovation in Clean Water Infrastructure - 2017
- National Diversity Award - March 2016

At the same time, Dubuque’s race relations are a longstanding community concern:

- The late 1980s and early 1990s were a particularly trying period of racial divide in the City of Dubuque when fourteen cross-burnings fueled mistrust and conflict.
- In 2011, the City’s Housing Choice Voucher policies were found to have a disparate impact on African Americans. The City entered into a 2014 Voluntary Compliance Agreement with the HUD to address findings, which are discussed throughout this AI.
- Another cross burning incident occurred in April 2016, and “[s]uddenly, one of the bleakest chapters in Dubuque’s past — a spate of cross burnings and racial strife 25 years ago — snapped
back into sharp, ugly focus. Older residents felt as if they had returned to square one in Dubuque’s struggle to reorient itself as a more progressive, whole community.\textsuperscript{ii}

- As the Des Moines Register (April 22, 2016), reporting notes, Dubuque’s topographical-divide lends itself to “two worlds roughly defined by the wealthier and whiter scenic bluffs above and ‘the flats’ below. There remains a palpable bogeyman paranoia about an influx of blacks and other minorities from Chicago.”\textsuperscript{iii}

Dubuque has actively sought ways to understand and bridge its poverty and racial divides. The Dubuque 2010 Study on Crime & Poverty details residents’ perceptions that more crime is committed by those living in poverty—and using Housing Choice Vouchers (“Section 8”). Researchers found that not to be the case: more people in poverty are likely to be victims than perpetrators of crime and there is no causation between poverty and crime in Dubuque. Soon after, Sustainable Dubuque 2012: Portrait of Poverty Study\textsuperscript{iv} researchers found that “[r]esidents described Dubuque as parochial and frequently unwelcoming to those who are different, particularly racial and ethnic minorities, LGBT persons, and the disabled”. Community residents engaged in interviews, focus groups and the survey for this analysis echoed these statements.

Finally, in 2018 the Greater Dubuque Development Corporation’s True North program commissioned Loras College to conduct an opinion poll to understand community perceptions.\textsuperscript{v}

Poll results also found a strong majority of residents — 68 percent — support the notion that “diversity is beneficial to our community,” but they feel more could be done to improve race relations. Nearly 40 percent of those polled picked race relations as the biggest challenge facing the community. Respondents were asked to choose from a list of issues that included limited employment options — which ranked second at 21 percent — followed by poverty and substandard housing.\textsuperscript{vi}

That a majority of residents support the notion that diversity is beneficial to the community is a positive sign for a city that has struggled with race relations over several decades.

**HUD Voluntary Compliance Agreement**

The City of Dubuque entered into a Voluntary Compliance Agreement with HUD after a Letter of Findings (June 17, 2013) concluded that a series of City policy decisions regarding its Housing Choice Voucher (HCV) program collectively had a disproportionately negative impact on African American families. City policies at issue included implementing residency preference points, limiting the number of vouchers available to 900, eliminating the very-low income preference allotment, and purging an outdated waiting list.\textsuperscript{vii}

The City has taken actions to remedy the disparate impact of past actions and to provide an analysis on the racial composition of Housing Choice Voucher applicants and participant pools. The following is a summary of actions and timeline of activities derived from the City’s bi-annual reports to HUD on progress.

Dubuque’s steps to address HUD findings include:

- Eliminating local residency preference points.
- Maximizing voucher lease ups for five years.
- Maintaining a monthly accounting of the voucher waiting list, including information on applications received, rejected and accepted, and applicant information such as race/ethnicity, and current or originating address.

- Conducting concerted outreach under a re-branded HCV program.

- Contracting with Fair Housing Center of Nebraska to have 20 matched pair tests for race discrimination conducted.

- Increasing City staff’s understanding of fair housing, discrimination, and the history of racism in the nation and community as part of the fair housing training programs (200+ employees have participated in training to date; trainings are held annually).

- Establishing a Source of Income (SOI) Committee of public and private partners that conducted a two-year study of changes necessary. A February 2017 report to the City Council resulted in continuation of the SOI Committee and approval of collective impact efforts guided by eight key performance indicators:
  
  - Voucher Lease-up Rate
  - Assisted Units by Census Tract
  - Location of Assisted Housing Units vs All Licensed Rental Properties
  - New Affordable Units Created
  - Landlord Participation Rates
  - All Available Vacant Units
  - Rent Reasonableness
  - Analysis of Essential Services Throughout Community

The development of this AI included review of the City’s Human Rights Department report (January 15, 2019) which offered a detailed narrative timeline of actions the City has taken under the VCA. The City of Dubuque respectfully requested early release from the VCA in January 2019. HUD has approved reduced reporting requirements.

City Comprehensive Plan: Imagine Dubuque

Key barriers identified in 2019 related to expanding affordable housing make it imperative to include information about the City’s comprehensive plan. Imagine Dubuque is the city’s plan that serves as a guide for the community’s physical, social, and economic development. Adopted by the City Council in September 2017, over 12,500 ideas were generated from 6,000 community participants; ideas were narrowed into themes in seven categories, under which 110 community recommendations were grouped. Recommendations are then prioritized by the City Council for investment and action in three year increments.

Most pertinent to reducing barriers to fair housing choice, Imagine Dubuque strategies include developing new housing; adopting a mix of financial incentives for the creation of Housing Choice Voucher units across the community; and looking to increase wages and self-sufficiency opportunities in the community to make housing more attainable.

Community Inclusion Initiative
The City knows that long-term success to eradicate racism and create a more inclusive community will require collective efforts. To that end, one such effort is **Inclusive Dubuque**.

Inclusive Dubuque is a local peer-learning network of more than 50 organizations and individuals from faith, labor, education, business, nonprofit and government dedicated to advancing justice and social equity. This network launched an initiative to develop a “Community Equity Profile” in 2015 using 2000 to 2010 Census data and feedback from community members in seven different focus areas: economic wellbeing, housing, education, health, safe neighborhoods, transportation and arts/culture.

Inclusive Dubuque’s goal in sharing the equity profile was to inform community leaders, community members and policymakers in order to transition from gathering information to creating an action plan that will support Dubuque’s growth as an equitable and inclusive community. Inclusive Dubuque is currently working on an update to its 2015 Community Equity Profile. The City has not formally adopted Inclusive Dubuque’s Community Equity Profile but has used the data to inform goals and priorities.

The network also catalyzed the **I’m a Dubuquer** campaign which focuses on inclusion of all residents in the City:

> For as long as anyone in our city can remember, people from Dubuque have referred to themselves as “Dubuquers.” The term is deeply embedded in our community and our language. At times, it has also been used to draw a line between insiders and outsiders.

> To be a Dubuquer is a good thing. As our city changes and grows, it is time to expand our imagination about what it means to be a Dubuquer. Instead of using this word to draw a line, let’s expand the circle and open our hearts to all who call Dubuque home.

Nonetheless, the communitywide survey conducted for this analysis of impediments study elicited comments like: “Remove public housing and food stamps and poverty in Dubuque goes down” and “Reduce the incentive to be nonproductive slugs.” Stakeholders interviewees reinforced that “there’s a secret handshake” in Dubuque. That secret handshake is effectively social capital, the relationships, connections and bonds that create networks and often, our ability to thrive. One successful African American in Dubuque summed up his experience this way, “I always know I’m just one mistake away from losing it all.”

**Summary**

- The City remains under a VCA with HUD but has taken actions to correct issues found.
- Racial and ‘outsider’ divides are part of the community’s culture; there have been citywide efforts to increase inclusion.
- The City’s comprehensive plan addresses affordable housing and provides positive strategies for making substantial progress; the future Equitable Poverty Prevention plan will be invaluable.

Imagine Dubuque Summary

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Figure 3  [City of Dubuque Comprehensive Plan Summary 2017](#)
II. COMMUNITY PARTICIPATION

HUD encourages meaningful citizen participation in AI development. This section provides details on Dubuque’s efforts to engage the community around poverty and impediments to fair housing choice.

- Methodology
- Participants
- Summary of Input and Potential Solutions

Overview

A variety of engagement methods were used to obtain citizen participation: discovery sessions, focus groups, stakeholder interviews, a community-wide survey, and public meetings. Public hearings participation numbers are an estimate; additional consultations will include discussion of the Consolidated Plan with the Community Development Advisory Commission (CDAC) and Dubuque’s City Council.

![Community Participation Chart]

Figure 4 Community Engagement (participants) Summary

1. Project Initiation/ Small Group Discovery Sessions (Week of September 16, 2019)

A series of discovery sessions set the stage for AI development. Meeting topics included communicating important stakeholders’ contact information for consultation interviews, the review of previous actions taken and to collect other relevant data.

Twenty-seven (27) participants took part in discovery sessions. Participants represented:

- City Government
- Non-Government
2. Focus Groups (Week of October 14, 2019)

Eight focus groups were held to collect input from groups of residents and professionals with specific backgrounds and unique perspectives on poverty and the fair housing choices. The core community engagement guide for focus groups and stakeholder interviews and survey questions may be found in Appendix to this study. In most cases, the consultant project team worked with local agencies and organizations to host and promote the focus groups to their respective members or clients, resulting in a total of 57 participants.

<table>
<thead>
<tr>
<th>Host</th>
<th>Attendees</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Way Funded Partners</td>
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<td>St. Anthony &amp; Our Lady of Guadalupe</td>
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<td>Mazzuchelli Catholic Middle School</td>
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<td>Alta Vista Campus</td>
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<td>Community Action Agency</td>
<td>Operation New View’s Low-Income Consumers</td>
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<td>Fountain of Youth</td>
<td>Dubuque’s Formerly Incarcerated Persons Consumers</td>
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<tr>
<td>Opening Doors/Theresa Shelter’s</td>
<td>Homeless Women Consumers</td>
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<tr>
<td>Crescent Health Center</td>
<td>Marshall &amp; Pacific Islanders – Consumers &amp; Service Providers</td>
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</table>
Participants were offered, and accepted, confidentiality to encourage openness. As such, demographic information is not provided; the term ‘consumers’ generally refers to persons self-identifying as living in or having the lived experience of poverty.

3. Stakeholder Interviews (October 14, 2019 – November 14, 2019)

Individual and small group stakeholder interviews were held with 16 persons. For people unable to attend an in-person interview, telephone/virtual interviews were offered. Stakeholders were identified by the local government staff and represented a variety of viewpoints including affordable housing, community development and planning, education, employment, homelessness, people with disabilities, and others.

Organizations from which one or more representatives participated in interviews include:

- Dubuque Rescue Mission
- City of Dubuque Economic Development Department
- City of Dubuque Transportation Department
- City of Dubuque Planning Department
- City of Dubuque Human Rights Department
- NAACP, Dubuque Chapter
- Dream Center

- Resources Unite
- State of Iowa Department of Human Services
- City of Dubuque Department of Housing and Community Development
- Community Foundation of Greater Dubuque
- Iowa Legal Aid
- Community Activist

4. Communitywide Survey (October 17 – October 25, 2019)

A broad approach was used to enlist citizen participation. The survey was open to anyone interested in participating. This means that results are based on non-probability sampling methods. Unlike a statistically valid, random probability sample, the results are not necessarily reflective of all Dubuque residents. Comments are provided verbatim from the open-ended survey question. The survey was shared at the City Expo event on October 17-18, 2019 via laptops provided by the City’s Housing and Community Development Staff, and was also shared on the City’s website.

5. Consultations – Public Meetings

<table>
<thead>
<tr>
<th>Date</th>
<th>Organization</th>
<th>Topic</th>
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<tbody>
<tr>
<td>October 14 &amp;</td>
<td>Human Rights Commission</td>
<td>Overview of poverty project and fair housing intersect; review and approval of AI.</td>
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<tr>
<td>December 9, 2019</td>
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<tr>
<td>October 16 &amp;</td>
<td>Community Development Advisory Commission (CDAC)*</td>
<td>Review 1st high level draft of Consolidated Plan and Analysis of Impediments; review and approval of AI.</td>
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<tr>
<td>December 18, 2019</td>
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The CDAC is comprised of 9 members, four must reside in areas where over 51% of residents earn less than 80% area median income (AMI), four are from the community at large, and one member is also a member of the Housing Commission. Members of the commission advise on the strategies, use, and effectiveness of activities and programs funded with CDBG and on the plan itself. Note that recommendations are forwarded to the City Council for final adoption into the approved plan.

Other Events Attended

Gaining Opportunities (September 17, 2019)

The City’s Housing & Community Development Department administers “Gaining Opportunities,” that encompasses three programs that help participants move toward prosperity: HUD’s Family Self-Sufficiency (FSS) Program, Getting Ahead in the Workplace (GA), as well as individual coaching and goal setting for individuals that do not receive HCV, focused around the six areas to improve self-sufficiency. The City’s FSS program provides services to HCV families aimed at increasing their earnings and reducing dependency on social services entitlement programs and rental subsidies. Once participants obtain employment and their portion of the rent increases, HUD invests the participant’s portion of the rent into an escrow account. City FSS staff provide one-on-one coaching, goal-setting and referrals so that participants can achieve their goals. Upon goal attainment, participants graduate from FSS and receive the HUD escrow money. The average monthly HUD investment into escrow accounts is $250 per participant.

Twelve (12) adult female participants (and their children) attended GO social capital and skill building night. A meal was provided and a speaker from Northeast Iowa Community College (NICC) shared information about Opportunity Dubuque.

Barriers raised by participants: unreliable transportation; already working two jobs; child care/not having time with children now and this means more time away from them; and some courses take much longer (welding) than something like child care provider.

Race in the Heartland Conference (October 17 & 18, 2019)

A member of the consulting team also attended the Race in the Heartland conference on October 18-19, 2019 in Dubuque. included sessions on fair housing laws, restorative justice, inclusion and diversity, implicit bias and more. The Dubuque Human Rights Commission facilitated a community forum at the close of the conference.

Barriers raised: the lack of affordable and safe housing, lack of fair housing enforcement, racial bias and discrimination, and evictions.

Community Participation Results

Discovery Sessions: Community Issues Takeaways

- Service Array, is it right-sized, are there gaps?; processes and accessibility are confusing.
- Racism and equity are chief concerns, as is the growth and deepening of poverty.
- Past successful programs (Bridges Out of Poverty-based program) have been eliminated.
Dubuque has been traditionally unwelcoming to outsiders and has a history of racial incidents (especially cross burnings and hate crimes like assaults that are well-publicized).

The community is resilient in that economic downturns have been overcome.

The most vulnerable residents are put in the most vulnerable housing stock.

Recommended actions, such as Source of Income Ordinance, are not moved forward; perception that a few influential voices are typically heard and acted upon.

The City studies issues but doesn’t always take action.

Imagine Dubuque was encouraging because so many people were involved.

Focus Groups Input Themes
The fifty-seven (57) focus group participants provided invaluable input. Barriers to fair housing choice shared were a wide and deep range, from affordability to living wages, perceived discriminatory treatment by City law enforcement, to ordinances and laws they believe are needed. Detailed notes from the focus groups are provided in the Appendix.

Key Themes
- Need for Increased Safe, Affordable Housing
- Few Landlords Accept HCVs
- Lowest Cost Housing is Substandard
- Most in Need of Affordable Housing: Seniors, Persons with Disabilities, and Persons of Color
- Inability to Purchase Housing, Build Wealth
- Barriers to Renting: Arrests, Background Checks and Source of Income
- Perceptions of Discrimination: Arrests, Nuisance Calls, and Evictions
- Disparate Treatment of Discrimination: Rent to Own & Access to Financial Services (Home Loans)
- Mobile Home Communities & Predatory Pricing
- Students Learning is Negatively Impacted by Moves, Unstable Housing
- Landlords Lack Empathy
- Child Care Unavailable, Cannot Accept Employment
- Inability to Locate Affordable Housing Impacts Health, Mental Health

Stakeholders Input

Race/Ethnicity & Segregation
- Institutional racism is holding people back.
- The neighborhoods and schools are segregated.
- Economic class divisions in schools and segregation exist.
- The community is comfortable with charity but not inclusion.
- We don’t really talk about race here.

Housing Choice Voucher Program
- There are simply not enough Housing Choice Vouchers to meet the need.
- Too few landlords accept vouchers.

Fair Housing Enforcement
The City is not tackling source of income, background checks, and fair housing enforcement in a way that eliminates bias and discrimination.

The City has not acted upon the last analysis of impediments in a meaningful way.

Discriminatory practices like redlining are occurring here which may explain the low rate of homeownership for people of color.

Evictions are happening frequently and there may be bias and/or discrimination at work.

**Generational Poverty/Economic Mobility**

- There is little access to traditional banking because the first line of providers is not welcoming.
- Barriers to economic mobility include generational poverty, transient population, housing, transportation, childcare, artificially low wages, and the system itself is limiting people’s movement from poverty to self-sufficiency.

**Minimum Wage & Employment**

- Women make a lot less than men and that is hurting all of us.
- People are fixated on the low unemployment rate and the prevalent community viewpoint is that Dubuque “doesn’t need more jobs, we have plenty of jobs, just not enough workers.”
- Opportunity Dubuque needs to be reviewed for how it attracts participants and how it includes people of color and women; are people getting and keeping jobs?
- Minorities who complete training programs are still not being hired.

**City Ordinances**

- We need a Source of Income ordinance. Landlords won’t accept vouchers; a Source of Income ordinance is critical to protect low-income residents.
- We haven’t seen movement on the last analysis of impediments related to ordinances we need in Dubuque.

**State Laws and Policies**

- Iowa does not allow anyone to get benefits unless born in the U.S.
- The state passed a law that will not allow local governments to exceed the state minimum wage.

**Services Access and Array**

- Services exist but are hard to access and understand who to go to for what.
- There are two ‘deserts’ happening: lack of child care and no full service grocery store for downtown residents.
- Too many points of entry and no coordination between nonprofits.
- There is disconnect between programs like Opportunity Dubuque and First Time Homebuyer programs.

**Leadership**

- There is very little diversity in community leadership.
- A small minority of naysayers hold too much power, like the Landlords Association.
- The City’s initiatives seem more focused on ‘looking good’ than on doing the work of community transformation that’s needed, especially around poverty and racism.
- Women are not given chances to develop as leaders.
- The community involvement in Imagine Dubuque was exciting. I just hope we take action.
The survey was posted on the City of Dubuque website and featured at the City Expo with available laptops to take the survey. It was available to take during the weeks of October 11th to October 29, 2019. A total of 328 people responded to the survey. Results of the survey are provided below. Open-ended comments are contained in the Appendix.

Survey participant demographics:

- The age range of respondents was evenly distributed among 18-34, 35-45, 46-55 and 56-69 years with an average of 22 percent each age cohort while 12 percent were 70 plus years.
- The majority (59%) are female and 40% male. The vast majority (91%) report as White while 3.14% identify as Black or African American.

