



**CONSOLIDATED PLAN**

**FY 2026-2030**

**For submittal to**

**U.S. Department of Housing and Urban Development**



## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

Consolidated planning is a collaborative process whereby the City of Dubuque establishes a unified vision for community development actions. The U.S. Department of Housing and Urban Development (HUD) requires communities who receive funding under the HUD programs to complete a Consolidated Plan. The City of Dubuque is an entitlement city only for Community Development Block Grant (CDBG) funds on an annual basis.

The Consolidated Plan integrates economic, physical, environmental, community, and human development data in a comprehensive and coordinated fashion. The Consolidated Plan planning process incorporated broad resident input, identified community needs, and local strengths and assets. From this qualitative and quantitative data, the Consolidated Plan is a coordinated response directly guided by the input, needs, and strengths of the community. The Consolidated Plan is an overall strategic plan that will guide our community for the next five years.

From the data and broad resident input, the Consolidated Plan provides a guide to address the identified needs and offers a valuable opportunity to address specific challenges and trends. The Consolidated Plan will guide the work of the Housing & Community Development Department and other city departments for the next five years.

The Consolidated Plan suggests Dubuque continues to exhibit strengths and simultaneously, faces increased challenges and pressures. One such challenge is the need for quality, affordable housing. Housing affordability continues to be the largest housing problem experienced in Dubuque. The aging housing stock also presents issues with deterioration due to neglect, inability to afford repairs, presence of lead-based paints, and high costs associated with rehabilitating historic properties. The Consolidated Plan identified these housing problems that disproportionately impact low, extremely low, renters, elderly and people of color. The city of Dubuque will look to increase quality, safe, affordable housing opportunities and remove barriers for working families and people of color to access these opportunities. The city is addressing barriers to fair housing and taking proactive steps to affirmatively further fair housing.

The Consolidated Plan for the City of Dubuque is for a five-year period, from July 1, 2025 (FY 2026) to June 30, 2030 (FY 2030). The City of Dubuque Housing and Community Development Department is the lead agency responsible for the development and administration of the Consolidated Plan. The Community Development Advisory Commission has ongoing review for the planning, implementation and assessment of the CDBG program to ensure citizen involvement in the use of these federal funds.

As the entitlement from CDBG continues to decline, the city has found creative solutions to funding gaps by leveraging community resources and creating new opportunities to successfully complete projects. The city focuses on partnerships and collaboration with the public and private sector to continue work that provides opportunity and better quality of life for working families of Dubuque.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City of Dubuque distinguishes between four different but complementary areas of program development in its overall CDBG program: Administration, Housing Development, Neighborhood Development, and Public Facilities. Administration ensures management, oversight, coordination, and compliance with federal regulations and reporting requirements.

The City of Dubuque will address CDBG goals of affordability, sustainability, and accessibility through the following strategic goals over the five-year consolidated plan period.

- Repair and Rehabilitation of Existing Affordable Housing
- Create Neighborhood Youth Services
- Provide Inspection and Code Enforcement
- Support Neighborhood Development and Improvements

## **3. Evaluation of past performance**

In previous years, CDBG funds have been used to advance housing, economic development, neighborhood, and community goals. The Community Development Advisory Commission reviews

performance for housing activities. The Commission evaluates CDBG funded activities for equitable service delivery that affirmatively reaches out to minority populations.

The City of Dubuque strives to meet or exceed the goals stated in the Consolidated Plan and Annual Action Plan. The City continues to obligate and disburse its CDBG funds in a timely manner and proposes to provide 100% overall benefit in FY 2026/PY2025 to low- and moderate-income persons, exceeding the regulatory 70%. CDBG Administrative Staff continue to provide technical assistance and develop monitoring and oversight skills for department staff responsible for administration of CDBG funded activities.

#### **4. Summary of citizen participation process and consultation process**

Citizen participation drove the Consolidated Plan. The process involved focus groups, stakeholder interviews, a communitywide survey, public meetings/hearings of the Community Development Advisory Commission, and the City Council.

The draft plan was compiled and presented to the Community Development Advisory Commission. This commission 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. Those recommendations are forwarded to the City Council for final adoption into the approved plan.

Citizens may make public comment on an ongoing basis through the City's website, and drafts with a public comment half cover page are available at the Housing Department, City Hall, Carnegie Stout Public Library and Multicultural Family Center. Drafts are available during the planning process and the execution of the CDBG plan. The CDAC meets on a monthly basis in an open public meeting in an accessible location. The CDAC is empowered to ensure and encourage citizen participation through conducting public hearings, identifying community needs, advising the City Council is the prioritization of CDBG funding and policy decisions, advising the City Manager in the review of complaints and grievances, and participating in public information efforts.

#### **5. Summary of public comments**

Draft and Final Drafts of the Consolidated Plan were submitted to CDAC and posted for 30 days for public comment on the City's website, Housing Department, City Hall, Carnegie Stout Public Library and Multicultural Family Center. No public comments were received. Public Hearings were set by the CDAC and advertised. The results of the survey and Focus Groups included open-ended comments. These and comments collected by other means are included in the Citizen Participation Comments appendix of this document.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All public comments are accepted.

## **7. Summary**

During the FY 2026-2030 Consolidated Plan Period, the city will continue to focus on increasing quality, safe, and affordable housing opportunities and removing barriers for working families and people of color can access. The city continuously evaluates past strategies and adjusts aimed at improving timely reporting, expenditure of funds, and monitoring of existing programming.

The Community Development Advisory Commission will continue to evaluate equity in services, using data-driven approaches informed by the experience of providers and participants benefiting from CDBG funded services. The City of Dubuque Housing and Community Development funding continues to devote considerable resources to allow for community engagement in the development, evaluation, and execution of activities described in the plan.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	DUBUQUE	Housing & Community Development Department

**Table 1 – Responsible Agencies**

#### Narrative

The City of Dubuque Housing and Community Development Department is the agency responsible for development and administration of the Consolidated Plan. This department coordinates the citizen participation process, researches the analysis of the needs and prepares the Five-Year Consolidated Plan and Annual Action Plan document. Under the direction of the Housing & Community Development Director, the Community Development Specialist works with the Community Development Advisory Commission to identify needs, recommend funding allocations, and monitor progress for the CDBG program.

It is also the lead entity responsible for coordinating the administration of the funding allocation process, monitoring oversight of all public and private agencies that administer programs that will implement the Action Plans and prepares the CAPER report.

The Council-appointed resident advisory board, the Community Development Advisory Commission (CDAC), reviews the Five-Year Consolidated Plan and the Annual Action Plans. CDAC provides ongoing review of planning, implementation and assessment of the CDBG Program and meets in a public forum to ensure citizen involvement in the use of federal funds.

#### Consolidated Plan Public Contact Information

The City of Dubuque Housing & Community Development Department is the primary entity responsible for the development and implementation of the Consolidated Plan.

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

As part of the consolidated planning process, the lead agency must consult with a wide variety of organizations to gain understanding of housing and community development needs. The process involved focus groups, stakeholder interviews, a communitywide survey, public meetings/hearings of the Community Development Advisory Commission, and the City Council. Additionally, the city made deliberate and thoughtful efforts to prioritize breadth of input and conducted targeted outreach to get input from organizations identified in 24 CFR 91.100 including agencies representing non-English speaking persons, minorities, persons with disabilities, and other vulnerable and/or marginalized communities.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The city actively partners with public and private agencies to ensure funding priorities align with community development goals. The city engages in multiple community collaborations focused on increasing coordination and access to services. The City of Dubuque strives to use data-driven decision making and engagement with residents to better serve the community.

The city has and will continue to seek out opportunities to meet with a variety of groups to better understand and address short-term and long-term community needs. Specifically, the Community Development Specialist meets regularly with community groups such as; the Homeless Advisory Coalition, Project HOPE, Food Network Providers, and others. Community partners continue to report lack of mental health services as a barrier to permanent housing. The city conducted community focus groups and stakeholder interviews to inform the CDBG plan that included representation from multiple city departments, non-governmental groups, schools, and non-profit organizations with representation from health, mental health, substance abuse, housing, and human services.

The City Manager holds regular meetings with the Dubuque Area Landlord Association to discuss needs and concerns of housing providers. These meetings are attended by staff from multiple city departments and help to identify concerns and coordinate to achieve desirable outcomes.

The City Manager facilitates meetings with the Equity and Human Rights Department, Friends of Fair Housing (a subgroup of NAACP members), the City's Legal Department, and Housing and Community Development Department to discuss needs of vulnerable populations living in substandard housing. Friends of Fair Housing is focused on building relationships with populations at-risk for homelessness and connecting them with resources to improve housing conditions.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Housing & Community Development Department works closely with the local Continuum of Care (CoC). Community Development and Housing Department staff participate in the local Homeless Advisory Coalition to remain informed and align priorities and funding to address the needs of residents experiencing or at risk of homelessness. The Community Development Department also partners with the CoC to ensure programming aligns with the needs identified in the Consolidated Plan.

The city actively engages to partner with public and private agencies to ensure funding priorities align with community development goals. The city engages in multiple community collaborations focused on increasing coordination and access to services. The City of Dubuque strives to use data-driven decision making and engagement with residents to better serve the community. As a member of the Homeless Advisory Coalition, the Housing & Community Development Department staff participate in the coordinated entry meetings and the city provides support for the point in time homeless count.

The city does not provide any public housing, and as such, needs to partner with area housing providers to ensure enough housing providers are willing and able to accept Housing Choice Vouchers (HCV), providing rental subsidies for homeless, disabled participants. As a member of the Continuum of Care and Homeless Advisory Coalition, the Housing & Community Development Department staff participate in the coordinated point-of-entry meetings, needs assessment, and the city provides support for the point-in-time homeless count.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Dubuque Housing & Community Development Department coordinates with the Iowa Finance Authority to maintain information on the Balance of State, changes in needs, barriers to addressing those needs, funding resources, and fair housing issues.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	COMMUNITY FOUNDATION OF GREATER DUBUQUE
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city consulted with the Foundation regarding Project Hope, and identifying community needs. The Foundation has identified lack of quality childcare as a significant barrier to self-sufficiency for people living in poverty. They participated in focus groups, and to provide input into homeless and other community needs and best practices.
3	<b>Agency/Group/Organization</b>	City of Dubuque Health Department
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City Housing and Community Development Department coordinates with the Health Department to deliver lead-based paint testing and remediation activities. They were also consulted on needs and data related to persons with HIV/AIDS as well as Non-Homeless Special needs populations.
4	<b>Agency/Group/Organization</b>	City of Dubuque Housing & Community Development Department
	<b>Agency/Group/Organization Type</b>	Housing PHA Grantee Department

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Choice Voucher program serves as the Public Housing Authority (PHA) for the City and provides information for the PHA sections of the Plan. Staff coordinate with other Departments to conduct housing analysis and implement fair housing actions.
5	<b>Agency/Group/Organization</b>	City of Dubuque Leisure Services Department
	<b>Agency/Group/Organization Type</b>	Services-Children Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Facilities
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Dubuque Housing and Community Development coordinates with the Recreation Division to determine the demand for youth programs and to evaluate the need for improvements in parks and recreational areas.
6	<b>Agency/Group/Organization</b>	Dubuque Community YMCA/YWCA
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Victims of Domestic Violence Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Dubuque Community Y was consulted for homeless and non-homeless needs for victims of domestic violence, equity, and childcare.

8	<b>Agency/Group/Organization</b>	Greater Dubuque Development Corp
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Employment Services - Broadband Internet Service Providers Business Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Dubuque partners with GDDC to provide workforce solutions, newcomer services, data and resources for employers and job seekers, and technical assistance for small businesses. Consultation is primarily focused on needs of workforce and employers.
9	<b>Agency/Group/Organization</b>	Affordable Housing Network, Inc. (AHNI)
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Affordable Housing Network, Inc.(AHNI) is a partner with the City to bring affordable housing and identify needs to support affordable housing for low/moderate income renters.
11	<b>Agency/Group/Organization</b>	CRESCENT COMMUNITY HEALTH CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Crescent Community Health Center leads efforts to remove barriers for healthcare for low-income populations as well as traditionally under-served populations. They provide critical services to recent immigrants predominantly from the Marshall Islands.
12	<b>Agency/Group/Organization</b>	Community Solutions of Eastern Iowa
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Solutions of Eastern Iowa (CSEI) is the lead agency coordinating the CoC Eastern Iowa Service Region for single point of entry homeless services and provides funding, education, resources and capacity building. CSEI participated in focus groups that informed the Community Development Block Grant (CDBG) Consolidated plan and provided critical insight through Key Informant interviews to identify additional priority needs. The organization is a partner with the city providing shelter and homeless services. They were interviewed as key stakeholder to provide input into homeless and other community needs and best practices.
13	<b>Agency/Group/Organization</b>	Planning Department
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city has begun a year-long initiative to engage the community in updating the Unified Development Code (UDC). The UDC has a significant impact on how our city develops, including how community development resources are allocated.
14	<b>Agency/Group/Organization</b>	United Way of Dubuque Area Tri-States
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Way a partner in anti-poverty efforts and emergency preparedness.

15	<b>Agency/Group/Organization</b>	Fountain of Youth
	<b>Agency/Group/Organization Type</b>	Services-Employment Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Fountain of Youth hosted a focus group to gather input on community development, housing, and anti-poverty strategies.
16	<b>Agency/Group/Organization</b>	Multicultural Family Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Education Services-Employment Service-Fair Housing Civic Leaders Services- Food Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Specific outreach was made to the Black Men's Coalition throughout the year. As part of the targeted effort on the Consolidated Plan and Analysis of Impediments to Fair Housing an additional interview was held. Specific strategies presented around Fair Housing, safe affordable quality housing, equity in housing, services needed in the downtown area have been incorporated into these plans and linkages made for incorporation into to Equitable Poverty Prevention planning.
17	<b>Agency/Group/Organization</b>	IOWA FINANCE AUTHORITY
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Dubuque Housing & Community Development Department coordinates with the Iowa Finance Authority to maintain information on the Balance of State, changes in needs, barriers to addressing those need, funding resources, and fair housing issues.
18	<b>Agency/Group/Organization</b>	Iowa Legal Aid
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Iowa Legal Aid provides annual Fair Housing training to City staff, the CDAC, and the community at large. The agency provides legal support on tenant-landlord as well as homeowner issues for income eligible residents. The city plans to continue to work with Legal Aid for training and technical assistance on Fair Housing and other Fair Housing events.
19	<b>Agency/Group/Organization</b>	Dubuque Police Department
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City's Police Department recently created a division, Crisis Intervention Team (CIT), due to the uptick in brain health related calls. CIT is tasked with brain health crisis response, follow-up, and training. In addition, CIT coordinates with outreach workers with Community Solutions of Eastern Iowa (CSEI), a CoC member, to identify unsheltered individuals and provide access to services. Many of these homeless individuals are chronically homeless and/or have substance/use abuse. CIT and community partners work to keep people with brain health issues out of jail, in treatment, and on the road to recovery and participated in stakeholder interviews.
20	<b>Agency/Group/Organization</b>	Dubuque County Emergency Management
	<b>Agency/Group/Organization Type</b>	Agency - Emergency Management
	<b>What section of the Plan was addressed by Consultation?</b>	Disaster Preparedness
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing & Community Development Department is part of the Dubuque County Emergency Management Emergency Operations Center. Through this partnership, disaster preparedness is practiced to support low-moderate income persons during a disaster. Tom Berger, Director, was consulted in the assessment of needs of low-moderate income residents in the City of Dubuque in the development of this plan, in regards to the support during a disaster. This consultation was through informal meetings and partnership training opportunities.
21	<b>Agency/Group/Organization</b>	Information Technology
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>City of Dubuque Information Technology (IT) Department provided critical insight through Key Informant interviews regarding Broadband internet services provides and organization engaged in narrowing the digital divide. IT provides efficient, effective and functional use of resources to create a resilient and sustainable information technology deployment for the City of Dubuque.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

The consultation outreach and effort reflect the City's commitment to ensuring that all community members have a voice in the citizen participation process and that a wide net of partners was included in guiding Dubuque's CDBG planning.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Iowa Finance Authority Balance of State	Move homeless families quickly to permanent housing reducing the time individuals and families experience homelessness and coordinate resources to provide a continuum of services.
50% by 2030-Community Climate Action & Resiliency*	Sustainability Department- City of Dubuque	A voluntary effort adopted in 2013 to identify opportunities to reduce Dubuque's community greenhouse gas emissions.
Analysis of Impediments 2025*	Housing & Community Development- City of Dubuque	Update of the 2020 analysis for 2025 to identify and remove current barriers to fair housing. Promote equity in housing and resources throughout the city of Dubuque. MSA Professionals was contracted to conduct the assessment.
City Capital Improvement Plan	Budget Department- City of Dubuque	Goals are updated early the City's fiscal year to inform continued planning and evaluation. Many goals align with the strategic plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Dubuque Affordable Housing Plan	University of Iowa	The City of Dubuque partnered with the University of Iowa's Initiative for Sustainable Communities (IISC) to create an affordable housing action plan with three primary areas of focus: 1) evaluate the state of affordable housing in Dubuque; 2) identify promising approaches for supporting affordable housing; and 3) outline recommended measures to implement viable and impactful strategies for Dubuque
Plan to Reduce Poverty	Office of Shared Prosperity- City of Dubuque	City Council prioritized an Equitable Poverty Prevention Plan during City Council 2018-2020 Policy Agenda. Public Works LLC was awarded to co-create a Community Action Plan to Reduce Poverty. The Neighborhood Development Division was transformed into the Office of Shared Prosperity and Neighborhood Support
Imagine Dubuque 2037	Planning and Zoning Department- City of Dubuque	The City's Comprehensive Plan aligns with the Consolidated Plan and the Action Plan to remove barriers to fair housing, improve housing stock, and increase economic vitality in the city of Dubuque and surrounding area.
PHA- Annual Plan	Housing & Community Development- City of Dubuque	PHA plan provides detail about program operation, populations served and strategy to assist low and very low-income households and improve affordable safe rental housing.
Annual Report	Greater Dubuque Development Corporation	Since November 4, 1984, Greater Dubuque Development Corporation (GDDC) has found ways to bring the public, private and non-profit communities together for the greater good. Over the past year, GDDC have made transformative progress through Workforce Solutions, Business Services, and Strategic Initiatives.
Housing Needs Assessment	East Central Intergovernmental Association (ECIA)	In April 2022, this document was prepared by East Central Intergovernmental Association in partnership with Greater Dubuque Development Corporation.
Iowa and Dubuque Housing Report	Iowa Finance Authority	The Iowa Profile serves as a comprehensive data resource, offering policymakers and community leaders valuable insights across various domains such as housing, public health, safety, transportation, education, quality of life and economy.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Iowa Homeless Needs Assessment	Iowa Finance Authority	This 2024 Needs Assessment Report documents the extent and scope of homelessness throughout the State of Iowa. The Report also identifies housing resources and service strategies needed to achieve a more optimal result where homelessness is prevented, when possible, quickly resolved when not preventable, and all persons experiencing a housing crisis are able to achieve housing stability and economic self-sufficiency.

Table 3 – Other local / regional / federal planning efforts

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City works in close coordination with the Omaha HUD office, Iowa Finance Authority, State of Iowa, and Dubuque County.

**Narrative (optional):**

Public and private partnerships remain a high priority for the City of Dubuque to identify and address community needs. The city has taken significant steps to coordinate resources to increase the quality of living for all residents. Effectively reducing barriers to fair housing requires coordination between government, housing providers, advocacy groups, residents, law-enforcement, legal, and policy makers. The city's coordinated approach hinges on providing education and resources about fair housing, successful rental property management, affordable housing resources, and expectations for safety and equity.

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City of Dubuque facilitated a comprehensive citizen participation process that actively engaged diverse members of the community. The process involved focus groups, stakeholder interviews, a communitywide survey, public meetings/hearings of the Community Development Advisory Commission, and the City Council. Insights gathered from the public meetings, focus groups, and community forums that comprised the citizen participation process directly inform the Consolidated Plan goals. Additionally, the city made deliberate and thoughtful efforts to prioritize breadth of input and conducted targeted outreach to get input from organizations identified in 24 CFR 91.100 including agencies representing non-English speaking persons, minorities, persons with disabilities, and other vulnerable and/or marginalized communities.

Efforts to broaden citizen participation centered around ensuring low- and middle-income residents were actively engaged. Outreach was conducted through city staff and the nonprofits that hosted focus groups. The community survey was available at the National Night Out, a large annual event, and widely distributed with help from government and community partners.

The city ensures meaningful input in the planning, implementation, and assessment of the CDBG program through a Community Development Advisory Commission (CDAC). The 9-member council is comprised of four citizens-at-large, four citizens representing census tracts with 51% low/moderate income persons, and one representative from the housing commission. The commission is charged with ensuring meaningful community input in the plan, identifying community needs, advising the city council, and monitoring activities among other responsibilities.

The Community Development Advisory Commission meets monthly and is open to the public. Meetings are at 5:30 pm in the Housing Conference Room, located in Dubuque's downtown on a bus route. The Community Development Advisory Commission reviews the Citizen Participation Plan annually. Agendas are posted in the Housing Department, City Hall, Carnegie Stout Public Library and Multicultural Family Center and distributed to a list serve where anyone can receive notification when agendas and reports are posted online. The commission provides citizens an opportunity to comment on proposed plans, performance, and reports. Comments can also be submitted in writing, by phone, or electronically through the City's website. The Citizen Participation Plan describes the roles, responsibilities, and contact information of entities involved in administering, reviewing, and approving activities included in this report.

The Community Development Advisory Commission accepts comments on performance at all meetings but also has an online form for comments throughout the year. City staff is also available to accept comments on performance on a daily basis over the phone or through email

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DUBUQUE

and brings any comments received to the Community Development Advisory Commission to be recorded in the minutes and commented on by the public/commission members.

The Draft Consolidated Plan was posted on the city's website, Housing Department, City Hall, Carnegie Stout Public Library and Multicultural Family Center for public comment from January 16, 2025-February 16, 2025. A public hearing for the Draft Consolidated Plan will be held on February 19, 2025. The Final Consolidated Plan will be posted on the city's website, Housing Department, City Hall, Carnegie Stout Public Library and Multicultural Family Center for public comment from February 20, 2025-March 23, 2025. A public hearing for the Final Consolidated Plan will be presented to Community Development Advisory Commission on March 26, 2025. Public Comment and Public Hearing notices were posted and are attached in the appendices.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Internet Outreach	Non-targeted/broad community	Input is received throughout through a public comment web form on the CDAC website throughout the year	No public comments were received	All comments were accepted	
2	Public Hearing	Non-targeted/broad community	January 15th CDAC public meeting and public hearing on FINAL Analysis to Impediments to Fair Housing	No public comments were received.	All Comments received are accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Non-targeted/broad community	February 19th CDAC public meeting and public hearing on DRAFT CDBG Consolidated Plan	No public comments were received.	All Comments received are accepted.	
4	Public Hearing	Non-targeted/broad community	March 26th CDAC public meeting and public hearing on FINAL CDBG Consolidated Plan	No public comments were received.	All Comments received are accepted.	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment provides an understanding of the environment, and in conjunction with information gathered through consultations, and the citizen participation process, and the Analysis of Impediments provides the picture for the City's needs related to affordable housing, special needs housing, and community development in which the jurisdiction administers its programs over the course of the Consolidated Plan period.

Together with Consultation, the Market Analysis, the Needs Assessment with the highest priority provide the basis for the strategic plan and the programs and projects to be administered. Many of the Housing and Urban Development tables have been prepopulated by HUD with a default data set based on the most recent comparable data available. The tables have been supplemented in some cases with alternative data sources and supporting information to provide the clearest and most current picture of the Needs in the City of Dubuque.

#### Age and Sex

Label	Total	Percent	Male	Percent Male	Female	Percent Female
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
<b>Total population</b>	59,315	(X)	28,948	(X)	30,367	(X)
<b>SELECTED AGE CATEGORIES</b>						
<b>5 to 14 years</b>	6,080	10.3%	3,038	10.5%	3,042	10.0%
<b>15 to 17 years</b>	2,140	3.6%	925	3.2%	1,215	4.0%
<b>Under 18 years</b>	11,581	19.5%	5,548	19.2%	6,033	19.9%
<b>18 to 24 years</b>	7,745	13.1%	4,129	14.3%	3,616	11.9%
<b>15 to 44 years</b>	24,405	41.1%	12,720	43.9%	11,685	38.5%
<b>16 years and over</b>	49,360	83.2%	24,111	83.3%	25,249	83.1%
<b>18 years and over</b>	47,734	80.5%	23,400	80.8%	24,334	80.1%
<b>21 years and over</b>	44,130	74.4%	21,518	74.3%	22,612	74.5%
<b>60 years and over</b>	16,001	27.0%	6,999	24.2%	9,002	29.6%
<b>62 years and over</b>	14,356	24.2%	6,237	21.5%	8,119	26.7%
<b>65 years and over</b>	11,873	20.0%	4,973	17.2%	6,900	22.7%
<b>75 years and over</b>	5,463	9.2%	1,976	6.8%	3,487	11.5%
<b>Age and Sex</b>						
City of Dubuque 2022 Five-Year ACS (S0101)						

#### Demographics: Age and Sex

## Age and Sex- Text

The largest age category in the population is 15 to 44 years old, comprising 41.1%. This is important to note because this age group is an asset to our community in regard to our working population.

## Place of Birth- Foreign-Born

Number	Country	Number of Persons	Percentage of Total Population
#1 country of origin	Marshall Islands	394	0.66%
#2 country of origin	Philippines	303	0.51%
#3 country of origin	Mexico	299	0.50%
#4 country of origin	Bosnia and Herzegovina	257	0.43%
#5 country of origin	China, excluding Hong Kong and Taiwan	185	0.31%
#6 country of origin	Saudi Arabia	121	0.20%
#7 country of origin	Guatemala	118	0.20%
#8 country of origin	Spain	56	0.09%
#9 country of origin	Southern Africa	49	0.08%
#10 country of origin	Vietnam	45	0.07%
Place of Birth for the Foreign-Born Population			
City of Dubuque 2022 Five-Year ACS (B05006)			

## Demographics: Place of Birth- Foreign-Born

### Place of Birth- Foreign-Born- Text

The number of foreign-born persons is shown above. An estimated 0.66% of the population was born in Marshall Islands. In 2022, an estimated 4% of the people living in Dubuque are foreign-born, which is higher than the national percentage. In 2021, 2.78% of the population in Dubuque was foreign-born, which shows that the rate has been increasing slightly.

## Limited Language Proficiency and Language Spoken at Home

Language		Number of Households
#1 LEP Language	Spanish	89
#2 LEP Language	Tagalog (incl. Filipino)	31
#3 LEP Language	Arabic	29
#4 LEP Language	Other Asian and Pacific Island languages	27
#5 LEP Language	Other Indo-European languages	18
#6 LEP Language	Vietnamese	16
#7 LEP Language	Chinese (incl. Mandarin, Cantonese)	15
#8 LEP Language	French, Haitian, or Cajun	9
	German or other West Germanic languages	0
	Russian, Polish, or other Slavic languages	0
	Korean	0
	Other and unspecified languages	0
		Household Limited English-Speaking Status
		City of Dubuque 2022 Five-Year ACS (B16002)

### Demographics: Language Spoken at Home

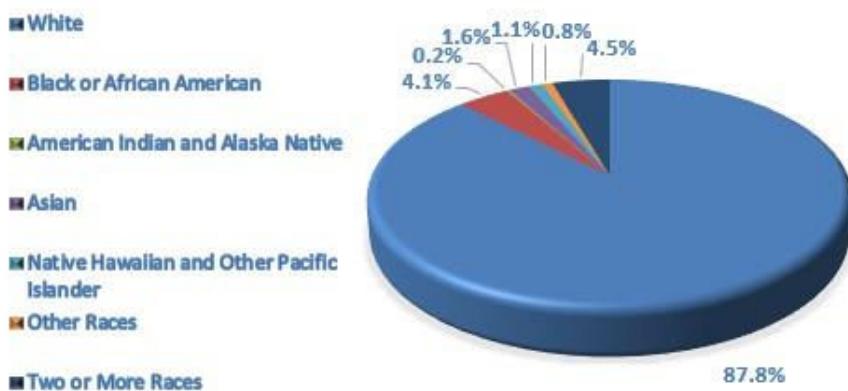
#### Limited Language Proficiency and Language Spoken at Home- Text

The vast majority of Dubuque residents, 94.6%, speak only English. An estimated 2.4% of the population speaks Spanish, followed by 1.6% Asian and Pacific Island languages spoken while 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). The language demographics of Dubuque have remained virtually unchanged between 2017 and 2022.