![Community Survey Results](image)

Key Findings

- Of survey respondents 72 percent believe that poverty is a problem in Dubuque. One-quarter of them believe it is a “Large Problem.”
- Younger people (18-34 years) significantly differ among all other age groups (30% vs. 20%) that poverty is a “Large Problem” in Dubuque.
- Survey-takers were given a list of eleven strategies to reduce poverty. They were asked to choose the top three that they felt would be most effective. The top three strategies:
  1. Expand subsidized day care (45 percent)
  2. More affordable housing (43 percent)
  3. Better access to (physical and mental) health care (40 percent) and more workforce training programs (39 percent).
- Respondents’ additional rankings of top strategies to reduce poverty are provided in the following chart.
Respondents were also asked to what degree the following twelve factors lead to poverty. The following cites the ranking among those given a “Very High” and “High Degree” rating. The top two responses were poor mental health and substance abuse/addiction, closely followed by low wages.

Survey participants were then invited to provide responses on “other” ways to reduce poverty in addition to the 12 suggested strategies. Comments are provided verbatim in the Appendix and over one-third indicate a negative perception of people in poverty and persons of color. Key words are captured in the word cloud image that follows.
## Summary

<table>
<thead>
<tr>
<th>Fair Housing Impediments</th>
<th>Barriers &amp; Contributing Factors</th>
<th>Laws, Ordinances &amp; Administrative Policies</th>
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<tbody>
<tr>
<td>▪ Substandard Housing</td>
<td>▪ Living/self-sufficiency wages and the gender pay gap</td>
<td>▪ State legislation prohibiting local jurisdictions from raising the minimum wage</td>
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<tr>
<td>▪ Affordable Housing</td>
<td>▪ Negative perceptions regarding people of color and the poor</td>
<td>▪ Source of Income Ordinance desired</td>
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<tr>
<td>▪ Discrimination (potential blanket denial for arrests and convictions or “check the box”)</td>
<td>▪ No single point of entry and possible lack of coordination for services</td>
<td>▪ Background check policies</td>
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<tr>
<td>▪ Disparate impact (or discrimination) related to nuisance calls, arrests, and evictions</td>
<td>▪ Food and child care deserts</td>
<td>▪ Specific ‘crisis’ related to Mobile Home communities</td>
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<td>▪ Lack of information about how to locate affordable housing (language barriers)</td>
<td>▪ Lack of inclusion in decision-making and a community culture that is not inclusive</td>
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<td>▪ Potential redlining and other financial services practices</td>
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Potential Solutions

Potential solutions are addressed through new fair housing goals and actions, as well as a continuation of several 2015 (and earlier) goals. *Imagine Dubuque* strategies and progress could be promoted in a more effective way (dashboard metrics, results that are easy to find and understand).

Addressing the negative perceptions of people in poverty and people of color will be vital to creating a healthy quality of life for all in the community. It is anticipated that the Equitable Poverty Prevention Plan will recommend evidence-based and promising approaches. A few cost-effective approaches could begin immediately, such as:

- Posting new videos monthly on the City website like those shared by Harvard Center on the Developing Child, organize events to play the “Resilience Game” designed to help communities positively respond to change, and share infographics like “What We Can Do About Toxic Stress.”
- City-sponsored showing of films on adverse childhood experiences and resilience (e.g., Resilience: The Biology of Stress & the Science of Hope at [https://kpjrfilms.co/resilience/](https://kpjrfilms.co/resilience/)) paired with community conversations.
- City and community partners lead a Community Poverty Simulation (povertysimulation@communityaction.org) in order to:
  - Promote Poverty Awareness
  - Increase Understanding
  - Inspire Local Change
  - Transform Perspectives

To begin addressing the gender pay gap, Dubuque might look to the City of Cincinnati. In 2015 Cincinnati became the seventh city to join the Convention on the Elimination of all Forms of Discrimination Against Women. One action step was evaluating city programs and budgets to ensure they effect women and men equitably. The City of Dubuque could consider a similar process, which for Cincinnati initially started with an ordinance and then a study of the internal gender equity disparities.

The simplest way to positively impact the gender pay gap, however, is to raise the minimum wage for all people. See, e.g., *Wage Growth for Low-Wage Workers Strongest in States with Minimum Wage Increases*:

Raising the federal minimum wage to $15 by 2024 would disproportionately raise pay for women. Although men make up a slightly larger share of the overall U.S. workforce, the majority of workers who would be affected by a raise to the federal minimum wage (57.9 percent) are women. Raising the federal minimum wage would also disproportionately benefit black workers because they are overrepresented among low-wage workers and are less likely to live in states or localities that have passed a minimum wage that is higher than the current federal minimum. As a result, increasing the minimum wage to $15 by 2024 would mean a pay increase for 38.1 percent of all black workers.viii

The City should examine survey takers’ comments provided in the Appendix (a snapshot is also provided below). While not representative of all Dubuquers, over a third of the comments indicated what can be
called negative perceptions of people in poverty; potential racial undertones are involved in some responses. One approach to shifting community perceptions is to increase the diversity of City staff, boards, commissions and other groups to catalyze a community culture shift. Further, addressing diversity and inclusion through continuing education of current elected leaders, landlords, and residents may be beneficial.

Since race is a longstanding community concern, and within the context of the rise in white nationalist crime across the country, reaching young children is important. One resource for schools is Confronting White Nationalism in Schools: A Toolkit. Continuing community conversations, such as ones held by Fountain of Youth, would also be beneficial if conversation moves to meaningful action.

Last, the City should consider improving its transparency through a real-time data dashboard on a simple set of equity measures and fair housing actions. Publishing actions and results routinely could help build greater trust in City government. Transparency may potentially diminish the perception that leadership is not taking action in an equitable and inclusive manner.

Snapshot of Survey Respondents Comments

Solutions to Poverty, Open-Ended Question Verbatim Responses

- Remove public housing and food stamps and poverty in Dubuque goes down. This will encourage people to get jobs. Employers all over Dubuque are already looking for workers.
- Send them back to Chicago.
- Have more checks and balances on the government programs that subsidize assistance to recipients. Drug testing, wellness checks, etc. Opportunities are available.
- Teach parents to teach their kids how to achieve a middle-class lifestyle.
- Until parents/guardians step up and instill work ethic in their children, poverty will persist.
- Give more to the working poor and less to those who do not want to work.
- Lack of personal accountability.
- Cut welfare. Stop making it easy!!!
- Eliminate entitlements and get to work.
- Cut assistance if they cannot pass a drug test
- Reduce the incentive to be nonproductive slugs.
- Reduce greed.
- Keep your pants on, both male and female.
- Teach people to live within their means.
- Make a job (they are out there), a requirement after so long on welfare. Still get assistance but they need to put in sweat equity like the rest of us.
- Take drug tests to get anything free.
- Get a job...or two. Make ends meet and become a contributing member of society instead of a drain on it.
- Crack down on the drug problem that is engulfing the US. It is the worst problem we as a nation face!
- Change the mentality of those already in poverty.
Build a program that enables poverty-stricken people to learn how to better themselves, and move forward in life. Giving people more things doesn't do them any good, or the rest of society.

Figure 9  Poverty Survey 2019 Responses (snapshot)
III. ASSESSMENT OF PAST GOALS

This section examines Dubuque’s past goals and the actions taken:

- Seven fair housing goals were established in 2015.
- Of those goals, there has been solid progress with respect to two goals.
- Three additional recommendations from the past two analysis of impediments are discussed, one of which (transportation/transit improvements) has experienced progress.
- A summary with potential solutions concludes this section.

The City’s Housing and Community Development Department’s (HCD) serves as the Public Housing Authority (PHA) for the community. The City of Dubuque does not own and operate public housing. Instead, it administers the Section 8 Housing Choice Voucher Program, Mod-Rehab, Project Based Rental Assistance, and Special Needs Assistance Continuum of Care Program. It should be noted that the HCD experienced a leadership change within the last 2 years and that the Imagine Dubuque plan was created in 2017.

The City, under Iowa law, maintains a Human Rights Commission (HRC) that is staffed by the City’s Human Rights Department (HRD) that focuses on fair housing complaints intake and fair housing education. The HRD then refers formal complaints to the City Attorney’s Office for investigation, part of fair housing enforcement activities.

Context: Housing Choice Voucher Program

The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program. Tenant-based vouchers are the process by which voucher recipients have the opportunity to find and receive help paying for rental housing on the private market. The City’s HCD, as the Public Housing Authority, makes monthly housing assistance payments to landlords to help the voucher-holder households pay their rent each month. Participating households pay a minimum of 30% of their adjusted income for rent and utilities.

HUD estimates there are 5,600 households in Dubuque below 50% Area Median Income (AMI) who would qualify for housing assistance. Clearly the demand is much greater than the supply of HCVs. The inadequate federal funding/supply of HCVs is nationwide problem. Also a nationwide issue, few landlords in Dubuque are willing to accept vouchers as rental applicants “source of income.” In 2015, the City reported just 17% of property owners accepted HCVs; however, this data was found to be an unreliable assumption based on poor data. To obtain accurate data, the City of Dubuque passed an Ordinance January 22, 2019 that requires landlords report if and where they will accept HCVs in order to receive a rental license.

The voucher program in Dubuque provides affordable housing options for low (<50%) AMI and very low income (<30%) households. Following HUD findings of discriminatory policies impacting African Americans, the City moved to a lottery-drawing system where applications are accepted monthly and applicants are put on a waitlist with the opportunity to have their application drawn.
The City opened the waitlist for lottery drawing most recently in February 2018, again in July 2019, and every month there after. As of January 2019, the HCV waiting list was at 591. July 2019 was the first month the waiting list was reopened after being closed on February 2018. On September 30, 2019, the wait list for Mod Rehab was at 1,004.

2015 Fair Housing Goals: Progress & Action

**Goal 1. Create incentives to encourage affordable housing opportunities throughout the city.**

Progress has been made. The following information was provided by the City’s Housing and Community Development Department (HCD) through a December 2018 report to the Source of Income Committee. 

*HCD did not have an update to this information at the time of AI development.*

- As of December 2018, 425 new units were slated for approval and/or approved.
- Three affordable housing developments proposed in 2018 are set to be completed in the next two years, an additional 137 affordable units will be available that accept Housing Choice Vouchers.
  - Of those 137 units, 77 units are located outside an area of concentrated poverty.
  - Of the 77 units, 52 will be added in census tract 101.04, which currently has no publicly assisted rental units.
- There were six affordable housing projects approved by the City Council between 2013-2018 for an Urban Revitalization Area (URA) Designation in connection with an application to the State of Iowa for the LIHTC program. Note that there has been a focus on protected classes (seniors, the disabled) and other groups vulnerable to homelessness (Veterans). The expansion of affordable housing units combines for 102 units, of which 60 are senior apartments and 52 family affordable housing units.
- New requirement that housing developers must accept Housing Choice Vouchers in conjunction with approval of an affordable housing development agreement.

While the preceding data is derived from HCD’s December 2018 SOI Committee Report, in October 2019, HCD proposed a policy change to the City Council whereby property owners participating the *Lead & Healthy Homes* and the Bee Branch & Healthy Homes programs will be required, for the term of the forgivable loan, for any funded unit, to give preference to low to moderate income families and accept HCVs if the prospective tenant is otherwise qualified. Property owners will certify the above preference at specified intervals provided by the City and failure to comply will result in remaining balance of forgivable loan becoming due and payable on the date of notification of non-compliance. This proposed change is also to be included in the City’s new Consolidated Plan.

*Imagine Dubuque* includes a variety of strategies to expand housing:

- Adopt and implement a mix of educational/outreach programs to increase housing provider participation in Housing Choice Voucher program.
- Adopt and implement a mix of financial incentives/policies for creation of Housing Choice Voucher units throughout community.
- Foster partnerships with private and non-profit housing developers to provide affordable, quality housing units.
**Suggestion:** It would be beneficial for the City to be transparent about progress so that community members are not relying upon word-of-mouth for information. One solution is to report to the public on these increases, improvements, and progress toward fair housing goals through a website, a public-facing data dashboard, or other transparent method.

**Goal 2. Change rental licensing to require landlords to disclose number and exact location of units and willingness to accept vouchers.**

Action taken: The City’s rental licensing process now requires landlords to report the number of units, in the structure, for which housing choice vouchers are accepted (pending codification: Title 14-1J-3 Rental Licenses). While data were not made available to researchers regarding the number of landlords who included this information on licensing applications, this step could produce positive results.

**Suggestion:** Included in the 2019 fair housing plan is a specific targeting of landlords who do not currently accept HCVs for outreach and education, as well as consideration of implementation of national promising practices (see Summary to this section). It may also be helpful to understand where there are any issues with the City’s administration of HCVs, such as payment processing delays, that affect landlords willingness to accept HCVs.

Revisiting City policies and a Source of Income ordinance around HCVs and landlord participation is included in the 2019 fair housing plan as a continuation of goals from 2015, with additional recommendations that exposing data in a public-facing way (website, dashboard or other method) would not only inform the public but foster communication and trust.

**Goal 3. Expand human rights ordinance to include source of income.**

A local Source of Income component has not been incorporated into the human rights ordinance. Following HUD findings of policies that have a disparate impact and practices within Dubuque’s HCV program, the City created a Source of Income (SOI) Committee. The SOI Committee studied this barrier to fair housing and ultimately recommended a rebranding of the HCV program, a collective impact approach to adopt and implement a mix of educational, outreach, and financial programs to increase housing provider participation in the HCV program. A SOI ordinance was, however, cited as in past fair housing goals and in the current Dubuque Human Rights Commission goals for 2018-2019. In the community engagement conducted to inform this AI, stakeholders raised their desire for a Source of Income Ordinance.

**Goal 4. Require that any city ordinance or policy that affects land use or housing must be submitted to the Human Rights Commission for comment.**

Action not taken.

**Goal 5. Amend human rights ordinance to define criminal offenses and the time that has elapsed since the commission of the crime that can be used to refuse housing.**

- Alternatively, Human Rights Commission could publish guidelines that would not be binding but would establish prima facie standards to determine what crimes are related to tenancy and how far back a housing provider may go in determining that a past offense has continuing relevance.
Action not taken.

**Goal 6. Audit background check program to ensure landlords are not violating fair housing laws.**

Action not taken. Included in the 2019 fair housing plan is the establishment of an independent testing program that identifies discrimination and disparate impact. As part of that program, the background checks process and results need to be analyzed.

**Goal 7. Establish a testing program in the city.**

Addressed to a limited extent. The City contracted with the Fair Housing Center of Nebraska to have 20 matched pair tests for race discrimination conducted. Eleven of the tests included the addition of HCV to the testing; 13 tests showed no evidence of discrimination and 7 were inconclusive, showing some difference in treatment but not enough to file an administrative charge with the Iowa Civil Rights Commission. The small independent test was a start. Creating an independent testing program, as mentioned above, is part of the 2019 fair housing plan.

Although not stated as goals, additional recommendations in the 2015 Analysis of Impediments were considered in this five-year analysis:

- Addressing concerns of community policing.
- Addressing transportation concerns.
- Addressing the need for periodic self-analysis.

**Addressing Concerns Of Community Policing.**

The City reports a variety of actions have been taken by its Police Department such as implementation of an “early warning system” as part of their data collection to catch any apparent disparate impact from a particular officer’s actions. Further, there has been focus on diversifying the workforce and providing officer training around equity, inclusion, and emotional intelligence.

Stakeholders in focus groups raised the issue of the City’s Nuisance Ordinance as a way to discriminate against protected classes—women especially—and persons living in poverty. Analysis of nuisance reports to assess if there’s disproportionately impacting protected class members is recommended. The City’s HCD reports on nuisance data should consider HUD’s guidance on the issue. One approach, in partnership with City law enforcement, HCD could consider utilizing a group of lived-experience stakeholders who are or who have been HCV participants to vet policies and help with data analysis to ensure nuisance reports are not creating disparate impact.

Further, given highly disproportionate arrests of African Americans (about 10:1 white for males and 9:1 white for females) and community perceptions that nuisance reports disparately target the poor and people of color, more analysis is needed.

As part of the 2019 fair housing plan, a priority action item is to evaluate disparities in arrest rates by race and ethnicity, detailing metrics and actions to reduce disproportionate rates. Likewise, nuisance reports data should be analyzed, and data-driven action taken. Approaching systemic issues and
providing continuing education will be beneficial. Public transparency in this area will be especially important to help build greater community trust and positively impact fair housing choice.

Addressing The Need For Periodic Self-Analysis.

In the past AI, it was strongly suggested that an independent audit or review of the Human Rights Commission’s functioning and effectiveness be conducted. This suggestion is included in the 2019 fair housing actions and importantly, an independent review will want to take a human-centered design approach, meaning, ask community residents how they want to make reports, attend HRC meetings, and give feedback routinely to the HRC on how effectively it is performing.

Although HRC action was not reported, the HCD does a self-analysis quarterly with a dedicated equity group in the department. Other equity teams meet monthly focusing on specific areas to implement and evaluate programs, policies and service. There is one group specifically dedicated to data that is needed to ensure equitable outcomes and analyzing that data once collected. The entire HCD also meets weekly just to train on equity and to discuss any issues that have come to the City’s attention through our equity groups or the public.

The City’s Human Rights Department (HRD) does report that they are working with departments to apply an equity lens to their services, programs, policies, practices but are in the very early stages of implementation. Training with other departments (Police, City Manager’s Office, Human Resources and Planning Services) on fair housing is occurring; the HRD is striving to get to a point where they are analyzing who is and is not better off as a result of how they are doing their work. This is a positive step and Fair Housing training with City personnel offers a vital chance for self-analysis. Analyzing post-training evaluations, comments made during the session(s), and external trainers’ assessment of the City audience would be beneficial.

In sum, it appears that City staff would be aided by the establishment of equity/fair housing metrics and technologies that reduce manual tracking and report creation. With the right tools, staff can focus more on progressive actions, transparency, and enhancing information sharing that builds community trust.

Addressing Transportation Concerns.

Transit services and public transportation have been improved since the 2015 Analysis of Impediments. The City reports that over the past 5 years, the public transportation system has been expanded to increase accessibility for individuals with disabilities and low income populations. Routes have been changed and “The Jule,” public transit, offers fixed route bus and door-to-door paratransit mini-bus service throughout the City.

However, stakeholders report that transportation is more difficult for households who are unable to utilize an individual automobile to get to a full service grocery story from “the Flats” and the Washington Neighborhood, for instance, or to Peosta where a branch of Northeast Iowa Community College is located. This is issue is discussed in the Access to Opportunity section.

Summary & Potential Solutions

*Imagine Dubuque* strategies and City actions to expand affordable housing options constitute progress. However, as seen in this assessment of past goals, focused action was not taken on several goals. In
particular, community calls for a Source of Income Ordinance and greater fair housing enforcement activities constitute a call for renewed energy to affirmatively further fair housing.

A chief impediment, Source of Income, is a term that springs from the practice of landlords requesting an identifying source of income to pay rent prior to leasing an apartment. This is a nationwide impediment to fair housing choice. Yet for residents needing affordable housing, that is little comfort. Nationwide, local jurisdictions have passed ordinances, referred to as source-of-income protections. These ordinances make it illegal for landlords to discriminate against voucher holders. Examples include nearby communities like Iowa City, IA and Champaign, IL.