## Race

Race	Number of Persons	Percentage of Total Population
White	52073	87.8%
Black or African American	2406	4.1%
American Indian and Alaska Native	105	0.2%
Asian	933	1.6%
Native Hawaiian and Other Pacific Islander	670	1.1%
Other Races	467	0.8%
Two or More Races	2661	4.5%
Demographics – Race		
City of Dubuque 2022 Five-Year ACS (DP05)		

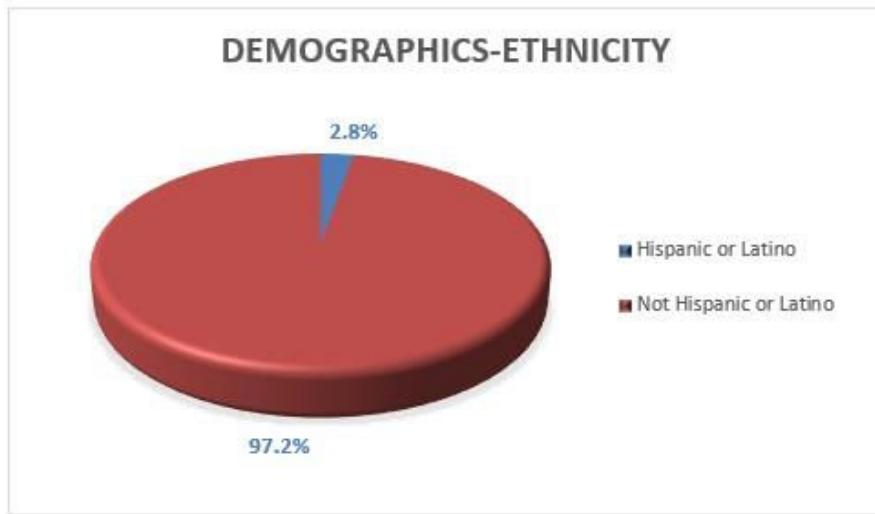
## DEMOGRAPHICS-RACE



## Demographics: Race

## Ethnicity

Ethnicity	Number of Persons	Percentage of Total Population
Hispanic or Latino	1685	2.8%
Not Hispanic or Latino	57630	97.2%
Demographics – Ethnicity		
City of Dubuque 2022 Five-Year ACS (DP05)		



## Demographics: Ethnicity

## Change in Race and Ethnicity (2010-2022)

Race	2010 Census		2022 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	52,869	91.70%	52,073	87.80%
Black or African American	2,302	4%	2,406	4.10%
American Indian and Alaska Native	155	0.30%	105	0.20%
Asian	659	1.10%	933	1.60%
Native Hawaiian and Other Pacific Islander	268	0.50%	670	1.10%
Other Races	366	0.60%	467	0.80%
Two or More Races	1,018	1.80%	2,661	4.50%
<b>Total</b>	<b>57,637</b>	<b>100.0%</b>	<b>59,315</b>	<b>100%</b>
Non-Hispanic or Latino	56,254	97.60%	57,630	97.20%
Hispanic or Latino	1,383	2.40%	1,685	2.80%
<b>Total</b>	<b>57,637</b>	<b>100%</b>	<b>59,315</b>	<b>100%</b>

Demographics- Change in Race and Ethnicity (2020-2022)  
City of Dubuque 2022 Five-Year ACS (DP05)  
City of Dubuque 2010 Decennial Census (P1, P9)

### Demographics: Change in Race and Ethnicity

#### Change in Race and Ethnicity- Text

During this time period, the total White population is estimated to have decreased by 3.9%. The total Black or African American population is estimated to have increased by 0.10%. Asian population is estimated to have increased by 0.50%. Native Hawaiian and Other Pacific Islander have increased by 0.60%.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The percentage of household income spent for mortgage costs or gross rent, commonly called cost-burden, is by far the most prevalent problem in Dubuque, for owned and rented households alike. According to Housing and Urban Development guidelines, households spending more than 30 percent of income for these housing costs are "cost-burdened".

Cost-burdened is an emerging and legacy issue with the City's housing stock. It affects low- and moderate-income persons and working families disproportionately. In addition to being cost burdened, low- and moderate-income persons and working families also encounter potential added cost and health burden of energy-inefficient and/or aging housing. The lack of energy efficiency measures, lack of accessibility, and the persistence of lead paint in the city's aging housing stock create health, economic and equity challenges. These challenges exist in both renter and owner-occupied structures. These challenges exist in both renter and owner-occupied structures. Specifically, placing increasing economic stress on renting households, especially renting households who fall in the 0-30% AMI.

Families make up most households in Dubuque. According to 2022 Five-year ACS, there were an estimated 25,198 households in the City of Dubuque. Families made up 56.24% of these households including both married-couple families (42.05%) and male householder, no spouse present (4.5%) and female householder, no spouse present (9.67%). Nonfamily households made up 43.76% of total households.

Children are often present in these households. 46% of all households have one or more children under the age of 18 and 20.8% of household with at least one person 62-74 years of age. Additionally, 71% of Dubuque households are 1-2 person households. 67% of owner occupied households are 1-2 person households. 77% of renter occupied households are 1-2 persons households.

Household average annual incomes have increased since 2010. Specifically, annual incomes have increased placing more households into the category of earning more than 100,000 dollars per year. In 2010, 11.3% of households earned more than 100,000 dollars per year. However, in 2022, 27.6% of households earned more than 100,000 dollars per year. In 2010, 13% of households earned less than 15,000 dollars a year. That percentage dropped in 2022 to 9.2% of households earning less than 15,000. This indicates that households in the extremely low-income category have decreased.

Despite rising incomes, according to 2022 Five-year ACS, households continue to have at least one of four problems: (1) 2.4% of households have incomplete kitchen facilities, (2) 1.4% of households have incomplete plumbing facilities, (3) 1.4% of households have more than 1 person per room (overcrowding), and (4) 27% of households are cost burden greater than 30%. Overall, 15.9% of renters are costs burdened and 11.1% of homeowners are cost burdened. Renters who fall in the 0-

30% AMI and the >30-50% AMI are more likely to be cost burdened. Elderly homeowners are also impacted by cost-burdenedness.

A 2024 CDBG community specific survey, focus groups, key stakeholder interviews and citizen participation in the Community Development Advisory Commission (CDAC) provided additional updates, ideas and confirmation of these resident driven ideas.

Demographics	Base Year: 2010	Most Recent Year: 2022	% Change
Population	57,637	59,315	3%
Households	23,506	25,198	7%
Median Income	\$41,879.00	\$63,520.00	52%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,275	3,030	4,960	2,765	10,120
Small Family Households	795	675	1,460	950	4,705
Large Family Households	60	105	220	240	700
Household contains at least one person 62-74 years of age	525	595	1,150	590	2,390
Household contains at least one person age 75 or older	520	755	940	235	1,045
Households with one or more children 6 years old or younger	400	280	830	434	730

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Household Type

Household Type	Households	% of Total
Married-couple household	10596	42.1
Cohabiting couple household	1927	7.6
Male householder, no spouse/partner present	5422	21.5
With children of the <u>householder</u> under 18 years	286	1.1
Householder living alone	3993	15.8
Female householder, no spouse/partner present	7253	28.8
With children of the <u>householder</u> under 18 years	1118	4.4
Householder living alone	4797	19
<b>Total households</b>	<b>25198</b>	
Household Type		
City of Dubuque 2022 Five-Year ACS (DP02)		

## Household Type

## Households- by Type

	2010 Census		2022 Five-Year ACS	
	Households	% of Total	Households	% of Total
<b>Family households:</b>	<b>13,888</b>	<b>59.08%</b>	<b>14,172</b>	<b>56.24%</b>
❖ Married-couple family:	10,256	43.63%	10,596	42.05%
• Owner occupied	9,016	38.36%	9,263	36.70%
• Renter occupied	1,240	5.27%	1,333	5.30%
❖ Other family:	3,632	15.45%	3,576	14.19%
➢ Male householder, no spouse present:	1,015	4.31%	1,138	4.5%
• Owner occupied	624	2.65%	787	3.12%
• Renter occupied	391	1.66%	351	1.40%
➢ Female householder, no spouse present:	2,617	11.13%	2,438	9.67%
• Owner occupied	1,271	5.41%	1,128	4.50%
• Renter occupied	1,346	5.73%	1,310	5.20%
<b>Nonfamily households:</b>	<b>9,618</b>	<b>40.92%</b>	<b>11,026</b>	<b>43.76%</b>
• Owner occupied	4,535	19.29%	5,143	20.40%
• Renter occupied	5,083	21.62%	5,883	23.30%
<b>Total Households:</b>	<b>23,506</b>		<b>25,198</b>	
Household Type by Tenure				
City of Dubuque 2022 Five-Year ACS (B25011)				
City of Dubuque 2010 Decennial Census (HCT9)				

## Households- by Type

### Household Type- Text

Household types is shown above. Family households represented 56.24% of households, down 2.84%, while non-family households accounted for 43.76% up 2.84% from 2010.

## Households by Income

Household Income	2010 Five-Year ACS		2022 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	3,062	13.0%	2,328	9.2%
\$15,000 to \$19,999	1,463	6.2%	1,049	4.2%
\$20,000 to \$24,999	1,761	7.5%	1,181	4.7%
\$25,000 to \$34,999	3,300	14.0%	1,909	7.6%
\$35,000 to \$49,999	4,049	17.1%	3,405	13.5%
\$50,000 to \$74,999	4,504	19.1%	4,789	19.0%
\$75,000 to \$99,999	2,821	11.9%	3,575	14.2%
\$100,000 to \$149,999	2,663	11.3%	6,962	27.6%
<b>Total</b>	<b>23,623</b>	<b>100%</b>	<b>25,198</b>	<b>100%</b>

Households by Income

City of Dubuque 2022 Five-Year ACS (S2503)

City of Dubuque 2010 Five-Year ACS (S2503)

## Households by Income

### Households by Income- Text

Households by Income for the 2010 and 2022 5-year ACS are shown above. Households earning more than 100,000 dollars per year represented 11.3% of households in 2010 compared to 27.6% in 2022. Meanwhile, households earning less than 15,000 dollars accounted for 13% of households in 2010 compared to 9.2% in 2022.

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## Dubuque Household Size

Owner occupied	Number of Households	Renter occupied	Number of Households
1-person household	4225	1-person household	4565
2-person household	6795	2-person household	2329
3-person household	2381	3-person household	818
4-person household	1797	4-person household	733
5-person household	686	5-person household	271
6-person household	313	6-person household	63
7-or-more person household	124	7-or-more person household	98
<b>Total Owner Occupied:</b>	<b>16321</b>	<b>Total Renter Occupied:</b>	<b>8877</b>
<b>Total:</b>			<b>25198</b>

Tenure by Household Size

City of Dubuque 2022 Five-Year ACS (B25009)

## Household Size

### Household Size- Text

71% of Dubuque households are 1-2 person households. 67% of owner occupied households are 1-2 person households. 77% of renter occupied households are 1-2 persons.

#### Households with Children Present

	Total	In Married couple family	Male householder, no spouse present	Female householder, no spouse present
<b>Children under 18 years in households</b>	11,528	7,147	1,155	3,140
<b>AGE</b>				
<b>Under 6 years</b>	34.30%	37.30%	31.90%	29%
<b>6 to 11 years</b>	32.10%	30%	44.10%	32.50%
<b>12 to 17 years</b>	33.50%	32.70%	24%	38.50%
<b>RELATIONSHIP TO HOUSEHOLDER</b>				
<b>Own child (biological, step or adopted)</b>	90.70%	98%	80.3%	80.4%
<b>Grandchild</b>	4.30%	1.90%	9.40%	8.10%
<b>Other relatives</b>	3.50%	0.10%	4.80%	10.90%
<b>Foster child or <u>other</u> unrelated child</b>	1.50%	0%	5.50%	0.70%
<b>Children Characteristics</b>				
City of Dubuque 2022 Five-Year ACS (S0901)				

#### Households with Children Present

##### Households with Children Present- Text

11,528 households have children under 18 years in the households. This represents 45.7% of households.

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	70	230	0	370	0	20	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	35	15	0	80	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	10	30	0	65	0	0	4	30	34
Housing cost burden greater than 50% of income (and none of the above problems)	1,510	340	100	0	1,950	510	185	60	0	755
Housing cost burden greater than 30% of income (and none of the above problems)	295	715	345	40	1,395	190	530	765	170	1,655

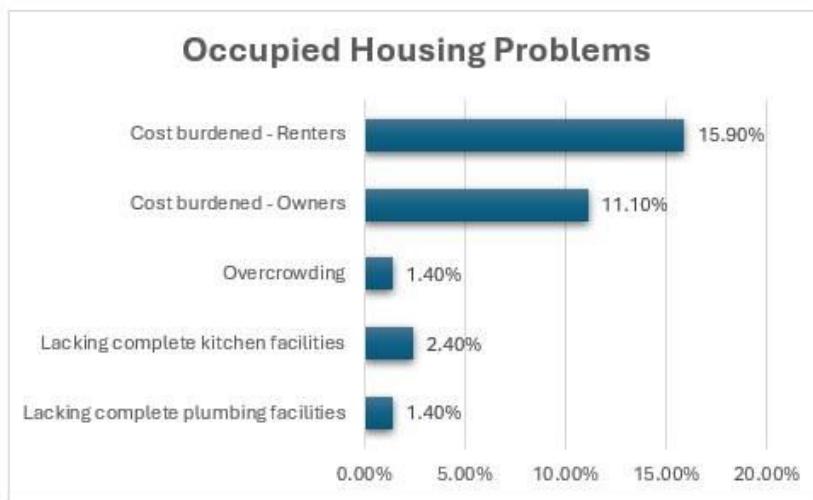
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	165	0	0	0	165	65	0	0	0	65

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:

2022 Five-Year ACS		
Housing Problem	Households	% of Total
Lacking complete plumbing facilities	344	1.4%
Lacking complete kitchen facilities	594	2.4%
Overcrowding	371	1.4%
Cost burdened - Owners	2794	11.1%
Cost burdened - Renters	4017	15.9%
<b>Total Occupied Housing Units</b>	<b>25,198</b>	
<b>Total housing units</b>	<b>27,271</b>	
Housing Problems		
City of Dubuque 2022 Five-Year ACS (DP04)		

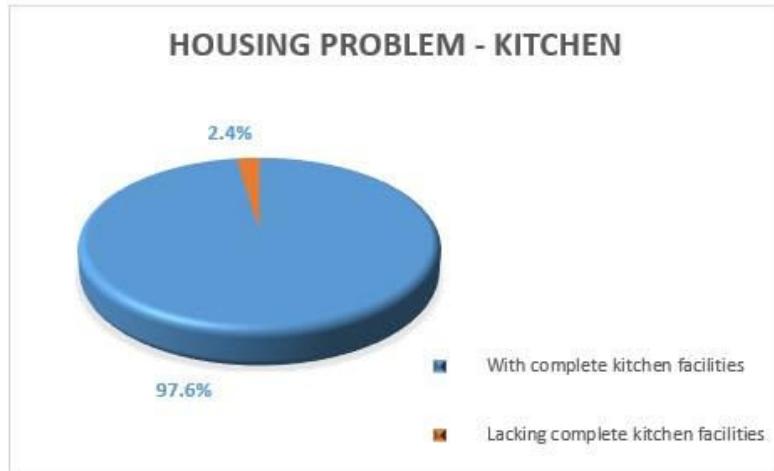


## Housing Problems

### Housing Problems- Text

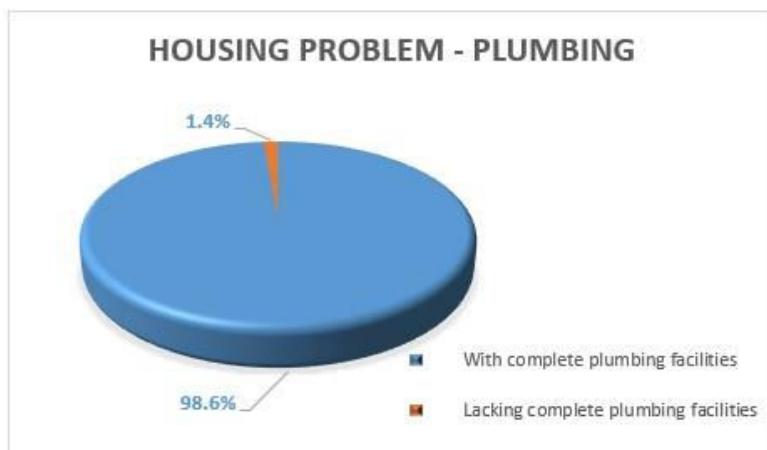
Households are classified as having housing problems if they face incomplete kitchen or plumbing facilities, overcrowding, or cost burdens. Cost is by far the most predominant housing issue in the City of Dubuque. According to 2022 Five Year ACS, 27% of households, owners and renters, experiencing some type of cost burden overall. 11.1% of homeowners are cost burdened and 15.9% of renters are cost burdened.

#### **Housing Problems- Kitchen Facilities:**



#### **Housing Problems- Kitchen Facilities**

#### **Housing Problems- Plumbing:**



#### **Housing Problems- Plumbing**

#### **Kitchen and Plumbing Facilities- Text**

Incomplete plumbing and kitchen facilities are an indicator of housing problems. Incomplete plumbing facilities are when any of the following are not present: The lack of piped hot and cold water, a flush

toilet, and a bathtub or shower. There was a total of 100 units without complete plumbing facilities or 1.4% of Dubuque households. (2022-Five-year ACS). This is up compared to 0.4% in 2017.

Incomplete kitchen facilities are when any of the following are not present: A sink with piped hot and cold water, a range or cook top oven, and a refrigerator. There was a total of 300 complete kitchen facilities or 2.4% of Dubuque households (2022 Five-year ACS). This is down compared to 1.3% in 2017.

## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,635	460	375	0	2,470	510	205	65	30	810
Having none of four housing problems	735	1,095	1,530	890	4,250	395	1,270	2,995	1,850	6,510
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS

Source:

## 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	410	260	175	845	190	170	225	585
Large Related	45	30	15	90	0	25	89	114
Elderly	404	270	145	819	315	355	259	929
Other	1,050	535	145	1,730	190	180	250	620
Total need by income	1,909	1,095	480	3,484	695	730	823	2,248

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS

Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	340	20	0	360	150	40	0	190
Large Related	20	0	0	20	0	0	4	4
Elderly	339	75	20	434	220	65	34	319
Other	835	245	90	1,170	135	80	15	230
Total need by income	1,534	340	110	1,984	505	185	53	743

**Table 10 – Cost Burden > 50%**

Alternate Data Source Name:

2016-2020 CHAS Data

Data Source

Comments:

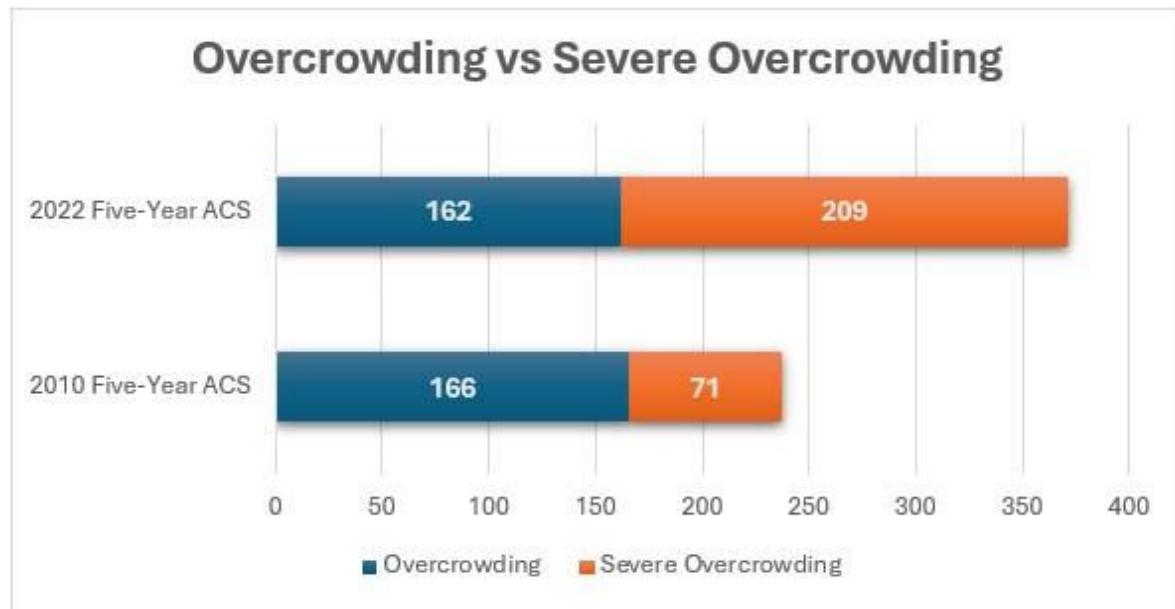
#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	25	35	45	0	105	0	0	4	30	34
Multiple, unrelated family households	25	0	0	0	25	0	0	0	0	0
Other, non-family households	4	10	0	0	14	0	0	0	0	0
Total need by income	54	45	45	0	144	0	0	4	30	34

**Table 11 – Crowding Information – 1/2**

Data 2016-2020 CHAS

Source:



#### Overcrowding

##### Overcrowding- Text

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. In 2022, an estimated 162 households were overcrowded, and an additional 209 households were severely overcrowded.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Not Available at the local level

#### Describe the number and type of single person households in need of housing assistance.

The 2022 5-Year ACS estimates that 8,790, or about 34.8%, are 1 person households, both owner and renter occupied. 4,225 owner occupied units housing units are single person and 4,565 are single person renters. As of January 2025, there were 88 single persons on the Housing Choice Voucher waiting list which constituted 55% of the total wait list.

#### Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

As estimated by the 2022 Five-year ACS, the disability rate for females was 12.9%, compared to 12.87% for males. Among them, 6.6% have an ambulatory disability, 5.3% have an independent living disability, 4.7% have a cognitive disability, 3.2% hearing, 2.1% self-care disability, and 1.7% visual disability.

### **What are the most common housing problems?**

Cost Burden is by far the most prevalent problem. Affordability, housing choice, and ensuring healthy homes are all important components of quality housing in Dubuque. Across the stakeholder groups, affordable housing was repeatedly mentioned as a barrier, and the data supports this. The percentage of household income spent for mortgage costs or gross rent, commonly called cost-burden, is by far the most prevalent problem in Dubuque, for owned and rented households alike.

Overall overcrowding has decreased slightly, however severe overcrowding has increased significantly (with 1.01-1.5 people per room) to severely overcrowded (with >1.51 people per room).

The lack of energy efficiency measures in much of Dubuque's housing stock and the persistence of lead paint in many structures, are a documented health, economic, and equity challenge for the city.

Regulations at 24 CFR 91.100 require the plan to include the definitions for "standard condition" and "substandard condition but suitable for rehabilitation." The City of Dubuque defines Standard Condition as a housing unit that meets the standards set forth in the City of Dubuque Building & Property Maintenance Codes. A housing unit is in substandard condition but suitable for rehabilitation if the unit has at least three major systems in need of replacement (HVAC, plumbing, and electrical). Additionally, a housing unit is in substandard condition but suitable for rehabilitation if the repair an the estimated cost of making the needed replacements and repairs is less than 75% of the estimated cost of new construction of a comparable unit.

### **Are any populations/household types more affected than others by these problems?**

#### **Cost Burdened**

55% of total renters who fall in the 0-30% AMI are cost burdened at greater than 30%. 31% of total renters who fall in the >30-50% AMI are cost burdened at greater than 30%.

50% of the renters who fall into the "Other" Household Types, which includes non-related and non-elderly households, are the most likely to be cost burdened.

36% of total homeowners who fall in the >50-80% AMI are cost burdened at greater than 30%. 32% of total homeowners who fall in the >30-50% AMI are cost burdened at greater than 30%.

41% of the homeowners who fall into the "Elderly" Household Types, which includes households with at least 1 person aged 62 or over, are the most likely to be cost burdened.

### **Severely Cost Burdened**

77% of total renters who fall in the 0-30% AMI are severely cost burdened at greater than 50%.

59% of the renters who fall into the "Other" Household Types, which includes non-related and non-elderly households, are the most likely to be severely cost burdened.

68% of total homeowners who fall in 0-30% AMI are severely cost burdened greater than 50%.

43% of homeowners who fall into the "Elderly" Household Types, which includes households with at least 1 person aged 62 or over, are the most likely to be severely cost burdened.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

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. There were 200 children designated as homeless in the local school system at the time of the point in time study and their sleeping and family situation is unknown.

HUD also does not consider those who may be frequently moving from one unstable housing situation to another as literally homeless, but 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.

Expansion and supporting the availability of rapid re-housing programs and resources has been identified as a need by local service providers. Housing and Community Development staff continue to partner with our community's Coordinated Entry. Coordinated Entry is considered one of the many interventions in a community's united effort to end and prevent homelessness. This process is an established, system-wide process to quickly coordinate access, assessment, prioritization, and referrals

to housing and services for people experiencing or at risk of homelessness. Coordinated Entry utilizes the Housing Helpline for families who are homeless and/or at risk of homelessness to access services.

Coordinated Entry refers to the process used to assess and assist in meeting the housing needs of people at-risk of homelessness and people experiencing homelessness. It allows for a streamlined approach to services and prioritizes those with the highest barriers to housing instead of a “first come, first served” approach.

Extremely Low-income and Low-income renters are more likely to be cost burdened. 55% of total renters who fall in the 0-30% AMI are cost burdened at greater than 30%. 31% of total renters who fall in the >30-50% AMI are cost burdened at greater than 30%. Almost half of large-family renters and half of small-family renters with extremely low incomes are cost burdened.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Dubuque does not provide estimates of the at-risk populations.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

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. There were 162 children designated as homeless in the local school system at the time of the point in time study and their sleeping and family situation is unknown.

## **Discussion**

The population in City of Dubuque remained steady increasing slightly from 57,637 persons in 2010 to an estimated 59,315 people in 2022, or by 2.9%. Household income has increased for \$100,000 to \$149,999 from 11.3% in 2010 to 27.6% in 2022. However, household income for \$35,000 to \$49,999 decreased from 17.1% to 13.5%. Additionally, household income for \$50,000 to \$74,999 stayed the same from 19.1% to 19%.

Despite rising incomes, according to 2022 5-Year ACS data, households continue to have at least one of four problems: (1) 2.4% of households have incomplete kitchen facilities, (2) 1.4% of households have incomplete plumbing facilities, (3) 1.4% of households have more than 1 person per room (overcrowding), and (4) 27% of households are cost burden greater than 30%. Overall, 15.9% of renters are costs burdened and 11.1% of homeowners are cost burdened.

The percentage of household income spent for mortgage costs or gross rent, commonly called cost-burden, is by far the most prevalent problem in Dubuque, for owned and rented households alike. According to Housing and Urban Development guidelines, households spending more than 30 percent of income for these housing costs are "cost-burdened". Low income renters have a higher percentage of being cost burdened than moderate income homeowners.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The City of Dubuque continues to make Equity and Affirmatively Furthering Fair Housing a priority. Fair Housing Training is provided to all direct service staff yearly. Training and development of staff regarding understanding implicit bias is ongoing. Outreach efforts and education materials for landlords to provide equitable access to affordable housing is continuous. Populations that may have increased barriers to affordable housing choice are targeted for outreach. The Housing & Community Development Department has a team dedicated to equitable serves that will focus on policy barriers, structural barriers, and other barriers to affordable housing option for all residents, especially those that have been marginalized.

HUD defines a population as having a disproportionate share when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. Cost burden is by far the most common housing problem and impacts both low- and moderate-income households. In the lowest income category, 0-30% AMI it is not surprising that more than 80% of the income category has one or more housing problems.

For the purposes of comparability, we default to the most recently available by race CHAS data for our analysis.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,630	650	0
White	2,135	540	0
Black / African American	405	50	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	25	15	0
Hispanic	30	15	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,910	1,120	0
White	1,625	1,110	0
Black / African American	50	0	0
Asian	60	0	0
American Indian, Alaska Native	100	0	0
Pacific Islander	40	0	0
Hispanic	20	10	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,550	3,405	0
White	1,320	3,165	0
Black / African American	200	75	0
Asian	0	39	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	30	40	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	2,525	0
White	240	2,380	0
Black / African American	0	25	0
Asian	0	84	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	14	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

In the lowest income category 0-30% AMI, more than 80% of the jurisdiction have one or more of the housing problems. The small number of minority households make it difficult to make inferences.

In the 30-50% AMI, more than 63% of the jurisdiction have one or more of the housing problems.

In the 50-80% AMI, more than 31% of the jurisdiction have one or more of the housing problems.

In the 80-100% AMI, only 8% of the jurisdiction have one or more of the housing problems.

The trend is the lowest AMI has the highest percentage of one or more housing problems and the highest AMI has the lowest percentage of one or more housing problems.