Despite local and national calls for protections by fair housing advocates, the American Bar Association’s resolution in 2017, and the introduction of federal legislation in 2018, currently, only 1 in 3 HCV holders are protected. Notably, the Washington State Legislature banned source of income discrimination statewide in 2018. The enacted legislation may be reviewed at House Bill 2578.

In February this year, HUD released a Landlord Participation Study. The purpose of the study was to identify factors influencing landlord decisions about whether to participate in the HCV program and identify promising and innovative practices to increasing landlord participation. The study found that the most common method for incentivizing landlord participation is increasing payment standards.

Promising alternatives to source of income ordinances being tested across the country include:

- Helping tenants pay security deposits or negotiating other arrangements regarding damages.
- Offering bonuses to landlords for joining the program.
- Making it easier to complete administrative steps and communicate with the Public Housing Authority.
- Using an array of strategies to change negative views of tenants, most of which are based on strengthening communication and building relationships between landlords and tenants. For example, the most evidence-based activity for overcoming negative stereotypes is the District of Columbia Housing Authority’s “Meet-and-Lease event” model, in which PHAs bring landlords and tenants together to facilitate lease-ups.
- Assessing the feasibility of implementing promising models such as King County, Washington’s “Landlord Liaison Project” is another alternative to a source of income ordinance. This is a cross collaborative effort between the Seattle Metropolitan Chamber of Commerce, King County, and the City of Seattle. The King County Housing Authority staffs three Owner Liaisons who build relationships with new partners and strengthens existing partnerships with landlords to encourage participation in the HCV Program.

Landlords’ unwillingness to accept HCVs and the concept of a Source of Income ordinance should be explored again. If an ordinance cannot be proposed due to lack of political feasibility, or is proposed and rejected, the City’s needs to be transparent about what actions it can take. For example, publication of results of education and outreach efforts, or the testing of promising alternative approaches seen nationwide.

Transparency about actions is strongly encouraged and with dashboard and website technologies inexpensive, data can be pushed out to the public in a relatively cost effective manner. This, and other
actions such as advocacy for a state law that makes source of income (SOI) a protected class, are included in the fair housing plan.

To support improved progress, tracking and reporting, the City is strongly encouraged to take the 2019 fair housing goals and create action plans using SMART criteria (specific, measurable, achievable, relevant, timebound), or some other effective method for tracking metrics and assessing progress. Putting metrics and technological tools in the hands of City staff would be extremely helpful so that manual counts and gap analyses between the overwhelming number of plans and reports is made easier.

### National Advocacy Agenda

The 50th anniversary of the Fair Housing Act was celebrated in 2018. A leading advocacy group, the National Low Income Housing Coalition, called for next steps:

- **We must hold HUD accountable for enforcing fair housing policies** by providing public comment on changes to their policies and bringing them to court if warranted.
- **We must improve access to credit and fight for stronger consumer protections**, especially for people of color and low income individuals. It is unacceptable that in 2018 individuals still face discrimination when they try to get loans from banks or apply for housing.
- **We must update the Fair Housing Act** to provide legal protection against discrimination based on sexual orientation, gender identity, marital status, source of income, veteran status, domestic violence survivor status, or criminal record.
- **We must continue to collect data and establish clear goals** to determine if we are making progress in ending housing discrimination and segregation.

"Fair Housing Overview and Challenges" October 23, 2018

Source: https://nlihc.org/resource/fair-housing-act-overview-and-challenges
IV. FAIR HOUSING ACTIVITIES

This section describes the City of Dubuque’s fair housing activities and provides suggested ways to strengthen fair housing activities in Dubuque.

- Complaints & Hate Incidents
- Lawsuits
- Inspections
- Resources/Materials

Under Iowa law, a city with a population of twenty-nine thousand, or greater, must maintain an independent local civil rights agency or commission. As a qualifying community, the City of Dubuque’s Human Rights Commission (HRC), comprised of 9 members appointed by the City Council to 3-year terms, holds the powers and duties that are detailed in Title 8 Dubuque Code of Ordinance. The City’s fair housing ordinances comport to the ICRA provisions, per Section 8-2-12.

The City of Dubuque’s Human Rights Department (HRD) reports to HUD on VCA actions, staffs the Human Rights Commission, and is responsible for enforcing City ordinances that include fair housing reports and complaints. The HRD forwards formal complaints to the Dubuque City Attorney’s Office for investigation. The HRC sees its role as one of education with the City Attorney’s Office providing investigation and enforcement.

Fair Housing Complaints

From January 1, 2015 to October 8, 2019, Human Rights Commission/Human Rights Department reports that in roughly four years there were the 222 fair housing intakes of complaints, of which 55% involved Race and 22% involved Disabilities; intakes could involve more than one issue. In nearly five years, a total of 18 complaints moved to formal complaint stage.

City of Dubuque Fair Housing Complaints: Jan 1, 2015 to October 8, 2019

<table>
<thead>
<tr>
<th>Total Intakes: 222</th>
<th>Moved to Formal Complaint: 18</th>
<th>Breakdown of Formal Complaints %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intakes w/bias identified: 108</td>
<td>Formal Housing Complaint Number by Basis</td>
<td>Percentage by Basis of Complaint</td>
</tr>
<tr>
<td><strong>Basis of Complaint</strong></td>
<td><strong>Disability</strong></td>
<td><strong>Race</strong></td>
</tr>
<tr>
<td>Note: Some complaints may involve more than one issue.</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total Intakes: 222</strong></td>
<td><strong>Moved to Formal Complaint: 18</strong></td>
<td><strong>Breakdown of Formal Complaints %</strong></td>
</tr>
</tbody>
</table>
Retaliation  1  5%
Sexual Orientation  2  11%

<table>
<thead>
<tr>
<th>Resolution Status of Formal Complaints</th>
<th>Formal Complaint by #</th>
<th>Percentage Breakdown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative Closure</td>
<td>11</td>
<td>61%</td>
</tr>
<tr>
<td>Referred</td>
<td>3</td>
<td>17%</td>
</tr>
<tr>
<td>Backlogged for Investigation</td>
<td>4</td>
<td>22%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Action Taken</th>
<th>Breakdown by #</th>
<th>Percentage Breakdown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intake Identified Bias</td>
<td>108</td>
<td>49%</td>
</tr>
<tr>
<td>Housing Intakes Referred To Landlord/Tenant or Housing Inspection Issues</td>
<td>75</td>
<td>8%</td>
</tr>
<tr>
<td>Referred to Legal Services</td>
<td>45</td>
<td>60%</td>
</tr>
<tr>
<td>Referred to Housing for Inspections or questions related to HCV</td>
<td>17</td>
<td>23%</td>
</tr>
<tr>
<td>Referred to both Legal Services and Housing</td>
<td>13</td>
<td>17%</td>
</tr>
</tbody>
</table>

Figure 10  Fair Housing Complaints Source: City of Dubuque Human Rights Department

Hate Incidents

There have been well-publicized hate incidents (and hate crimes) in the community yet the HRC/HRD have received a low number of reports in the past two years:

- 8 of 12 were regarding Race/Color;
- Nearly half were about social media posts (i.e. Facebook);
- Graffiti in the city was reported four times; and,
- The HRC’s primary response was educational sessions, four of the responses including writing opinion editorials.

Lawsuits

More than 40 tenants filed suit against a pair of Dubuque landlords (Greg and Bridget Prehm) in October 2018, claiming multiple clauses in the lease agreements they signed with the Prehms’ company were illegal. Specifically, the class of tenants alleged that the lease terms violated Iowa’s Uniform Residential Landlord Tenant Act. Lease terms included, but were not limited to exempting the landlords from housing and building code mandates requiring residences be kept fit and habitable, and allowing the landlords to create liens on household goods, withhold security deposits in bad faith, and hold tenants liable for damages in excess of what is allowed by law. At the time the suit was filed, the Prehms had about 180 rental units in more than 90 properties in Dubuque, and used at least 17 different business names or LLCs.
In July 2019, a Dubuque County judge ruled 19 provisions that the rental company made tenants sign were unlawful. In November 2019, the Prehms agreed to pay nearly $30,000 in order to settle the class-action lawsuit over the use of an illegal lease agreement. Further, the Prehms will pay $23,000 in attorney fees incurred by the named plaintiffs in the suit; the agreement is pending approval by the court. The settlement prohibits the Prehms from increasing rents of current tenants for one year, allows those tenants to demand new, lawful leases and puts landlords who rely on predatory lease agreements “on notice,” according to attorney Sam Wooden who represented the plaintiffs.xii

The City’s HCD had designated them as “priority” property owners under its inspection and licensing approach because they had more than three citations issued for their properties within the last twelve months. The department had issued eight citations to the Prehms since April of 2018 raising questions about it’s fair housing inspections and fair housing enforcement policies.

Housing Inspections

In 2016 the City adopted the International Property Maintenance Code (IPMC), a three-tiered process to increase inspections and licensing, and in June 2019, HCD reported to the City Council that 654 structures have been identified that are not yet licensed, with 95% of housing units failing first inspection and 62% failing re-inspection. This tiered-inspection process has not been without detractors from the property owner community.

Nonetheless, during community engagement for this AI residents shared stories of rats in units, mold, lead, no heat, no working kitchens and other unsafe conditions. Community participants suggested that a low income resident group be part of analyzing inspection data; residents said this would reduce their mistrust that units “pass inspection” but remain unsafe because of the ‘inside’ group that effectively protects one another in Dubuque.

Fair Housing Resources/Materials

A robust set of fair housing fact sheets are offered via the City’s website involving a variety of issues such as advertising, disabilities, hate crimes and harassment, and more. An online complaint form is also provided. Materials are somewhat dated in appearance, largely in English, and somewhat difficult to find. The City’s website is currently being updated, offering an ideal chance to review the full set of fair housing resources provided and the languages used.

Many nonprofits in Dubuque provide fair housing resources and connections, chief of which are Iowa Legal Aid and the local chapter of the NAACP—Friends of Fair Housing.

Summary & Potential Solutions

Strongly recommended in prior AIs was the need for improvements to the HRC. Data seem to reinforce the need for improvements insofar as complaints that moved to formal stage appear low and community participants stated concerns about HRC functioning. An initial HRC action could be reviewing comparable communities’ complaints and actions taken to benchmark against Dubuque. Further, an independent review of the HRC (within 2019 fair housing goals), might take into account the suggestions from community members:

- Hold HRC meetings within neighborhoods of the community;
- Providing reports on fair housing trainings and other activities in real-time as part of a set of equity metrics;
- Develop approaches so that residents can easily report complaints in person;
- Increase anti-discrimination and inclusion activities; and
- Improve fair housing enforcement, reporting efforts to the public transparently.

As the City completes a review of its website it is an ideal time to review and update fair housing materials, modernizing and ensuring they reflect languages spoken in the community. For instance, more fact sheets in languages other English would be highly beneficial for the community—during this AI research, just one fact sheet in Spanish was located on the City’s website.

It would be cost-effective to simply use materials that other entities have available, such as the Iowa Human Rights Commission and other cities that have translated, effective materials now. It would also be helpful for fair housing materials to be tested with lived-experience consumers for value, redesign, languages needed, and website placement.

Last, community participants mentioned that they cannot understand the online complaint process and prefer to give a complaint to a person. That is something to explore during the independent review of the HRC which will naturally touch upon Human Rights Department processes.

Other critical work involves the gathering of eviction data and analysis of those affected. Researchers, through the City Attorney’s Office, made a FOIA request to the county court but it information was not received in time to be included in this AI. Given the recent settlement of a class action lawsuit by tenants, greater fair housing enforcement is called for.
Context Infographic: ‘Typical’ American Home Buyer in 2018


^Please note that Zillow’s use of the term ‘Caucasian’ is inaccurate as it is a pseudo-scientific term historically used to create distance from race discussions; ‘White’ is the option used in all federal data collection methods.
V. DEMOGRAPHICS

This section provides a look at demographics trends and analyzes the interplay between demographics and housing.

- Population
- Age
- National Origin
- Familial Status
- Other Vulnerable Populations
- Educational Attainment
- Race & Ethnicity
- Sex
- Persons With Limited English Proficiency
- Disability
- Poverty
- Employment

Population Trends

The most significant changes:

- **Population Decline.** Dubuque’s population rose and fell between 2010 and 2018 with a total net loss of 326 residents per ACS 5-year estimates (2013 – 2017). This is in contrast to overall growth in Iowa’s population of 4%.

- **Net Increase of Racial/Ethnic Diversity.** Between Census 2010 and ACS 5-year estimates there was a net increase of 929 persons of color; there was a loss of 96 Hispanics. Of the net increase, the largest rise is in persons identifying as Two or More Races, a population that is predominantly children under 18.

- **National Comparison.** Although Dubuquers median household income rose by 4.56% between 2016 and 2017 (to $50,171), it remains considerably lower than the national median income of $60,336. The national poverty rate is 13.4% and Dubuque’s is 16.3%, jumping from 9.5% in 2000.
Race & Ethnicity

Dubuque’s population is predominately White non-Hispanic. There has been only a slight gain (1.1 percent) in diversity from 2010. Outside of Black or African Americans and Hispanic or Latino populations, no other segment comprises more than 2% of the total population.

Notably there is a rise in diversity of children:

- For children aged 18 and under, the white population is 82.6% with 8.4 percent African American, an estimated 6% two or more races, and 3 percent are Hispanic.
- This change in race/ethnicity among Dubuque is significantly lower than racial/ethnic diversity in the U.S.

According to the U.S. Department of Education’s National Center for Education Statistics, in fall 2019 children from racial and ethnic minority groups were projected to make up 52.9% of public K-12 students in the nation. The City previously studied the impact of greater diversity and neighborhood poverty on schools and student outcomes. It is anticipated the Equitable Poverty Prevention Plan will provide additional insights and strategies.

Demographic Change: Race & Ethnicity

<table>
<thead>
<tr>
<th></th>
<th>2010 Census</th>
<th>2017 ACS Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>52,007</td>
<td>92.5%</td>
</tr>
<tr>
<td>Black</td>
<td>2,256</td>
<td>4.0%</td>
</tr>
<tr>
<td>American Indian</td>
<td>123</td>
<td>.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>652</td>
<td>1.2%</td>
</tr>
<tr>
<td>Native Hawaiian &amp; Pacific Islander</td>
<td>266</td>
<td>.5%</td>
</tr>
<tr>
<td>Other</td>
<td>38</td>
<td>.1%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>912</td>
<td>1.6%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1,383</td>
<td>2.4%</td>
</tr>
</tbody>
</table>

Figure 13  US Census Bureau American Community Survey 5-Year Estimates 2013-2017

African Americans in Dubuque

African Americans in Dubuque, while a small percent of the overall population, are the largest community of color and 60% live in poverty. Having a lower income decreases a household’s ability to prepare a financial foundation for long-term stability. In terms of median net worth, “White households are about 13 times as wealthy as black households – a gap that has grown wider since the Great Recession.”

The following mapping shows concentrations of poverty in the city for African Americans. As The Pew Charitable Trusts’ Economic Mobility study found, “Neighborhood poverty alone accounts for a greater portion of the black-white downward mobility gap than the effects of parental education, occupation, labor force participation, and a range of other family characteristics combined.”
Historically in the U.S., with age came homeownership of detached single family homes—for whites. Federal to local policies long promoted restrictive zoning that resulted in segregation and the intergenerational transfer of wealth for white Americans.

Today, the widening gap between income and home value combines with scarcity of housing to make homeownership for younger populations increasingly unlikely. Millennials are challenged like no previous generation. An interesting compilation of studies published by Debt.com (Gregory Cox, August 13, 2019) calls out four primary nationwide reasons that Millennials are unable to purchase homes:

1. **Student Loan Debt.** The latest data from the Federal Reserve shows that from 2005 to 2014 the average student loan debt per person ages 24-32 doubled.

2. **Low Housing Inventory.** Last year, inventory was down 20 percent from the previous year.

3. **Rising Home Prices.** Home prices rose by 8 percent last year. (Home values rose in Dubuque from $133,400 to $135,800 between 2016 and 2017.)

4. **Delaying Marriage.** After accounting for age, income, education, and ethnicity—marriage heightens the chances of becoming a homeowner by 18 percent.

For the Boomer generation, housing needs change because with age often comes disabilities and thus the need for housing modifications. And for families with school aged children, living near a quality school can be important. According to a growing body of research, walkability is becoming a key priority for all age groups.
This context impacts Dubuque, where the Key Demographic Changes are:

- The **median age decreased** from 38.5 years (2012) to 37.1 years (2017), younger than the national median age of 38.2 years.
- The **largest segment** of the population, 14.5%, is age 25 to 34 years.

![AGE 2017](image)

**Figure 15 Age & Sex as Percentage of Population. Source: Census Bureau**

**Sex**

Key demographic trends in Dubuque by Sex include:

- Females are the majority of Dubuque residents at over 51% of the population.
- Females account for 60.7% of the population of **65 years** and over.
- **Females make up a greater share of the community’s poor** (17.7% female, 14.7% male) even though the highest rate of poverty is seen in males ages 18 to 24. A total of 794 Dubuque Females over 75 live in poverty.

![Poverty by Age & Sex](image)

**Figure 16 Source: Data USA Dubuque Profile at https://datausa.io/profile/geo/dubuque-ia#housing**

One fair housing issue that may warrant additional analysis in Dubuque is nuisance (ordinance) data. HUD guidance cautions that an overrepresentation of women in nuisance reports could involve domestic violence, and only an analysis of data would ensure this is not the case in Dubuque.

Further, with greater life expectancy senior women are becoming at greater risk of homelessness in Dubuque. This is due in part of the lifelong gender pay gap, less Social Security benefits, and other
factors. Community Participants anecdotally reported an increase in senior women in shelters. However, recent approved development projects (discussed in Assessment of Past Goals section), show that there is intentional expansion of affordable housing for seniors.

National Origin
An estimated 97.1 percent of the people living in Dubuque are U.S. natives and 98.4% are U.S. citizens, which is higher than the national percentage. The median age of foreign-born residents is 34 years and native-born is 37 years.

Key Data:
- Sixty-nine percent of the City’s population is living in the state where they were born and 27% were born in other states.
- Foreign-born residents of Dubuque come from different parts of the world with a third of all foreign-born residents arriving since 2010.
- Of the 1,700 foreign-born residents, an estimated 0.4 percent of the total population was born in Oceania n.e.c, and another 0.3 percent were born in Mexico.
- Dubuque residents from Oceania (reportedly predominated by Marshall Islanders) increased as a percentage from 1.7% to 12.3% for the same period.

With the national anti-immigrant policies and sentiments in some quarters, it’s important to note that some cities have studied the economic impact of not being welcoming of ‘outsiders’ and immigrants in particular.

For instance, St. Louis is well known for being a hermetic city where the first question that’s asked is, “where did you go to high school?” A report, The Economic Impact of Immigration in St. Louis, argued that the reason the St. Louis region had fallen behind other big U.S. cities was its strikingly low rate of immigration. (Straus, 2012.) That grabbed city leaders’ attention. Also attention getting was the fact that cities like Nashville, TN and Louisville, KY had launched broad campaigns to better integrate immigrants into the business community, and both Cleveland and Philadelphia had established immigrant resource centers designed to ease the transitions of newcomers. Although Dubuque is a much smaller city, it could similarly consider ways in which a decline in population can be reversed by attracting immigrants and others considered ‘outsiders.’

It should be noted that the influx of Marshall Islanders has brought new diversity to the community. However, due to U.S. nuclear testing these newcomers bring significant health issues that are being addressed through the highly regarded Pacific Islander Health Project. However, more can be done by the City to ensure it is communicating in Marshallese and focusing on protecting the fair housing rights of Marshall Islanders. Recently (2018), outreach was conducted regarding home buying. This is a positive step that the City will want to expand if residents found it effective and an increase in homeownership was the result.

Key Takeaway
Where Dubuque’s foreign-born population originates from has changed:
Ensuring that fair housing resources, homebuyer outreach, and City efforts around affordable housing are culturally and linguistically appropriate is vital to inclusion of these newcomers. It also would benefit the City to assess why it’s had a significant loss of Hispanic residents if that is unclear.

Persons with Limited English Proficiency
The vast majority of Dubuque residents, 95.8 percent, speak only English. An estimated 0.5 percent of the population speaks Other Asian and Pacific Island languages at home, followed by 0.4 percent Chinese speakers while at home.

Key Data:
- Within LEP households nearly half (47.6%) speak Asian and Pacific Island languages at home.
- Following English, Spanish is the second most common language spoken at home by Dubuque residents 2.4% of households or 1.6% of the total population.
- Language demographics have remained virtually unchanged between 2012 and 2017. A 0.5% decrease in the number of residents speaking English-only was observed.
- Fair Housing materials on the City’s website are all in English with the exception of one in Spanish.

Familial Status
“Familial status” refers to the presence of at least one child under 18 years old, and also protects prospects and tenants who are pregnant or in the process of adopting a child. More than 6,500 (27.4%) households fit this profile in City of Dubuque.

Families and Households with Children

<table>
<thead>
<tr>
<th>CP02: COMPARATIVE SOCIAL CHARACTERISTICS IN THE UNITED STATES</th>
<th>Dubuque city, Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>WORLD REGION OF BIRTH OF FOREIGN BORN</td>
<td></td>
</tr>
<tr>
<td>Foreign-born population, excluding population born at sea</td>
<td>1,700</td>
</tr>
<tr>
<td>Europe</td>
<td>14.8%</td>
</tr>
<tr>
<td>Asia</td>
<td>44.5%</td>
</tr>
<tr>
<td>Africa</td>
<td>7.0%</td>
</tr>
<tr>
<td>Oceania</td>
<td>12.3%</td>
</tr>
<tr>
<td>Latin America</td>
<td>18.4%</td>
</tr>
<tr>
<td>Northern America</td>
<td>3.0%</td>
</tr>
</tbody>
</table>

Figure 17  World Region of Birth of Foreign Born Residents. Source: ACS 2017 5-Year Estimates, Census Bureau
### Figure 18: Households and Families. Source: ACS 2017 5-Year Estimates, Census Bureau

<table>
<thead>
<tr>
<th>2013-2017 American Community Survey 5-Year Estimates</th>
<th>Total</th>
<th>Married-couple family household</th>
<th>Male householder, no spouse present, family household</th>
<th>Female householder, no spouse present, family household</th>
<th>Non-family household</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
</tr>
<tr>
<td>Total households</td>
<td>23,974</td>
<td>10,538</td>
<td>1,066</td>
<td>2,635</td>
<td>9,735</td>
</tr>
<tr>
<td>Average household size</td>
<td>2.27</td>
<td>2.92</td>
<td>3.08</td>
<td>3.01</td>
<td>1.27</td>
</tr>
<tr>
<td><strong>FAMILIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total families</td>
<td>14,239</td>
<td>10,538</td>
<td>1,066</td>
<td>2,635</td>
<td>(X)</td>
</tr>
<tr>
<td>Average family size</td>
<td>2.86</td>
<td>2.90</td>
<td>2.68</td>
<td>2.80</td>
<td>(X)</td>
</tr>
<tr>
<td><strong>SELECTED HOUSEHOLDS BY TYPE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Households with one or more people under 18 years</td>
<td>27.4%</td>
<td>37.2%</td>
<td>72.9%</td>
<td>69.3%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Households with one or more people 60 years and over</td>
<td>37.2%</td>
<td>38.3%</td>
<td>22.0%</td>
<td>24.0%</td>
<td>41.4%</td>
</tr>
<tr>
<td>Householder living alone</td>
<td>32.6%</td>
<td>(X)</td>
<td>(X)</td>
<td>(X)</td>
<td>80.3%</td>
</tr>
<tr>
<td>65 years and over</td>
<td>11.8%</td>
<td>(X)</td>
<td>(X)</td>
<td>(X)</td>
<td>29.0%</td>
</tr>
<tr>
<td><strong>UNMARRIED-PARTNER HOUSEHOLDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same sex</td>
<td>0.0%</td>
<td>(X)</td>
<td>(X)</td>
<td>(X)</td>
<td>(X)</td>
</tr>
<tr>
<td>Opposite sex</td>
<td>6.7%</td>
<td>(X)</td>
<td>(X)</td>
<td>(X)</td>
<td>(X)</td>
</tr>
</tbody>
</table>

### Disability

The Census Bureau defines “disability” as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities or impedes her from being able to go outside the home alone or to work. Among the civilian noninstitutionalized population 12.8% percent reported a disability. The disability rate for females was 14 percent, compared to 11.5 percent for males. The likelihood of having a disability varies significantly by age. As is generally the case, adults aged 75 and older have the highest rate (46.6 percent) of disabilities, something for Dubuque to continually assess as Boomers in the community age.

**Key Data:**

- More than 3,000 residents (across all age groups) reported a **disability**.
- In terms of disabilities by type **Ambulatory** (6.6 percent) followed by **Cognitive** (5.3 percent) and **Independent Living** (5.3 percent) are the most common.
- The disability rate for **females** was 14 percent, compared to 11.5 percent for males.
- 29.8 percent (944) of Dubuque’s **veterans** reported a disability.
From January through April of 2019, the Iowa Finance Authority conducted a telephone survey with rental property managers throughout Iowa; about 40% of Dubuque landlords responded. The findings regarding Dubuque and rental unit accessibility included that of single-family units a reported 6.5% are accessible, 13.8% of apartment units are accessible, and one Mobile Home was reported accessible by the property manager. The City can take administrative policy steps to ensure accessibility is part of the review of housing development proposals prior to approval.

Other Vulnerable Populations

Outside of the protected classes discussed above there are other vulnerable populations who should be acknowledged as City of Dubuque residents likely to face greater challenges in securing safe, stable and affordable housing. These groups include: Veterans, members of the LGBTQ community, people with chronic health conditions including mental illness and addictions, and people with histories of trauma.

Veterans

Dubuque is home to 3,425 veterans of whom 1,881 are age 65 years or over and 195 are female Veterans. Veterans are far more likely to experience homelessness than other Americans, in part because of their high rates of posttraumatic stress disorder, physical injuries and disabilities, and other factors that make reintegrating into civilian life and employment difficult. According to HUD, 13 percent of all homeless adults are veterans.

Key Data:

- The majority (1,115) of Dubuque’s veterans served in Vietnam.
- Dubuque is also home to veterans who saw action in the First (476) and Second (529) Gulf Wars, Korea (463), and World War II (191).
- More than one in four veterans (28.9%) has a disability which is a significantly higher rate than the total civilian noninstitutionalized population with disability of 12.8%.
Recent approved development projects (discussed briefly in Assessment of Past Goals section), show that there is intentional expansion of affordable housing for Veterans. This is a positive step for Veterans in the community.

Homeless

High housing costs, low vacancy rates for affordable housing, and poor quality housing are most associated with instability and increased risk of homelessness. Single female head of households are more likely to be cost-burdened; many individuals and families in the City of Dubuque may sleep in temporary arrangements (on the floors or couches of friends and family) due to the high cost burden and low availability of affordable housing. Stakeholders report that Marshall Islanders often join other family members, making for crowded conditions.

The City has eight organizations providing access to emergency and transitional shelter services. Some of these organizations serve specific populations, such as pregnant women and victims of domestic violence. The bed capacity for these organizations is 167 and 116 persons were sheltered. Hope House, Dubuque Rescue Mission, and Hillcrest Family Services were at full or over capacity at the time of the survey. These organizations serve men and families, representing high need in the community. Overall, during the January 2019 point-in-time homeless count 69% of the available beds were full. Programs with vacancies on the day of the survey included: Dubuque Rescue Mission Transitional, Teresa Shelter (Emergency), the Dubuque Community Y Domestic Violence Program, Maria House, Mary’s Inn (pregnant women), Francis Apartments, and Almost Home.

The homeless population, while not a protected class per se, is often disproportionately comprised of persons of color. While the Consolidated Plan provides more information about homeless and the Continuum of Care, as part of the AI development a focus group was held with homeless women. Stakeholders talked about shelter age limits resulting in families not being able to stay together. Women discussed that the lack of child care and inability to pay for care had caused them to turn down jobs. In another focus group, the issue of the rising number of elderly women in poverty was emphasized. The Equitable Poverty Prevention Plan research will look at homelessness and offer suggestions for strengthening how Dubuque can effectively serve this vulnerable population.

Poverty

The Dubuque City Council has made the Equitable Poverty Prevention study and plan a top priority for 2020. The City is concerned about its level of poverty and thus little of what follows is ‘new’ news. To reduce duplication of effort and information shared, this AI narrowly focuses on key data and does not offer suggestions for reducing poverty in Dubuque.

The latest data show that poverty has risen in Dubuque from 9.5% in 2000 to 16.3% in 2017. Nearly 9,000 residents of Dubuque live below the poverty level which is higher than the national rate of 12.3%.

Key Findings:

- **Females** in Dubuque experience poverty at a greater rate (17.1%) than males (14.7%).
- **Black or African American** residents experience a significantly larger degree of poverty (60.1%) than any other group despite representing less than 5% of the total population.
More than 3,000 residents could be considered as ‘working poor’ with 2.7% who worked full-time, year-round and 24.0% who worked part-time or part-year in the past 12 months still living in poverty.

Dubuque’s youngest residents are severely impacted by poverty with nearly 30% of the children under 11 making up over half the Dubuquers living in poverty.

Dubuque’s seniors age 75 and older make up 43% of the residents living in poverty.

As the City is acutely aware, the poverty rate for the community’s protected classes and most vulnerable residents requires action. The need for safe, affordable housing increases with the rise of poverty. Specific aspects of the population, such as seniors, demand greater attention to ensuring there is accessible housing.

**Dubuque’s poverty rate and lower median income impacts whether Dubuquers own or rent a home.** Homeownership in the United States has long been considered part of the ‘American Dream’ and a pathway to intergenerational wealth. Persons of color and females are more likely to live in poverty in Dubuque.

**Poverty by Location in Dubuque**

As a result of higher rates of poverty and lower median incomes, most persons of color are renters in Dubuque; whites own 98.4% of the total owner occupied housing units.

**Owner v. Renter Occupied Housing Units by Race & Ethnicity**

<table>
<thead>
<tr>
<th>ACS 5-Year Estimates 2017</th>
<th>Owner Occupied</th>
<th>Owner Occupied %</th>
<th>Renter Occupied %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
</tr>
</tbody>
</table>
### ACS 2017 Data

**Occupied housing units**
- **15,175**
- **8,799**

**Race and Hispanic or Latino Origin of Householder**

<table>
<thead>
<tr>
<th>Race</th>
<th>One Race --</th>
<th>White</th>
<th>Black or African American</th>
<th>American Indian and Alaska Native</th>
<th>Asian</th>
<th>Native Hawaiian and Other Pacific Islander</th>
<th>Some Other Race</th>
<th>Two or More Races</th>
<th>Hispanic or Latino origin</th>
<th>White alone, not Hispanic or Latino</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>14,926</strong></td>
<td><strong>63</strong></td>
<td><strong>0</strong></td>
<td><strong>88</strong></td>
<td><strong>12</strong></td>
<td><strong>6</strong></td>
<td><strong>80</strong></td>
<td><strong>99</strong></td>
<td><strong>14,842</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>98.4%</strong></td>
<td><strong>0.4%</strong></td>
<td><strong>0.0%</strong></td>
<td><strong>0.6%</strong></td>
<td><strong>0.1%</strong></td>
<td><strong>0.0%</strong></td>
<td><strong>0.5%</strong></td>
<td><strong>0.7%</strong></td>
<td><strong>97.8%</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>7,158</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>81.4%</strong></td>
</tr>
</tbody>
</table>

*Figure 21 ACS 2017 5-Year Estimates, U.S. Census Bureau*

ACS data clearly shows areas with higher concentrations of families living in poverty, unsurprisingly including the census tracts in east Dubuque, colloquially called ‘The Flats’ which has:

- Poverty rates of over 30%
- Unemployment ranging from 6 to 10 percent,
- Median Household Income at $23,814.
- Low income households with severe house burden over 35%
- Moderate Income households with severe house burden 34%

### Educational Attainment

Education is fundamental to sustainable development, contributes to individual’s economic status and impacts where they live. A snapshot of Dubuquers shows that:

- 93.2% of households in City of Dubuque had a **high school education**.
- The majority (nearly 62%) of Dubuquers have educational attainment beyond high school.
- 20.49% have some college, and 30.5% have **bachelor’s degrees** and above.
- Dubuque **students perform better** at 88.95% than the national average of 84.6 percent. However, the rate has declined slightly year over year since 2013-2017.
- **English Language learners** experience significantly higher high-school drop-out rates 52.38%.
- Dubuque’s post-secondary education level is lower than national levels. According to the Census Bureau (2017) 33.4% of Americans 25 or older had earned a bachelor’s degree.

### Educational Attainment Levels in Dubuque
In the recent 2019 Washington Neighborhood Market Analysis report, Teska Associates, Inc. noted that education levels in that revitalization area have improved with adults over age 25 without a high school degree or equivalent declining from 28% to 17%, while adults with college degrees have increased from 9% to 13%. (August 27, 2019, City Council Work Session). This may be positive news for the city’s core which has historically been a concentrated area of poverty with lower educational attainment rates.

However, it is also something for the City to pay attention to. With revitalization can come the positive benefits of ‘gentrification,’ such as decreased crime and improved housing and street conditions. Yet, cities around the nation have also experience pitfalls for protected classes who are displaced due property values rising and being priced out of revitalized areas.

Teska Associates, Inc. reports in this geographic area:

- The median income has declined between 3% and 6% since 2007.
- Unemployment is higher in the Washington Neighborhood, ranging from 4.1% to 6.24% based on the Census Tract compared with 2.3% citywide.
- Unemployment in surrounding Census Tracts in the Washington Trade Area range from 2.7% to 10.3%.
Employment

Dubuque’s economy employs 30,131 people.

- The largest industries in Dubuque are Manufacturing (4,405 people), Retail Trade (4,360 people), and Health Care & Social Assistance (4,138 people).
- The highest paying industries, by median earnings, are Utilities ($63,359) and Public Administration ($56,676), and Professional, Scientific and Technical Services ($49,071).
- Median household income in Dubuque is $50,171. Males in Dubuque have an average income that is 1.34 times higher than the average income of females, which is $44,006.
- The unemployment rate was at 2.4% in September 2019; per the USA Labs study in 2019, unemployment for people of color “hovers around 15%.”

Income Inequality: State of Iowa

In 2017, the wage by gender in common jobs for the State of Iowa illustrates why the state ranks 37th in the nation for gender pay equity.
Last, in 2017, households with the highest Median Household Income in Dubuque were located in Census Tract 101.05 with a value of $83,050, followed by Census Tract 8.02 and Census Tract 8.01, with respective values of $72,404 and $65,114.

Summary

- Dubuque has seen a decline in population despite the low unemployment rate.
- Slight growth in diversity, especially among African Americans and Pacific Islanders.
- Median income is lower than the national level and poverty is high, perhaps attributable in part to Iowa’s minimum wage* (lowest in nation, along with just 13 other states).
- The largest population sector, Millennials, face a rise in home values without an increase in wages/incomes. This makes homebuying a remote possibility for many.
- Females experience more poverty than males in Dubuque; senior women are hit the hardest.

*The State of Iowa’s minimum wage is the federally-established rate of $7.25 per hour. Community participants emphasized that the minimum wage is the chief obstacle to fair housing choice. In the City’s comprehensive plan, increasing “economic prosperity” is cited. It is crucial to educate, as the Iowa Policy Project explains, even median wage in Iowa is not enough for self-sufficiency. xvii

- A single parent with 2 children would need to earn $22.19 per hour to live above the poverty line;
- For a married couple with 1 child and just one parent working, the self-sufficiency wage is $22.41;
- The average wage of a single Iowan is $12.99; and
- The median wage is $17.84.

The Iowa State Legislature passed House File 295 in 2017 to prohibit cities and counties from implementing policies at odds with state law, including the setting of minimum wages that exceed the state/federal rate, currently $7.25 an hour. Proponents of the bill argued that the wages should be set by employers and that permitting local control would create a patchwork of varying minimum wages across the state. Opponents of the legislation argued for local control and local values to be used to address wage issues, fair housing and civil rights issues. The wage issue and associated activities will be more deeply considered through Dubuque’s Equitable Poverty Prevention Plan work.
VI. HOUSING PROFILE

This section provides an overview of housing, types and locations of units. The four HUD-defined housing problems are addressed in several subsections, chief of which is the cost burden impediment.

Key Impediments

- Low number of vacant units;
- Prevalence of HUD-defined housing problems, including cost burden; and,
- Publicly supported housing concentration.
- Further, community participants report private sector financial services obstacles to homeownership.

Housing Overview

Dubuque’s total housing units have increased since 2010, from 24,985 to 25,932 in 2017, an increase of 947 units. Nonetheless, vacancy rates are an impediment (housing scarcity) particularly impacting Dubuquers seeking affordable housing.

Vacant units are spatially dispersed throughout Dubuque with the largest clusters on the east side and downtown, areas mentioned throughout this AI for density of poverty and racial/ethnic diversity:

![Dot Density Map of Vacant Housing](image.png)

*Figure 26 Dot Density Map of Vacant Housing Source: ACS 2017 5-Year Estimates, Social Explorer*

*Imagine Dubuque* includes strategies for expanding land use, the preservation of historic housing stock, and developing new housing units.

Housing Types

A profile of the types of housing in Dubuque shows that single family units are most prevalent.
Because Dubuque is predominantly white, a look at housing types by race and ethnicity holds few surprises. Of note is that Pacific Islanders, while renters, are not residing in apartments. Also, mobile home residents are whites.