It's notable that in the 30-50% AMI, each of the following subgroups had 100% of the subgroup population have 1 or more of 4 housing problems:

- Black or African-American alone, non-Hispanic
- Asian alone, non-Hispanic
- American Indian or Alaska Native alone, non-Hispanic

- Pacific Islander alone, non-Hispanic

The small numbers of minority groups make it difficult to establish disproportionality, and cost-burden is such a prevailing issue in the City of Dubuque. Therefore, all broad strategies to increase the affordability and accessibility of housing would likely benefit the small numbers of minority groups as well as the whole CDBG grantee area.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Severe housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50%

Severe overcrowding exists when a household has more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.

Cost burden is by far the most common housing problem and impacts both low- and moderate-income households.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,145	1,130	0
White	1,770	910	0
Black / African American	335	125	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	25	15	0
Hispanic	15	30	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	2,365	0
White	550	2,185	0
Black / African American	0	50	0
Asian	30	30	0
American Indian, Alaska Native	50	50	0
Pacific Islander	15	25	0
Hispanic	20	15	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	440	4,525	0
White	240	4,245	0
Black / African American	170	105	0
Asian	0	39	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	30	40	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30	2,740	0
White	30	2,590	0
Black / African American	0	25	0
Asian	0	84	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	14	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

In the lowest income category 0-30% AMI, more than 65% of the jurisdiction as a whole have one or more of the severe housing problems.

In the next income category, 30-50% AMI, 21% of households had one or more of the severe housing problems.

In the next income category, 50-80% AMI, only 8.8% of households had one or more severe housing problems.

In the next income category, 80-100% AMI, only 1% of households had one or more severe housing problems.

The trend is the lowest AMI has the highest percentage of one or more severe housing problems and the highest AMI has the lowest percentage of one or more severe housing problems.

Even though the small numbers make it difficult to establish disproportionality and cost-burden is such a prevailing issue in the city of Dubuque, all broad strategies to increase the affordability, safety, and accessibility of housing would likely benefit these small minority groups as well as the whole CDBG grantee area. Income is relative to severe housing problems. 65% of 0-30% AMI households experience

severe housing problems compared to 1% of the 80-100% AMI households experience severe housing problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,755	3,385	2,780	230
White	16,665	3,040	2,325	160
Black / African American	380	155	335	45
Asian	265	40	30	20
American Indian, Alaska Native	0	50	50	0
Pacific Islander	45	50	0	4
Hispanic	245	15	40	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

### Discussion:

In the City of Dubuque, 14% of households were cost-burdened and 11.5% of households were severely cost-burdened. The small number of minority households make it difficult to make inferences.

White households dominate all categories due to their large population size, making up 93.9% of households in the low cost burden category (<=30%), 89.8% of moderately cost-burdened households (30-50%), and 83.6% of severely cost-burdened households (>50%). Black households make up only 3.8% of the total households but represent 12.1% (335 of 2,780) of those with severe cost burdens (>50%) and 4.6% (155 of 3,385) of those with moderate cost burdens (30-50%). American Indian households make up less than 0.5% of the total households, but 100% of this group is cost-burdened, with 50% facing moderate cost burdens and 50% facing severe cost burdens. Asian, Pacific Islander, and Hispanic households generally show lower levels of housing cost burden. However, small

disparities remain in moderate to severe cost-burden cases, with 8.3% of Asians and 13.3% of Hispanics experiencing severe cost burdens (>50%), and 50% of Pacific Islanders are moderate cost burdened (30-50%).

While the small numbers of the minority group make it difficult to establish disproportionality and cost-burden is such a prevailing issue in the city of Dubuque, all broad strategies to increase the affordability, safety, and accessibility of housing would likely benefit these small minority groups as well as the whole CDBG grantee area.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

In general, minority populations experience a disproportionately higher percentage of housing problems in all income categories compared to the total population. HUD defines a population as having a disproportionate share when a portion of a population is more than 10 percentage points higher than the jurisdiction average. In Dubuque, minority groups comprise only 7.7% of the total population. The small number of minority households, 6.1%, make it difficult to make inferences of disproportionately greater needs. (2022 Five-Year ACS, Table: CP05)

However, while the small numbers make it difficult to establish disproportionality and cost-burden is such a prevailing issue in the city of Dubuque, all broad strategies to increase the affordability, safety, and accessibility of housing would likely benefit these small minority groups as well as the whole CDBG grantee area.

**If they have needs not identified above, what are those needs?**

A targeted approach to address minority populations, including the small sample sizes of Black or African American, Asian, American Indian or Alaska Native, and Pacific Islander, is warranted as affordability of rental units for these populations is crucial. Cultural and communication issues are a barrier for all minority populations to access affordable housing and the Housing Choice Voucher. However, Housing and Community Development staff is working diligently to remove these barriers as noted in this Consolidated Plan.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are no large concentrations of housing problems by ethnic groups in specific areas. However, there is evidence that cost-burden is disproportionate among Black or African American, other minority groups, and 0-30% AMI. According to CPD maps, Census Tracts 1 and 5 have the highest rates of poverty and are also home to most Black or African American residents. Locally, the downtown area is referred to the as "the Flats".

## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Dubuque does not manage any public housing. This section will address Assisted Housing needs, including the Section 8 Housing Choice Voucher Program, Project Based Voucher Program, and Special Purpose Vouchers. These programs are restricted to low-income renters with incomes at 50% of area median income or less. The Housing Authority was serving 985 families in the voucher program as of December 1, 2024.

In April of 2020, the City of Dubuque was awarded 24 Family Unification Program (FUP) Vouchers. FUP vouchers are reserved for families who face family separation or family reunification delays due to lack of adequate housing, as well as individuals who have aged out of the Foster Care system up to the age of 24. The Department of Health & Human Services make referrals to the City of Dubuque for qualified families and individuals to utilize these vouchers.

In the subsequent year, the City of Dubuque acquired 6 VASH vouchers to house Veteran's who struggle with chronic homelessness. The City of Dubuque works with the Iowa City Veteran's Medical Center who provide case management to Veteran's and refer them to the City of Dubuque for a VASH voucher. All 6 vouchers were quickly filled and another 6 were awarded in 2022 for a total of 12 VASH Vouchers.

In April 2023, the City of Dubuque ended its Mod-Rehab Program. At that time, Mod-Rehab was serving 11 tenants. All 11 tenants were provided with Tenant Protection Vouchers which allowed them to continue to be assisted at their current unit, but also to participate in all the benefits of the Housing Choice Voucher program.

### Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type			
				Vouchers Total	Project - based	Tenant - based	Special Purpose Voucher
# of units vouchers in use	0	0	0	985	15	902	10
						23	35

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**\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:  
Public and Indian Housing Information Center  
Data Source Comments:

### Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type			
				Total Vouchers	Project-based	Tenant-based	Special Purpose Voucher
				Veterans Affairs Supportive Housing	Family Unification Program		
Average Annual Income	0	0	0	11,806	14,044	13,904	8,283
Average length of stay	0	0	0	3	3	5	2
Average Household size	0	0	0	2	1	2	1
# Homeless at admission	0	0	0	54	0	50	2
# of Elderly Program Participants (>62)	0	0	0	235	15	216	4
# of Disabled Families	0	0	0	370	11	351	5
# of Families requesting accessibility features	0	0	0	834	0	826	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Alternate Data Source Name:  
Public and Indian Housing Information Center  
Data Source Comments:

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## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Vouchers	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Special Purpose Voucher
White	0	0	0	541	15	478	7	18	23
Black/African American	0	0	0	443	0	424	1	6	12
Asian	0	0	0	5	0	3	2	0	0
American Indian/Alaska Native	0	0	0	7	0	7	0	0	0
Pacific Islander	0	0	0	11	0	11	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:  
Public and Indian Housing Information Center  
Data Source Comments:

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Vouchers	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Special Purpose Voucher
Hispanic	0	0	0	32	0	29	2	0	1

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Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type			
				Total	Vouchers	Project-based	Tenant-based
Not Hispanic	0	0	0	953	15	873	8

\* includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Public and Indian Housing Information Center

Data Source Comments:

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Most applicants are cost-burdened and do not have enough income to pay fair market rent. The Housing Choice Voucher (HCV) Waiting List indicates that 77% of applicants are considered to have extremely low-income and 15% are considered very low-income. Similarly, the Project Based Voucher (PBV) Waiting List indicates 75% of applicants are considered extremely low-income, while 25% of the applicants are considered very low-income.

As of January 2025, the HCV waiting list is currently made up of 160 applicants. Of those applicants, 24 (15%) are disabled. The PBV waiting currently has 12 applicants. Of the applicants, 100% are elderly and a third are disabled. All PBV applicants indicate the need for assistance with daily living activities.

## **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Housing Choice Voucher program is the primary way that the city provides affordable housing, however there are not enough vouchers for all the households in need of affordable housing. As of January 2025, the HCV waiting list was at 160.

Housing choice is also an issue with a limited number of landlords accepting housing vouchers, and a subsequent concentration of vouchers in specific areas of town. There continues to be a need to distribute assisted housing/vouchers throughout the city.

This coupled with the over representation of Black/African Americans in assisted living programs creates potential issues with neighborhoods segregated on both race and income.

## **How do these needs compare to the housing needs of the population at large**

Recipients are more likely to be extremely low-income, and/or Black/African American. The Housing Choice Voucher (HCV) Waiting List indicates that 77% of applicants are considered to have extremely low-income and 15% are considered very low-income. Similarly, the Project Based Voucher (PBV) Waiting List indicates 75% of applicants are considered extremely low-income, while 25% of the applicants are considered very low-income.

Where the general population is about 4.1% Black/African American, the Housing Choice Voucher program waiting list was 70% Black/African American at latest (January 2025) report. Most people on the HCV waiting lists are singles but 45% are families. For this population and the population at-large there is a need for affordable housing opportunities outside of areas of concentrated poverty.

## **Discussion**

The city is consistently reviewing policies to ensure more equitable housing policies are in place and there is equal access throughout the city of Dubuque. The city has made many changes to improve access to Fair Housing. The Analysis of Impediments to Fair Housing is updated in 2025 and attached as an appendix to this plan.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The Housing & Community Development Department works closely with the local Continuum of Care (CoC). Community Development and Housing Department staff participate in the local Homeless Advisory Council to remain informed and align priorities and funding to address the needs of residents experiencing or at risk of homelessness. The Community Development Department also partners with the CoC to ensure programming aligns with the needs identified in the Consolidated Plan.

The local CoC established a Coordinated Entry System which includes a network of service providers offering a range of services for homeless and at-risk of homelessness. The CoC conducts point-in-time homeless counts in January, as required, but also in summer months to identify people who may seek shelter during severe winter weather but are usually unsheltered. In addition to the Coordinated Entry System the City's Police Department recently created a division, Crisis Intervention Team (CIT), due to the uptick in brain health related calls. CIT is tasked with brain health crisis response, follow-up, and training. In addition, CIT coordinates with outreach workers with Community Solutions of Eastern Iowa (CSEI), a CoC member, to identify unsheltered individuals and provide access to services. Many of these homeless individuals are chronically homeless and/or have substance/use abuse. CIT and community partners work to keep people with brain health issues out of jail, in treatment, and on the road to recovery.

The City has 5 organizations including Opening Doors (Theresa Shelter- Emergency, Maria House- Transitional), Dubuque Community Y Domestic Violence Shelter, Mary's Inn, St. John's Almost Home, Dubuque Rescue Mission (Emergency, Short Term, Transitional) providing access to emergency and transitional shelter services during the January 2025 point in time homeless count. Some of these organizations serve specific populations, such as pregnant women and victims of domestic violence. The bed capacity for these organizations is 201 and 134 persons were sheltered.

The City Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs in the community. Organizations providing homeless services will continue applying for these resources to meet needs.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered			
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0
Persons in Households with Only Children	0	51	0	0	0
Persons in Households with Only Adults	15	83	0	0	0
Chronically Homeless Individuals	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0
Persons with HIV	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

## Eastern Iowa

Population Component	Current System	Assessed Need	Optimization Gap
<b>Singles</b>			
Crisis Response	176	163	-
Moderate (RRH)	69	102	<b>-33</b>
Intensive (PSH)	37	214	<b>-177</b>
<b>Families</b>			
Crisis Response	39	61	<b>-22</b>
Moderate (RRH)	12	80	<b>-68</b>
Intensive (PSH)	7	38	<b>-31</b>

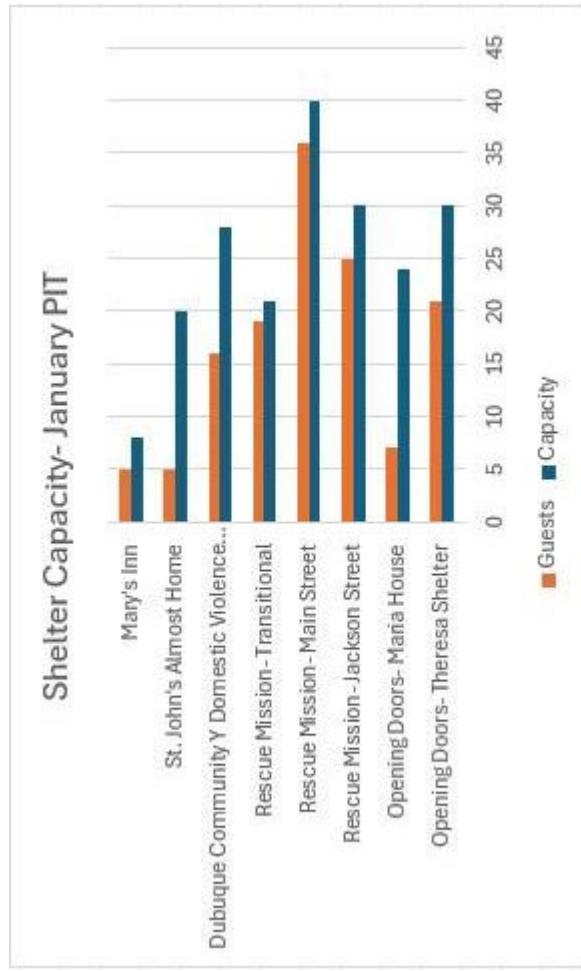
### Eastern Iowa- Statewide Needs Assessment

### Eastern Iowa- Statewide Needs Assessment- Text

The data above shows Dubuque County's biggest Assessed Need for single individuals experiencing homelessness is intensive services, including Permanent Supportive Housing. For families the most Assessed Need is moderate services, specifically Rapid Rehousing.

Shelter Capacity- January 2025 Point in Time					
Shelter Name	Type	Capacity	Guests	% of Capacity	Population Served
Opening Doors- Theresa Shelter	Emergency	30	21	70%	Women & Children
Opening Doors- Maria House	Transitional	24	7	29%	Women & Children
Rescue Mission- Jackson Street	Emergency	30	25	83%	Men
Rescue Mission- Main Street	Emergency	40	36	90%	Men
Rescue Mission- Transitional	Transitional	21	19	90%	Men
Dubuque Community Y Domestic Violence Program	Emergency	28	16	57%	Victims Fleeing Violence
St. John's Almost Home	Emergency	20	5	25%	Families
Mary's Inn	Maternity	8	5	63%	Pregnant Women

### January Point in Time- Sheltered Data



### January Point in Time- Sheltered Capacity

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Data is not readily available for the number of persons becoming homeless and exiting homelessness each year, nor is data readily available for number of days that persons experience homeless.

However, providers of services report that they have seen recent increases in both individuals dealing with brain health or other disabilities, specifically for chronically homeless individuals but also families and children. The Dubuque Community School District reported 200 children with a homeless designation at the time of the January 2025 PIT study. As for veterans and their families, Dubuque has an active Dubuque County Veteran's Affairs Office that outreaches and provides financial assistance and other services such as a regional organization which supports homeless veterans outside of the city limits. Unaccompanied youth are connected with the City of Dubuque's Family Unification Program (FUP) vouchers which support youth who are in the foster care system. These vouchers are used as a prevention tool for unaccompanied youth to be housed once leaving the foster care system.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

The Dubuque PIT study does not collect information on race and ethnicity.

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The shelter statistics do not necessarily capture everyone who needs housing assistance. Providers of homeless services and stakeholders have reported many families with children doubling or tripling up. Often, families with children will move from one home to another by staying with friends or family. The number of children who were designated as homeless by the Dubuque Community School District in January 2025 was 200 children. Providers understand this number is underestimated due to the stigma surrounding homelessness and at-risk of homelessness.

Families with children could benefit from homeless prevention dollars in order to stay in stable housing instead of losing housing. When families with children lose housing, it forces many to double or triple up and/or constantly move from place to place. Families with children could also end up in a homeless shelter once friends or family are no longer willing to share their housing.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to Institute for Community Alliance, the 2024 County Point in Time count totaled 116 individuals sheltered and 4 unsheltered. Of the 116 individuals sheltered, 32 were Black, 2 Multi-Racial (Non-Hispanic), 5 Multi-Racial & Hispanic and 72 White.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The City has 5 organizations providing sheltered homelessness during the January 2025 point in time count. Some of these organizations serve specific populations, such as pregnant women and victims of

domestic violence. In our community, the CoC member, Community Solutions of Eastern Iowa (CSEI), manages Coordinated Entry. Coordinated Entry is considered one of the many interventions in a community's united effort to end and prevent homelessness. This process is an established, system-wide process to quickly coordinate access, assessment, prioritization, and referrals to housing and services for people experiencing or at risk of homelessness. The Housing Helpline is a tool utilized by the coordinated entry for homeless, both unsheltered and sheltered, needing access to services. The Housing Helpline supports the following subgroups.

At Risk:

As part of the Coordinated Entry, service providers meet weekly to identify individuals on the Housing Helpline who are most at risk of becoming homeless. CSEI utilizes homeless prevention dollars and works closely with service agencies in the Dubuque community such as St. Vincent DePaul, Dubuque County's General Assistance and Hillcrest to provide services, delivery, and referrals for individuals most at risk of becoming homeless.

Additionally, the City's competitive purchase of services grant is available to agencies that deliver homeless prevention assistance.

Individuals:

Demand for beds remains relatively low in the summer months gradually increasing through the fall. Men's emergency shelter beds are reaching capacity in the winter months. Rescue Mission has increased their capacity to provide overflow during winter months and transitional opportunities for men during periods of high need. The shelter statistics do not necessarily capture everyone who is struggling. Providers of homeless services and stakeholders have reported that many others are doubling or tripling in a home or are moving from one home to another staying with friends or family.

Families:

Opening Doors, specifically, Theresa Shelter and Maria House, Mary's Inn, and the YMCA Domestic Violence Shelter serve women and children including emergency and transitional options. St. John's Almost Home primarily serves men and children. However, St. John's Almost Home has some space available for families, including men, women, and children.

Chronically Homeless/Disabled:

Service providers continue to stretch limited resources to coordinate shelter for chronically homeless people and people with disabilities. Many residents at the men's emergency shelter are dealing with chronic mental health issues, while others are dealing with an acute problem and struggling to make ends meet financially. Regardless, Permanent Supportive Housing is a huge need in our community for housing homeless individuals with substance abuse, mental illness, HIV/AIDS related illness, or other

disabilities impacting their ability to maintain housing. Resources for support services, particularly mental health, have long waiting periods and limited beds for emergency treatment.

### **Discussion:**

In the Dubuque community, there are fewer programs available for people seeking services. According to data collected through the Iowa Statewide Needs Assessment, the greatest need in Dubuque is for Permanent Supportive Housing. The Iowa Statewide Needs Assessment included system modeling which is a structured, data-informed process to develop estimates of the size and needs of a population of people experiencing homelessness and assumption about the types and amounts of assistance that would effectively and equitably meet those needs. The Statewide Needs Assessment monitored these pathways:

- Crisis Response programs including prevention, diversion, emergency shelter, and Direct to Housing
- Moderate Intensity programs including Emergency Shelter and Rapid Rehousing which is a time-limited subsidy and case management
- High Intensity programs including Emergency Shelter and Permanent Supportive Housing which is a long-term subsidy and optional services.

Using the Statewide Needs Assessment data for Dubuque, our current system for singles utilizing the Crisis Response programs has more availability than the assessed need. However, for singles utilizing the Moderate Intensity programs, the current system is at 67% capacity compared to the assessed need. High Intensity programs are in a more dire state. For singles, our current system is only reaching 17% of the assessed need. The data show similar trends for families. For families utilizing Crisis Responses programs, the current system has 63% capacity based on the assessed need. For families utilizing the Moderate Intensity programs, the current system is only reaching 15% of the assessed need. Lastly, for families utilizing the High Intensity programs, again, the current system is only reaching 18% of the assessed need. This data shows the High Intensity programs including Emergency Shelter and Permanent Supportive Housing which is a long-term subsidy and optional services is our communities biggest gap.

The City of Dubuque will continue to support Rapid Rehousing program. The expansion of permanent supportive housing has been identified as a need by local service providers in addition to the data provided in the Consolidated Plan. Housing and Community Development staff continue to work with the our CoC members to identify trends and needs in our community and create systems and supports to address these identified needs.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

According to HUD, special needs populations are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault and stalking. Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment.

### **Describe the characteristics of special needs populations in your community:**

#### **Disability**

Disability by age is estimated in the 2022 5-year ACS data. The disability rate for females was 12.9%, and 12.84% for males. The disability rate grew precipitously higher with age, with 39.36% of those over 75 experiencing a disability. The number of disabilities by type, as also estimated by the 2022 5-year ACS data; 6.6% have an ambulatory disability, 5.3% have an independent living disability, and 23.2% have a hearing difficulty.

#### **Elderly data**

Age is estimated in the 2022 5-year ACS data. Those 75 years and over represent 9.2% of our community.

#### **Domestic Violence**

The City of Dubuque had 382 Domestic Abuse Offenders from January 1, 2023-December 31, 2023. 74.08% were male, 25.92% were female.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Some respondents in the 2024 Housing and Community Development Survey indicated the need for expanded mental health services, childcare, services for abused or neglected children, and services for victims of domestic violence.

#### **Services for mental health services**

Mental health providers report that diminishing resources and rigid funding structures hinder their ability to meet the growing community needs. There's a call for more flexible and increased funding to

expand services. Additionally, there's a recognized need to increase the availability of prescribing providers to ensure timely access to necessary medications. Improving collaboration and communication among mental health service providers is essential to offer comprehensive and seamless care to individuals. Challenges such as transportation, appointment availability, and awareness of services prevent individuals from accessing mental health care. Efforts to mitigate these barriers are crucial. Lastly, expanding awareness and preventative education efforts in schools and the broader community is necessary to reduce stigma and promote early intervention.

#### Services for Victims of Domestic Violence

Immediate access to safe and confidential emergency shelters is crucial for individuals escaping abusive situations. Organizations like Dubuque Y Crisis Services provide such shelters, offering protection and support to victimized individuals and their families. Continuous availability of crisis hotlines and support lines is essential for victims seeking immediate assistance, guidance, and emotional support. The Iowa Victim Service Call Center offers such support, providing guidance, resources, and a listening ear to any Iowan in need. Navigating the legal system can be daunting for victims. Access to legal advocacy helps individuals obtain protective orders, understand their rights, and receive representation during legal proceedings. Waypoint's Domestic Violence Victim Services Program offers legal advocacy among its services. Beyond emergency shelter, access to transitional and permanent housing solutions is critical for victims rebuilding their lives independently. Friends of the Family offers services to help victims of domestic violence, sexual assault, and human trafficking find safe and secure housing.

Additionally, the elderly are much more likely to be disabled, lower income, and in need of accessible affordable housing and services.

#### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the Iowa Department of Public Health, at the end of 2022, the number of new diagnoses reported to the Iowa Department of Health and Human Services totaled one hundred and twenty (see chart below), which is 7% higher than the five-year average of 113 diagnoses between 2017 to 2021. In 2022, notable increases in diagnoses were observed among males, men who have sex with men (MSM), and people of Hispanic/Latino origin, for the third year in a row.

Dubuque County sits just below the state average of 101 persons per 100,000 population according to the Iowa Department of Public Health.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

NA

**Discussion:**

The city is committed to furthering fair housing through strategies identified in our Goals, Priorities, and planned activities.

The city's Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs in the community. Organizations providing homeless services will continue applying for these resources to meet needs.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

While there are no current CDBG public facilities projects underway, the city of Dubuque's Top and High Priorities include several public facilities to ensure safety in our community. Preliminary exploration has begun but there may be an opportunity for eligibility or coordination with Community Development Block Grant Programs.

- Central Avenue Revitalization Plan Implementation
- Construction of 14th Street Railroad Overpass and 16th Street Corridor Complete Streets Improvements: RAISE Grant and Matching Funds
- Street Maintenance/Rehabilitation Program
- Catfish Creek Sanitary Sewer Project: Old Mill Road Lift Station Project
- Chaplain Schmitt Island Development

### **How were these needs determined?**

Many of these needs were identified through the Imagine Dubuque 2037 comprehensive stakeholder engagement and planning process. These needs are also determined by City Council Goal Setting Sessions.

A 2024 CDBG community survey, focus groups, key stakeholder interviews and citizen participation in the Community Development Advisory Commission (CDAC) provided additional updates, ideas and confirmation of these resident driven ideas.

### **Describe the jurisdiction's need for Public Improvements:**

The City of Dubuque's comprehensive plan includes identification of needs to provide services that enhance the quality of life of the community with an eye on promoting mixed-use development both downtown, and key intersections. These mixed-use areas should provide a variety of residential choices, access to goods and services, and neighborhood amenities like parks and schools within a walkable environment.

A 2024 CDBG community survey, focus groups, key stakeholder interviews and citizen participation in the Community Development Advisory Commission (CDAC) provided additional updates, ideas and confirmation of these resident driven ideas. Some of the ideas included:

Transportation, Recreation/Parks

To support existing and future residents, key recommendations for Public Improvements include:

- Central Avenue Revitalization Plan Implementation

- Construction of 14th Street Railroad Overpass and 16th Street Corridor Complete Streets Improvements: RAISE Grant and Matching Funds
- Street Maintenance/Rehabilitation Program
- Catfish Creek Sanitary Sewer Project: Old Mill Road Lift Station Project
- Chaplain Schmitt Island Development

Key resident-driven land use recommendations include:

- Promoting mixed-use, walkable, development patterns including residential, commercial, and institutional uses.
- Encourage infill development where possible and protect important environmental assets as growth occurs to the west and south.

**How were these needs determined?**

Many of these needs were identified through the *Imagine Dubuque 2037* comprehensive stakeholder engagement and planning process. These needs are also determined by City Council Goal Setting Sessions.

A 2024 CDBG and poverty community survey, focus groups, key stakeholder interviews and citizen participation in the Community Development Advisory Commission (CDAC) provided additional updates, ideas and confirmation of these resident driven ideas.

**Describe the jurisdiction's need for Public Services:**

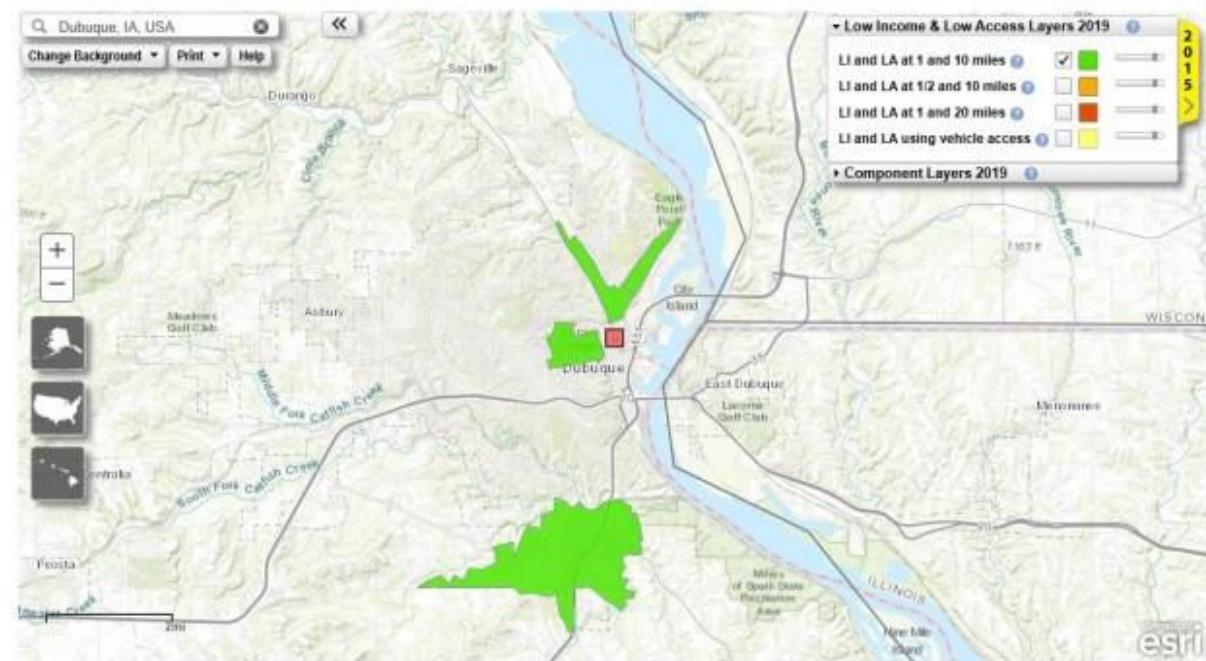
**How were these needs determined?**

Many of these needs were identified through the *Imagine Dubuque 2037*, the City's comprehensive stakeholder engagement and planning process. *Imagine Dubuque*, was a community-driven approach, based on inclusive community engagement, issues and initiatives. The result is a focused, meaningful community plan with 32 goals and 110 recommendations in 7 major categories.