Housing Types by Household Race and Ethnicity

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>White</th>
<th>Black</th>
<th>American Indian</th>
<th>Asian</th>
<th>Native Hawaiian/Pacific Islanders</th>
<th>Other</th>
<th>Two or More Races</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family</td>
<td>70.4%</td>
<td>46.1%</td>
<td>0%</td>
<td>33%</td>
<td>45%</td>
<td>10.3%</td>
<td>41.4%</td>
</tr>
<tr>
<td>Duplex</td>
<td>5.8%</td>
<td>19.2%</td>
<td>0%</td>
<td>2.7%</td>
<td>19.3%</td>
<td>43.1%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Tri or 4-Plex</td>
<td>6.1%</td>
<td>22.4%</td>
<td>0%</td>
<td>32.9%</td>
<td>35.8%</td>
<td>34.5%</td>
<td>21%</td>
</tr>
<tr>
<td>Apartment</td>
<td>14.3%</td>
<td>12.2%</td>
<td>100%</td>
<td>27.3%</td>
<td>0%</td>
<td>12.1%</td>
<td>27%</td>
</tr>
<tr>
<td>Mobile Home</td>
<td>3.4%</td>
<td>0%</td>
<td>0%</td>
<td>3.4%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

While mobile home residents make up a small percent of households in Dubuque, as Community Participants discussed, mobile home communities have been purchased and prices have been raised, making them unaffordable and putting residents at risk of homelessness. The Dubuque City Council is aware of this crisis situation and it appears it will make this a priority either through state legislative advocacy, or by exploring what can be done via city ordinance. This is included in the proposed fair housing plan and mapping highlights the two block groups where mobile homes are concentrated (dot density). In these block groups more than half of the total housing units are mobile homes.
Age When Housing Built
Dubuque’s historic structures lend to the community’s charm and beauty. However, aging housing stock also becomes an issue: nearly 30 percent of Dubuque’s housing structures were built in 1939 or earlier.
The City has been tackling the aging stock issue using CDBG funds and partnerships with effective community organizations like the Greater Dubuque Development Corporation’s True North program. Additionally, for over a decade significant investments have been made in the Washington Neighborhood. Investment and preservation strategies, including with the use of CDBG funds, Low Income Housing Tax Credit (LIHTC) and other funding is a community strength. Examples follow:

The C.H.A.N.G.E. Initiative (Comprehensive Housing Activities for Neighborhood Growth and Enrichment) identifies and rehabilitates downtown housing units. It is a $19 million plan to improve 739 homes. Key partners include Community Housing Initiatives and Greater Dubuque Development Corporation’s True North initiative. It encompasses:

- Homebuyer Program
- Housing Choice Voucher Home Ownership
- Home Repair Loan
- Accessibility Rehabilitation
- Homeowner Rehabilitation Program
- Homeowner Rehabilitation Loan Program
- First-Time Homebuyer
- Removal of blight and creation of affordable housing
- Pursuit of redevelopment, reuse and repurposing of commercial and/or industrial Infrastructure Improvements

The following map shows where Public Housing (none in Dubuque), project-based and LIHTC properties are located (in purple):
However, mapping patterns continue to show that publicly assisted housing (particularly the Housing Choice Voucher program tenants) continues to be clustered in older housing stock. As Dubuque’s Director of the Housing and Community Development Department noted, the most vulnerable residents live in the oldest, most vulnerable housing stock.

Figure 32 Publicly Supported Housing. Source: HUD AFFHT 0004

Figure 33 Heat Map of Publicly Supported Rental Housing. Source: Income Committee Report (December 2018)
The City provided the heat map (above). The right-side of the map shows where all rental units are located, and the left-side shows where units are available to persons receiving housing assistance: the bulk of the assisted housing units are located in the area where there is a high concentration of poverty and oldest housing stock.

Housing Problems

The four HUD-defined housing problems are: (1) Incomplete kitchen facilities, (2) Incomplete plumbing facilities, (3) more than 1 person per room (overcrowding), and (4) cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50 percent.

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is ‘select monthly owner costs’ which includes mortgage payment, utilities, association fees, insurance, and real estate/property taxes.

HUD defines cost-burdened families as those who pay more than 30 percent of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Severe rent burden is defined as paying more than 50 percent of one’s income on rent.

HUD includes overcrowding as a housing problem it correlates to more health issues and accidents. This problem is not analyzed because although there are ample anecdotal reports of overcrowding, according to ACS data, 99% of owner occupied units have 1 person per room and 98.2% of renter occupied units have 1 person per room.

A map view of all housing problems, including cost burden, follows.

Figure 34 Percent of Households with Housing Problem. Source: HUD AFFHT0004

According to the most recent Comprehensive Housing Affordability Strategy ("CHAS") data* for Dubuque (2012-2016 ACS) 27.5% of all households have at least one of 4 housing problems and nearly
15% have at least one severe housing problem. The following table provides details for the entirety of Dubuque households.

### Housing Problems Overview

<table>
<thead>
<tr>
<th>Housing Problems Overview</th>
<th>Owner</th>
<th>Renter</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household has at least 1 of 4 Housing Problems</td>
<td>2,455</td>
<td>4,160</td>
<td>6,615</td>
</tr>
<tr>
<td>Household has none of 4 Housing Problems</td>
<td>12,685</td>
<td>4,480</td>
<td>17,165</td>
</tr>
<tr>
<td>Cost burden not available, no other problems</td>
<td>105</td>
<td>165</td>
<td>270</td>
</tr>
<tr>
<td>Total</td>
<td>15,250</td>
<td>8,800</td>
<td>24,050</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Severe Housing Problems Overview</th>
<th>Owner</th>
<th>Renter</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household has at least 1 of 4 Severe Housing Problems</td>
<td>955</td>
<td>2,600</td>
<td>3,555</td>
</tr>
<tr>
<td>Household has none of 4 Severe Housing Problems</td>
<td>14,185</td>
<td>6,040</td>
<td>20,225</td>
</tr>
<tr>
<td>Cost burden not available, no other problems</td>
<td>105</td>
<td>165</td>
<td>270</td>
</tr>
<tr>
<td>Total</td>
<td>15,250</td>
<td>8,800</td>
<td>24,050</td>
</tr>
</tbody>
</table>

Figure 35 Comprehensive Housing Affordability Strategy Data Report 2019

Specific housing problems include lack of complete kitchens and incomplete plumbing. The mapping below shows the location of these issues. To the right is a map pertaining to the lack of complete kitchens. Left is the location of housing units with incomplete plumbing facilities.

Figure 36 Incomplete Plumbing and Kitchen Facilities. Source: ACS 2017 5-Year Estimates, Social Explorer

As mentioned above, overcrowding impacts less than 2% of Dubuque households:
Cost Burden/Income

**Nearly one-third of all Dubuque households are cost burdened:**

- Renters, 21.0% of Dubuque’s renter households are paying 30%-49% of their income on rent.
- A greater number of renter households 24% (2,111) spend 50% or more of the household income on rent.
- Owners without a mortgage had a cost burden rate of 6.7 percent and a severe cost burden rate of 4.3 percent.
- Owner occupied households with a mortgage had a cost burden rate of 15 percent, and severe cost burden at 5.8 percent.

**HAMFI Classification**

<table>
<thead>
<tr>
<th>Income Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low-Income &lt; 30%</td>
</tr>
<tr>
<td>Very Low-Income &lt; 50%</td>
</tr>
<tr>
<td>Low-Income &lt; 80%</td>
</tr>
<tr>
<td>Low- and Moderate Income &lt; 100%</td>
</tr>
</tbody>
</table>

An owner or renter’s income is closely correlated to housing problems. HUD’s HAMFI is the measure of **median income by household** calculated by HUD-determined housing markets, largely based on metropolitan statistical areas. While HAMFI does not provide the precision of a County Median Income or City Median Income, HAMFI offers HUD the ability to adjust median income by known household size in CHAS tabulations, providing more consistent data metrics across demographics.

In the lowest income category 0-30 percent, more that 90% of Dubuque’s households have one or more of the housing problems: **technically no one group has a disproportionate share (more than 10%)**. Income by housing problems for **renters** shows that the poorest residents live in structures with the most housing problems.

**Housing Problems for Renters**
Figure 37 Income by Housing Problems (Renters). CHAS Report 2019

For **owners**, the situation is similar. The lowest two income categories experiencing more housing problems, as seen in the following CHAS data table.

### Housing problems for Owners

<table>
<thead>
<tr>
<th>Income by Housing Problems (Owners only)</th>
<th>Household has at least 1 of 4 Housing Problems</th>
<th>Household has none of 4 Housing Problems</th>
<th>Cost Burden not available, no other housing problem</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Income less-than or= 30% HAMFI</td>
<td>2,050</td>
<td>245</td>
<td>165</td>
<td>2,460</td>
</tr>
<tr>
<td>Household Income &gt;30% to less-than or= 50% HAMFI</td>
<td>1,195</td>
<td>575</td>
<td></td>
<td>1,775</td>
</tr>
<tr>
<td>Household Income &gt;50% to less-than or= 80% HAMFI</td>
<td>750</td>
<td>1,245</td>
<td></td>
<td>2,000</td>
</tr>
<tr>
<td>Household Income &gt;80% to less-than or= 100% HAMFI</td>
<td>95</td>
<td>715</td>
<td></td>
<td>810</td>
</tr>
<tr>
<td>Household Income &gt;100% HAMFI</td>
<td>65</td>
<td>1,895</td>
<td></td>
<td>1,760</td>
</tr>
<tr>
<td>Total</td>
<td>4,160</td>
<td>4,490</td>
<td>165</td>
<td>8,800</td>
</tr>
</tbody>
</table>

Figure 38 Income by Housing Problems (Owners). CHAS Report 2019

As expected, the prevalence of housing problems is concentrated in areas where poverty is the highest. This can put place significant financial strain on residents’ ability to afford basic necessities and which is then exacerbated when any large unexpected expense (such as car repairs) occur. Crucially, these data don’t account for any other basic housing needs (when they are not included in the rent) such as utilities, nor is transportation – typically another major household expense – accounted for which some believe should be factored into the equation since transportation costs are a product of housing location.

**Location of Affordable Rental Housing to 50% AMI.**
Housing Problems by Race & Ethnicity

The small number of minority households makes it difficult to make inferences, however it is worth noting that in several income categories, for some minority groups more households than not have housing problems:

- For households with 0-30% and 30-50% of Area Median Income Black/African American, Asian and Hispanic households have more housing problems than not.
- All 25 American Indian and Native Alaskan Households (100% percent in this income category) had housing problems.
- 61% of households with 30% to 50% of Area Median Income had one or more housing problems.
- Thirty-two percent of households with 50% to 80% of Area Median Income had one or more housing problems. Pacific Islanders had a disproportionate share at 100%.
- 13% of households with 80% to 100% of Area Median Income had one or more housing problems. American Indian/Alaska natives had a disproportionate share at 71.4%, and Pacific Islanders at 100%.
- All 65 Pacific Islander households had housing problems in the income categories in which they appear.

As stated, while small numbers make it difficult to establish disproportionality and cost-burden is a prevailing issue in Dubuque, all broad strategies to increase the affordability and accessibility of housing would likely benefit these small minority groups as well as the City as a whole.

**Zoning**

In concert with the development of *Imagine Dubuque*, a comprehensive review of zoning and land use occurred. Within the Dubuque city limits, 2,490 acres (18%) of total land area remained vacant and developable based on 2017 zoning designation. Because there are fewer units available than households in need for those who make <30% Household Area Median Family Income, land use and development decisions will make affordable housing a priority. The following map details the City Council-approved future land use map that *Imagine Dubuque* strategies build upon.

![Future Land Use 2030 Map](image)

**Figure 40 Future Land Use 2030 Map. Source: City of Dubuque**

**Imagine Dubuque Strategies for Expanding Affordable Housing**

**Single Family**

Serve neighborhood needs such as education, housing, and recreation equitably while maintaining a viable, livable atmosphere and reducing environmental impacts. Access to trails, open space, and other
recreational and educational amenities, connections to needed goods and services, and protecting significant woodland, prairie, and wetland areas and avoid steep slopes are all strategies.

Multi Family
Encourage a mix of housing affordable for all segments of Dubuque’s population throughout the community, including options for those who might be saving for their first home, taking into account proximity to jobs to minimize transportation costs, and increasing access to goods and services in a walkable environment.

Mixed-Use
Create a vibrant environment where residents can live, work, and play within walking and biking distance of their home at opportunity sites throughout the community. Integrate a variety of residential product types in mixed-use areas, including multi-family products such as townhomes and apartments, but also incorporating some single-family housing. Imagine Dubuque’s mixed use strategies also provides for walkable neighborhoods, with convenient access to goods, services, parks, and schools, without the need to use a car for every trip.

Potential Private Sector Discrimination
Prohibited practices include:

- Redlining, refusing to extend home loans/insurance or offering less favorable terms to someone based on the race of their neighborhood.
- Blockbusting, persuading owners to sell property cheaply based on fear that people of another race will move into the neighborhood, and thus profiting by reselling at a higher price.
- Steering, housing providers guide prospective buyers/renters towards or away from certain neighborhoods based on race.

Among home loan applicants of color, the ability to achieve homeownership is impeded by higher rates of mortgage application denials. Black and Hispanic households in Iowa were denied mortgages at higher rates than white households, even when controlling for income. And, higher cost loans were more prevalent among lower income households than upper income households.

According to Home Mortgage Disclosure Act (HMDA) nationwide data (2017), in terms of conventional loans African Americans are 2.6 times and Hispanic applicants are 2 times more likely than white applicants to be denied. Non-white buyers did a little better with FHA mortgage loans, yet African American are 1.8 times more likely and Hispanic applicants are 1.4 times more likely than white applicants to be turned down. Although a small percentage of Dubuque’s population is a race/ethnicity other than white, homeownership is disproportionately low, even by national standards. The homeownership rate for Dubuque’s black citizens is just 8%, down from roughly 10% in 2015. xviii

Dubuque Home Mortgage Disclosure Act data do not clearly signal obstacles, largely because for conventional loans race and ethnicity were not reported, Community Participants in this AI reported that redlining is occurring, indicating that an independent fair housing testing program would be helpful in terms of a deeper analysis to ascertain if prohibited discriminatory practices are occurring.

Housing Forecast
The Iowa Finance Authority forecasts that in 2030 there will be a projected 25,147 households of which 15,918 are projected to be owner occupied, and 9,230 are expected to be renter-occupied. Dubuque households are projected to reach 25,192 occupied units by 2050. This growth predicted is strong. The expansion of affordable housing will need to be equally strong. Implementation of Imagine Dubuque strategies and fair housing goals are crucial for the community to thrive.

**Summary of Barriers & Potential Solutions**

**Key Barriers:**
- Cost burden, the most prevalent impediment.
- Poorer households, particularly among person of color, also experience a greater number of HUD-defined housing problems. By nature of the cost burden calculation, being in poverty is equivalent to the HUD defined household problem of cost-burden.
- Concentration of Housing Choice Voucher participants in older housing stock.
- Too few landlords, especially outside of the concentrated areas of poverty, accept HCVs.
- Homeownership is predominantly among Whites.

**Potential Solutions:**

Imagine Dubuque lays out strategies for preserving and reinvesting in structures built early in the 20th Century. The community partnerships are strong and will continue the work of rehabilitating housing stock. The issue of public assisted housing, particularly the HCVs, is addressed in Assessment of Past Goals section of this AI, as well as in the 2019 fair housing actions. Finally, actions such as an independent testing and focus on public transparency for inspections decisions will strengthen fair housing in Dubuque.

Housing patterns of owner occupied versus renter occupied housing are critical as homeownership is thought to have a substantial access to opportunity impact. The HUD-defined opportunity indices are addressed in the next section of this report. As one Dubuque resident said, not being able to get a mortgage for a small house means nothing to leave one’s children. This speaks to the historical lens to homeownership in the U.S.: owning a home has been thought of as integral to achieving the American Dream.

With homeownership lowest for people of color, further examination of practices and approaches in Dubuque is needed. The City of Dubuque and its community partners have solid home buying programs. Analysis of racial/ethnic disparities is advisable and improved outreach and supports for potential homebuyers could be necessitated. Outreach that is culturally competent should come in the form of greater down payment assistance, a homebuying “coach,” or other promising approaches used in Iowa and across the nation. One valuable resource is HUD’s randomized trial results from a multi-year demonstration project: [First Time Home Buyers Education and Counseling (June 2016)](https://www.hud.gov/offices/cpd/forestdemo)

The cost burden for Dubuque residents is untenable. However, this is an issue across the nation and promising approaches are being tested; some are similar to Imagine Dubuque strategies. Further, the expectation is that the Equitable Poverty Prevention Plan will offer insights on best practices, specific approach to increasing wages. This AI’s fair housing goals offer a set of actions that will help ensure that discrimination and disparate impact is mitigated.
VII. ACCESS TO OPPORTUNITY

Among the many factors that drive housing choice for individuals and families are neighborhood factors. HUD refers to these factors within communities as ‘areas of opportunity.’ To thrive one needs living wages, good schools, affordable housing, efficient public transportation, safe streets, good services, adequate parks, and full-service grocery stores. While not mentioned by HUD, child care has increasingly become a factor that impacts one’s ability to thrive.

HUD has developed a series of indices to help inform communities about segregation in their jurisdiction and region, as well as about disparities in access to opportunity. Each opportunity index is percentile ranked on a 0–100 scale, with a score closer to 100 indicating a higher level of opportunity. During AI development researchers were hampered by HUD’s AFFH technology system non-functionality (extraction of data tables not possible). Thus, mapping is used throughout to capture indices ratings; in some instances older is used, including 2000 Census Data.

The HUD opportunity indices are:

<table>
<thead>
<tr>
<th>Index</th>
<th>Level of Geography</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Poverty Index</td>
<td>Tract</td>
<td>Captures poverty in a neighborhood using the poverty rate.</td>
</tr>
<tr>
<td>School Proficiency Index</td>
<td>Block Group</td>
<td>Uses fourth-grade performance to assess the quality of an elementary school in a neighborhood.</td>
</tr>
<tr>
<td>Jobs Proximity Index</td>
<td>Block Group</td>
<td>Quantifies the accessibility of a neighborhood to job locations within the larger region, with larger employment centers weighted accordingly.</td>
</tr>
<tr>
<td>Labor Market Engagement Index</td>
<td>Tract</td>
<td>Describes the relative intensity of labor market engagement and human capital in a neighborhood, using the unemployment rate, labor force participation rate, and educational attainment.</td>
</tr>
<tr>
<td>Low Transportation Cost Index</td>
<td>Tract</td>
<td>Estimates the transportation costs for a three-person single-parent family with income at 50 percent of the median income for renters.</td>
</tr>
<tr>
<td>Transit Trips</td>
<td>Tract</td>
<td>Quantifies the number of public transit trips taken annually by a three-person single-parent family with income at 50 percent of the median income for renters.</td>
</tr>
<tr>
<td>Environmental Health</td>
<td>Tract</td>
<td>Describes potential exposure to harmful toxins at the neighborhood level.</td>
</tr>
<tr>
<td>Dissimilarity Index</td>
<td>CDBG HOME CBSA</td>
<td>A measure of community-level segregation which represents the extent to which the distribution of any two groups differs across census tracts or block-groups.</td>
</tr>
</tbody>
</table>
Low Poverty Index & Income

Poverty significantly impacts access to opportunity. Dubuque’s poverty rate of 16.3% is both higher than the county (11.9%) and the state (12%). One in five Iowans cannot meet basic needs and the poverty rate is higher in Dubuque. The Low Poverty Index is based on the poverty rate and captures poverty in a given neighborhood with the poverty rate is determined at the census tract level. *Poverty Index values are inverted meaning the higher the score, the less exposure to poverty in a neighborhood.*

Census tracts 5 (11 index score) and 1 (13 index score) hold the poorest neighborhoods in city of Dubuque. Conversely the neighborhoods least impacted by poverty are located in census tracts 001204 and 001205 in the Western Edge both with poverty index scores of 93.

![Low Poverty Index Map](image-url)

Figure 41 Low Poverty Index Map. Source: HUD AFFHT0004

The map below adds further context to poverty in Dubuque by mapping the percentages of families within block groups who are living below the poverty level. At 36.7% Block Group 1 – Census Tract 1 has the highest rate of families in poverty.
The Poverty Thresholds for 2018* are provided below for additional real-life context. As an example, the poverty threshold for a family household with two adults and two children is $25,465 annual income or less.

<table>
<thead>
<tr>
<th>Size of family unit</th>
<th>Weighted average thresholds</th>
<th>Related children under 18 years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
<td>One</td>
</tr>
<tr>
<td>One person (unrelated individual)</td>
<td>12,784</td>
<td>13,064</td>
</tr>
<tr>
<td>Under age 65</td>
<td>13,064</td>
<td>13,064</td>
</tr>
<tr>
<td>Aged 65 and older</td>
<td>12,043</td>
<td>12,043</td>
</tr>
<tr>
<td>Two people:</td>
<td>16,247</td>
<td>16,889</td>
</tr>
<tr>
<td>Householder under age 65</td>
<td>16,889</td>
<td>16,815</td>
</tr>
<tr>
<td>Householder aged 65 and older</td>
<td>15,193</td>
<td>15,178</td>
</tr>
<tr>
<td>Three people:</td>
<td>19,985</td>
<td>19,642</td>
</tr>
<tr>
<td>Four people:</td>
<td>25,701</td>
<td>25,900</td>
</tr>
<tr>
<td>Five people:</td>
<td>30,459</td>
<td>31,234</td>
</tr>
<tr>
<td>Six people:</td>
<td>34,533</td>
<td>35,925</td>
</tr>
<tr>
<td>Seven people:</td>
<td>39,194</td>
<td>41,336</td>
</tr>
<tr>
<td>Eight people:</td>
<td>43,602</td>
<td>46,231</td>
</tr>
<tr>
<td>Nine people or more:</td>
<td>51,393</td>
<td>55,613</td>
</tr>
</tbody>
</table>

*Note: This table provides the most recent (2018) Census Bureau guidelines whereas most of this AI uses ACS Five Year 2013-2017 data.
A significant variance is reported between the Median Household income:

- The median income is $50,171.
- For White Alone householders, the median income is $52,346 (in 2017 inflation adjusted dollars) and for African American householders it is $14,818.
- The 22% Gender Income Gap (females less than males) disparately impacts all households but especially female-led households (2,617) which are nearly 19% of the percent of total family households (13,888) in Dubuque.

Mapping of median income for families highlights the stark differences between census tracts with median income generally increasing as distance from the downtown area increased.

Figure 44 Median Family Income. Source: ACS 2017 5-Year Estimate, Social Explorer

**School Proficiency Index**

School proficiency is viewed by HUD as an indication of the quality of education that is available to residents of an area. High quality education is thought to be a vital community resource that may lead to more opportunity and improved quality of life. Importantly, Dubuque uses a neighborhood schools model, meaning that schools are typically populated with the children from surrounding residences and neighborhoods.

The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The index ranges in values from 0 to 100. **The higher the score, the higher the school system quality is in a neighborhood.**
The Dubuque Community School District provides K-12 education through 11 elementary schools, three junior high schools, one middle school, and three high schools. Dubuque also offers two private school systems accredited by the State of Iowa.

It should be noted that a growing body of research “debunks the idea that school quality is the main determinant of economic mobility.”xx UC Berkeley economist Jesse Rothstein’s research found that “differences in local labor markets—for example, how similar industries can vary across different communities—and marriage patterns, such as higher concentrations of single-parent households, seemed to make much more of a difference than school quality.”xxi

Rosenstein concludes that factors like higher minimum wages, the presence and strength of labor unions, and clear career pathways within local industries are likely to play more important roles in facilitating a poor child’s ability to rise up the economic ladder when they reach adulthood.”xxii Rosenstein’s research, confirmed by international researchers and reinforced by the Iowa Policy Project’s 2019 “State of Working Iowa” report, provides fodder for reflection as the City of Dubuque undertakes its poverty prevention planning. In short, traditional thinking and poverty programming may not advance its goal of equity and increased economic prosperity.

School Proficiency Index mapping above shows large areas in and around the downtown area only have access to lower performing schools. These same areas also experience the highest levels of poverty.
and/or racial/ethnic diversity. Lower performing neighborhoods include Lincoln, Prescott, Audubon, Fulton and Marshall Elementary Schools and Thomas Jefferson Middle School.

One notable area is Block Group 4, Tract 5 which encompasses parts of the Wellington and North End neighborhoods. It has the lowest school proficiency ranking (1 index score), reports more than a quarter (25.57%) of families live below the poverty level and where 37.32% of the population are children under 18 years (compared to the city as a whole with 20.9% under 18 years as of July 1, 2018, per U.S. Census Bureau data): Dubuque residents are struggling with multiple barriers.

For additional context the map below shows percentages of children (all residents age under 18 years) by block group as an indicator of where the concentrations of Dubuque’s school attendees live (with the exception of the under 5 years population).

![Map of Dubuque showing school attendance by block group](image)

Figure 46  Percentage of Total Population Under 18 Years. Source: ACS 2017 5-Year Estimate, Social Explorer

School proficiency data from the Dubuque Community School District further highlights the impacts of the challenges that poor, English language learner, disabled and/or housing insecure students face. Further, a significant disparity in proficiency is seen between students from different races.
An additional important indicator is high school matriculation. The Iowa Department of Education shows that English Language Learners dropout rate at significantly higher rates, calling for interventions with that student population:
Finally, during community engagement that informed this AI, a focus group of school principals noted how critical safe, stable housing is for their students. In particular, educators discussed how having to move frequently for reasons of safety or affordability negatively impacts their students’ learning. The voices of Dubuque’s educators confirm that housing has a profound impact on students and a forthcoming survey of Dubuque educators as part of the Equitable Poverty Prevention Plan will shed more light.

**Jobs Proximity Index & Labor Market Index**

The Jobs Proximity Index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a specific proximity. Values are percentile ranked with values ranging from 0 to 100. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
The Labor Market Engagement Index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. Values are percentile ranked nationally and range from 0 to 100. The *higher the score, the higher the labor force participation and human capital in a neighborhood*. 
In 2017, 31,687 residents or 66.6% of Dubuque’s population aged 16 Years and Over were employed. The unemployment rate was 3.2% in 2017 but has subsequently decreased to roughly 2.3% (reported August 2019) which is lower than the national average of 3.5 percent and just below the Iowa unemployment rate of 2.5%. The unemployment rate for African Americans in Dubuque hovers around 15%.  

In the recent study commissioned by the Community Foundation of Greater Dubuque around workforce issues, human resources and business leaders stated that the most common barriers to unemployment or under employment were for people of color and other Dubuque residents “soft skills.” City leaders and residents should be aware that there is ample research on soft skills coaching and training, as well as research that examines how racial discrimination and/or bias affects to employers naming “soft skills” as the reason for not hiring or terminating employees. Scientific American’s November 2019 edition provides a simple roadmap for helping employers improve how they define and look at “soft skills.”

Importantly, community perceptions of poverty and people in poverty illustrate a negative orientation that may have an equally detrimental and disparate impact on labor market engagement. The Equitable Poverty Prevention Plan will provide evidence-based and promising approaches to creating greater economic prosperity that will have a positive impact on poverty in Dubuque, thus labor market engagement is not fully examined here.

Neighborhoods with jobs in close proximity are often assumed to have good access to jobs. However, distance alone does not capture any other factor such as transportation options, the type of jobs available in the area, or the education and training necessary to obtain them. There may be
concentrations of jobs and low-income neighborhoods in urban centers, but many of the jobs are unattainable for residents of low-income neighborhoods. For example, Teska Associates, Inc.’s 2019 market analysis shows that unemployment is higher in the Washington Neighborhood, ranging from 4.1% to 6.24% based on the Census Tract compared with 2.3% citywide. Unemployment in surrounding Census Tracts in the Washington Trade Area range from 2.7% to 10.3%.

![Map of Unemployment Rate](image)

Figure 51 Unemployment Rate. Source: HUD CPD Mapping Tool

None of these data will be surprises to Dubuque leaders who have carefully studied the issues of poverty for over a decade. Further, Inclusive Dubuque’s Equity Profile has already provided the community with critical information about the impact of race/ethnicity on opportunities. Nevertheless, the fair housing plan includes key actions that, in concert with other community plans and actions, can advance equity.

**Low Transportation Cost Index & Transit Trips Index**

The Low Transportation Cost Index estimates transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region. Values are inverted and percentile ranked nationally, with values ranging from 0 to 100. The Transit Trip Index considers trips taken by a family that meet the following description: a 3-person single-parent family with income at 50% of the median income for renters. Values are percentile ranked nationally, with values ranging from 0 to 100. *The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.*

Community participants in the development of this AI commented that transportation can still be an issue. Several women in the Gaining Opportunities workshop mentioned that they need a reliable vehicle to access the Peosta branch of Northeast Iowa Community Colleges in order to take advantage of Opportunity Dubuque courses.

*Imagine Dubuque* incorporates some strategies for more transportation options and City staff need to be cognizant that something other than single-occupancy vehicles are needed for those who cannot drive or afford to maintain a reliable vehicle. Multimodal projects should be prioritized in Dubuque’s transportation improvement plan. For transit services, Dubuque may wish to consider community mobility hubs, which incorporates features to facilitate several modes of a trip. Mobility hubs would
include transit service, bike storage, bikeshare stations, parking for car sharing services, parking for taxis, parking for private vans or shuttles, and electric car charging stations.

Per HUD, the average auto ownership costs per year are between approximately $4,500 and $9,500 per year depending on household type and assumptions.

<table>
<thead>
<tr>
<th>Household Profile</th>
<th>Income Level Assumption</th>
<th>Household Size</th>
<th>Number of Commuters</th>
<th>Average Auto Owner Costs</th>
<th>Average Transit Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Median-Income Family</td>
<td>MHHI</td>
<td>4</td>
<td>2</td>
<td>$ 8,746</td>
<td>$ 120</td>
</tr>
<tr>
<td>2. Very Low-Income Individual</td>
<td>Nat’l poverty line</td>
<td>1</td>
<td>1</td>
<td>$ 4,451</td>
<td>$ 44</td>
</tr>
<tr>
<td>3. Working Individual</td>
<td>50% of MHHI</td>
<td>1</td>
<td>1</td>
<td>$ 5,556</td>
<td>$ 31</td>
</tr>
<tr>
<td>4. Single Professional</td>
<td>135% of MHHI</td>
<td>1</td>
<td>1</td>
<td>$ 7,035</td>
<td>$ 20</td>
</tr>
<tr>
<td>5. Retired Couple</td>
<td>80% of MHHI</td>
<td>2</td>
<td>0</td>
<td>$ 5,283</td>
<td>$ -</td>
</tr>
<tr>
<td>6. Single-Parent Family</td>
<td>50% of MHHI</td>
<td>3</td>
<td>1</td>
<td>$ 6,184</td>
<td>$ 68</td>
</tr>
<tr>
<td>7. Moderate-Income Family</td>
<td>80% of MHHI</td>
<td>3</td>
<td>1</td>
<td>$ 6,920</td>
<td>$ 61</td>
</tr>
<tr>
<td>8. Dual-Professional Family</td>
<td>150% of MHHI</td>
<td>4</td>
<td>2</td>
<td>$ 9,541</td>
<td>$ 109</td>
</tr>
</tbody>
</table>

Source: Location Affordability Index (LAI) data (v.3), 2012-2016

Figure 52 Average Auto and Transit Costs by Household Profile. Source: HUD

Transportation and Transit maps that follow show households more likely to take public transit.

Figure 53 Low Transportation Cost Index. Source: HUD AFFHT0004
According to the Center for Neighborhood Technology’s Housing + Transportation Affordability Index, Dubuque housing and transportation combined costs consume 44% of the families’ total incomes. Single-occupancy driving of car, truck or van is the most common form of commuting (80.3 percent) and the average work commute for City residents is 14.5 minutes. Compared to the rest of the country, Dubuquers spend much less time in their cars going to and from work.

Transit services and public transportation have been significantly improved since the 2015 Analysis of Impediments. The City reports that over the past 5 years, the public transportation system has been expanded to increase accessibility for individuals with disabilities and low income populations. Routes have also been changed. The Jule now offers fixed route bus and door-to-door paratransit mini-bus service throughout the City:

- Rack & Ride. All Jule buses are equipped with bike racks for passengers to use free of charge with the purchase of a regular bus fare ticket.
- Nightrider. During the college school year fixed route and minibus weekend evening service is available 9 p.m. to 2:40 a.m.
- Accessibility. All Jule buses are equipped with ramps and/or lifts to accommodate mobility devices. All Jule facilities and bus stops are accessible in compliance with the Americans with Disabilities Act (ADA).
Additionally, a door-to-door service for seniors is provided by a local nonprofit: DuRide. DuRide offers private car service 365 days a year and all DuRide volunteers complete a background check, hold a valid driver’s license, and proof of insurance.

However, as mentioned above, community participants in this AI reported that transportation is more difficult for households who are unable to utilize an individual automobile to get to a full service grocery store for instance, or to Peosta (where a branch of Northeast Iowa Community College is located).

Food Access

![Food Access Map](image)

While slightly older data, the U.S. Department of Agriculture’s Food Access Research Atlas map above gives a spatial overview of food access indicators for low-income and other census tracts using different measures of supermarket accessibility. The map shows food access by census tract based on 2015 data and distance one would need to travel to reach a full service grocery store – the same areas within Dubuque where residents are more likely to live in poverty and rely upon public transit.

Environmental Health Index

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. Values are inverted and then percentile ranked nationally. Values range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

Unfortunately, large parts of Iowa do not have any data, and there is little to no variance among the areas that do have data available. For Dubuque, there are variances again in the tracts where poverty is most concentrated.
**Racially or Ethnically Concentrated Areas of Poverty**

HUD’s Racially or Ethnically Concentrated Areas of Poverty (HUD R/E-CAP) indicator requires identification of any geographical area that exceeds concentrated areas with residents who are not non-Hispanic Whites. Analyzed at the block group level, the HUD R/E-CAP benchmark for Dubuque is a concentration of residents of color greater than 50% because Dubuque is considered a micropolitan area. No block group or tract in Dubuque reaches the R/E-CAP criteria.

**Dissimilarity Index**

The dissimilarity index is a commonly used measure of community-level segregation. The dissimilarity index represents the extent to which the distribution of any two groups (frequently racial or ethnic groups) differs across census tracts or block-groups. Index values range from 0 to 100. A high value indicates that the two groups tend to live in different tracts. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.

Due to HUD’s technology system’s data tables and some maps (AFFH) being nonfunctional during this AI report development, alternative and older data sources for Dubuque are used below. What is crucial to note is that some indices become unreliable or have little meaning where a specific racial/ethnic group is very small in Dubuque.
The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. With Dubuque’s overwhelming white population, the isolation index provides minimal value.

Non-HUD Factor: Child Care

While HUD does not include child care within its indices, it arguably has a greater impact than transportation and transit. Of Dubuque households that have children under 6 Years, 81.3 percent report that All Parents from that household are in the labor force, presumably creating a demand for child care. According to the Iowa Child Care Resource and Referral, the number of child care programs have declined across Iowa by 42% from 2013 to 2018. In Dubuque, an estimated 37 percent of child care facilities have closed over the past 5 years.
The community is well aware of child care scarcity and its impact on employment opportunities. The 2016 Child Care Needs Assessment, commissioned by the Community Foundation of Greater Dubuque, included a survey of residents and found that:

- Almost half (48.8%) of respondents reported that child care responsibilities had caused them to turn down a job or work fewer hours;
- Over a quarter (25.2%) reported doing so as a result of not being able to afford child care; and,
- A little more than one in five (21.7%) turned down a job or worked fewer hours when they could not find child care. Survey results also show that low-income families have turned down jobs at significantly higher rates than middle- to high-income families.

Finally, the Iowa Policy Project reports that for a single parent, child care makes up 18 to 19% of the family budget expenditures.

Opportunity Zones

Established by Congress in the Tax Cuts and Jobs Act of 2017, the Opportunity Zones initiative is a community development tool that provides investors with tax benefits for making long-term investments in economically-distressed communities nationwide. The census tracts designated as Opportunity Zones include some of the most impoverished neighborhoods in both urban and rural areas, containing roughly 10 percent of the nation’s population.

Dubuque has two tracts designated at Opportunity Zones with the Washington Neighborhood spanning these. Not surprisingly much of this AI report focuses on these areas of need.

Figure 59 Opportunity Zones. Source: Social Explorer

Summary

Access to opportunity will be a key component of poverty prevention planning and thus is not detailed fully here. The City has long been aware of the concentration of poverty and its impact on the community. With respect to students, some successful action has been taken through the grade-level
reading initiative. Dubuque will collaboratively tackle poverty and race through the Equitable Poverty Prevention Plan in the coming year. Meanwhile, it is suggested that the City begin taking steps to incent a full service grocery store into the downtown core.
VIII. 2019 FORWARD: DUBUQUE FAIR HOUSING

The fair housing barriers identified through AI research are provided in the table below. A priority ranking of actions, per HUD’s AFH tool, are assigned based on:

- The significance of the barrier in limiting housing choice,
- The significance of the barrier in contributing to segregation, and
- Ease of implementation (12-24 months).

Generally speaking, medium priorities are equally vital but cannot be implemented with the timeframe of High Priorities. This plan and its activities span a five year period.

Key themes that serve as the foundation for 2019 plan include:

- Potential Bias & Discrimination
- Available, Affordable Housing
- Cost Burden & Living Wage
- Substandard Housing
- Access to Opportunity

The 2019 proposed fair housing plan embodies fewer goals than the City of Dubuque’s last plan but includes a greater number of action items. Some goals and actions are carried forward from the last plan. Other action items are already underway, such as assessing the service array and considering better coordination and thus are assumed to be achievable in the near-term. Last, making fair housing progress will strengthen the city and accelerate it toward reaching the vision of a more viable, livable and equitable community.