A 2024 CDBG community specific survey, focus groups, key stakeholder interviews and citizen participation in the Community Development Advisory Commission (CDAC) provided additional updates, ideas and confirmation of these resident driven ideas.

## Food Access

**Figure 36: Low Income and Low Access Map.**



Last updated: Thursday, July 06, 2023

For more information, contact: Alana Rhone

Source: [USDA FRS - Food Access Research Atlas](#)

### Food Access- Low Income and Low Access Map

#### Food Access- Low Income and Low Access Map- Text

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 2019 data (which was then updated July 6, 2023) and the 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.

Figure 32 shows that Tracts 3, 5, and 7.01 within the City of Dubuque have lower levels of food access than other areas in the community. The average person would have to travel at least a mile in order to reach a full-service grocery store.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide an understanding of the environment in which the jurisdiction administers its programs over the course of the Consolidated Plan. Together with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered. Based on the data provided, the City of Dubuque expects to focus its entitlement funds on preserving and increasing quality, safe, affordable housing for low- and moderate-income residents. In addition, there is a shortage of affordable housing units for low- and moderate-income residents. The housing market analysis provides information on the supply, demand, conditions, and cost of housing for families and households, renters and owners, minorities, elderly, and the disabled.

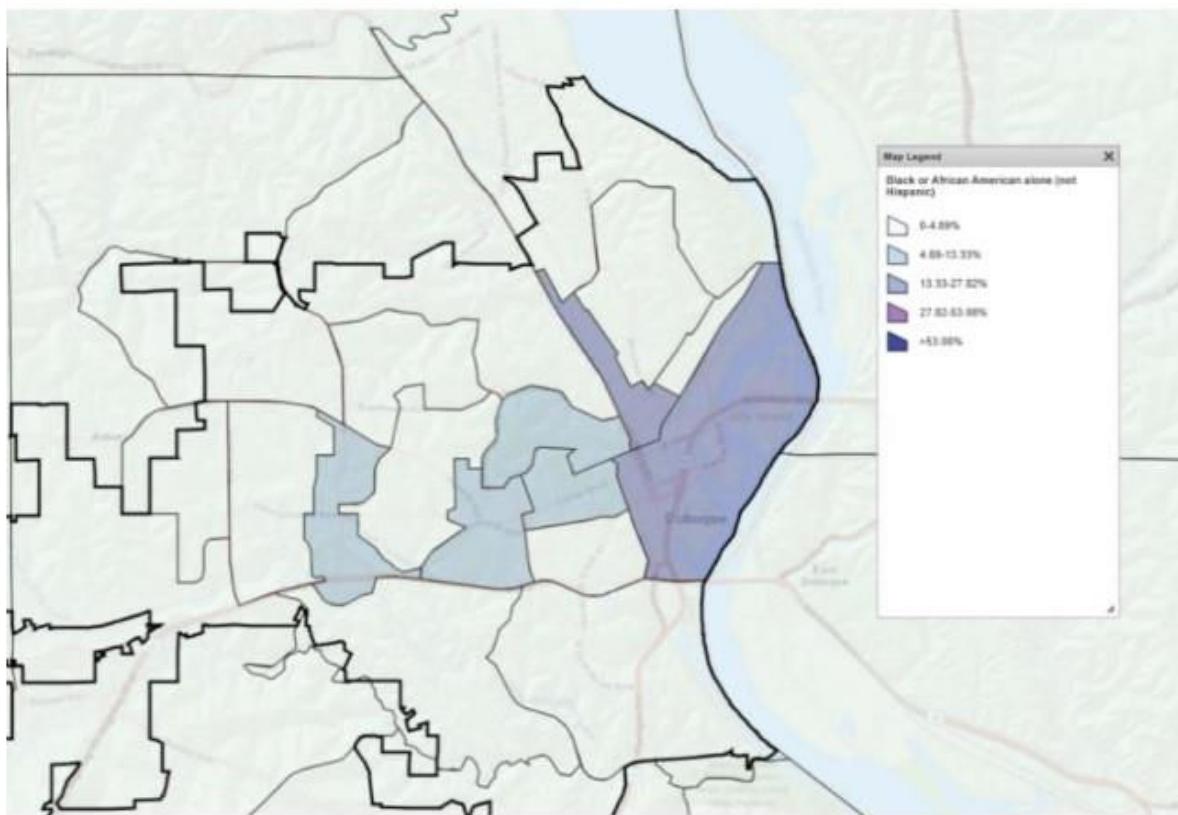
The City of Dubuque developed around industry close to the Mississippi River during the 18th and 19th centuries. Consequently, its core is remarkably historic, with older neighborhoods in and around downtown exhibiting grid street patterns and walkable characteristics. In contrast, Dubuque's West End peripheral neighborhoods are auto oriented, higher income, and newer homes, developed during the mid to late 20th century. Downtown neighborhoods and those surrounding the City's Universities and Colleges provide a wide array of housing types. The historic nature of downtown Dubuque presents significant challenges and opportunities. Close to 75% of housing was built before 1980 and before regulations were in place for lead paint and before energy efficiency measures were standard in housing. The homes are affordable and in established neighborhoods, however it also increases housing issues with deferred maintenance, lead-based paints, inaccessibility, and energy inefficiencies.

According the 2022 Five-Year American Community Survey (ACS)

- The median house value is \$178,000
- Owner-occupied housing rate is 64.7%
- Owner costs with mortgage \$1,301, without mortgage \$598
- Median gross rent at \$915
- 87.5% of households have a broadband internet subscription
- Median real estate property tax, with mortgage \$2,532, without mortgage \$2,623
- Unemployment Rate is 5%

- Average temperature is 27 degrees Fahrenheit in January, 82 degrees Fahrenheit in July

**Figure 5: Map of Black or African American Alone.**



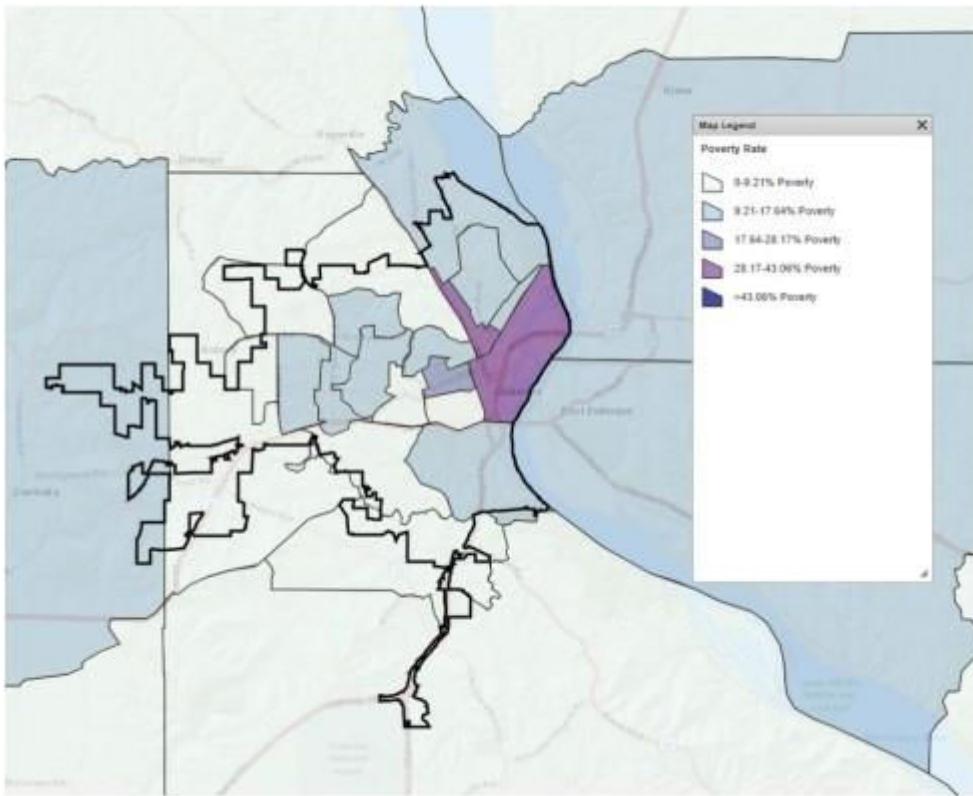
Source: [CPD Map](https://egis.hud.gov/cpdmaps/s) <https://egis.hud.gov/cpdmaps/s>

#### CPD Map of Black and African American

#### CPD Map of Black and African American- Text

Black or African American residents of Dubuque are most likely to live in the Downtown, easternmost part of the City in census tracts 1 and 5.

**Figure 6: Map of Poverty Rate.**



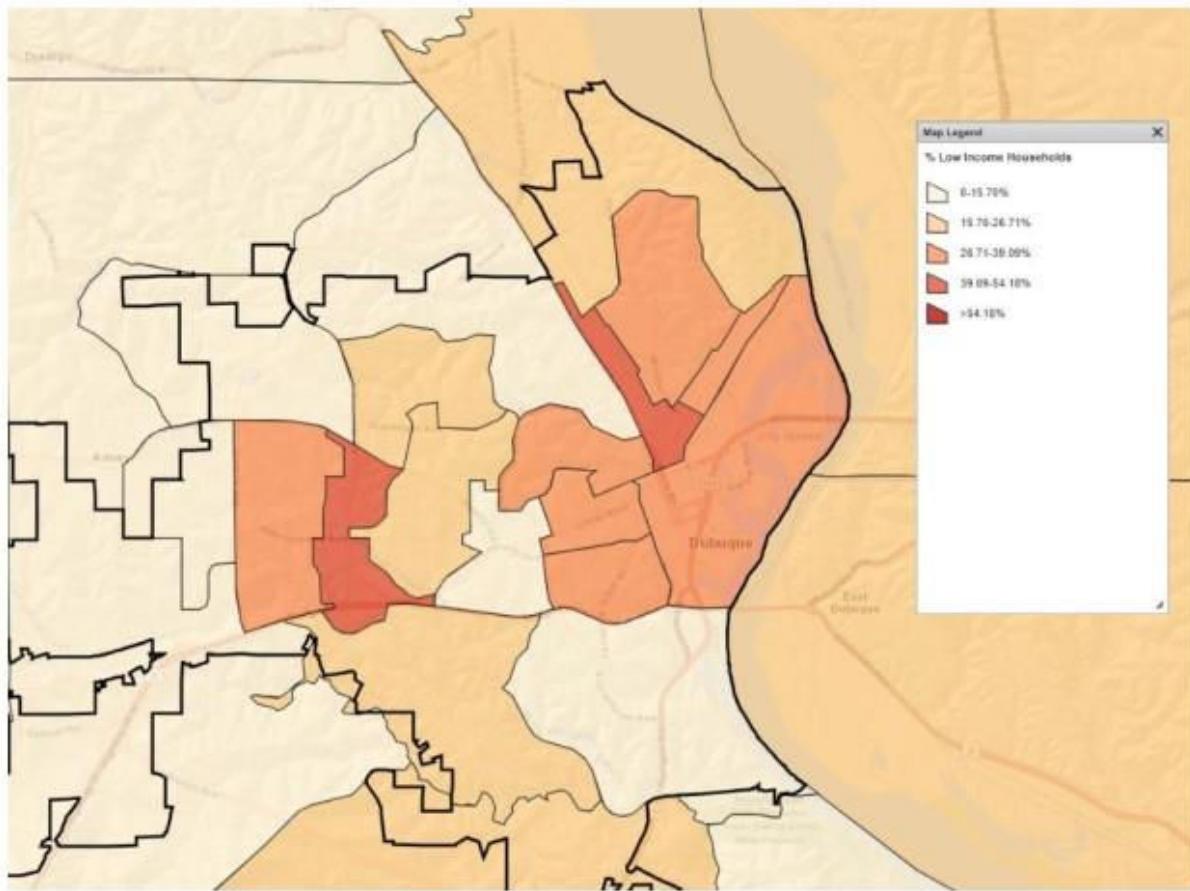
Source: [CPD Map](https://egis.hud.gov/cpdmaps/s) <https://egis.hud.gov/cpdmaps/s>

#### **CPD Map of Poverty Rate**

#### **CPD Map of Poverty Rate- Text**

As can be seen in Figure 6, tracts 1 and 5 which have the highest poverty rate in the City are also home to the most Black or African American residents.

**Figure 7: Map of Low-Income Households.**



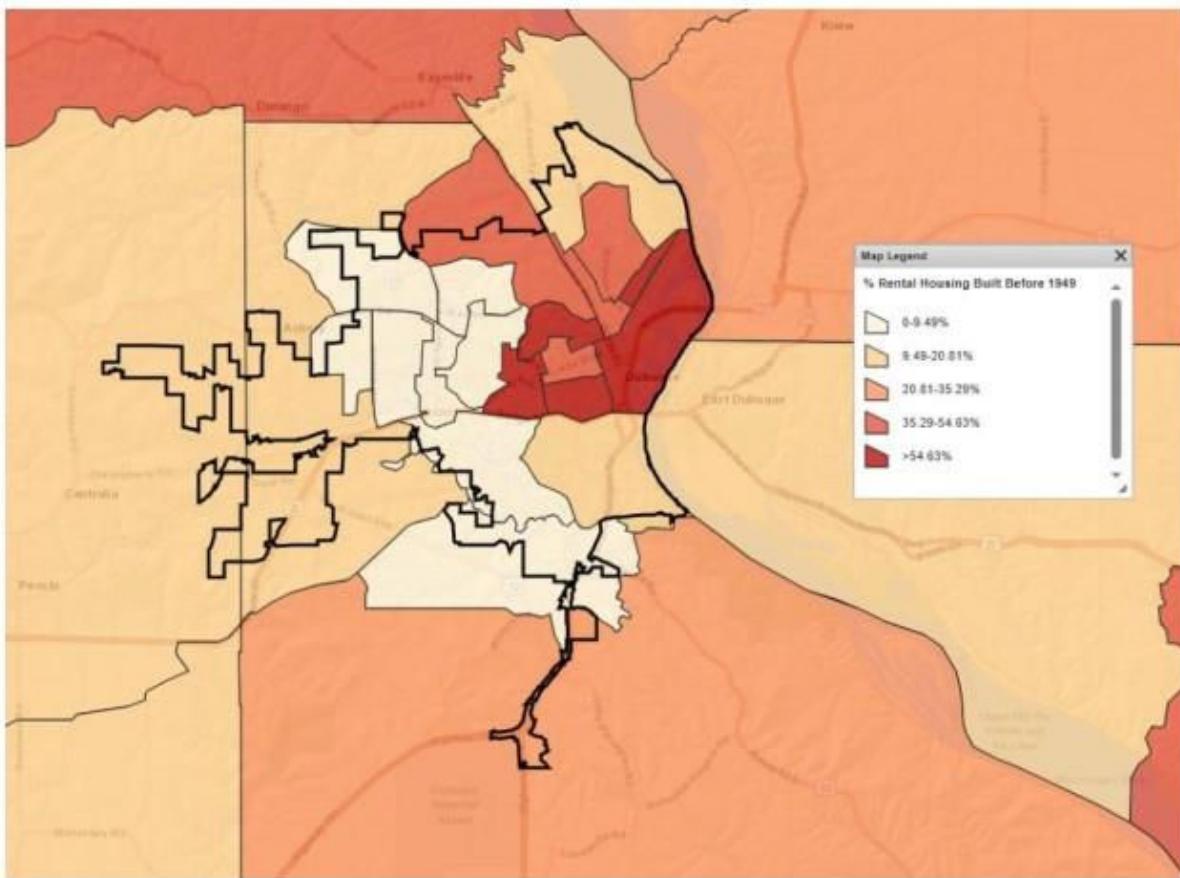
Source: [CPD Map](https://egis.hud.gov/cpdmaps/s) <https://egis.hud.gov/cpdmaps/s>

#### **CPD Map of Low -Income Households**

#### **CPD Map of Low-Income Households- Text**

Low-income households are predominantly located in the eastern side of the City in census tracts 1, 3, 4, 5, 7.01, and 7.02. These tracts are also home to older housing stock and higher concentrations of rental units. Poverty rate and low income are similar, but different in the fact that poverty rate measures those below the poverty threshold, while low incomes is more broad and covers a range of individuals and families that are above the poverty threshold, but still face financial difficulties. Low-income households are also present on the western side of the city, specifically in tracts 12.02 and 12.05.

**Figure 13: Rental Housing Built Before 1949.**



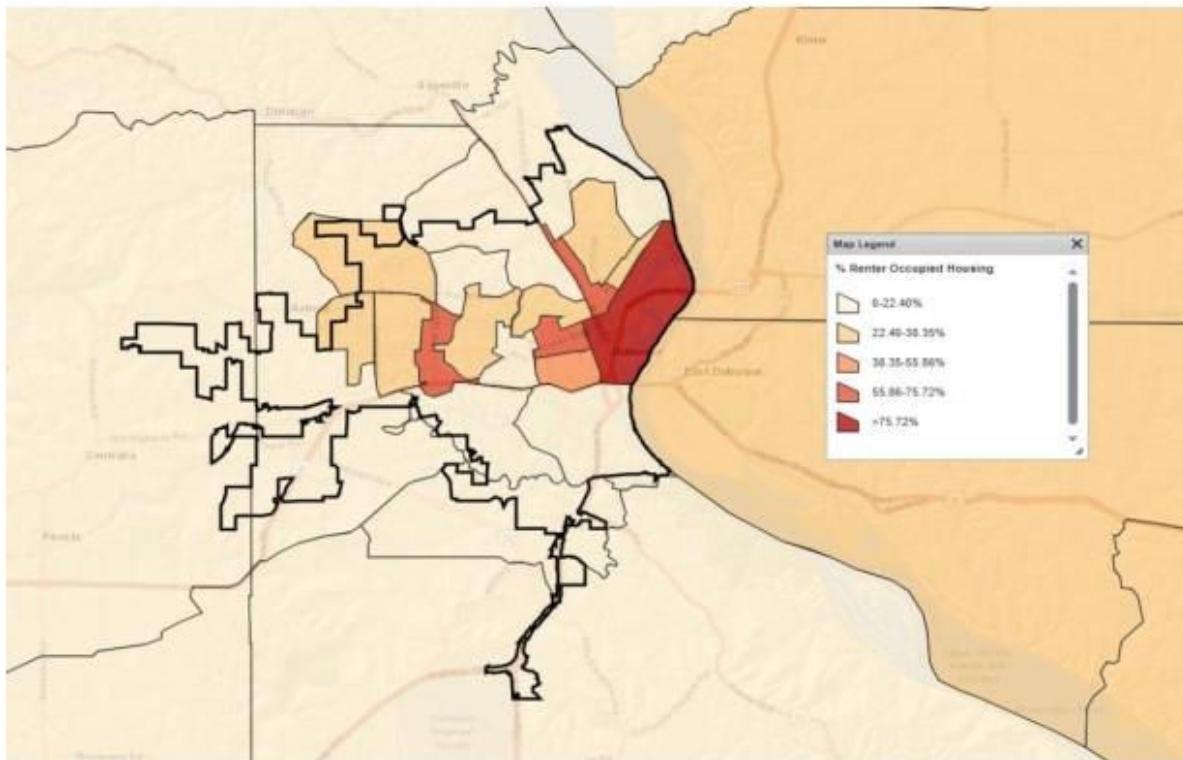
Source: [CPD Maps \(hud.gov\)](https://cpd.maps/hud.gov)

#### **CPD Map of Rental Housing Built Before 1949**

#### **CPD Map of Rental Housing Built Before 1949- Text**

Over 50% of the rental units in census tracts 1, 3, and 7.02 were built before 1949. This does not immediately mean that they are in poor condition, but they are more prone to having issues due to their age and require more maintenance, which can be expensive for both the owner and renters.

**Figure 14: Renter Occupied Housing.**



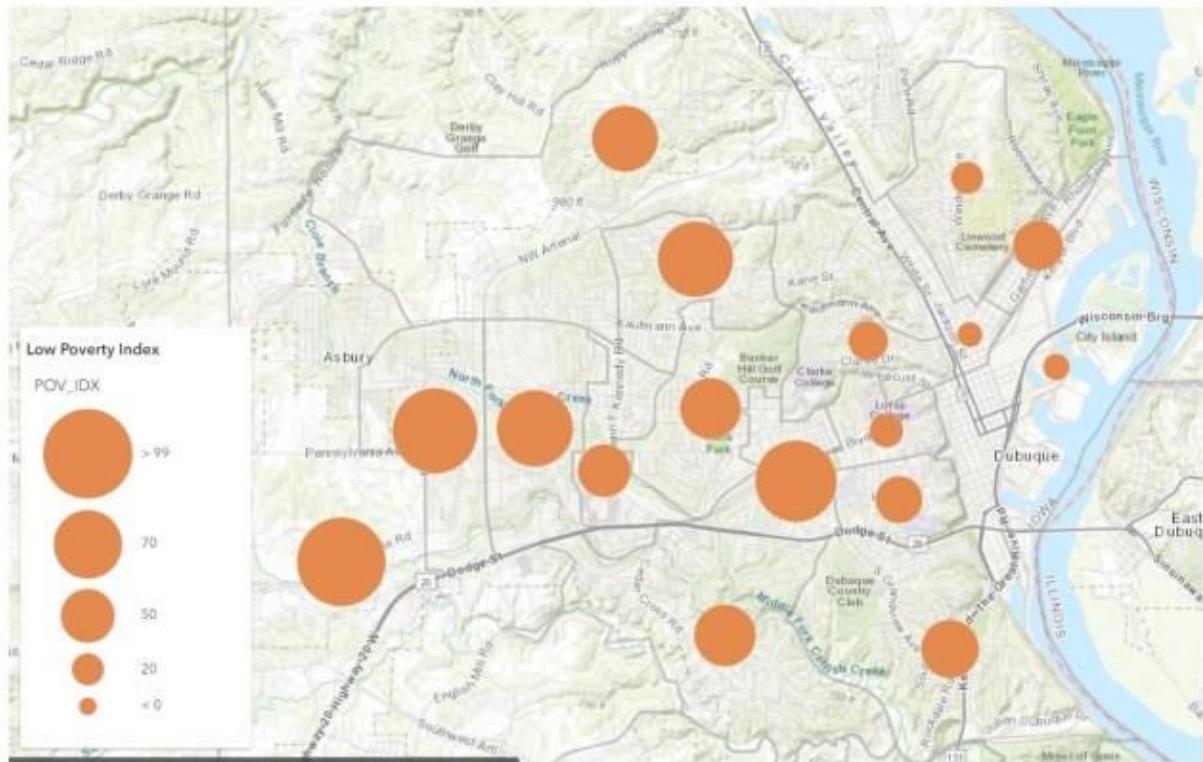
Source: [CPD Maps \(hud.gov\)](https://cpd.maps.hud.gov)

#### CPD Map of Renter Occupied Housing

#### CPD Map of Renter Occupied Housing- Text

The majority of renter occupied housing is located within tracts 1,5, and 7.01 in Downtown Dubuque. Additionally, a significant portion of rental units can be found in the Westend district's tract 12.02.

**Figure 24: Low Poverty Index Map.**



Source: [Low Poverty Index | HUD Open Data Site \(arcgis.com\)](https://www.arcgis.com)

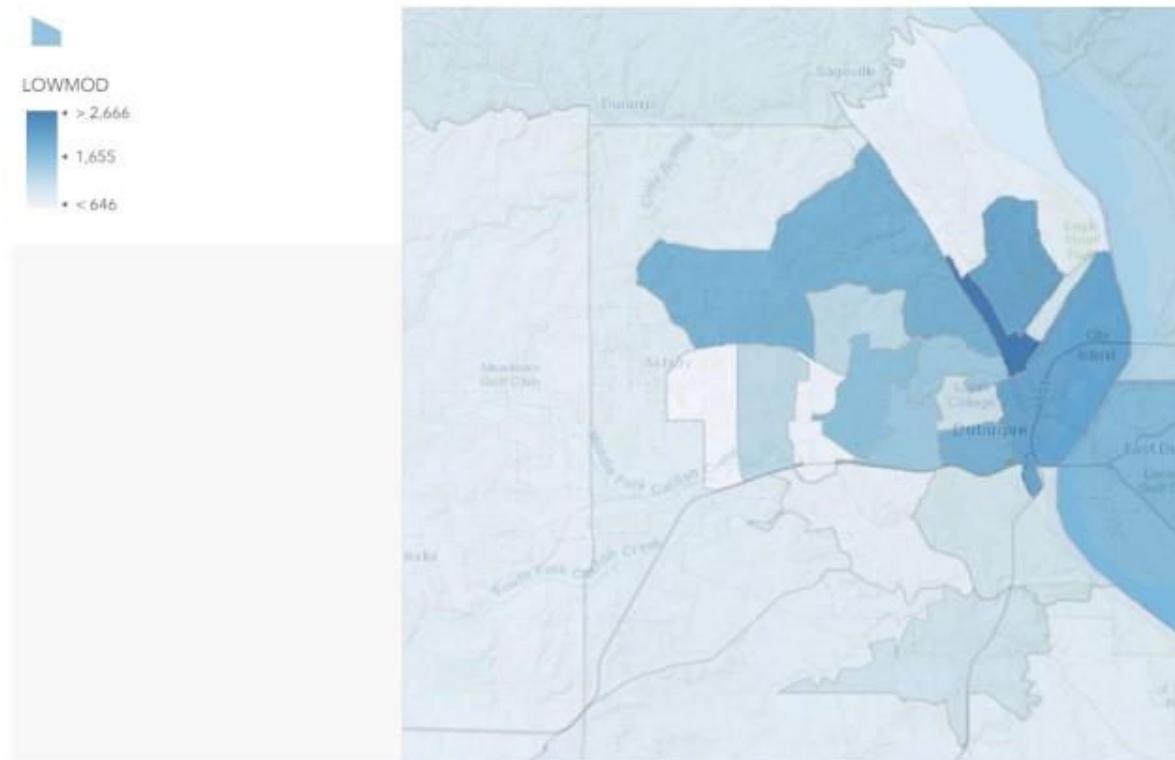
#### CPD Map of Low Poverty Index Map

#### CPD Map of Low Poverty Index Map- Text

The Poverty Index map above shows the poverty rate in each tract of Dubuque. The smaller circles indicate where areas of poverty are present. As can be seen here, tracts 1 and 5 in Downtown Dubuque have the highest rates of poverty in the City.

The median income for the City of Dubuque is \$59,317 (ACS 2022). For White Alone householders, the median income is \$ 64,949 and for African American householders it is \$ 38,262. The 20% Gender Income Gap (females less than males) disparately impacts all households but especially female-led households (5,946) which are nearly 42% of the percent of total family households (14,172) in Dubuque. Female-led households with no spouse present had a median income of \$41, 411 and \$38,180 for those with children under the age of 18.