Importantly, the City should establish a clear structure and process for overseeing the implementation of actions to overcome the impediments identified. This can involve two things: (1) creating a SMART plan (specific, measurable, agreed upon and time-bound); and (2) creating a new accountability group responsible for oversight of progress under the fair housing plan.

Given the number of housing recommendations generated by the community for Imagine Dubuque, and the robust interest of residents who participated in this AI, it appears that the community is compelled by housing needs and fair housing choice issues. If the City chooses to create a new group or sub-commission to oversee the fair housing SMART plan, the group’s composition should be diverse in terms of age, sex, race and ethnicity. It should include residents that have been advocates for fair housing in the past and engage other individuals not be currently involved in committees and commissions. Benefits of this approach include advancing a new civic leadership opportunity, increasing City transparency, and building greater trust.
## 2019 Proposed Fair Housing Plan

<table>
<thead>
<tr>
<th>BARRIER</th>
<th>PRIORITY</th>
<th>ACTIONS</th>
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<tbody>
<tr>
<td><strong>Goal One: Advance equity with fair housing advocacy, education and enforcement.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Choice Vouchers are not accepted as source of income for rental units.</td>
<td>High</td>
<td>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.</td>
</tr>
<tr>
<td>Lack of information about available units that accept HCVs.</td>
<td>High</td>
<td>Publish HCV program information, particularly vacancies, in real time via a website.</td>
</tr>
<tr>
<td>Lack of communication and relationships between HCV tenants/applicants and landlords.</td>
<td>Medium</td>
<td>Implement communication and trust-building activities for landlords and HCV program participants such as “Meet and Lease” events or other national promising approaches.</td>
</tr>
<tr>
<td>Human Rights Commission effectiveness.</td>
<td>High</td>
<td>Conduct an independent review of HRC and support City Human Rights Department staff so that they may report on equity metrics, fair housing, goals and progress toward them.</td>
</tr>
<tr>
<td>Fair housing materials not available in languages spoken in the community.</td>
<td>High</td>
<td>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.</td>
</tr>
<tr>
<td>Residents report they perceive bias and discrimination in public assisted and private housing practices.</td>
<td>High</td>
<td>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.</td>
</tr>
</tbody>
</table>

| **Goal Two: Increase and promote safe, affordable housing.** | | |
| Lack of affordable, safe housing. | High | 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. |
| Lack of confidence that the City is focused on equitable housing choice for all residents. | Medium | To build community trust, publish short (e.g. one pager and/or data dashboard if possible) updates regarding the increase in safe, affordable housing. |
| Recent predatory pricing practices by Mobile Home community owners are pricing people out of their residences. | High | City Council 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 that promotes safe, affordable housing for the over 800 Dubuque residents who live in mobile |
Goal Three: Implement local government policies that encourage equity and decrease disparate impacts.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Impact</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrest records used as a barrier to acceptance of HCVs and background check process is confusing to residents.</td>
<td>High</td>
<td>Audit the background check process for disparate impact.</td>
</tr>
<tr>
<td>Lack of eviction data and analysis to assess discrimination and disparities and provide support to residents facing evictions.</td>
<td>High</td>
<td>Implement quarterly review of eviction data to evaluate for disparities/discriminatory impact.</td>
</tr>
<tr>
<td>Lack of living wage that empowers self-sufficiency; state law prohibits local control over minimum wage setting.</td>
<td>Medium</td>
<td>Educate regarding the impact of the state’s current minimum wage and conduct activities to increase wages.</td>
</tr>
<tr>
<td>Lack of a Source of Income Ordinance and/or state legislation creates disparate impact on protected classes.</td>
<td>High</td>
<td>Continue exploring a Source of Income Ordinance.</td>
</tr>
<tr>
<td>Lack of access to child care is a barrier to opportunity such as employment.</td>
<td>Medium</td>
<td>Evaluate the potential for including child care proximity into housing development proposals and assess the feasibility of a local subsidy to support child care and/or preschool accessibility, affordability and quality.</td>
</tr>
</tbody>
</table>

Goal Four: Increase access to opportunity and the building of social capital.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Impact</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower median earnings and wages for women.</td>
<td>High</td>
<td>Assess, develop and implement metrics and strategies to reduce the Gender Wage Gap.</td>
</tr>
<tr>
<td>Negative perceptions about poverty impact fair housing and access to opportunity.</td>
<td>High</td>
<td>Increase community awareness about the impact of poverty and toxic stress on the brain; develop measurable equity and inclusion metrics.</td>
</tr>
<tr>
<td>Law enforcement actions disproportionately impact people of color.</td>
<td>High</td>
<td>Evaluate disparities in arrest rates by race and detail metrics and actions to decrease racially disproportionate arrest rates.</td>
</tr>
<tr>
<td>The nonprofit service array is confusing to consumers.</td>
<td>Medium</td>
<td>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.</td>
</tr>
<tr>
<td>Lack of public transit may negatively impact access to educational opportunity.</td>
<td>Low</td>
<td>Assess the need for public transit to Northeast Iowa Community College programs in Peosta and make improvements as indicated.</td>
</tr>
</tbody>
</table>
CONCLUSION

Housing is a community’s greatest asset and arguably the key indicator of a community’s health. The City of Dubuque is an award-winning community that has earned positive recognition to be proud of:

- LEED-Certified City - 2018
- Driftless North End Designated as Iowa Great Place - 2018
- Leading Environmentalism and Forwarding Sustainability (LEAFS) Award - 2018
- Livability Award for Bee Branch Project - 2017
- Ranked #12 of "30 Best Small Cities in the United States" - 2017
- Bee Branch Project Recognized for Excellence and Innovation in Clean Water Infrastructure - 2017
- National Diversity Award - March 2016

Despite these honors, one in six Dubuque residents lives in poverty (16.3%). With poverty and housing inextricably linked, impediments to fair housing choice include the lack of affordable housing, substandard housing and excessive cost burden of housing. A chief concern is landlords’ reluctance to accept housing vouchers as the source of income for renters. Residents’ housing choices are also restricted by poverty and the low State minimum wage that have not kept pace with the cost of housing and cost of living.

The City wishes to attract new businesses and ensure that current residents have the opportunity to thrive. It’s comprehensive plan, Imagine Dubuque, provides strategies to improve housing choice and the livability of neighborhoods. A forthcoming Equitable Poverty Prevention Plan will provide additional strategies for increasing equity within the jurisdiction.

This analysis notes that progress was not made on some past fair housing goals. Consequently, actions toward those goals are included in this proposed five-year fair housing plan. In particular, fair housing enforcement and source of income protections will be important building blocks to making the community more equitable for all residents. It almost goes without saying that the expansion of safe, affordable housing units is key to the future of Dubuque. Together with Imagine Dubuque and the forthcoming Equitable Poverty Prevention Plan, addressing fair housing impediments and related contributing factors can result in community transformation and ultimately, the achievement of Dubuque’s vision for a viable, livable and equitable community.
END NOTES


\* Id.


\* Id.


\* Id.


\* Id.

Affordability of housing is relative to income generated per household. The most commonly used statistic for gauging affordability is 30% of a household’s income, meaning that a household spending up to 30% of their income towards housing related expenses equates to affordability. Renters housing costs, for example, may include utilities. Homeowner costs may include things like insurance, mortgage payment and anticipated costs of repair, taxes and also utilities.

American Community Survey (ACS)
ACS is an ongoing survey conducted by the US Census Bureau that provides data estimates every year. ACS data is used to show characteristics and trends in populations, not hard counts. In this AI, five-year data is used when 2019 is the primary data source in the City’s 2019 Analysis of Impediments.

Community Development Block Grant (CDBG)
CDBG is a federal grant program administered by the US Department of Housing and Urban Development (HUD) that provides funding for community development opportunities. For municipalities with populations over 50,000 are called entitlement communities. The goal of the CDBG program is to provide benefit to low- and medium income households to ensure affordable housing opportunity, provide services to vulnerable populations, and support economic development opportunities.

Comprehensive Housing Affordability Strategy (CHAS)
CHAS data is a US Department of Housing and Urban Development (HUD) custom tabulation of ACS data from the US Census Bureau that are not available through standard Census products. Datasets are typically released a year behind ACS tabulations, but have increased precision of tabulations, especially
among housing-related data. These data are meant to demonstrate the extent of housing problems and housing needs, particularly for low-income renter households.

**Fair Housing Act (FHA)**

The FHA is a broad statute that prohibits discrimination based upon race, color, religion, sex, national origin, disability, or familial status in the majority of housing transactions. Everyone is covered by the FHA.

**Home Mortgage Disclosure Act (HMDA)**

The HMDA is a data source supplied in part by mandatory reporting of loan applications within metropolitan statistical areas. HMDA data is used in this report to show loan originations and denials only, by race, for first-liens on owner-occupied housing.

**Housing Choice Voucher (HCV)**

HCV is a major program by the federal government to assist the very low income families, the disabled and the elderly to access safe, sanitary and decent housing available in the private market. Often referred to as “Section 8.”

**Housing Cost Burden**

When a household spends more than 30% of adjusted gross household income on housing, they are considered cost burdened. Households that spend more than 50% of their household income on housing are considered severely cost burdened.

**HUD Area Median Family Income (HAMFI)**

HAMFI is a measure of median income by household calculated by HUD determined housing markets, largely based on metropolitan statistical areas. While HAMFI does not provide the precision of a County Median Income or City Median Income, HAMFI offers HUD the ability to adjust median income by known household size in CHAS tabulations, providing more consistent data metrics across demographics.

CDBG programs define “low-income” households as earning below 50% of the Area Median Income, while under Section 8 Housing Assistance Payments a household earning 50% of the Area Median Income or under would be considered “very low-income”. These income definitions vary by program across all income levels. For the purposes of this report, a variation of the most common definitions is used to describe the income levels of households of various sizes. These income categories are:

- **EXTREMELY LOW-INCOME (ELI)** ELI households earn less than or equal to 30% of the HUD Area Family Median Income as measured by MSA, adjusted for family size. Per HUD 2018 FY Income Limits, a household of four (4) in Dubuque, IA MSA earning less than or equal to $27,500 annually would be considered an extremely low-income household. These households fall into the broader low-income classification.

- **VERY LOW-INCOME (VLI)** VLI households earn greater than 30% but less than or equal to 50% of the HUD Area Family Median Income as measured by MSA, adjusted for family size. Per HUD 2018 FY Income Limits, a household of four (4) in Dubuque, IA MSA earning greater than $27,500 but less
than or equal to $45,850 annually would be considered a very low-income household. These households fall into the broader low income classification.

**LOW-INCOME (LI)** LI households earn greater than 50% but less than or equal to 80% of the HUD Area Median Family Income as measured by MSA, adjusted for family size. Per HUD 2018 FY Income Limits, a household of four (4) earning greater than $45,800 but less than or equal to $71,900 annually would be considered a low-income household. These households fall into the broader low-income classification.

**MODERATE-INCOME (MI)** MI households earn greater than 80% but less than or equal to 100% of the HUD Area Median Family Income as measured by MSA, adjusted for family size. Per HUD 2018 FY Income Limits, a household of four (4) earning greater than $71,900 but less than or equal to $91,700 annually would be considered a moderate income household.

**MODERATE TO HIGH-INCOME (MHI)** MHI households earn greater than 100% but less than or equal to 140% of the HUD Area Family Median Income as measured by MSA, adjusted for family size. Per HUD 2018 FY Income Limits, a household of four (4) earning greater than $91,700 but less than or equal to $128,400 annually would be considered a moderate to high-income household.

**VERY HIGH-INCOME (VHI)** VHI households earn greater than 140% of the HUD Area Family Median Income as measured by MSA, adjusted for family size. Per HUD 2018 FY Income Limits, a household of four (4) earning greater than $128,400 annually would be considered a very high-income household.

**Iowa Finance Authority (IHFA)**

IFA administers statewide affordable housing programs including mortgage and down payment assistance, as well as programs that assist in the development and preservation of affordable rental properties. IFA also offers programs to assist in community development and maintains a searchable database—iowa Interactive Dashboard—a key data source for this AI.

**U.S. Department of Housing and Urban Development (HUD)**

The federal government agency that implements law, policies and programs related to housing and community development. HUD was created to strengthen the housing market and fair access to it.
B. Table of Figures

<table>
<thead>
<tr>
<th>Figure</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIGURE 1</td>
<td>2019 PROPOSED FAIR HOUSING PLAN</td>
</tr>
<tr>
<td>FIGURE 2</td>
<td>CITY OF DUBUQUE CITY LIMITS: SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 3</td>
<td>CITY OF DUBUQUE COMPREHENSIVE PLAN SUMMARY 2017</td>
</tr>
<tr>
<td>FIGURE 4</td>
<td>COMMUNITY ENGAGEMENT (PARTICIPANTS) SUMMARY</td>
</tr>
<tr>
<td>FIGURE 5</td>
<td>COMMUNITYWIDE SURVEY PARTICIPANT DEMOGRAPHICS</td>
</tr>
<tr>
<td>FIGURE 6</td>
<td>SURVEY QUESTION: ‘CHOOSE THE TOP THREE STRATEGIES THAT YOU THINK REDUCE POVERTY THE MOST.’</td>
</tr>
<tr>
<td>FIGURE 7</td>
<td>SURVEY QUESTION: ‘TO WHAT DEGREE DO EACH OF THE FOLLOWING LEAD TO POVERTY?’</td>
</tr>
<tr>
<td>FIGURE 8</td>
<td>WORDCLOUD IMAGE SUMMARY OF RESPONSES TO &quot;OTHER&quot; STRATEGIES</td>
</tr>
<tr>
<td>FIGURE 9</td>
<td>POVERTY SURVEY 2019 RESPONSES (SNAPSHOT)</td>
</tr>
<tr>
<td>FIGURE 10</td>
<td>FAIR HOUSING COMPLAINTS SOURCE: CITY OF DUBUQUE HUMAN RIGHTS DEPARTMENT</td>
</tr>
<tr>
<td>FIGURE 12</td>
<td>CITY OF DUBUQUE POPULATION CHANGE OVER TIME 2010-2018</td>
</tr>
<tr>
<td>FIGURE 13</td>
<td>US CENSUS BUREAU AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2013-2017</td>
</tr>
<tr>
<td>FIGURE 14</td>
<td>BLACK OR AFRICAN AMERICAN ALONE POPULATION LIVING BELOW POVERTY LEVEL. SOURCE: ACS 2017 5-YEAR ESTIMATES, SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 15</td>
<td>AGE &amp; SEX AS PERCENTAGE OF POPULATION. SOURCE: CENSUS BUREAU</td>
</tr>
<tr>
<td>FIGURE 16</td>
<td>SOURCE: DATA USA DUBUQUE PROFILE AT <a href="HTTPS://DATAUSA.IO/PROFILE/GEO/DUBUQUE-IA#HOUSING">HTTPS://DATAUSA.IO/PROFILE/GEO/DUBUQUE-IA#HOUSING</a></td>
</tr>
<tr>
<td>FIGURE 17</td>
<td>WORLD REGION OF BIRTH OF FOREIGN BORN RESIDENTS. SOURCE: ACS 2017 5-YEAR ESTIMATES, CENSUS BUREAU</td>
</tr>
<tr>
<td>FIGURE 18</td>
<td>HOUSEHOLDS AND FAMILIES. SOURCE: ACS 2017 5-YEAR ESTIMATES, CENSUS BUREAU</td>
</tr>
<tr>
<td>FIGURE 19</td>
<td>COUNT OF DISABILITY BY TYPE (ALL AGES)</td>
</tr>
<tr>
<td>FIGURE 20</td>
<td>FAMILY HOUSEHOLDS LIVING BELOW POVERTY LEVEL. SOURCE: ACS 2017 5-YEAR ESTIMATES, SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 21</td>
<td>ACS 2017 5-YEAR ESTIMATES, U.S. CENSUS BUREAU</td>
</tr>
<tr>
<td>FIGURE 22</td>
<td>EDUCATIONAL ATTAINMENT. SOURCE: ACS 2017 5-YEAR ESTIMATES, CENSUS BUREAU</td>
</tr>
<tr>
<td>FIGURE 23</td>
<td>WASHINGTON NEIGHBORHOOD &amp; TRADE AREA</td>
</tr>
<tr>
<td>FIGURE 24</td>
<td>SOURCE: DATA USA <a href="HTTPS://DATAUSA.IO/PROFILE/GEO/DUBUQUE-IA#ECONOMY">HTTPS://DATAUSA.IO/PROFILE/GEO/DUBUQUE-IA#ECONOMY</a></td>
</tr>
<tr>
<td>FIGURE 25</td>
<td>SOURCE: DATA USA DUBUQUE PROFILE AT <a href="HTTPS://DATAUSA.IO/PROFILE/GEO/DUBUQUE-IA#HOUSING">HTTPS://DATAUSA.IO/PROFILE/GEO/DUBUQUE-IA#HOUSING</a></td>
</tr>
<tr>
<td>FIGURE 26</td>
<td>DOT DENSITY MAP OF VACANT HOUSING SOURCE: ACS 2017 5-YEAR ESTIMATES, SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 27</td>
<td>CHART 9 HOUSING BY TYPE (COUNT). IOWA HOUSING FINANCE AUTHORITY 2019</td>
</tr>
<tr>
<td>FIGURE 28</td>
<td>HOUSING TYPES &amp; HOUSEHOLD RACE AND ETHNICITY. SOURCE: ACS 2017 5-YEAR ESTIMATES</td>
</tr>
<tr>
<td>FIGURE 29</td>
<td>MOBILE HOME HOUSING UNITS DENSITY MAP. SOURCE: ACS 2017 5-YEAR ESTIMATES, SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 30</td>
<td>HOUSING STRUCTURES YEAR BUILT PERCENTAGES</td>
</tr>
<tr>
<td>FIGURE 31</td>
<td>STRUCTURES MEDIAN YEAR BUILT DISTRIBUTION. SOURCE: ACS 2017 5-YEAR ESTIMATES, SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 32</td>
<td>PUBLICLY SUPPORTED HOUSING. SOURCE: HUD AFFHT 0004</td>
</tr>
<tr>
<td>FIGURE 33</td>
<td>HEAT MAP OF PUBLICLY SUPPORTED RENTAL HOUSING. SOURCE OF INCOME COMMITTEE REPORT (DECEMBER 2018)</td>
</tr>
<tr>
<td>FIGURE 34</td>
<td>PERCENT OF HOUSEHOLDS WITH HOUSING PROBLEM. SOURCE: HUD AFFHT0004</td>
</tr>
<tr>
<td>FIGURE 35</td>
<td>COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY DATA REPORT 2019</td>
</tr>
<tr>
<td>FIGURE 36</td>
<td>INCOMPLETE PLUMBING AND KITCHEN FACILITIES. SOURCE: ACS 2017 5-YEAR ESTIMATES, SOCIAL EXPLORER</td>
</tr>
<tr>
<td>FIGURE 37</td>
<td>INCOME BY HOUSING PROBLEMS (RENTERS). CHAS REPORT 2019</td>
</tr>
</tbody>
</table>
FIGURE 38  INCOME BY HOUSING PROBLEMS (OWNERS). CHAS REPORT 2019 .......................................................... 59
FIGURE 39  HUD AFFH MAPPING .................................................................................................................. 59
FIGURE 40  FUTURE LAND USE 2030 MAP. SOURCE: CITY OF DUBUQUE .......................................................... 60
FIGURE 41  LOW POVERTY INDEX MAP. SOURCE: HUD AFFHT0004 ................................................................. 65
FIGURE 42  PERCENTAGE FAMILIES LIVING BELOW POVERTY LEVEL. SOURCE: ACS 2017 5-YEAR ESTIMATE, SOCIAL EXPLORER ........................................................................................................ 66
FIGURE 43  2018 POVERTY THRESHOLDS. SOURCE: CENSUS BUREAU .......................................................... 66
FIGURE 44  MEDIAN FAMILY INCOME. SOURCE: ACS 2017 5-YEAR ESTIMATE, SOCIAL EXPLORER .................. 67
FIGURE 45  SCHOOL PROFICIENCY INDEX. SOURCE: HUD AFFHT0004 ............................................................. 68
FIGURE 46  PERCENTAGE OF TOTAL POPULATION UNDER 18 YEARS. SOURCE: ACS 2017 5-YEAR ESTIMATE, SOCIAL EXPLORER ........................................................................................................ 69
FIGURE 47  DUBUQUE COMMUNITY SCHOOLS PERFORMANCE. SOURCE: HTTPS://WWW.IASCHOOLPERFORMANCE.GOV ........................................................................................................ 70
FIGURE 48  STATE OF IOWA DEPARTMENT OF EDUCATION (HTTPS://WWW.EDUCATEIOWA.GOV/EDUCATION-STATISTICS#STUDENT_PERFORMANCE) ........................................................................ 70
FIGURE 49  JOBS PROXIMITY INDEX. SOURCE: HUD AFFHT0004 .................................................................... 71
FIGURE 50  LABOR ENGAGEMENT INDEX. SOURCE: HUD AFFHT0004 ............................................................. 72
FIGURE 51  UNEMPLOYMENT RATE. SOURCE: HUD CPD MAPPING TOOL ......................................................... 73
FIGURE 52  AVERAGE AUTO AND TRANSIT COSTS BY HOUSEHOLD PROFILE. SOURCE: HUD ................. 74
FIGURE 53  LOW TRANSPORTATION COST INDEX. SOURCE: HUD AFFHT0004 .................................................... 74
FIGURE 54  TRANSIT TRIPS INDEX. SOURCE: HUD AFFHT0004 ..................................................................... 75
FIGURE 55  USDA FOOD ACCESS RESEARCH ATLAS ....................................................................................... 76
FIGURE 56  ENVIRONMENTAL HEALTH INDEX. SOURCE: HUD AFFHT0004 ...................................................... 77
FIGURE 57  DISSIMILARITY INDEX. SOURCE: HTTPS://S4.AD.BROWN.EDU/PROJECTS/DIVERSITY/INDEX.HTM .... 78
FIGURE 58  ISOLATION INDEX. SOURCE: HTTPS://S4.AD.BROWN.EDU/PROJECTS/DIVERSITY/INDEX.HTM ....... 78
FIGURE 59  OPPORTUNITY ZONES. SOURCE: SOCIAL EXPLORER .................................................................. 79
FIGURE 60  2019 IMPEDIMENTS, GOALS AND ACTIONS .................................................................................. 84
C. Community Participation Tools

Focus Groups and Stakeholder Interviews Guide

Introduction

We’re here today to gather your insights on the state and nature of poverty in Dubuque and your thoughts on ways to address it, so that those living in poverty can move forward and enjoy financially secure lives and well-being such security yields.

COMMUNITY PARTNER PROVIDERS & PUBLIC SERVICE SECTOR QUESTIONS

1. According to most recent data from the City, the poverty rate in Dubuque is 16.3% (2019). [60% poor among Blacks (4% population)] 26% poor among (non-white) Hispanics (2% population).

What would you say are the three leading causes of poverty in Dubuque? (Write down their three answers and then go around the room with each person citing what’s on their list, omitting duplicates as you go).

Background for Facilitator: Explore for common causes cited by past surveys and reports.

   A. Policies that create barriers or block access
   B. Lack of Education | Poor performing schools
   C. Lack of workforce training
   D. Lack of childcare and/or cost of childcare
   E. Transportation (can’t afford car, poor public transportation to job)
   F. Health Issues and conditions (drug addiction, substance abuse, chronic illness, physical needs), disabilities, high medical bills.
   G. Mental Health Needs
   H. Low wages
   I. Unemployment/Underemployment/Limited employment opportunities
   J. Lack of services to raise out of poverty
   K. Substandard Housing
   L. Racial and/or gender bias and discrimination
   M. Language Skills (ELL)
   N. Inability to Pay Utility Bills

[Poverty house of 4 is annual income of $25,750. Individual is $12,490.]

2. According to the annual Loras College’s “Community Perception Survey” between 2017/2018 one out of four respondents agreed that poverty is the “biggest challenge for the Dubuque community.”
Do you agree with this assessment? Is there something else that’s a bigger challenge for the Dubuque community? (Explore for what it is).

On a scale from 1 to 5 – with one being Poor and five as Outstanding how would you rank the Dubuque community’s performance in addressing poverty issues.

3. What community services or programs do you believe are exceptionally successful in raising people out of poverty?
   Explore for how any of these relate back to (A-N) from Question 1

   Hand-Out of Flyer with potential strategies for alleviating poverty:
   A. Increase the minimum wage
   B. Increase tax credits for low-income workers
   C. Increase cash assistance for families
   D. Expand subsidized daycare
   E. Spend more for medical benefits
   F. Spend more for affordable housing
   G. Make food stamps more available
   H. Guarantee everyone a minimum income

4. Are there any services or programs that are missing in Dubuque that could help eradicate poverty? Are there any services needed that are simply beyond your current capacity to provide? Explore for how any of these relate back to (A-N) from Question 1

5. Do you think there is a connection between poverty and race? If so, how? If not, could you tell us why you believe there is no relationship between them?

   Black respondents in the Community Perception Survey saw Race Issues as the “Biggest Challenge for the Dubuque Community significantly more than others (68% vs. 36%) – do you have any insights for the difference in this point of view?

6. How can diversity strengthen the Dubuque community’s capacity to address issues of poverty? Please describe the kind of diversity you’re speaking of. (e.g. Gender, race, religion, cultural). How can diverse groups contribute to the problem-solving of poverty in Dubuque?

CONSUMER VERSION OF QUESTIONS

1. What do you think are the three major causes that lead people into poverty and keep them there?

   Explore for:
   A. Policies that create barriers or block access
   B. Lack of Education | Poor performing schools
   C. Lack of workforce training
   D. Lack of childcare and/or cost of childcare

96
E. Transportation (can’t afford car, poor public transportation to job)
F. Health Issues and conditions (drug addiction, substance abuse, chronic illness, physical needs), disabilities, high medical bills.
G. Mental Health Needs
H. Low wages
I. Unemployment/Underemployment/Limited employment opportunities
J. Lack of services to raise out of poverty
K. Substandard Housing
L. Racial and/or gender bias and discrimination
M. Language Skills (ELL)
N. Inability to Pay Utility Bills

2. What programs or services do you think are most helpful to people living in poverty?
   Are there any programs or agencies that are known as the “go to” place to get help?
   Do you have any experience with these services or know others who have – what’s been their experience?

3. What barriers get in the way of people accessing services to address issues of living in poverty?
   Explore for obstacles related to Question One (A-N)

4. Are there any services or programs that are missing in Dubuque that could help eradicate poverty?
   Are there any services needed that are simply beyond your current capacity to provide?
   Explore for how any of these relate back to (A-N) from Question 1

5. What could government provide, facilitate or regulate that could help those living in poverty?
   Please look at the list and choose the three that you think are the most impactful to raise people out of poverty. Is there anything on the list that Dubuque could do more of?
   Explore for:
   
   A. Increase the minimum wage
   B. Increase tax credits for low-income workers
   C. Increase cash assistance for families
   D. Expand subsidized daycare
   E. Spend more for medical benefits
   F. Spend more for affordable housing
   G. Make food stamps more available
   H. Guarantee everyone a minimum income

6. Do you think there is a connection between poverty and race? If so, how? If not, could you tell us why you believe there is no relationship between them?
   Black respondents in the Community Perception Survey saw Race Issues as the “Biggest
Challenge for the Dubuque Community significantly more than others (68% vs. 36%) – do you have any insights to explain the difference in this point of view?

7. How can diversity strengthen the Dubuque community’s capacity to address issues of poverty? Please describe the kind of diversity you’re speaking of. (e.g. Gender, race, religion, cultural).

How can people with the lived experience of living in poverty contribute to the problem-solving of poverty in Dubuque? How can their voices be heard?
1. When it comes to poverty in Dubuque, would you say it's:
   - [ ] A Very Large Problem
   - [ ] A Problem
   - [ ] Unsure
   - [ ] Somewhat of a Problem
   - [ ] Not a Problem

2. To what degree does each of the following lead to poverty?

<table>
<thead>
<tr>
<th></th>
<th>Very High Degree</th>
<th>High Degree</th>
<th>Unsure</th>
<th>Moderate Degree</th>
<th>Minimum Degree</th>
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<tbody>
<tr>
<td>Lack of Education</td>
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<td>Poor Health</td>
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<td>Poor Mental Health</td>
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<td>Lack of Job Training</td>
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<td>Lack of Transportation</td>
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<td>Non English Speaking</td>
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<tr>
<td>Substance Abuse/Addiction</td>
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3. To what degree do each of the following lead to poverty?

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<th>Unsure</th>
<th>Moderate Degree</th>
<th>Minimum Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Racial and/or gender bias</td>
<td></td>
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<tr>
<td>Unaffordable or lack of child care</td>
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<tr>
<td>Low wages</td>
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<tr>
<td>Lack of services to raise people out of poverty</td>
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<tr>
<td>Lack of Jobs</td>
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<tr>
<td>Substance abuse and/or addiction</td>
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</tbody>
</table>

Other (please specify)
4. Do you think there's a connection between poverty and race? (Move the slider)

- [ ] No Connection
- [ ] Somewhat Connected
- [ ] Absolutely Connected

5. Choose the top three strategies that you think reduce poverty the most. (Only check three)

- [ ] Increase the minimum wage
- [ ] Improve race relations
- [ ] Increase cash assistance for families
- [ ] Expand subsidized day care
- [ ] Better access to health care (physical & mental)
- [ ] Make food stamps more available
- [ ] Guarantee everyone a basic income
- [ ] More affordable housing
- [ ] Increase tax credits for low-income workers
- [ ] Better public transportation
- [ ] More workforce training programs

[Other (please specify) ]

ABOUT YOU

6. Please share your gender?

- [ ] Female
- [ ] Male
- [ ] Other (please specify)

7. Please share your age:

- [ ] 18-34 years
- [ ] 35-45 years
- [ ] 46-55 years
- [ ] 56-69 years
- [ ] 70-plus years
D. Focus Group Notes

Affordable Housing/Cost Burden/Living Wage

- There’s a gap between wages and housing costs; a living wage is needed.
- We need safe and affordable housing (safe meaning pest-free, lead-free, etc.)
- Middle-class people who look better on paper are moving their way into affordable housing that low-income people need, leaving us with even fewer options.
- Most of the less expensive housing is downtown, concentrating poverty and fueling a culture of generational poverty.
- The Housing Authority switched from waitlist prioritization to lottery (not needs-based). Why?
- There are years-long waiting lists for housing.
- Quality housing is very hard to come by.
- Landlords do not maintain properties well and it is difficult for tenants to know how to go after them through the right channels/to afford to.

Impacts

- Only a few landlords currently accept residents on public assistance. The two landlords in town that do accept it are “the biggest slumlords in town” and if they are kicked out of the system, no one will accept it.
- Moving between rentals is very expensive. It’s hard to come up with money required for deposit and first month; old landlord may keep last deposit.
- A lack of stability and good conditions in housing negatively contributes to students’ mental health and ability to learn.
- Properties are being left in such poor condition that it causes hopelessness.
- Financial institution was not willing to loan us money to get a small house, so we have to keep paying money for rent (which often increases); we have no house to pass down to our children.
- The families of the most at-risk learners are not connected to a mortgage and many students’ families move around to several apartments. This means they may often hop between schools, impacting their learning.

Protected Classes/Other Vulnerable Populations

- There’s a huge need for affordable disability housing because so many people in the Marshallese community have health problems – very high rates of diabetes, high rates of cancer, others (result of U.S. testing nuclear bombs on the islands, causing illnesses from radiation and devastating the food supply, replacing with highly processed food).
- Undocumented people are afraid to speak up about bad landlords because their options for housing are limited and they worry landlords will take advantage of their status.
- Affording housing is a big issue for seniors, too (rent around $1,000 a month). Elderly can’t afford to move into assisted living or pay for nursing home care. There have been increases in elderly people—especially elderly women—at shelters.
- Lots of income-based housing is specialized for seniors, people with disabilities, etc. It’s hard to find affordable housing if outside of these categories.
- The Marshall Islander population “doubles up” with family members.
There were recently some changes allowing Marshallese to qualify for some housing assistance, the only type of government assistance that they are allowed to receive (no citizenship, no healthcare, no childcare, can’t vote.)

**Law/Ordinances**

- Dubuque has a “nuisance ordinance” and a landlord can get fined if the cops have been called to an apartment a certain number of times; there is a stereotype that Section 8 residents are the ones for/on whom the police are called.
- Mobile Homes: lot rent prices have increased significantly across the state (48% in two years) with residents having only three days to pay before receiving an eviction notice. Rents raised from $400 to $900 with utilities no longer included. I’ve heard a state legislator is looking into this.
- Corporations come in with “rent to own” deals and people get loans, but not mortgages. If you are evicted and have to abandon it, you get in trouble/are held accountable for it. The profiting landlord takes the trailer (which has been classified as “abandoned”) and resells it. Not illegal, but it seems to require changes in state law and local ordinance.

**Arrests & Convictions: Checking the Box**

- It is very difficult to get housing as a formerly incarcerated person because you have to wait 7 years to get record expunged; arrests for marijuana for Black men seem high in Dubuque.
- The extremely high rates that Dubuque, and Iowa overall, incarcerates black men for marijuana severely affect the ability of this population to get housing.
- It’s confusing, the background checks. Landlords are asking for arrest records—not even convictions—to deny rental applications.
- Can’t get housing (mostly due to “checking the box”) and it leads to mental health problems.

**Suggestions**

- Landlords lack empathy/understanding for us (low-income people); they need mandatory training.
- An anonymous donor from Re-Engage focused primarily on supporting single mothers pays for fully furnished apartments for these students, which makes a significant difference for them.
- A new complex opening soon (15th Street Apartments) with low-income housing that doesn’t have a checklist for formerly incarcerated, people with substance use histories, people with an eviction on their record; welcomes all.
- The Washington Neighborhood Project is a successful initiative where money was fronted the cost of renovating some homes (lead regulations, electrical) and then sold them for reasonable prices, filling the area with more single-family units; “slumlords” had been using the houses in this neighborhood.
- Housing with childcare built-into the building(s) would be extremely helpful.
E. Survey: Open-Ended Comments

These are verbatim comments to ‘Other’ solutions to poverty survey question.

Solution-Focused

<table>
<thead>
<tr>
<th>Comment</th>
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<tbody>
<tr>
<td>All of the above.</td>
</tr>
<tr>
<td>Allow people to work and receive assistance. Often it is a choice of one or the other. None of the above reduces poverty. It is a mindset that needs to change and take responsibility to improve your life and the life of your family. Make the billionaires redistribute their wealth.</td>
</tr>
<tr>
<td>Increase all wages across the board, Iowa and Dubuque have depressed wages that are not competitive with other states.</td>
</tr>
<tr>
<td>Develop perseverance in young adults. Also encourage other companies to come to Dubuque with tax breaks to create more/better paying jobs. More mentoring/job shadowing so when get a job keep it.</td>
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<tr>
<td>Educate on how to work your way up from a low paying job to a higher paying one. What may a career path look like? Increased income means increased work and increased responsibility. Totally de-commodify health care (or at least health insurance).</td>
</tr>
<tr>
<td>Create safe, beautiful, enviable public housing, which will decrease the demand for for-profit housing. Public transportation needs to go where the jobs are. Like Peosta and the big factories that are hiring. Access to education. Education on money management, cycle of poverty. Better balance between assistance and work income (cliff effect) to allow people to move out of poverty and away from assistance.</td>
</tr>
<tr>
<td>Education. Comprehensive Immigration Reform. Train workplaces to be trauma informed. Having the city council adopt the source of income; and ban the Box, which is clearly a way to help reduce the systemic racism. Some can't afford upkeep on home. Promote trades education. Basic Life Skills. Financial management.</td>
</tr>
<tr>
<td>There are three factors will keep you from poverty: 1) Graduate High School 2) get a job any job and 3) don't have kids until you're married.</td>
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</table>

Problem-Focused

<table>
<thead>
<tr>
<th>Comment</th>
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<tbody>
<tr>
<td>None of those would fix it. Personal Responsibility. Training with money management and strategies to get off of welfare/food stamps.</td>
</tr>
<tr>
<td>Get and keep a job. If you have to work 3 jobs to get by then do it and don’t expect other people to pay your way through life. Some people have to want to get out of poverty rather than being content to rely on assistance. Accept personal responsibility and not rely on assistance.</td>
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</tbody>
</table>
Many employers cannot find employees, lack of motivation is a large problem.

Negative Perceptions
- Remove public housing and food stamps and poverty in Dubuque goes down. This will encourage people to get jobs. Employers all over Dubuque are already looking for workers.
- Send them back to Chicago.
- Have more checks and balances on the government programs that subsidize assistance to recipients. Drug testing, wellness checks, etc. Opportunities are available.
- Teach parents to teach their kids how to achieve a middle-class lifestyle.
- Until parents/guardians step up and instill work ethic in their children, poverty will persist.
- Give more to the working poor and less to those who do not want to work.
- Lack of personal accountability.
- Cut welfare. Stop making it easy!!!
- Eliminate entitlements and get to work.
- Cut assistance if they cannot pass a drug test
- Reduce the incentive to be nonproductive slugs.
- Reduce greed.
- Keep your pants on, both male and female.
- Teach people to live within their means.
- Make a job (they are out there), a requirement after so long on welfare. Still get assistance but they need to put in sweat equity like the rest of us.
- Take drug tests to get anything free.
- Get a job...or two. Make ends meet and become a contributing member of society instead of a drain on it.
- Crack down on the drug problem that is engulfing the US. It is the worst problem we as a nation face!
- Change the mentality of those already in poverty.
- Build a program that enables poverty-stricken people to learn how to better themselves, and move forward in life. Giving people more things doesn't do them any good, or the rest of society.