**Figure 25: Low to Moderate Income Population by Tract.**

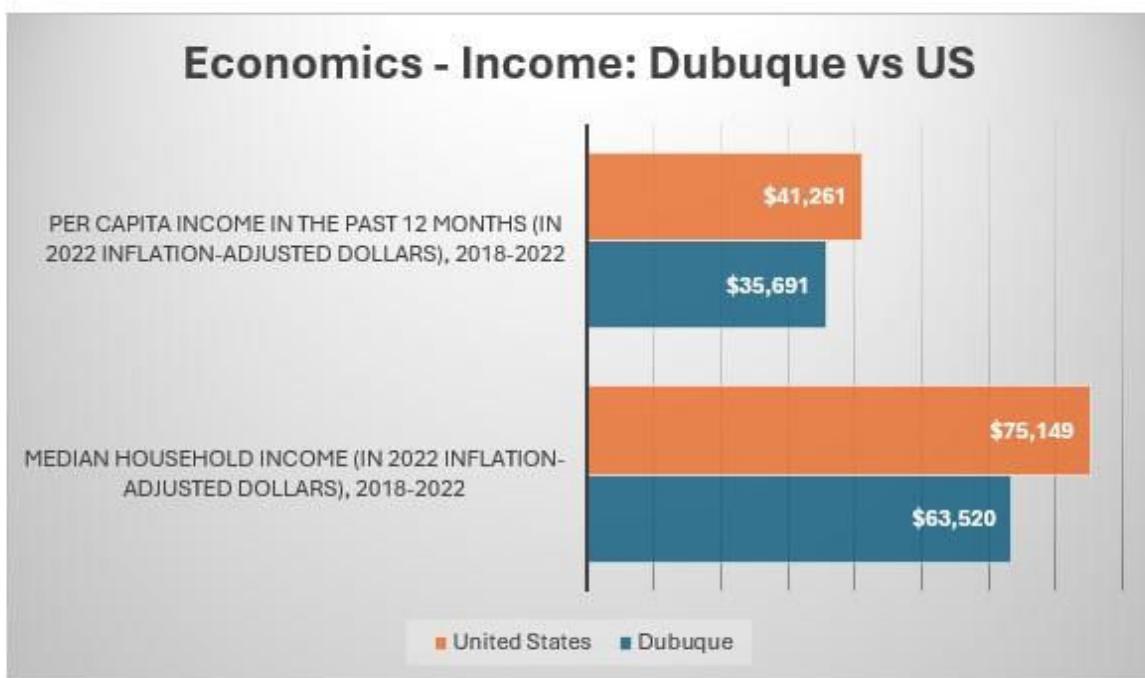


Source: [Low to Moderate Income Population by Tract | HUD Open Data Site \(arcgis.com\)](https://www.arcgis.com)

#### CPD Map of Low to Moderate Income Population by Tract

##### CPD Map of Low to Moderate Income Population by Tract- Text

Areas of lowest income (dark blue) in Dubuque are found in Tract 5, which also reflects Figure 24 that showed this area being the highest in poverty. Low and moderate income tracts show us where the median family income is less than 50% (Low) or 50%-80% (Moderate) less than the Area Median Income in Dubuque



### **Data Sources:**

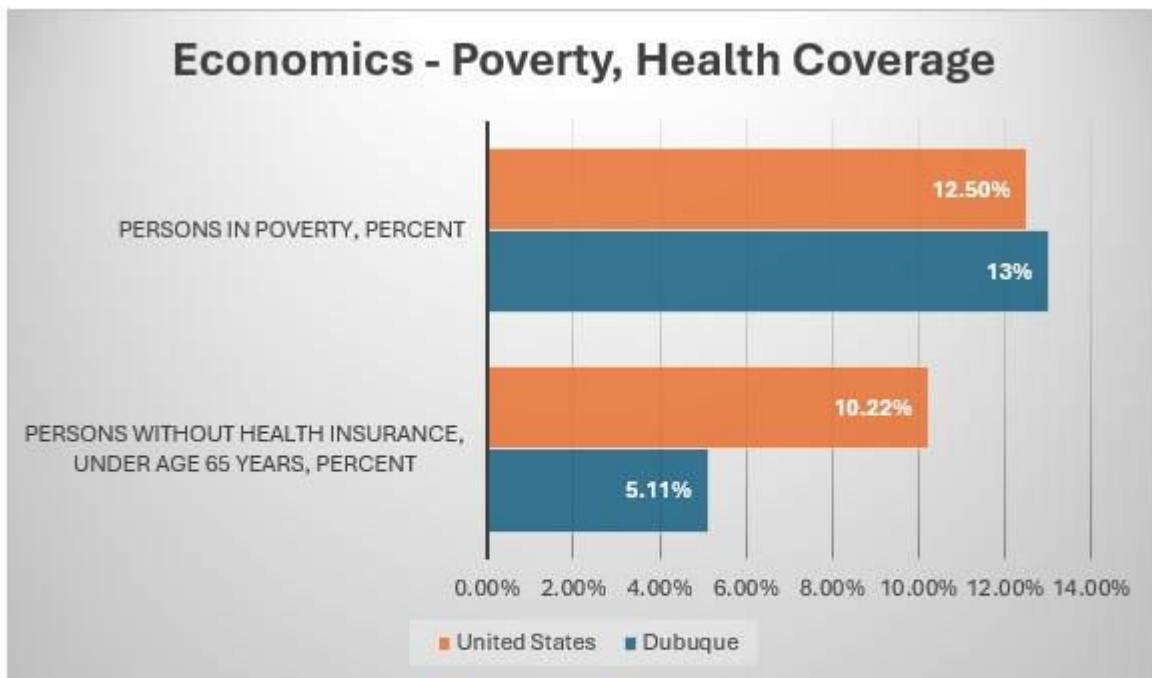
City of Dubuque 2022 Five-Year ACS (B19301, S1901)

United States 2022 Five-Year ACS (B19301, S1901)

### **Economics- Income: Dubuque vs US**

#### **Economics- Income: Dubuque vs US- Text**

Dubuque lags behind the US in Per Capita Income and Median Household Income.



### **Data Sources:**

City of Dubuque 2022 Five-Year ACS (S1701, S2701)

United States 2022 Five-Year ACS (S1701, S2701)

### **Economics- Poverty, Health Coverage**

#### **Economics- Poverty, Health Coverage- Text**

Dubuque residents have a higher likelihood of having health insurance than the population of the nation as a whole. The Greater Dubuque Development Council reports that health insurance is the most highly desired employment benefit among Dubuque's workforce.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

With a strong and growing employment base, demand for affordable housing is increasing. Affordability and the age of housing stock continue to pose significant challenges for the city.

The following Market Analysis considers the volume and quality of housing stock, affordability, and other non-housing needs.

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	16,886	62%
1-unit, attached structure	1,110	4%
2-4 units	3,202	12%
5-19 units	2,565	9%
20 or more units	2,561	9%
Mobile Home, boat, RV, van, etc	947	3%
<b>Total</b>	<b>27,271</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2022: ACS 5-Year Estimates Data Profiles

Data Source Comments:

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation (Real 2023 \$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	72	2	3	0	77	131,922	-
1981	16	0	0	0	16	196,949	-
1982	8	0	0	5	13	115,766	67,451
1983	13	0	0	0	13	194,205	-
1984	27	2	0	0	29	163,262	-
1985	26	0	4	5	35	130,846	62,215
1986	72	0	0	10	82	163,238	60,995
1987	80	0	3	29	112	165,534	51,035
1988	88	18	8	0	114	172,714	-
1989	96	0	8	27	133	155,817	36,143
1990	112	10	32	55	209	143,320	95,743
1991	116	4	16	18	154	140,489	91,238
1992	170	6	40	58	274	143,850	74,073
1993	125	30	52	23	230	145,050	69,535
1994	105	22	27	78	232	145,242	64,417
1995	84	22	27	76	209	145,711	63,457
1996	69	10	0	47	126	180,587	72,369
1997	59	4	3	66	132	185,859	75,339
1998	67	12	11	46	136	275,698	234,132
1999	55	12	0	17	84	276,136	96,067
2000	40	24	32	12	108	267,411	180,547
2001	67	22	21	0	110	332,840	-
2002	76	36	6	61	179	271,701	294,386
2003	78	34	0	70	182	286,248	104,684
2004	86	38	6	401	531	229,463	202,679
2005	104	38	9	5	156	240,865	172,001
2006	93	22	6	6	127	241,449	179,170
2007	77	22	9	12	120	249,530	80,794
2008	44	12	0	0	56	241,113	-
2009	75	14	0	52	141	215,368	169,021
2010	113	20	0	182	315	185,489	121,261
2011	112	8	0	106	226	215,604	118,392
2012	120	0	3	72	195	250,196	117,850
2013	107	4	0	0	111	198,585	-
2014	82	0	0	0	82	246,648	-
2015	76	0	0	0	76	271,618	-
2016	99	0	0	84	183	351,353	168,299
2017	67	0	0	0	67	509,339	-
2018	68	0	0	0	68	648,253	-
2019	72	0	0	6	78	465,521	82,000
2020	40	0	0	80	120	424,335	46,767
2021	40	0	0	160	200	548,696	161,103
2022	51	0	0	0	51	453,722	-
2023	39	0	0	72	111	418,569	84,805

### City of Dubuque: Single-family permits

#### Single-family permits and Dubuque Unit Market- Text

According to 2022 5-year ACS, there were 27,271 housing units in 2022, compared with 25,932 in 2017. Single family units accounted for 66% of units in 2022, compared to 65.9% of units in 2017. Apartment units accounted for 18.8% in 2022, compared to 15.9% in 2017.

The Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-Family Construction usually represents most residential development in the county. Single-Family building permit authorizations in the City of Dubuque increased from 51 to 111 in 2022 to 2023. The real value of single-family building permits decreased from \$453,722 to \$418,569 in 2022 to 2023. The 2022 ACS data indicated that several hundred units have been added to the housing market in recent years.

### **Dubuque Unit Market**

#### **All residential properties by number of units**

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	16,886	61.90%
1-unit, attached structure	1,110	4.10%
2-4 units	3,202	11.80%
5-19 units	2,565	9.40%
20 or more units	2,561	9.40%
Mobile Home, boat, RV, van, <del>etc</del>	947	3.50%
<b>Total</b>	<b>27,271</b>	<b>100%</b>

Data Source: City of Dubuque 2022 Five-Year ACS (DP04)

### **Dubuque Unit Market**

## The 2030 County Housing Forecast

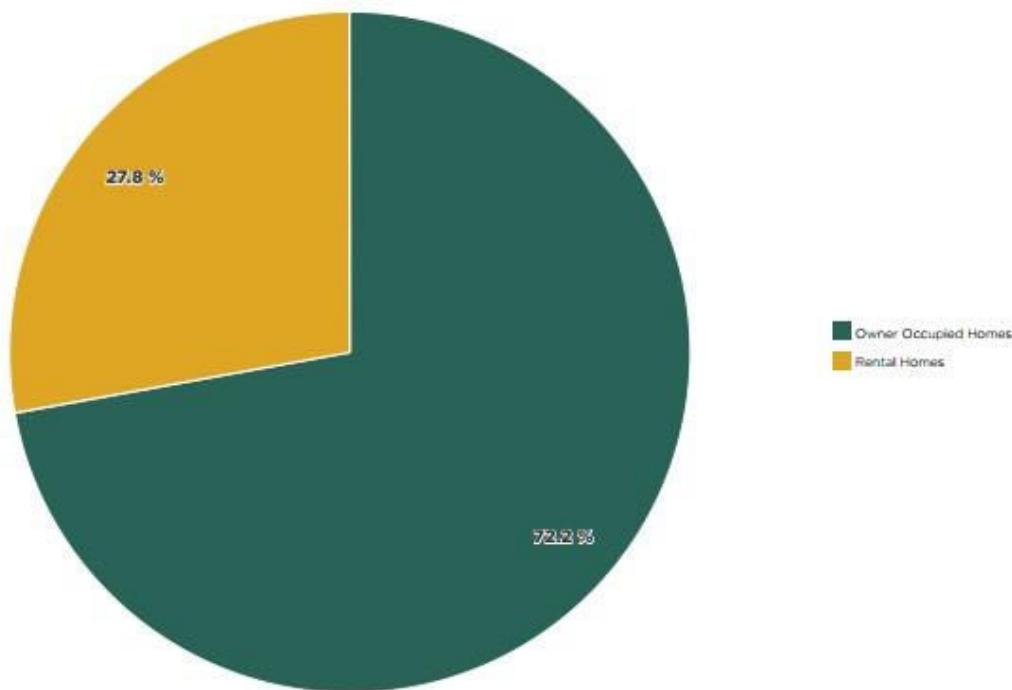
 **41,276**  
Projected Households  
Dubuque County, IA

 **40,519**  
Projected Home Supply  
Dubuque County, IA

 **757**  
Projected Housing Units Needed  
Dubuque County, IA

Sources: *Housing Needs Forecast Model 2030*

2030 Projected Home Demand by Category



Dubuque County, IA

Sources: *Housing Needs Forecast Model 2030*

### 2030 Housing Forecast

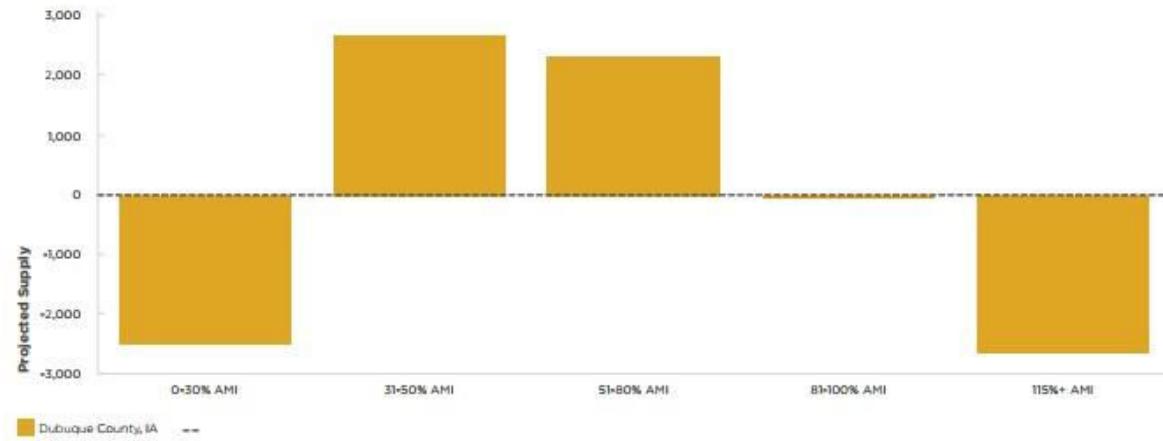
### 2030 Projected Home Demand by Category

Data Sources		Dubuque County, IA
2030	Owner Occupied Homes	546
2030	Rental Homes	211

Sources: *Housing Needs Forecast Model 2030*

### 2030 Projected Home Demand by Category

#### 2030 Projected Rental Home Supply by AMI



Sources: *Housing Needs Forecast Model 2030*

Negative values indicate there are not enough homes available. Positive values indicate a surplus of homes.

Note: AMI = Area Median Income

#### 2030 Projected Rental Home Supply by AMI

Data Sources		Dubuque County, IA
2030	0-30% AMI	-2,509
2030	31-50% AMI	2,676
2030	51-80% AMI	2,330
2030	81-100% AMI	-55
2030	115%+ AMI	-2,652

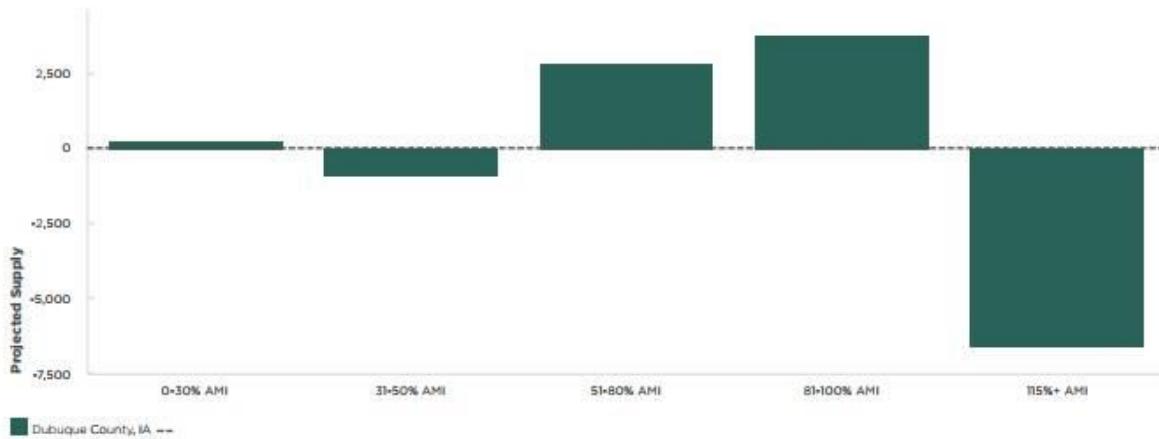
Sources: *Housing Needs Forecast Model 2030*

Negative values indicate there are not enough homes available. Positive values indicate a surplus of homes.

Note: AMI = Area Median Income

### 2030 Projected Rental Home Supply by AMI

### 2030 Projected Owner-Occupied Home Supply by AMI



Sources: Housing Needs Forecast Model 2030

Negative values indicate there are not enough homes available. Positive values indicate a surplus of homes.

Note: AMI = Area Median Income

### 2030 Projected Owner-Occupied Home Supply by AMI

▲ Data Sources	Dubuque County, IA ▲
2030 0-30% AMI	285
2030 31-50% AMI	-884
2030 51-80% AMI	2,849
2030 81-100% AMI	3,802
2030 115%+ AMI	-6,599

Sources: Housing Needs Forecast Model 2030

Negative values indicate there are not enough homes available. Positive values indicate a surplus of homes.

Note: AMI = Area Median Income

### 2030 Projected Owner-Occupied Home Supply by AMI

#### 2030 Housing Forecast- Text

The 2024 Iowa Finance Authority Housing Needs Forecast for Dubuque County offers prediction of the demand for housing until 2030.

The Dubuque, Iowa Housing Needs Forecast Model predicts that in 2030 there will be a projected 41,275 households.

The owner and renter-occupied housing split in Dubuque is expected to stay about the same, at around 30% rental units and 70% owner units being supplied.

The forecast predicts an increase in homes that would fall between 51-100% AMI (area median income) and a decrease in those above 100%. This means Dubuque would be looking to develop more affordable housing that would fall between 31-50% AMI and more expensive options for those that fall into the 115%+ AMI column.

### Disposition of Vacant Housing Units

	2010 Census		2022 Five Year ACS	
	Units	% of Total	Units	% of Total
For rent	669	43.93%	712	34.35%
Rented, not occupied	26	1.71%	145	6.99%
For sale only	208	13.66%	96	4.63%
Sold, not occupied	60	3.94%	66	3.18%
For seasonal, recreational, or occasional use	108	7.01%	102	4.92%
For migrant workers	2	0.13%	0	0%
Other vacant	450	29.55%	952	45.92%
<b>Total</b>	<b>1,523</b>	<b>100%</b>	<b>2073</b>	<b>100%</b>
Disposition of Vacant Housing Units				
City of Dubuque				
2022 Five-Year ACS (B25004)				
2010 Decennial (H5)				

### Disposition of Vacant Housing Units

#### Disposition of Vacant Housing Units- Text

According to the 2022 5 Year ACS, "For Rent" units accounted for 34.35% of vacant units, while for sale units accounted for 4.63%. "Other" vacant units accounted for 45.9% of vacant units, representing a total of 952 "other" vacant units. The large percentage of "other" vacant units (45.9%) indicates that a substantial number of properties are held off the market for potential reasons such as seasonal use, abandoned property, caught in foreclosure, or awaiting major renovation. This could be limiting housing options, potentially impacting affordability and availability for both renters and buyers.

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	24	0%	843	9%
1 bedroom	286	2%	2,410	27%
2 bedrooms	3,173	19%	3,408	38%
3 or more bedrooms	12,838	79%	2,216	25%
<b>Total</b>	<b>16,321</b>	<b>100%</b>	<b>8,877</b>	<b>99%</b>

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2022: ACS 5-Year Estimates Data Profiles

Data Source Comments:

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

There are many programs addressing affordability and rehabilitation including:

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Applewood I, a 46-unit apartment complex that has been a Section 42 property, is transitioning to Fair Market Rent as of January 1, 2025. Since the completion of its construction in 1994, this property has had rent and income restrictions, as well as housing seniors only. The 30-year term for Section 42 expired on December 31, 2024, so the owners of this complex will lift the senior-only restriction until December 31, 2026, at which time they will also eliminate the income restrictions.

**Does the availability of housing units meet the needs of the population?**

According to 2022 5-year ACS, there were 27,271 housing units in 2022, compared with 25,932 in 2017. Single family units continued to account for 66% of units in 2022. Apartment units accounted for 18.8% in 2022, compared to 15.9% in 2017.

According to the 2022 5 Year ACS, "For Rent" units accounted for 34.35% of vacant units, while for sale units accounted for 4.63%. "Other" vacant units accounted for 45.9% of vacant units, representing a total of 952 "other" vacant units.

The Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-Family Construction usually represents most residential development in the county. Single-Family building permit authorizations in the City of Dubuque increased from 51 to 111 in 2022 to 2023. The real value of single-family building permits decreased from \$453,722 to \$418,569 in 2022 to 2023. The 2022 ACS data indicated that several hundred units have been added to the housing market in recent years.

Since March 2024, over 2,300 lots or units have been proposed for housing development in the City of Dubuque. As of December 31, 2024, 390 units have been completed, including 50 Affordable Family Housing Apartments, 44 Affordable Senior Housing Apartments, and 244 Units at Mount Carmel, which houses the Sisters of Charity. There are 56 Affordable apartments currently under construction, and an additional 245 affordable housing units under review. The remaining ~1,600 units will be single-family, duplex, townhouse, and multi-family units offered at market rate.

The City of Dubuque does not manage public housing units. The city monitors the number of affordable tax credit units and Section 8 units within the city. The affordable housing stock is not high enough to meet needs of renters and homeowners at or below 80% of the area median income. This is supported by data in the Needs Assessment with more renters earning under 80% Area Median Income are cost

burdened, meaning they pay more than 30% of their income for housing-related costs. The American Community Survey estimates verify nearly half of all renters experience cost burden. The city promotes CDBG funded programming to voucher participants in efforts to increase awareness and participation in activities.

### **Describe the need for specific types of housing:**

The city needs all types of affordable housing. The use of mobile homes (700 units) fills a significant gap particularly for elderly populations. Reportedly, mobile homes are necessary to meet the housing demand. There is also a demand for more accessible or modified housing for both disabled and elderly populations.

The increase in development of market-rate housing is projected to relieve the stress on the current affordable housing options by providing an array of housing options and locations for households over 80% AMI to move into. According to the Dubuque Affordable Housing Action Plan created in May 2024, "Households with higher incomes are competing for housing units with households with lower incomes, creating gaps in affordable units for households with lower incomes. [These new units will help] close the gap in affordable housing options."

### **Discussion**

The Housing Authority adopted Small Area Fair Market Rents (SAFMR) in 2021 for zip codes 52001, 52002, and 52003. The advantage of SAFMR's is that the PHA can set voucher payment standards that more accurately reflect the rental markets in the area and allows voucher holders better access to low-poverty and/or high-opportunity neighborhoods. The basic range for SAFMR's is 90 to 110%.

The City of Dubuque Housing Authority has adopted in their administrative plan that they will set the SAFMR's to 120% when the success rate is fewer than 75% for families who were issued a voucher during the most recent 12 month period, and/or more than 40% of current participants pay more than 30% of their adjusted income as the family share of rent. The City of Dubuque has utilized 120% SAFMR for all zip codes for calendar year 2024 and 2025.

The Dubuque Affordable Housing Action Plan was created through collaborative efforts between the City of Dubuque Housing & Community Development Department, the University of Iowa School of Planning & Public Affairs, the University of Iowa Sustainable Development Program, and the Iowa Initiative for Sustainable Communities (IISC), and was published in May 2024.

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

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

According to 2022 Five-Year ACS, the median property value for owner-occupied houses in the City of Dubuque was estimated at \$178,000, a 9% increase since 2017. Of the owner-occupied households, 64.8% had a mortgage. The median monthly costs for owners with a mortgage was \$1,301 and for owners without a mortgage it was \$598.

For renter-occupied houses, the median gross rent was \$915, a 2% increase since 2017. Gross rent includes the monthly contract rent and any monthly payments made for electricity, gas, water and sewer, and any other fuels to heat the house.

Households that pay thirty percent or more of their income on housing costs are considered cost-burdened. According to 2022 Five-Year ACS, cost burdened households in Dubuque accounted for 11.1% of homeowners with a mortgage, and 15.9% of renters.

### Cost of Housing

	Base Year: 2017	Most Recent Year: 2022	% Change
Median Home Value	162,700	178,000	9%
Median Contract Rent	899	915	2%

Table 29 – Cost of Housing

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

Rent Paid	Number	%
Less than \$500	786	28.1%
\$500-999	4,436	56.7%
\$1,000-1,499	2,385	11.8%
\$1,500-1,999	649	1.1%
\$2,000 or more	291	2.2%
<b>Total</b>	<b>8,547</b>	<b>99.8%</b>

Table 30 - Rent Paid

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

Year Structure Built	Median Value
1939 or earlier	128,100
1940 to 1949	147,200
1950 to 1959	164,800
1960 to 1969	186,500
1970 to 1979	204,200
1980 to 1989	215,200
1990 to 1999	240,400
2000 to 2009	290,500
2010 to 2019	312,200
2020 or later	-
<b>Median Value</b>	<b>178,000</b>
Owner Occupied Median Value by Year	
City of Dubuque	
2022 5-Year ACS Data(B25107)	

### Owner Occupied Median Value by Year

#### Owner Occupied Median Value by Year- Text

The age of a structure impacts its value, with newer buildings generally having higher values. Structures built before 1939 had a value of \$128,100 while homes built between 2010 and 2019 had a median value of \$312,200. Overall, the median home value in the City of Dubuque was \$178,000.

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	840	No Data
50% HAMFI	3,345	1,704
80% HAMFI	5,895	5,069
100% HAMFI	No Data	7,194
<b>Total</b>	<b>10,080</b>	<b>13,967</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	650	712	936	1,259	1,588
High HOME Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

**Alternate Data Source Name:**  
FY2024 Fair Market Rent Documentation System  
**Data Source Comments:**

**Is there sufficient housing for households at all income levels?**

As seen in the cost-burden section of the Needs Assessment, and in this section, there is not enough housing for households at 30% AMI, specifically rental home supply.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

The trend continues to be increasing home and rental prices and decreasing availability. This correlation makes the need for affordable housing a priority.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HOME rents

Low Home Rent Limit

- Efficiency: \$650
- One Bedroom: \$712
- Two Bedroom: \$936
- Three Bedroom: \$1259
- Four Bedroom: \$1476
- Five Bedroom: \$1629
- Six Bedroom: \$1781

High Home Rent Limit

- Efficiency: \$650
- One Bedroom: \$712
- Two Bedroom: \$936
- Three Bedroom: \$1259
- Four Bedroom: \$1588
- Five Bedroom: \$1826

- Six Bedroom: \$2064

#### Fair Market Rent

- Efficiency: \$600
- One Bedroom: \$712
- Two Bedroom: \$936
- Three Bedroom: \$1259
- Four Bedroom: \$1588
- Five Bedroom: \$1826
- Six Bedroom: \$2064

#### Area Median Rent

- Efficiency: \$585
- One Bedroom: \$717
- Two Bedroom: \$9356
- Three Bedroom: \$1159
- Four Bedroom: \$1551
- Five or more bedrooms: \$1781

#### Discussion

To assist in preserving housing choice, the Housing Authority adopted Small Area Fair Market Rents (SAFMR) in 2021 for zip codes 52001, 52002, and 52003. The advantage of SAFMR's is that the PHA can set voucher payment standards that more accurately reflect the rental markets in the area and allows voucher holders better access to low-poverty and/or high-opportunity neighborhoods. The basic range for SAFMR's is 90 to 110%.

The City of Dubuque Housing Authority has adopted in their administrative plan that they will set the SAFMR's to 120% when the success rate is fewer than 75% for families who were issued a voucher during the most recent 12 month period, and/or more than 40% of current participants pay more than 30% of their adjusted income as the family share of rent. The City of Dubuque has utilized 120% SAFMR for all zip codes for calendar year 2024 and 2025.

As the city moves forward to produce and preserve the affordable housing stock, consideration will be given to neighborhoods where traditionally lower income groups are priced out of the market, creating diversity of income and more housing choices for very low income groups.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following section describes the condition of housing throughout the City of Dubuque. This includes the number of housing units with risks of lead-based paint exposure, the age of the housing stock, and the low vacancy rates for affordable housing.

#### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Units that are classified as standard condition meet all state and local codes. Units that are classified to be in "substandard condition but suitable for rehabilitation" are both structurally and financially feasible to rehabilitate to a condition that meet all state and local codes. The city utilizes the International Property Maintenance Code, along with local amendments, to promote sound safety and quality property maintenance. The city is focused on maintaining and improving the existing affordable housing stock.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,747	17%	3,929	44%
With two selected Conditions	16	0%	402	5%
With three selected Conditions	0	0%	128	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,558	83%	4,418	50%
<b>Total</b>	<b>16,321</b>	<b>100%</b>	<b>8,877</b>	<b>100%</b>

Table 33 - Condition of Units

Alternate Data Source Name:

2022: ACS 5-Year Estimates Data Profiles

Data Source Comments:

### Year Unit Built

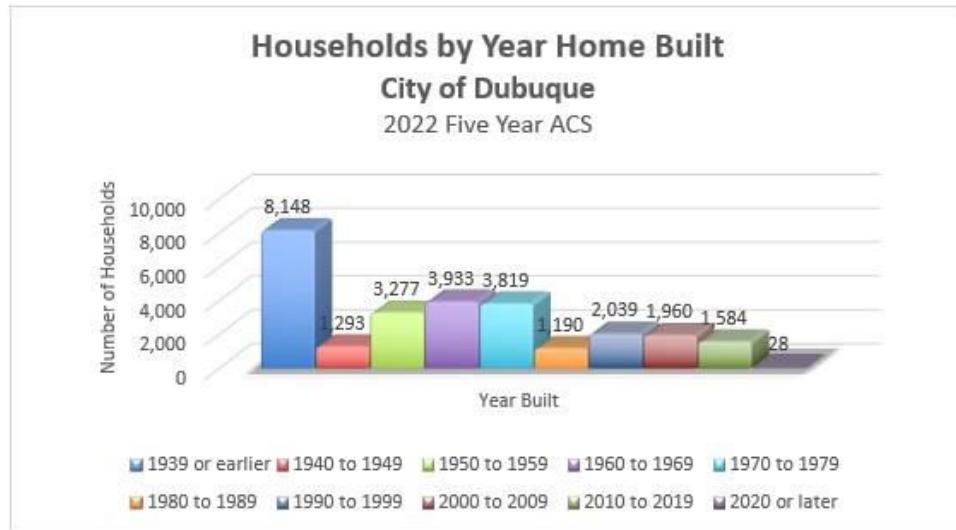
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,216	14%	1,166	13%
1980-1999	1,911	12%	1,053	12%
1950-1979	7,155	44%	3,192	36%
Before 1950	5,039	31%	3,466	39%
<b>Total</b>	<b>16,321</b>	<b>101%</b>	<b>8,877</b>	<b>100%</b>

Table 34 – Year Unit Built

Alternate Data Source Name:

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**



Data Source: 2022 5-Year ACS (B25034)

### Households by Year Home Built

#### Households by Year Home Built- Text

A significant challenge for the City of Dubuque is the age of its housing. Housing units built between 2000 or later account for 13.58% owner occupied and 13.14% renter occupied. However, housing units built between 1950-1979 account for 43.84% owner occupied and 35.95% renter occupied. Additional housing units built before 1950 account for 30.87% owner occupied and 39.04% renter occupied.

Close to 75% of housing was built before 1980 and before regulations were in place for lead paint and before energy efficiency measures were standard in housing.

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,194	75%	6,658	75%
Housing Units built before 1980 with children present	1,815	11%	835	9%

Table 35 – Risk of Lead-Based Paint

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	78	0	78
Abandoned Vacant Units	2	0	2
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Alternate Data Source Name:**

Vacant and Abandoned Buildings

**Data Source Comments:**

## Need for Owner and Rental Rehabilitation

The City of Dubuque's Housing and Community Development department has several programs that assists low- and moderate-income households with addressing the need for owner and rental rehabilitation.

For example, the Homeowner Rehabilitation Loan Program provides low-interest, long-term loans of up to \$25,000 to rehabilitate properties provided by the City of Dubuque Housing and Community Development Department. The Accessibility Improvements Program provides forgivable loans to homeowners to remove architectural barriers and provide modifications to increase physical accessibility. These programs are available to households earning no more than 80% of area median income.

Additionally, the Lead Hazard Control & Healthy Homes Program mitigates lead and other home/health safety hazards by providing forgivable loans to households in need, particularly those with young children who are most vulnerable to environmental hazards. The city aims to assist approximately 100 units within Dubuque city limits using \$5,197,053 million of U.S. Department of Housing and Urban Development funding over 48 months. The Healthy Homes Production Grant also addresses concerns with our aging housing stock. The Healthy Homes Program prioritizes the following, damp and mold growth, carbon monoxide and fuel combustion products, electrical hazards, radiation, domestic hygiene, pests and refuse, lighting, and falls. The city aims to assist approximately 95 units within Dubuque city limits using \$2 million of U.S. Department of Housing and Urban Development funding.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Dubuque's housing stock is older, and, in some cases, safety interventions are necessary. Since 1990, the city has facilitated lead remediation in 1,250 (9%) of 14,413 residential properties built prior to 1978. Most of Dubuque's housing (>75%) was built prior to 1978, when lead paint was no longer allowed for residential use.

## **Discussion**

As part of the Healthy Homes Production Grant in 2022, the city completed 67 houses to address moisture intrusion and mold growth, lead, asbestos, radon, and energy efficiency and weatherization. A Healthy Home Advocate works with individuals and families to develop a resilience plan for each home. As part of the Older Adults Home Modification Grant in 2021, the city assisted 96 homes for residents that are age 65 and older who are choosing to age in place. As part of the Lead Hazard Control & Healthy Homes Program Grant in 2021, the city completed 70 units to mitigate lead and other home/health safety hazards.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing & Community Development Department's Assisted Housing program serves as the Public Housing Authority (PHA) for the City of Dubuque. The Assisted Housing program provides information for the PHA sections of the Plan and coordinates with other city departments to affirmatively further fair housing and assess housing needs. Assisted Housing staff serve on the CoC.

The city actively engages to partner with public and private agencies to ensure funding priorities align with community development goals. The city engages in multiple community collaborations focused on increasing coordination and access to services. The City of Dubuque strives to use data-driven decision making and engagement with residents to better serve the community. The city does not manage any public housing, and as such, needs to partner with area housing providers to ensure enough housing providers are willing and able to accept Housing Choice Vouchers (HCV).

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type			
				Total	Project-based	Tenant-based	Vouchers
# of units vouchers available	0	0		985	15	902	10
# of accessible units							23
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>							

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:  
Public and Indian Housing Information Center  
Data Source Comments:

### Describe the supply of public housing developments:

Consolidated Plan

DUBUQUE

OMB Control No: 2506-0117 (exp. 09/30/2021)

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The City of Dubuque does not manage public housing units. However, several affordable housing options are financed with HOME and LIHC in addition to the Housing Choice Voucher Program.

DUBUQUE  
Consolidated Plan

DUBUQUE

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

## Public Housing Condition

The city does not administer any public housing so there are no inspection scores to report.

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As stated previously, the city does not manage any public housing units.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The city continues to work with a diverse team of city staff, housing advocates, housing providers, and commission members to carryout recommendations and evaluate outcomes. The Housing Choice Voucher program is the primary way that the city improves the living environment of low- and moderate-income families residing in public housing. Additionally, all Housing Choice Voucher participants are invited to join the City's Family Self-Sufficiency (FSS) and Next Level Savings programs. These programs offer unique, person-centered coaching to support the individual's needs. Goal planning, resource coordination, job readiness, and family supports are all provided. The Project Managers regularly visit Family Self-Sufficiency caseworkers and FSS participating families. The programs coordinate resources to help buyers establish bank accounts, Individual Development Accounts (IDA's), homeownership counseling, and resources to purchase a home.

Beyond the Housing Choice Voucher program itself, staff continue to evolve and formulate creative strategies for improving the living environment of low- and moderate-income families residing in public housing. For example, City of Dubuque staff update the Vacant Unit Listing on the City's Website weekly (every Tuesday) once property owners notify the City of vacancy. On that same page, other resources are listed that may have units listed to aid in the search for a rental unit. Collect voucher acceptance & vacancy data for every licensed rental property in the city.

The City of Dubuque has increased landlord education about the HCV program as well as created a landlord education video to be shared among that specific group to clarify how HCV benefits the entire community. PHA also implemented a new, easier to use software that aids owners and tenants in communication and document transmittal. The City of Dubuque meets monthly with the Landlord Association to further connection and collaboration efforts. FY24 was focused on recruitment of landlord participation through the Successful Property Maintenance Course and through the networking of individuals through the Landlord Association. The city also runs free background checks for landlords

on prospective tenants for the HCV program. Arrest records were removed from the landlord background checks provided by the city – reviewed in April 2021 to ensure compliance with new forms.

The city is still implementing efforts to increase landlord education surrounding the HCV program. A landlord education video was released in Spring of 2022. Despite efforts to promote landlord incentives in 2021, these incentives were not successful in increasing landlord participation. Moving forward, the city focused more on the landlord/PHA communication to ensure those landlords that do participate in the HCV program continue to accept vouchers. The city aims to enhance education and training for landlords through the Successful Property Maintenance course that the PHA presents regarding the HCV Program.

The city also is continuing efforts of re-branding the HCV Program, including translating all necessary documents into Spanish and Marshallese to break down communication barriers and allow easier accessibility to programs and information for the entire community. Additionally, the PHA is focusing efforts on translation services and interpreter needs and accessibility. The PHA also assessed & revised HCV general forms for readability and adapted them all to a 6-7th grade level. This includes reducing our applications/forms for unneeded information to make the processes less burdensome on participants.

Lastly, the PHA has increased their social media presence to engage the community through education and awareness. City staff are also researching the benefits of offering a tenant education course and other ways to lessen the burden of moving and unit damage.

**Discussion:**

The Equity and Human Rights, Housing Department, and Police Department continue to evaluate and monitor participation in the voucher program and collaborate to increase awareness and reporting of Civil Rights violations and housing discrimination.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The Housing & Community Development Department works closely with the local Continuum of Care (CoC). Community Development and Housing Department staff participate in the local Homeless Advisory Coalition to remain informed and align priorities and funding to address the needs of residents experiencing or at risk of homelessness. The Community Development Department also partners with the CoC to ensure programming aligns with the needs identified in the Consolidated Plan.

The city actively engages to partner with public and private agencies to ensure funding priorities align with community development goals. The city engages in multiple community collaborations focused on increasing coordination and access to services. The City of Dubuque strives to use data-driven decision making and engagement with residents to better serve the community. As a member of the Homeless Advisory Coalition, the Housing & Community Development Department staff participate in the coordinated entry meetings and the city provides support for the point in time homeless count.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Transitional Housing Beds	Current & New	Permanent Supportive Housing Beds	Under Development
Households with Adult(s) and Child(ren)	78	0	24	0	0	0
Households with Only Adults	70	0	21	0	0	0
Chronically Homeless Households	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0

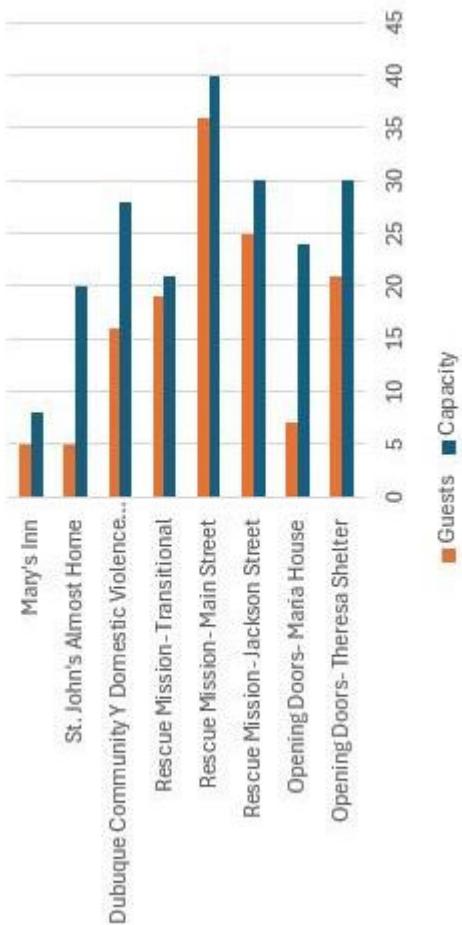
Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Consolidated Plan

DUBUQUE

## Shelter Capacity- January PIT



## January Point in Time- Sheltered Capacity

### Shelter Capacity- January 2025 Point In Time

Shelter Name	Type	Capacity	Guests	% of Capacity	Population Served
Opening Doors- Theresa Shelter	Emergency	30	21	70%	Women & Children
Opening Doors- Maria House	Transitional	24	7	29%	Women & Children
Rescue Mission- Jackson Street	Emergency	30	25	83%	Men
Rescue Mission- Main Street	Emergency	40	36	90%	Men
Rescue Mission- Transitional	Transitional	21	19	90%	Men
Dubuque Community Y Domestic Violence Program	Emergency	28	16	57%	Victims Fleeing Violence
St. John's Almost Home	Emergency	20	5	25%	Families
Mary's Inn	Maternity	8	5	63%	Pregnant Women

## January Point in Time- Sheltered Data

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

CoC mandates that mainstream services, such as health, mental health and employment services, complement services targeted to homeless persons. In our community, there are several homeless assistance programs that connect individuals to mainstream services.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The City has 5 organizations including Opening Doors (Theresa Shelter- Emergency, Maria House- Transitional), Dubuque Community Y Domestic Violence Shelter, Mary's Inn, St. John's Almost Home, Dubuque Rescue Mission (Emergency, Short Term, Transitional) providing access to emergency and transitional shelter services during the January 2025 point in time homeless count. Some of these organizations serve specific populations, such as pregnant women and victims of domestic violence. The bed capacity for these organizations is 201 and 134 persons were sheltered. During the January 2025 point in time homeless count, all organizations had vacancies.

Chronically Homeless: Rescue Mission Emergency, Short Term, and Transitional

Families with children: Theresa Shelter, Maria House, Dubuque Community Y Domestic Violence Shelter, Mary's Inn, and St. John's Almost Home

Veterans and their families: Rescue Mission Emergency, Short Term, and Transitional, and St. John's Almost Home

Unaccompanied youth: There is no facility for unaccompanied youth.

Dubuque Community Y provides a continuum of services for families impacted by domestic violence,

Opening Doors is an umbrella agency for Maria House and Theresa Shetler. Opening Doors provides services through the continuum of services including shelter through Teresa Shelter offering emergency and extended stay programs and offering transitional housing for Maria House for up to two years.

St. John's Almost Home is a homeless facility for men with children and families with children.

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

As the population ages and the demand for affordable housing continues to increase, there is an increase in the need for safe and affordable housing for the elderly. For both families and the elderly there is lack of affordable and accessible housing for persons with disabilities. As estimated by the 2022 Five-year ACS, the disability rate for females was 12.9%, compared to 12.87% for males. Some 6.6% have an ambulatory disability, 5.3% have an independent living disability, 4.7% have a cognitive disability, 3.2% hearing, 2.1% self-care disability, and 1.7% visual.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Many of the persons with disabilities are elderly as well and require accessible, affordable, and safe housing. Per the 2022 Five-year ACS, the disability rate grew precipitously higher with age, with 37.73% of those over 75 experiencing a disability. There are waiting lists for Dubuque's elderly housing complexes. Additional housing units for elderly, populations with disabilities, and special needs are needed in our community. The city's strategy is to leverage partnerships with non-profits and developers and others to develop this type of housing.

However, many elderly are homeowners. Per the 2022 Five-year ACS, 33% of homeowners are over the age of 65. Many of these homes are a part of the aging housing stock and our affordable housing stock.

### Disability by Age

	Male		Female		Total	
	Disabled Population	Disability rate	Disabled Population	Disability rate	Disabled Population	Disability rate
Under 5 years	0	0%	18	1.01%	18	0.53%
5 to 17 years	214	5.47%	60	1.41%	274	3.35%
18 to 34 years	788	9.64%	570	7.61%	1358	8.67%
35 to 64 years	1311	13.19%	1190	12.25%	2501	12.73%
65 to 74 years	642	21.89%	689	20.88%	1331	21.35%
75 years and over	689	37.73%	1319	40.26%	2008	39.36%
<b>Total</b>	<b>3644</b>	<b>12.84%</b>	<b>3846</b>	<b>12.90%</b>	<b>7490</b>	<b>12.87%</b>

Data Source: 2022 5-Year ACS (S18101)

### Disability by Age

#### Disability by Age- Text

Rate of disability by age, as estimated by the 2022 ACS, for females was 12.9%, compared to 12.84% for males. The disability rate grew precipitously higher with age, with 39.36% of those over 75 experiencing a disability.

### Disability-Type

Disability Type	Population with Disability	Percent with Disability
With a hearing difficulty	1872	3.2%
With a vision difficulty	995	1.7%
With a cognitive difficulty	2598	4.7%
With an ambulatory difficulty	3631	6.6%
With a self-care difficulty	1167	2.1%
With an independent living difficulty	2485	5.3%

Data Source: 2022 5-Year ACS (S1810)

### Disability by Type

#### Disability by Type- Text

The number of disabilities by type, as estimated by the 2022 ACS, is shown above. Some 6.6% have an ambulatory disability, 5.3% have an independent living disability, and 4.7% have cognitive difficulty.

	Total	Percent	Owner Occupied	Percent	Renter Occupied	Percent
<b>Total</b>	<b>25,198</b>	<b>100%</b>	<b>16,321</b>	<b>100%</b>	<b>8,877</b>	<b>100%</b>
<b>Householder 15 to 24 years</b>	2,022	8.02%	275	1.69%	1,747	19.68%
<b>Householder 25 to 34 years</b>	4,085	16.21%	2,052	12.57%	2,033	22.90%
<b>Householder 35 to 44 years</b>	3,855	15.30%	2,438	14.93%	1,417	15.96%
<b>Householder 45 to 54 years</b>	3,397	13.50%	2,598	15.91%	799	9.00%
<b>Householder 55 to 59 years</b>	2,011	7.98%	1,553	9.51%	458	5.16%
<b>Householder 60 to 64 years</b>	2,402	9.53%	2,049	12.55%	353	3.98%
<b>Householder 65 to 74 years</b>	4,010	15.91%	3,159	19.36%	851	9.56%
<b>Householder 75 to 84 years</b>	2,352	9.33%	1,701	10.42%	651	7.33%
<b>Householder 85 years and over</b>	1,064	4.22%	496	3.04%	568	6.40%
<b>Tenure by Age of Householder</b>						
City of Dubuque 2022 Five-Year ACS (B25007)						

### Tenure by Age of Householder

#### Tenure by Age of Householder- Text

According to 2022 5-Year ACS data, 33% of homeowners are over the age of 65.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Iowa Department of Human Services is responsible for persons returning home receiving supportive housing. Discharge plans include housing arrangement, supportive services, and financial assistance. As part of a legal mandate in July 2014, the responsibility for mental health and disability services was transitioned from Iowa Counties to the state to standardize service delivery and the level and standards of care. Discharge planning includes housing and financial assistance along with supportive care.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The city's Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs for the year. It is anticipated that local service organizations will continue to apply for these resources to meet needs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Special Needs populations continue to have a variety of unmet needs including affordable and accessible housing. The following Goals, Priorities, and planned activities will positively impact the special needs populations. For example:

Goal:

- Repair and Rehabilitation of Existing Affordable Housing

Priorities:

- Eliminate Lead Based Paint and Other Hazards
- Improve Mobile Home Affordable Housing Stock
- Improve Existing Owner-Occupied Structures
- Improve Existing Affordable Rental Units
- Accessible Housing for Special Needs Populations

Potential planned activities include:

- Lead Grant Match Funds
- Manufactured Homes Rehab and Reconstruction
- Housing Activities- Homeowner Rehab, Healthy Homes Match- Roof Replacement, Purchase, Rehab, Resale, Rental Rehab, Accessibility Improvements

## MA-40 Barriers to Affordable Housing – 91.210(e)

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

Since 2019, Dubuque's total housing units have increased from 23,620 to 25,198 in 2022, adding 1,578 units. Although total housing units have increased, vacancy rates remain a significant barrier, especially for those seeking affordable housing (housing that a household can pay for while still having money left over for other necessities). Vacant units are scattered throughout Dubuque, with the largest concentrations on the east side and downtown—areas noted in this document for high poverty and racial/ethnic diversity.

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 can find and receive help paying for rental housing on the private market. The city, 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. Inadequate federal funding to meet the HCV need negatively affects Dubuque residents too, which is a barrier in itself.

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 to receive a rental license. In 2023, 32% landlords accept HCVs. Eighty landlords stated that they would need more information on the HCV program to decide whether they would be for or against it.

One concern is that the Housing Choice Voucher Program is still not accepted city-wide. Current locations of HCVs show higher usage in concentrated areas of poverty and older housing stock. The city now requires housing developers to accept HCV participants in conjunction with approval of an affordable housing development agreement related to an urban revitalization plan. The City of Dubuque has also increased landlord education about the HCV program as well as created a landlord education video to be shared among that specific group to clarify how HCV benefits the entire community. PHA also implemented a new, easier to use software that aids owners and tenants in communication and document transmittal. The City of Dubuque meets monthly with the Landlord Association to further connection and collaboration efforts. FY24 was focused on recruitment of landlord participation through the Successful Property Maintenance Course and through the networking of individuals through the Landlord Association. The city also runs free background checks for landlords on prospective tenants for the HCV program. Arrest records were removed from the landlord background checks provided by the city – reviewed in April 2021 to ensure compliance with new forms.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The Market Analysis provides an understanding of the environment in which the jurisdiction administers its programs over the course of the Consolidated Plan period. Together with Consultation, the Needs Assessment, and the Market Analysis provides the basis for the strategic plan and the programs and projects to be administered.

Based on the data provided, the City of Dubuque expects to focus its entitlement funds on preserving and increasing quality, safe, affordable housing for low- and moderate-income resident and invest in low- and moderate-income neighborhoods. Many of the Housing and Urban Development tables have been prepopulated by HUD with a default data set based on the most recent comparable data available. The tables have been supplemented in some cases with alternative data sources and supporting information to provide the clearest and most current picture of the environment in the City of Dubuque where the data is available.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	128	0	0	0	0
Arts, Entertainment, Accommodations	3,029	0	10	0	-10
Construction	1,091	0	4	0	-4
Education and Health Care Services	7,870	0	26	0	-26
Finance, Insurance, and Real Estate	2,021	0	7	0	-7
Information	422	0	1	0	-1
Manufacturing	4,865	0	16	0	-16
Other Services	1,503	0	5	0	-5
Professional, Scientific, Management Services	2,331	0	8	0	-8
Public Administration	671	0	2	0	-2
Retail Trade	4,038	0	13	0	-13

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Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of jobs %	Jobs less workers %
Transportation and Warehousing	1,461	0	5	0	-5
Wholesale Trade	974	0	3	0	-3
<b>Total</b>	<b>30,404</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 40 - Business Activity**

Alternate Data Source Name:

2022 ACS 5-year Estimates Data Profiles

Data Source Comments:

John Deere Dubuque Works	Manufacturing, Durable Goods	2810
Dubuque Community Schools	Education	2000
MercyOne Dubuque Medical Center	Health Care Provider	1438
HODGE	Warehousing and Distribution	1102
Medical Associates Clinic, P.C.	Health Care Provider	1069
University of Wisconsin-Platteville	Education	1062
UnityPoint Health - Finley Hospital	Health Care Provider	940
Cottingham & Butler, Inc.	Insurance Agencies, Brokerages, and Third-Party	851
The City of Dubuque	Public Service	737
Sedgwick CMS	Insurance Agencies, Brokerages, and Third-Party	725
Rainbo Oil Company	Retail Trade, Wholesale Trade	558
Western Dubuque County Community School District	Education	551
Hormel (Progressive Processing, LLC)	Manufacturing, Food Products	550
Medline Industries, Inc.	Health Care, Products and Services	500
	Employers with 500+ Employees, City of Dubuque	
	Greater Dubuque Corp Website: Major Employers	

Link to data: <https://www.greaterdubuque.org/business-development/business-directory?=>major-employers>

**Employers with > 500 employees**

**Dubuque's Largest Employers- Text**

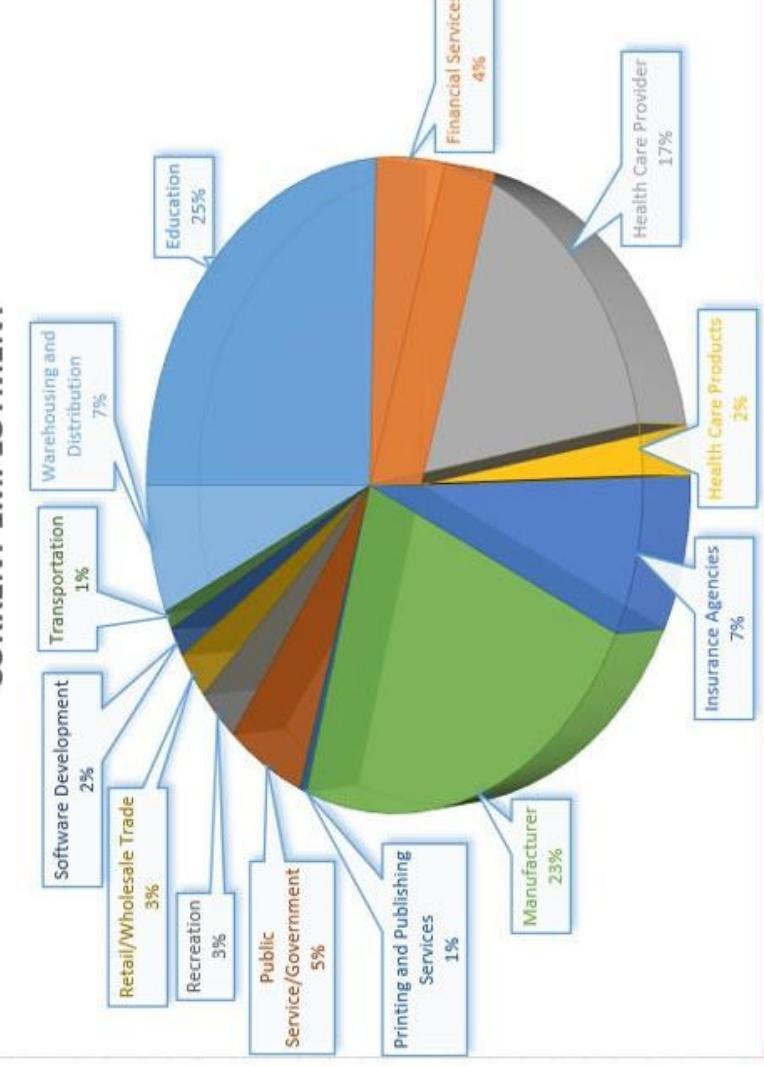
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Greater Dubuque's 14 largest employers (>500 currently employed) employ approximately 14,893 of its residents.

### Dubuque's largest employers - Greater Dubuque Development Corp Data

#### CURRENT EMPLOYMENT



### Dubuque's Largest Employers

## **Labor Force**

Total Population in the Civilian Labor Force	32,010
Civilian Employed Population 16 years and over	30,404
Unemployment Rate	5.00
Unemployment Rate for Ages 16-24	14.60
Unemployment Rate for Ages 25-65	25.00

**Table 41 - Labor Force**

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

## **Employment Status Update**

<b>Employment Status</b>	<b>2022 Five Year ACS</b>
Employed	49,360
Unemployed	1,601
Labor Force	32,015
Unemployment Rate	5%

Data Source: 2022 5-Year ACS (DP03, S2301)

## **Employment Status Update**

### **Current Employment Status- Text**

The Bureau of Economic Analysis (BEA) defines “total employment” as a count of jobs rather than workers, so workers can be counted twice in these data, e.g., those who work two or more part-time jobs. Dubuque’s unemployment rate was 5%, which equalizes to full employment. 91.6% of people's travel time to work is less than 30 minutes (2022 5-Year ACS).

Year	City of Dubuque				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	2,828	43,381	46,209	6.1%	4.41%
1991	2,906	44,387	47,293	6.1%	4.69%
1992	2,524	46,253	48,777	5.2%	4.51%
1993	2,107	47,658	49,765	4.2%	4.14%
1994	1,855	48,508	50,363	3.7%	3.60%
1995	1,864	48,960	50,824	3.7%	3.51%
1996	2,813	48,135	50,948	5.5%	3.58%
1997	1,906	48,223	50,129	3.8%	3.14%
1998	1,627	47,883	49,510	3.3%	2.84%
1999	1,381	47,818	49,199	2.8%	2.65%
2000	1,595	46,906	48,501	3.3%	2.68%
2001	1,982	45,913	47,895	4.1%	3.25%
2002	1,947	46,658	48,605	4%	4%
2003	2,087	46,770	48,857	4.3%	4.45%
2004	2,155	47,039	49,194	4.4%	4.53%
2005	2,209	48,547	50,756	4.4%	4.29%
2006	1,893	49,961	51,854	3.7%	3.64%
2007	2,074	50,011	52,085	4%	3.72%
2008	2,272	50,012	52,284	4.3%	4.18%
2009	3,471	49,113	52,584	6.6%	6.40%
2010	3,183	50,899	54,082	5.9%	6.12%
2011	2,808	51,803	54,611	5.1%	5.65%
2012	2,494	52,350	54,844	4.5%	5.06%
2013	2,504	52,622	55,126	4.5%	4.73%
2014	2,289	53,278	55,567	4.1%	4.23%
2015	2,020	53,699	55,719	3.6%	3.69%
2016	1,939	53,029	54,968	3.5%	3.57%
2017	1,615	53,438	55,053	2.9%	3.06%
2018	1,375	54,649	56,024	2.5%	2.56%
2019	1,466	55,559	57,025	2.6%	2.66%
2020	3,154	51,877	55,031	5.7%	5.20%
2021	2,217	52,947	55,164	4%	3.85%
2022	1,645	54,482	56,127	2.9%	2.81%
2023	1,621	54,177	55,798	2.9%	2.96%

#### Labor Force Statistics

Dubuque, IA Metropolitan Statistical Area

1990 - 2023 Bureau of Labor Statistics Data

### Labor Force Statistics 1990-2023

#### Labor Force Statistics- Text

The unemployment rate spiked in 2020, up to 5.2%. However, unemployment rate has continued to drop to 4% in 2021, 2.9% in 2022, and remained at 2.9% in 2023.

Occupations by Sector	Number of People
Management, business and financial	4,292
Farming, fisheries and forestry occupations	79
Service	5,467
Sales and office	6,515
Construction, extraction, maintenance and repair	1,377
Production, transportation and material moving	5,933

**Table 42 – Occupations by Sector**

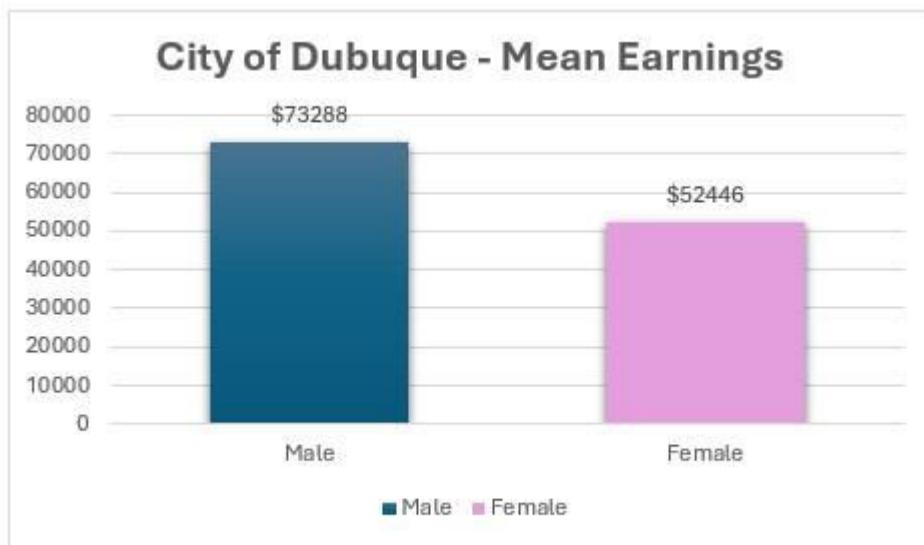
**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

### Gender Wage Gap- Text

Both the mean and average area median incomes for women are much lower than for men with women earning only 71.5% of what men earn in Dubuque on average. The mean income for women was \$52,446 as compared to \$73,288 for men.



### Gender Wage Gap

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,840	92%
30-59 Minutes	1,505	6%

Travel Time	Number	Percentage
60 or More Minutes	770	3%
<b>Total</b>	<b>27,115</b>	<b>100%</b>

**Table 43 - Travel Time**

**Alternate Data Source Name:**  
2022: ACS 5-Year Estimates Data Profiles  
**Data Source Comments:**

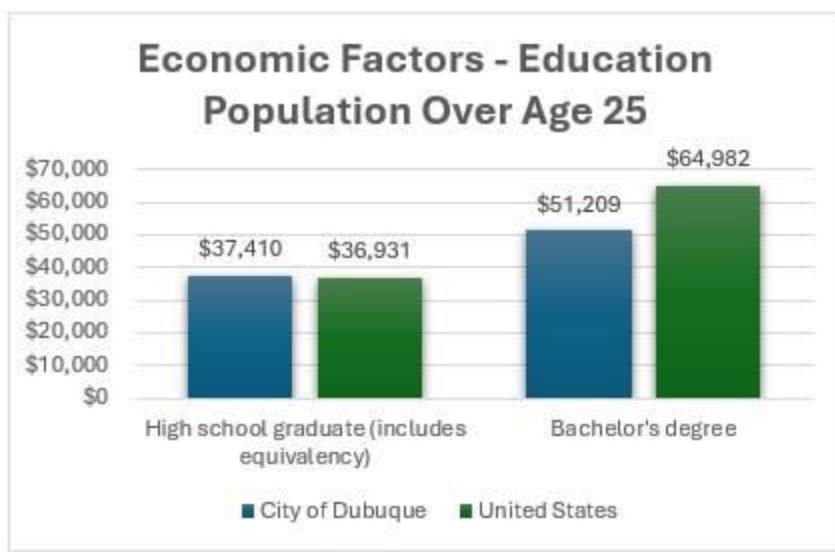
## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	963	23	563
High school graduate (includes equivalency)	6,122	439	1,682
Some college or Associate's degree	6,984	570	1,095
Bachelor's degree or higher	8,482	110	1,083

**Table 44 - Educational Attainment by Employment Status**

**Alternate Data Source Name:**  
2022: ACS 5-Year Estimates Data Profiles  
**Data Source Comments:** Educational Attainment by Employment Status (Population 25-64 Years) Data Source: 2022 5-Year ACS (B23006)



## Economic Factors- Education

## High School or Greater Education

Education Level	Households
High School or Greater	23,817
Total Household	25,198
<b>% High School or Greater</b>	<b>94.52%</b>
Households with High School or Greater Education	
City of Dubuque	
2022 Five-Year ACS (B25013)	

## High School or Greater Education

### Educational Attainment

Education Level	Population	%
Less than high school graduate	3,178	6.66%
High school graduate (includes equivalency)	15,088	31.61%
Some college or associate's degree	14,853	31.12%
Bachelor's degree or higher	9,988	20.92%
Graduate or professional degree	4,627	9.69%
<b>Total Population Above 18 Years</b>	<b>47,734</b>	<b>100%</b>
Educational Attainment		
City of Dubuque		
2022 Five-Year ACS (S1501)		

## Educational Attainment

### Educational Data- Text

The HUD table data is updated with supplemented with additional education data from the 2022 5-year ACS. 94.52% of households had a high school education or greater. Some 31.61% of the population had a high school diploma or equivalent, another 31.12% had some college, 20.92% have a Bachelor's Degree, and 9.69% of the population had a graduate or professional degree.

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	18	116	185	113	377
9th to 12th grade, no diploma	498	183	198	754	736
High school graduate, GED, or alternative	2,131	1,788	1,447	5,008	4,714
Some college, no degree	3,369	1,510	1,521	2,338	1,786
Associate's degree	353	1,039	767	1,474	696
Bachelor's degree	1,333	2,700	1,365	2,708	1,839

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	43	750	951	1,201	1,725

**Table 45 - Educational Attainment by Age**

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

#### Educational Attainment – Median Earnings in the Past 12 Months

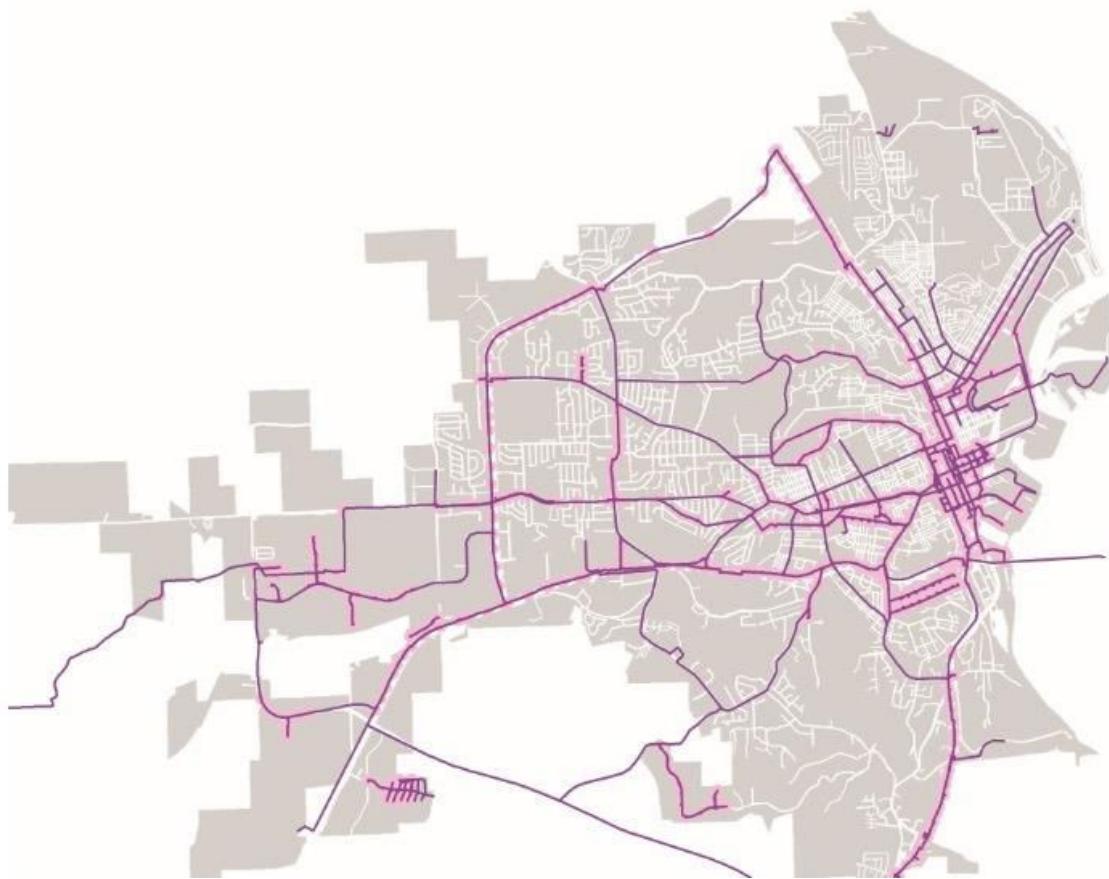
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,508
High school graduate (includes equivalency)	37,410
Some college or Associate's degree	40,037
Bachelor's degree	51,209
Graduate or professional degree	64,604

**Table 46 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

2022: ACS 5-Year Estimates Data Profiles

**Data Source Comments:**

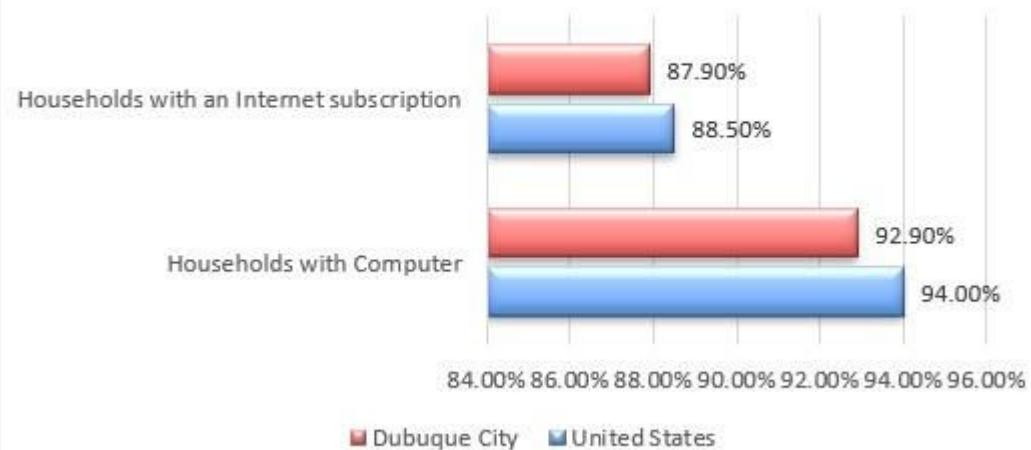


**City of Dubuque- Fiber Optic Network**

**Broadband Connectivity- Text**

According to 2022 Five-Year ACS estimate, 87.9% of households in Dubuque had a Broadband Internet Subscription. An estimated 92.9% of households had a computer.

## Broadband Connectivity 2022 Five-Year ACS Estimate



Data Source: 2022 5-Year ACS (S2801)

### Broadband Connectivity

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The economy has diversified and is substantially bolstered by other sectors such as healthcare, education, insurance agencies, and warehousing and distribution, while manufacturing jobs are still a strong sector.

Healthcare and Education led the way with 26% of overall jobs in 2022 Five-Year ACS, with manufacturing making up the next 16%, retail trade making up the next 13%, and arts, entertainment and recreation making up the next 9%.

Nationally and in Dubuque, the combination of an aging workforce, decreases in workforce numbers, and skills gaps between available work and workers present challenges for all sectors, but is most evident in the manufacturing sector. Manufacturing remains one of Dubuque's major employment sectors. John Deere Dubuque and Hormel represent that estimated 3,360 employees.

### Describe the workforce and infrastructure needs of the business community:

Integrating the needs of the city's small and mid-size manufacturers into workforce development will be critical to the growth and retention of these smaller firms. The city, the Greater Dubuque Development Corporation, and their economic development partners maintain strong relationship with local industries to address their workforce issues, specifically how Dubuque's future workers are prepared for careers in advanced manufacturing and technology.

Retaining and recruiting talent to replace retiring experienced workers remains an important challenge for the community in the next decade. Local public and private sector groups and employers have initiated efforts to address workforce concerns in the community. The issue for Dubuque isn't the demand for but the supply of qualified workers and for wages that keep up the rise in costs of housing and other goods and services. The manufacturing sector continues to be an important sector for the city and is expected to have an ongoing need for workers.

Childcare has increasingly become thought of as infrastructure. Greater Dubuque Development Corporation leveraged State of Iowa grant to raise private funds to support child care providers county-wide with wage enhancement and capacity expansion efforts. While childcare has grown over the past few years, there is still a need for more affordable childcare and childcare for special needs children and children whose parents work the 2nd or 3rd shift.

The 2022 Five-Year ACS data show 32,010 persons in the workforce as compared to 2017 Five-Year ACS data show 31,913 persons.

The Greater Dubuque Development Corporation reports the following on its website:

As of June 2024, the Dubuque MSA reached an all-time employment level high at 62,200.

In May 2023, Dubuque MSA's median hourly earnings per worker is \$27.44 compared to the nationwide average of \$31.48. Of the MSA's in the region, Dubuque ranks 4th.

IOWA MSA's:

- Iowa City \$28.82
- Davenport \$28.07
- Cedar Rapids \$27.71
- Dubuque \$27.44

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Established in November 1984, Greater Dubuque Development Corporation is a public/private non-profit partnership formed for the purpose of creating and retaining quality employment within our region while maintaining and enhancing our quality of life for the benefit of all businesses and residents. Our 2022-2027 **YOU can be great here** campaign is a five-year plan with aggressive goals, clear strategies, and actionable steps aimed at population growth, job creation, increased wages, construction investment, and poverty reduction. Through our three pillars of Workforce Solutions, Business Services, and Strategic Initiatives, we support and grow our business community and their workforce while

constantly improving our region's quality of life. With the help of regional leaders, businesses, non-profits, educational institutions, and citizens working closely together, we can create a vibrant region of choice that delivers on the promise **YOU can be great here.**

Our region's economic future and delivering on the promise that **YOU can be great here** will be built on the strength and stability of three critical priorities:

#### **WORKFORCE** solutions:

- Manage resources and facilitate relationships that streamline connections between employers and job seekers
- Recruit and retain newcomers through direct programming and targeted marketing strategies.
- Connect untapped talent with opportunities for personal and professional growth in the community

#### **BUSINESS** services

- Establish and maintain trusted relationships with business community and public sector to advocate and support regional growth.
- Identify and promote opportunities for business relocation and business expansion within the region.
- Provide access to labor data and market insights to maximize resources and promote adoption of best practices.

#### **STRATEGIC** initiatives

- Facilitate economic growth by analyzing and cooperatively addressing gaps in community services
- Bring the public and private sectors together to secure and utilize diverse resources to deliver on community priorities.
- Identify and remove barriers, improve public policy and incentives to empower the private sector and inspire bold development.

Additionally, a component of the city's overall Comprehensive Planning process was a look at Dubuque's economic future and how the Dubuque community can translate current opportunities into economic successes for all residents and business interests. This broader market assessment was combined with local market data and public engagement themes to develop a portrait of Dubuque's markets by sector. These sectors include: Commercial Uses, specifically Stores, or Retail, and Office, Housing, Industrial, Higher Education, and Healthcare.

The city as a whole has committed in its Imagine Dubuque 2037 plan to diversify Dubuque's economy by retaining, expanding, and growing local businesses; attracting new businesses; maintaining an

abundance of employment opportunities; and offering top quality-of-life options that create an equitable community where young professionals want to live and raise their families, supporting the availability of a diverse, skilled workforce

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Dubuque's economic challenges are the same as those faced by communities nationally— how to grow the local economy, and by extension, the city; how to attract the right talent; how to develop the skilled workforce of the future, despite structural full employment; and how to integrate all of this work equitably, efficiently, and inventively. Dubuque has also experienced minimal population growth since the 1980s—how the City attracts talent and increases overall employment will drive future housing demand and additional market-supported housing options.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Dubuque has the initiatives in place that provide the foundation for achieving economic prosperity. Along side of traditional workforce supports such as a resource center, career counseling, job seeking, placement and other specialized employment services, the City of Dubuque has two major initiatives: Childcare, Opportunity Dubuque, and Housing Needs Assessment, Inclusive Dubuque.

- Child Care Analysis: Leveraged State of Iowa grant to raise private funds to support child care providers county-wide with wage enhancement and capacity expansion efforts.
- Opportunity Dubuque is the Dubuque area's collaboration for workforce training and development: These local training and education programs to aid the region's underemployed have had successes. The first group of 250 trainees through Opportunity Dubuque achieved a 94 percent placement rate.
- Housing Needs Assessment
- Inclusive Dubuque, a citywide partnership of over 60 groups, also addresses workforce issues and equity, specifically available job quality, career advancement, childcare, and transportation to and from work.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Dubuque has the initiatives in place that provide the foundation for achieving economic prosperity. Along side of traditional workforce supports such as a resource center, career counseling, job seeking, placement and other specialized employment services, the City of Dubuque has two major initiatives: Childcare, Opportunity Dubuque, and Housing Needs Assessment

- Child Care Analysis: Leveraged State of Iowa grant to raise private funds to support child care providers county-wide with wage enhancement and capacity expansion efforts.
- Opportunity Dubuque is the Dubuque area's collaboration for workforce training and development: These local training and education programs to aid the region's underemployed have had successes. The first group of 250 trainees through Opportunity Dubuque achieved a 94 percent placement rate.
- Housing Needs Assessment
- Inclusive Dubuque, a citywide partnership of over 60 groups, also addresses workforce issues and equity, specifically available job quality, career advancement, childcare, and transportation to and from work.

## **Discussion**

In the past 35 years, Dubuque has reinvented itself – investing in downtown neighborhoods and capitalizing on place-based differentiators such historic preservation and unique natural resources. Today, the community serves as the employment hub in the tri-state region, with thriving tourism, health care, education, and financial services sectors.

## **Resiliency**

Key principles of environmental integrity are including in both the City's *Imagine Dubuque Comprehensive Plan 2037* and in *Sustainable Dubuque*. Potential overlapping activities include:

- Expanded sustainable stormwater management practices to address flooding prevention
- Community Gardens
- Youth Eco-education programs
- Implementations of watershed plans
- Expanding programs to reduce, reuse, and recycle, including composting and building materials.

The Dubuque Community Climate Action & Resiliency Plan establishes a goal of 50% reduction of greenhouse gas emissions to 2003 levels by the year 2030. The plan identifies contributors to greenhouse gases in Dubuque and sets forth an impact reduction target to achieve the 50% goal. Important to this effort is Dubuque, along with its partners, should regularly update the 50% by 2030 Community Climate Action & Resiliency Plan to stay current on best practices in greenhouse gas mitigation, climate adaptation, and resiliency.

The Bee Branch Watershed lies completely within one of Dubuque's oldest and most dense neighborhoods. Six Presidential Disaster Declarations, resulting in \$70 million in damages, occurred between 1999 and 2011. To address this issue, the City initiated the Bee Branch Watershed Flood Mitigation Project, a multifaceted approach that incorporates permeable pavement, two upstream retention basins, daylighting of Bee Branch Creek, and resiliency efforts of storm drains.

The Bee Branch Healthy Homes initiative has also allotted \$8.4 million in forgivable loans to flood-proof 320 flood-prone houses, mitigating mold growth, structural issues, and electrical hazards. A Healthy Home Advocate works with individuals and families to develop a resilience plan for each home.

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problems (incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, or cost burden greater than 30%) tend to be concentrated in areas with high rates of poverty. Data confirms this trend when the lowest AMI has the highest percentage of one or more housing problems.

Conversely, the highest AMI has the lowest percentage of one or more housing problems. Additionally, as previously stated, of households in the lowest income category (0-30% AMI), more than 80% have one or more housing problems. In our community, census Tract 1 and census Tract 5 has the highest poverty rates. Tract 1 has 25.80% of residents below the poverty level and in Tract 5, 24.10% are below the poverty level. Tract 1 and Tract 5 also have lower median household income. Tract 1 median household income is \$48,589 and Tract 5 is \$37,952, whereas the city's median household income is \$63,520.

In addition to having the highest poverty rates, Tract 1 and Tract 5 also have higher population density, more affordable units, low vacancy rates, and an older housing stock.

Tract 1 and Tract 5 homes and units may be more affordable because they are also our community's aging housing stock. In Tract 1, there are 1,566 (7.6% of the city total) structures built before 1980. In Tract 5, there are 1,730 (8.4% of the city total) structures built before 1980. Tract 5 have the highest number of old buildings compared to other tracts. Homes built before 1980 is an important indicator because homes built before 1979 did not follow lead paint regulations. Both Tract 1 and Tract 5 have a majority of houses built before 1980 (98% and 89% respectively). The age of the home can also increase housing issues including but not limited to deferred maintenance, inaccessibility and energy inefficiencies. Housing problems continue when looking at HUD defined Housing Problems.

Cost burden is a significant issue for both Tract 1 and Tract 5. Over half of low-income households in Tract 1 (50.65%) and nearly half in Tract 5 (44.51%) face a severe cost burden, meaning they spend more than 50% of their income on housing. While the situation is slightly better for moderate-income households, a significant portion still struggles with affordability. In Tract 1, 34.39% of moderate-income households experience severe cost burden, compared to 26.74% in Tract 5.

The total number of households lacking complete plumbing facilities in City of Dubuque is 344. Tract 5 has the highest concentration of this issue, with 267 households (78%) lacking complete plumbing. Tract 5 also has more owner-occupied households. Therefore, our Rehab Program, an activity identified in this Consolidated Plan, can support Tract 5 with homeowner repair and rehab projects.

The total number of households lacking complete kitchen facilities in City of Dubuque is 594. In Tract 5, there are 267 households (45%) are lacking complete kitchen facilities. Again, our Rehab Program can support Tract 5 with homeowner repair and rehab projects. Even though Tract 5 has a smaller number of renters, 25% of the renters in Tract 5 have multiple housing conditions.

Housing problems tend to be concentrated in areas with high rates of poverty. In our community, the areas of high rates of poverty also have higher population density, more affordable units, low vacancy rates, and an older housing stock. The age of housing subsequently brings about more housing problems such as deferred maintenance, lead-based paints, inaccessibility, and energy inefficiencies.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Geographic analysis of racial distribution was conducted by calculating the percentage share of total population within each census tract of the sub-population; i.e., racial or ethnic group. That share was then plotted on a geographic map.

The City of Dubuque has a very small minority population and Black or African American residents make up 4.1 percent of the total population. Tract 1 and Tract 5 have higher numbers of minorities compared to our total population, specifically Black and Pacific Islander. Tract 5 have the highest Black and African American population at 14% and Tract 1 is the third highest at 13%.

**What are the characteristics of the market in these areas/neighborhoods?**

Tract 1 data:

- Poverty rate of 24.5% (2022 ACS 5-Year Estimate: Table-S1701)
- Unemployment at 6.8% (2022 ACS 5-Year Estimate: Table-S2301)
- Median Household Income at \$48,589 (2022 ACS 5-Year Estimate: Table-S1901)
- Median home value for owner-occupied houses \$117,500 (2022 ACS 5-Year Estimate: Table-DP04)
- 15,66 housing units built before 1980 and 1,222 currently owner occupied (2022 ACS 5-Year Estimate: Table-DP04 and S2504)
- Housing Cost Burden at more than 29.06% (CPD Maps)
- Low income households with severe house burden 50.65% (CPD Maps)
- Moderate Income households with severe house burden 34.39% (CPD Maps)

Tract 5 data:

- Poverty rate of 24.1% (2022 ACS 5-Year Estimate: Table-S1701)
- Unemployment at 25.8% (2022 ACS 5-Year Estimate: Table-S2301)
- Median Household Income at \$37,952 (2022 ACS 5-Year Estimate: Table-S1901)
- Median home value for owner-occupied houses \$97,000 (2022 ACS 5-Year Estimate: Table-DP04)
- 17,30 housing units built before 1980 and 1,673 currently owner occupied (2022 ACS 5-Year Estimate: Table-DP04 and S2504)
- Housing Cost Burden at more than 42.68% (CPD Maps)

- Low income households with severe house burden 44.51% (CPD Maps)
- Moderate Income households with severe house burden 26.74% (CPD Maps)

Both these neighborhoods are some of the oldest and most diverse in Dubuque. The neighborhoods are in the center of Dubuque's urban core and borders the Historic Millwork District, Bee Branch, North End District and Downtown. The Washington Neighborhood has many historically significant residential and commercial structures. 86% of the properties were built prior to 1939, with many dating back to the late nineteenth century. Exterior architecture on these older buildings remains fairly intact; however, the age of the housing and commercial stock creates challenges for maintenance and property values.

**Are there any community assets in these areas/neighborhoods?**

Census Tract 1 has several amenities including downtown staples Port of Dubuque, Millwork District, Washington Residential Historic District, Bee Branch Creek Greenway, and Chaplain Schmitt Island. Tract 1 also houses Kerper Boulevard home to several manufacturing companies.

Census Tract 5 has additional amenities including Bee Branch Creek Greenway, Comiskey Park and Central Avenue Corridor. Comiskey Park and Central Avenue Corridor are two major projects the city continues to invest in economic development and family, youth, and education projects in addition to supporting housing improvements and neighborhood grants and afterschool programs.

**Are there other strategic opportunities in any of these areas?**

This area has been the target of considerable rehabilitation efforts and infrastructure improvements. There are multiple efforts targeting the downtown and surrounding areas including CDBG investment.

The city has historic homes and areas suitable for new single-family housing development. In addition, Dubuque has multiple strong housing programs available to residents to ensure sustained improvements and investments in housing stock in residential neighborhoods throughout the city. Senior housing units continue to be developed in Dubuque. The City of Dubuque has also committed to using Tax Increment Financing, to incent local housing development. Tax Increment Financing remains the best local financing mechanism to support local economic development, whether in Dubuque, Iowa, or elsewhere in the U.S. The use of Tax Increment Financing for potential new housing development can complement the City's current housing programs.

Tax Increment Financing has become essential to compete for much needed development. Housing Tax Increment Financing is used judiciously in Dubuque to benefit both public and private development efforts through the use of tax increment funds in form of rebates for the creation of public infrastructure to facilitate new residential development. In Dubuque, 38.1% of the increment is required by state law to benefit the creation of affordable housing in the city.

Dubuque's comprehensive housing incentives to stabilize or enable rehabilitation of historic residential building stock remain effective, attracting purchasers to Dubuque's historic neighborhoods. Successful multi-family housing developments, particularly in downtown Dubuque, have used Historic Tax Credits and New Markets Tax Credits, in addition to local and state incentives and funding sources.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Access to reliable broadband internet is essential for households in Dubuque, Iowa, as it facilitates education, employment opportunities, healthcare access, and social connectivity. However, low- and moderate-income households often face significant barriers to obtaining affordable and dependable internet services.

#### **Challenges Faced by Low- and Moderate-Income Households:**

1. Financial Constraints: The cost of internet service can be prohibitive for many families, limiting their ability to participate fully in the digital economy.
2. Limited Service Availability: Some neighborhoods may lack adequate broadband infrastructure, resulting in slower speeds or unreliable connections.
3. Digital Literacy: A lack of digital skills can prevent individuals from effectively utilizing online resources, further exacerbating the digital divide.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Enhancing competition among broadband internet service providers (ISPs) in Dubuque, Iowa, is crucial for several reasons:

1. Improved Service Quality: Increased competition often leads ISPs to enhance their service offerings, resulting in faster speeds, more reliable connections, and better customer support. For instance, in markets with multiple providers, companies are incentivized to invest in infrastructure upgrades to attract and retain customers.
2. Lower Prices: When multiple ISPs operate in the same area, the competitive pressure can lead to more affordable pricing plans, making high-speed internet access more attainable for a broader range of residents. This is particularly beneficial for low- and moderate-income households.
3. Innovation and Diverse Offerings: Competition encourages ISPs to innovate, offering diverse services and packages tailored to different consumer needs. This can include flexible data plans, bundled services, and value-added features that enhance the user experience.
4. Enhanced Customer Service: Providers in competitive markets are more likely to prioritize customer satisfaction, leading to improved support services and responsiveness to consumer concerns. This focus on quality service can significantly enhance the overall user experience.

In Dubuque, residents have access to several ISPs, including Mediacom, CenturyLink, ImOn Communications, and Comelec Internet Services. Despite the presence of multiple providers, certain areas and demographics in Dubuque may still experience limited options or face barriers to accessing high-quality, affordable internet services. Therefore, fostering increased competition remains essential to ensure that all residents can benefit from improved services, lower costs, and greater innovation in broadband offerings.

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

### Describe the jurisdiction's increased natural hazard risks associated with climate change.

The climate in City of Dubuque has already changed. From 1980 through 2018, the City has experienced an increase in annual average temperature, an increase in the number of days above 95 degrees, an increase in the number of heavy rain events, and a decrease in the number of days below 32 degrees.

Some of the most significant changes in the climate relate to variability. Climate variability can be seen in the changes in annual precipitation for Dubuque. Overall annual precipitation has increased, however, this increase is not evenly distributed throughout the year. Spring and Fall precipitation have increased up to 25%, while Summer and Winter precipitation have decreased 3-6%. (Sources: US Climate Resilience Toolkit, High Plains Regional Climate Center, US NOAA, Union of Concerned Scientists)

These are the primary issues for the Midwest, including Dubuque.

- Impacts to Agriculture: Increases will continue in growing seasons, likely boosting some crop yields. Increases in extreme weather, number of very-hot days, flooding, and days without precipitation will likely decrease other yields. Overall, Midwest productivity is expected to decrease through the century.
- Forest Composition: Rising air and soil temperatures, and variability in soil moisture will stress tree species. Forest compositions will change as habitats are driven Northward by as much as 300 miles. Due to these ecosystem disruptions, the region's forests may cease acting as a carbon sink, exacerbating greenhouse gas emission impacts.
- Public Health Risks: Increases incident rate of days over 95 degrees, and humidity are anticipated to contribute to degradations in air and water quality. Each of these will increase public health risk, especially for at-risk populations.
- Increased Rainfall and Flooding: The frequency and size of extreme rainfall events and flooding has increased over the last century. In addition, the number of days without precipitation have increased. These trends are expected to continue, causing erosion, declining water quality, and impacts on human health, and infrastructure.

The City's climate is anticipated to continue to warm through this century. Precipitation is anticipated to increase in Spring and Fall while remaining the same or decreasing in the Summer and Winter seasons. The primary changes to climate characteristics for the City include:

- Warmer annual average temperatures with a more significant warming in winter months.
- Increase in extreme heat days.
- Increase in heavy rain fall events, with increase in flood potential.
- Increase in time between precipitation with increase in drought potential.

- Greater variability in temperature and precipitation trends.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

According to the City of Dubuque's Climate and Vulnerability Assessment, children, older adults, and people with disabilities are vulnerable to health impacts associated with climate change and weather extremes. The potential climate change related health impacts are rising temperatures, heat waves, increased risk of more intense floods, droughts, and wildfire; degraded air quality; exposure to infection diseases; and other climate-related hazards.

Individuals and families living under economic stress, defined here as "low income" individuals (200% poverty level), are frequently the most adaptive demographic group in our communities. Those living under economic stress exhibit ongoing adaptation capabilities simply navigating day-to-day challenges with less than needed resources. This adaptive capacity, however, is overwhelmed in times of emergency as lack of sufficient economic resources greatly reduce the range of options available in response to crisis. For those in poverty, weather-related disasters or family members falling ill can facilitate crippling economic shocks.

With limited economic adaptive capacity, this portion of our population is especially vulnerable to every projected climate impact. Frequently the most effective measures in avoiding extreme heat such as efficiently functioning air conditioning or high performing building enclosures are simply not available to those in poverty while many work in outdoor or industrial jobs which are particularly vulnerable to climate conditions. Diseases which may result from exposure to vector-borne, water-borne, and air-borne pathways may go untreated due to lack of medical access or ability to pay and may increase the level of economic stress due to missed work days or even loss of employment. Those living under economic stress usually carry a heavy housing cost burden, including higher utility costs. This burden can be exacerbated from damage sustained by their home in extreme weather or flooding events.

Those in economic stress are also frequently food insecure. In Iowa, food insecurity affects 1 in 9 people. Many of the projected climate change impacts are likely to effect agricultural production and distribution, which in turn, may cause spikes in food costs and increase food and nutrition insecurity among those in economic stress.

Individuals experiencing economic stress, defined as those at 200% poverty level (the common definition of "Low Income") are particularly sensitive to the following Climate Risks: extreme weather/temperature, floods, air quality, vector-borne diseases, food insecurity, water quality, and waterborne.

# **Strategic Plan**

## **SP-05 Overview**

### **Strategic Plan Overview**

The City of Dubuque distinguishes between four different but complementary areas of program development in its overall CDBG program: Administration, Housing Development, Neighborhood Development, and Public Facilities. Administration ensures management, oversight, coordination, and compliance with federal regulations and reporting requirements.

The City of Dubuque will address CDBG goals of affordability, sustainability, and accessibility through the following strategic goals over the five-year consolidated plan period.

- Repair and Rehabilitation of Existing Affordable Housing
- Create Neighborhood Youth Services
- Provide Inspection and Code Enforcement
- Support Community Development and Improvements

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

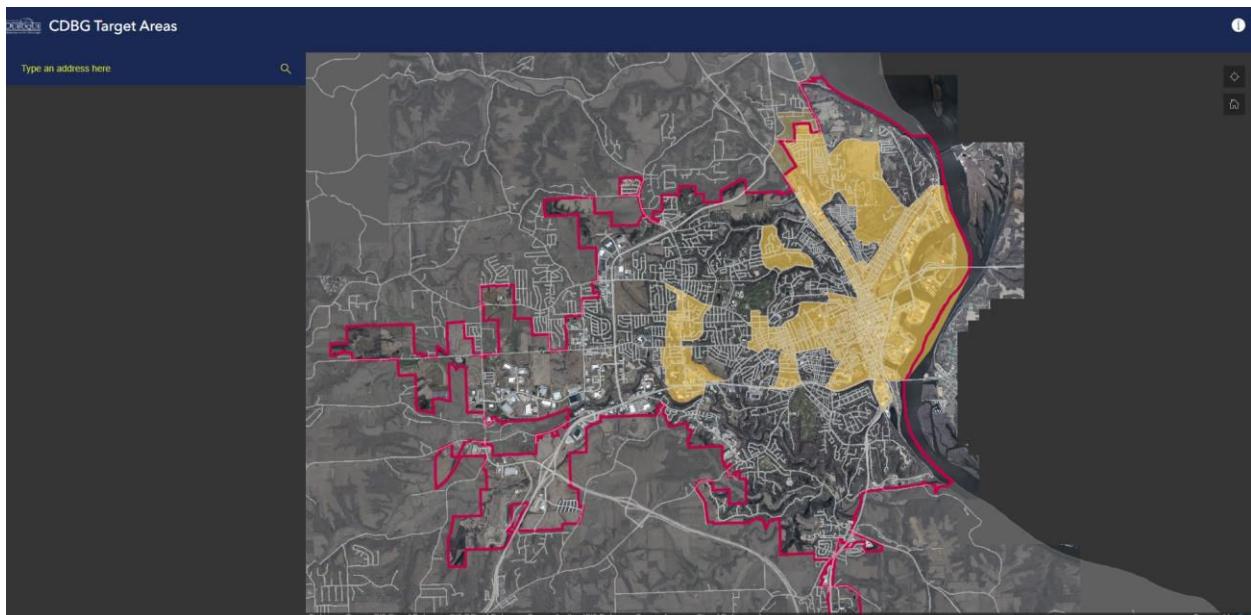
1	Area Name:	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
2	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	Area Name:	Low/Moderate Area Benefit
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	<b>Are there barriers to improvement in this target area?</b>	
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## General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The city encourages income diversity in neighborhoods by incentivizing purchasing in low- and moderate-income areas for higher income households and providing additional financial resources for extremely low, low, and moderate-income populations to increase affordability outside areas of high-poverty concentration. By leveraging multiple sources of funding, including program income generated from CDBG funded housing activities, increases resources for lower-income households, more equitable outcomes are achieved.



**City of Dubuque CDBG Target Area Map**

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

**Table 48 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Improve Physical Environments
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low/Moderate Area Benefit
	<b>Associated Goals</b>	Support Community Development and Improvements
	<b>Description</b>	Improve infrastructure and public facilities in low and moderate income neighborhoods.
	<b>Basis for Relative Priority</b>	This need was established through the assessment of current programs, Resident Participation, Consultations, and the Market Analysis.
<b>2</b>	<b>Priority Need Name</b>	Support Services- Connections for Youth
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	City Wide
	<b>Associated Goals</b>	Create Neighborhood Youth Services
	<b>Description</b>	Enhance recreation programs to support low- and moderate- income residents, specifically youth.
	<b>Basis for Relative Priority</b>	This priority was identified through Resident Participation and Consultation.
3	<b>Priority Need Name</b>	Maintain Safety through Code Enforcement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	City Wide Low/Moderate Area Benefit
	<b>Associated Goals</b>	Provide Inspection and Code Enforcement
	<b>Description</b>	Enforce code in existing low- and moderate-income housing stock which will help preserve existing affordable housing. Enforce zoning ordinances to ensure low- and moderate-income neighborhoods are clean and safe.
	<b>Basis for Relative Priority</b>	This need was established through Consultation, Analysis of Impediments to Fair Housing, and current Code Enforcement efforts.

<b>4</b>	<b>Priority Need Name</b>	Eliminate Lead Based Paint and other Hazards
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children
	<b>Geographic Areas Affected</b>	City Wide
	<b>Associated Goals</b>	Repair and Rehab of Existing Affordable Housing
	<b>Description</b>	The age of housing in Dubuque necessitates the need to continue to rehabilitate older housing stock to remove lead-based paint and other hazards.
	<b>Basis for Relative Priority</b>	The priority was established through the Needs Assessment, Market Analysis, and stakeholder interviews.
<b>5</b>	<b>Priority Need Name</b>	Improve Mobile Home Affordable Housing Stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City Wide
	<b>Associated Goals</b>	Repair and Rehab of Existing Affordable Housing
	<b>Description</b>	Manufactured homes are considered a part of our low- and moderate-income housing stock and provides housing units for elderly and disabled residents of Dubuque. There is a need to maintain manufactured homes as affordable units in the housing stock.

	<b>Basis for Relative Priority</b>	This priority was established through Resident Participation, Consultation, and the Market Analysis.
<b>6</b>	<b>Priority Need Name</b>	Improve Existing Owner-Occupied Structures
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City Wide
	<b>Associated Goals</b>	Repair and Rehab of Existing Affordable Housing
	<b>Description</b>	Financing for homeowners to improve existing owner-occupied structures that are considered apart of the low- and moderate-income housing stock. There is a need to maintain owner-occupied affordable units in the housing stock.
	<b>Basis for Relative Priority</b>	This was determined through the Consultation, current program efforts, Needs Assessment, and the Market Analysis.
<b>7</b>	<b>Priority Need Name</b>	Improve Existing Affordable Rental Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly

	<b>Geographic Areas Affected</b>	City Wide
	<b>Associated Goals</b>	Repair and Rehab of Existing Affordable Housing
	<b>Description</b>	Providing financial assistance to responsible property owners renting to low- and moderate-income residents will be essential to providing safe, healthy, and affordable housing choice in the community. There is a need to maintain rental units in the low and moderate income housing stock.
	<b>Basis for Relative Priority</b>	This need was established through Resident Participation, Consultation and Needs Assessment.
<b>8</b>	<b>Priority Need Name</b>	Accessible Housing for Special Needs Population
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City Wide
	<b>Associated Goals</b>	Repair and Rehab of Existing Affordable Housing
	<b>Description</b>	There continues to be a demand for quality, affordable housing for special needs populations.
	<b>Basis for Relative Priority</b>	This need was identified through the Needs Assessment and Market Analysis.

## **Narrative (Optional)**

Dubuque's priority needs were identified through an extensive public input process. Goals were developed directly from priority needs identified through the public input process. All needs and goals were identified through the context of eligible uses of HUD funding. The City will use its available CDBG resources to fund activities that will achieve the goals identified in the plan and address the priority needs identified by the public as funding allows.

The City of Dubuque expects to focus its entitlement funds on preserving and increasing quality, safe, affordable housing for working families. The city is already investing in its affordable housing stock and, along with the federal and state agencies, to support owner-occupants seeking to repair and rehab their properties. The following actions can help ensure that Dubuque's affordable housing stock and neighborhoods are viable, livable, and equitable well into the future. CDBG funds will be used for eligible housing activities, such as homeowner repair and rehabilitation, lead hazard reduction, manufactured homes rehab and reconstruction, roof replacement, rental rehabilitation, accessibility improvements, and rehabilitation services and staff costs.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Housing Choice Voucher program is the primary way that the city provides affordable housing, however there are not enough vouchers for all the households in need of affordable housing. There continues to be a need to provide affordable housing outside of high poverty areas. Most of the waiting list for the voucher program are extremely low income and cost burdened. As shown by the previous sections, the demand for rental units has increased and is expected to increase throughout the course of this plan as the number of cost-burdened families and individuals continues to grow.
TBRA for Non-Homeless Special Needs	This population is already cost-burdened, and the availability of accessible housing is scarce. The Non-Homeless Special Needs populations within the city have a variety of housing needs. The increase in demand for rentals places an especially high need for affordable and available special need populations within the state--particularly where physical accessibility needs exist.
New Unit Production	The city utilizes tax rebates, abatements, land donations, and direct financial assistance to provide resources developers need to produce financially feasible projects. Effective relationships with developers of affordable housing, potential buyers of at-risk housing, advocacy groups, lenders, community groups, and education about how to maintain existing affordable housing helps ensure the number of affordable units is maintained.
Rehabilitation	Dubuque has some of the oldest housing stock in Iowa with 80% being built before 1980, putting it at greater risk for lead based paint hazards. Based on data and feedback from stakeholders, there is a great demand for rental unit rehabilitation to ensure existing housing stock is safe and remains affordable and remains in the market as demand increases.
Acquisition, including preservation	The city uses several strategies for acquisition, including preservation. The City of Dubuque purchases homes that are in poor condition or acquires them via petitioning the Court for Title of an Abandoned Property. The properties are then rehabilitated and sold to low-mod income households. The city also has a partnership with the Affordable Housing Network, Inc. to rehabilitate single family homes to sell to low- and moderate-income families. The city would help with the acquisition of land for development when opportunities arise.

Table 49 – Influence of Market Conditions

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The city combines public and private funding to carryout affordable housing activities described in the Plan. The city's Urban Renewal Plan designates Tax Increment Financing (TIF) districts that provide aid related to housing and residential development when a portion of the increment generated is dedicated to housing assistance for low- and moderate-income family housing. Non-profit developers use TIF resources set aside for low- and moderate-income housing to fill financing gaps often associated with the rehabilitation of historic housing. Other development funding can be obtained through application for private and public sources that include local tax incentives and funding, federal and state low-income and historic tax credits, and private sources. The city supports housing developers applying for other sources of funding when their projects align with the city's goals and priorities identified in the Consolidated Plan. Tax abatement and local resources to incentivize new rental unit development allow housing developers to show local support and increase the financial feasibility and competitiveness when applying for scarce affordable housing resources.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services				1,037,080 94,868 0	1,131,948 0

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Leveraging of private and nonfederal resources by using of federal funds will be attempted whenever possible. Leveraging of resources in conjunction with the use of federal CDBG funds will continue to be a priority to maximize accomplishments. Program Income is also generated from CDBG funded housing activities. City departments receiving entitlement funds leverage CDBG dollars with other resources. For example, the City's Housing & Community Development Department leverages CDBG funding with federal grants for lead-based paint testing and remediation activities.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

None.

**Discussion**

Please see above.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Dubuque	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities	Jurisdiction

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The city as a whole has committed in its Imagine Dubuque 2037 plan to diversify Dubuque's economy by retaining, expanding, and growing local businesses; attracting new businesses; maintaining an abundance of employment opportunities; and offering top quality-of-life options that create an equitable community where young professionals want to live and raise their families, supporting the availability of a diverse, skilled workforce. The city has partnerships across sectors to support its community and housing goals.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	

Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Housing and Community Development Department supports our partners in the Continuum of Care who provide permanent supportive housing for homeless individuals with substance abuse, mental illness, HIV/AIDS related illness, or other disabilities impacting their ability to maintain housing. The Continuum of Care's housing-first model allows chronically homeless and hard-to-house families an opportunity to transition into housing and then receive support services specifically tailored to meet the family's unique needs.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

While the Continuum of Care's program and housing first model is effective, there are long waiting lists. The low supply of affordable housing and housing vouchers are a challenge to move participants to self-sufficiency and create openings for new participants. There currently are no shelter beds in the area for unaccompanied youth.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The city partners with the CoC, area shelters, and non-profits provide grants for purchase of services. The city works with the Homeless Advisory Coalition to identify on going and evolving needs in our community.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support Community Development and Improvements	2025	2030	Non-Housing Community Development	Low/Moderate Area Benefit	Improve Physical Environments	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	Create Neighborhood Youth Services	2025	2030	Non-Housing Community Development	City Wide	Support Services- Connections for Youth	CDBG: \$97,120	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
3	Provide Inspection and Code Enforcement	2025	2030	Affordable Housing	City Wide Low/Moderate Area Benefit	Maintain Safety through Code Enforcement	CDBG: \$8,710	Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Repair and Rehab of Existing Affordable Housing	2025	2030	Affordable Housing Non-Homeless Special Needs	City Wide	Improve Mobile Home Affordable Housing Stock Accessible Housing for Special Needs Population Eliminate Lead Based Paint and other Hazards Improve Existing Affordable Rental Units Improve Existing Owner-Occupied Structures	CDBG: \$1,026,118	Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Support Community Development and Improvements
	<b>Goal Description</b>	The purpose of this goal is to preserve, improve, and provide safe public facilities that serve a high percentage of low income or special needs residents. The city will use CDBG funds as feasible and available to rehabilitate public facilities and public infrastructure.

<b>2</b>	<b>Goal Name</b>	Create Neighborhood Youth Services
	<b>Goal Description</b>	The purpose of this goal is to enhance recreation programs offered in the city's low and moderate-income neighborhoods and to low and moderate-income residents, and ultimately support working families. The city will use CDBG funds to build connections for at-risk youth, promote self-esteem, and build community. Activities may include expanded after-school programs, community partnerships, and scholarships.
<b>3</b>	<b>Goal Name</b>	Provide Inspection and Code Enforcement
	<b>Goal Description</b>	The purpose of this goal is to preserve existing affordable housing, protect resident safety, and improve the quality of housing. The city will use CDBG funds to support inspection and enforcement staff. Inspection and enforcement will occur in the city's low and moderate-income neighborhoods and to low and moderate-income residents. Activities may include staff enforcement for zoning ordinance infractions, and/or housing inspection staff.
<b>4</b>	<b>Goal Name</b>	Repair and Rehab of Existing Affordable Housing
	<b>Goal Description</b>	The purpose of this goal is to increase the availability, accessibility, affordability, and sustainability of affordable housing units. The city will use CDBG funds to identify and improve the existing housing stock in Dubuque and maintain the current affordable housing stock. Potential activities to meet this goal include homeowner rehab, lead paint hazard remediation, mobile home rehab and repair, rental rehab, accessible improvements, and purchase, rehab, resale.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

5000 persons will be assisted with public facilities and infrastructure. 1500 low- and moderate- income persons will have access to public services activities. 500 household housing units will receive Housing Code Enforcement. 300 Households will be assisted with affordable housing. Of the 300 households assisted with affordable housing, the City of Dubuque anticipates 75 of those households will be extremely low-income, 150 of those households will be low-income, and 75 of those households will be moderate income families.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The City of Dubuque does not manage any public housing. The city uses the Section 8 Housing Choice Voucher Program, Project Based Voucher Program, and Special Purpose Vouchers to provide affordable housing options. These programs are restricted to low-income renters with incomes at 50% of area median income or less. The Housing & Community Development Department is the Public Housing Authority (PHA) for the city. The city has 985 vouchers but is unable to issue to capacity due to budgetary constraints. The Housing Authority was serving 985 families in the voucher program as of December 1, 2024.

All Housing Choice Voucher participants are invited to join the City's Family Self-Sufficiency (FSS) and Next Level Savings programs. These programs offer unique, person-centered coaching to support the individual's needs. Goal planning, resource coordination, job readiness, and family supports are all provided. The Project Managers regularly visit Family Self-Sufficiency caseworkers and FSS participating families. The programs coordinate resources to help buyers establish bank accounts, Individual Development Accounts (IDA's), homeownership counseling, and resources to purchase a home.

### **Activities to Increase Resident Involvements**

The City of Dubuque Housing and Community Development Department does support resident involvement in its voucher program through a resident advisory board. The board meets monthly and advises on relevant issues.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

The agency is not designated as troubled.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Since 2019, Dubuque's total housing units have increased from 23,620 to 25,198 in 2022, adding 1,578 units. Although total housing units have increased, vacancy rates remain a significant barrier, especially for those seeking affordable housing (housing that a household can pay for while still having money left over for other necessities). Vacant units are scattered throughout Dubuque, with the largest concentrations on the east side and downtown—areas noted in this document for high poverty and racial/ethnic diversity.

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 can find and receive help paying for rental housing on the private market. The city, 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. Inadequate federal funding to meet the HCV need negatively affects Dubuque residents too, which is a barrier in itself.

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 to receive a rental license. In 2023, 32% landlords accept HCVs. Eighty landlords stated that they would need more information on the HCV program to decide whether they would be for or against it.

One concern is that the Housing Choice Voucher Program is still not accepted city-wide. Current locations of HCVs show higher usage in concentrated areas of poverty and older housing stock. The city now requires housing developers to accept HCV participants in conjunction with approval of an affordable housing development agreement related to an urban revitalization plan. The City of Dubuque has also increased landlord education about the HCV program as well as created a landlord education video to be shared among that specific group to clarify how HCV benefits the entire community. PHA also implemented a new, easier to use software that aids owners and tenants in communication and document transmittal. The City of Dubuque meets monthly with the Landlord Association to further connection and collaboration efforts. FY24 was focused on recruitment of landlord participation through the Successful Property Maintenance Course and through the networking of individuals through the Landlord Association. The city also runs free background checks for landlords on prospective tenants for the HCV program. Arrest records were removed from the landlord background checks provided by the city – reviewed in April 2021 to ensure compliance with new forms.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Within the City of Dubuque Housing and Community Development Department, the Housing Choice Voucher Program, will continue its efforts to address barriers which included:

- 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 on race ethnicity, and current or originating address.
- Utilizing future funding to target minority groups who have been adversely impacted in the past.

Additionally, the City of Dubuque's Housing and Community Development Department offers programs beyond the Housing Choice Voucher to remove barriers to affordable housing. Some of these programs include the home improvement programs which provide loans for low- and moderate-income homeowners. These home improvement programs provide necessary repairs and rehabs for the existing affordable housing stock in Dubuque. These initiatives aim to enhance housing accessibility and affordability for residents.

The City of Dubuque Housing & Community Development Department also utilizes Urban Revitalization Program which targets older neighborhoods in the city through incentives such as property tax exemptions that can go towards new improvements. Owners within designated Urban Revitalization districts are eligible to receive a 10-year exemption from property tax liability that would normally be associated with improvements.

The City of Dubuque's Planning Department is also removing barriers to affordable housing by currently updating the Unified Development Code. This update will be crucial to ensuring that zoning and land use regulations support the needs of the community, promote equitable access to development opportunities, and continue to address the specific needs of underserved populations as identified in the CDBG program.

The city cannot do this work alone. The City of Dubuque has engaged several partners along the way to remove barriers to affordable housing. In collaboration with the Iowa Initiative for Sustainable Communities, Dubuque created the Development of an Affordable Housing Action Plan. This plan is a comprehensive action plan focused on affordable housing. This plan aims to consolidate existing housing data, engage community stakeholders, and outline actionable steps to be implemented over the next five years. Key objectives include alleviating housing cost burdens for low and moderate-income residents, maximizing land use for diverse housing options, and promoting environmental sustainability in housing developments.

Further partnerships include leveraging various state and federal programs to enhance affordable housing. For instance, the city has been designated as an Iowa Finance Authority Thriving Community, providing bonus points for obtaining workforce housing tax credits in specific areas like the Central Avenue corridor. Additionally, programs administered by the Iowa Economic Development Authority

and the Iowa Finance Authority offer resources such as mortgage or down payment assistance and rental programs to support affordable housing initiatives.

Locally, the city partners with nonprofit entities like Catholic Charities and Affordable Housing Network, INC. which contribute to affordable housing by owning and managing properties for families, seniors, and adults with disabilities in Dubuque and surrounding areas. These organizations play a crucial role in providing safe and affordable housing options for vulnerable populations

Through these multifaceted strategies, Dubuque is actively working to remove or ameliorate barriers to affordable housing, striving to create a more inclusive and accessible community for all residents.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Dubuque is in the Balance of State for Iowa's Continuum of Care (CoC). Community Solutions of Eastern Iowa (CSEI) leads the coordinated entry, street outreach, and Housing Helpline for homeless individuals and individuals at risk of becoming homeless. The Community Development Specialist supports local Continuum of Care applicants with implementing programs consistent with the identified need in the Consolidated Plan. Staff from Housing & Community Development attend coordinated entry meetings to assist in identifying and responding to the needs of homeless persons.

Over 50 individuals make up the Homeless Advisory Council (HAC). The Community Development Specialist is on HAC and works with partners to streamline and coordinate services and resources to meet the needs of homeless and individuals at risk of becoming homeless. Some of the partners on HAC are non-profit organizations providing homeless services including but not limited to referrals, outreach, point-in-time count, coordinated entry, emergency & transitional shelter, rapid rehousing and permanent supportive housing. Other organizations provide family self-sufficiency, advocacy, employment, employment services & job training, substance abuse services, health, wellness, domestic violence, sexual assault, mental health and dental services are available, as well as representation from the City of Dubuque Police Department, Housing Authority, and Dubuque County Commission of Veteran's affairs.

The Community Solutions of Eastern Iowa (CSEI) conducts point-in-time homeless counts in July and January to evaluate capacity and need for services. Hillcrest Family Services provides outreach, in partnership with other organizations, coordinating access for unsheltered people.

The city's Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs in the community. Organizations providing homeless services will continue applying for these resources to meet needs.

### **Addressing the emergency and transitional housing needs of homeless persons**

The city had 5 organizations providing access to emergency and transitional shelter services during the January 2025 point in time homeless count. 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 on that day

In our community, the biggest gap in services is for Permanent Supportive Programs. The next largest gap is for Rapid Rehousing Programs. Our community has worked to close the gap regarding emergency shelter beds for men, women, and families. Homeless outreach, emergency, transitional, permanent, and support services are coordinated with local providers.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The local CoC established a Coordinated Entry System which includes a network of service providers offering a range of services for homeless and at-risk of homelessness. The CoC conducts point-in-time homeless counts in January, as required, but also in summer months to identify people who may seek shelter during severe winter weather but are usually unsheltered. In addition to the Coordinated Entry System the City's Police Department recently created a division, Crisis Intervention Team (CIT), due to the uptick in brain health related calls. CIT is tasked with brain health crisis response, follow-up, and training. In addition, CIT coordinates with outreach workers with Community Solutions of Eastern Iowa (CSEI), a CoC member, to identify unsheltered individuals and provide access to services. Many of these homeless individuals are chronically homeless and/or have substance/use abuse. CIT and community partners work to keep people with brain health issues out of jail, in treatment, and on the road to recovery.

The city's Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs in the community. Organizations providing homeless services will continue applying for these resources to meet needs.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The City of Dubuque and State of Iowa require publicly funded institutions and facilities to have discharge plans that include adequate and stable housing; however, the follow-up on those plans is difficult in many situations. The local CoC established a Coordinated Entry System which includes a network of service providers offering a range of services for homeless and at-risk of homelessness. The CoC conducts point-in-time homeless counts in January, as required, but also in summer months to identify people who may seek shelter during severe winter weather but are usually unsheltered. In addition to the Coordinated Entry System the City's Police Department recently created a division, Crisis Intervention Team (CIT), due to the uptick in brain health related calls. CIT is tasked with brain health crisis response, follow-up, and training. In addition, CIT coordinates with outreach workers with Community Solutions of Eastern Iowa (CSEI), a CoC member, to identify unsheltered individuals and provide access to services. Many of these homeless individuals are chronically homeless and/or have

substance/use abuse. CIT and community partners work to keep people with brain health issues out of jail, in treatment, and on the road to recovery.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The city has an aging housing stock and therefore has focused on improving the existing aging, yet affordable, housing stock. To do this, the city utilizes the 2021 International Property Maintenance Code, along with local amendments, to promote sound safety and quality property maintenance. The city of Dubuque also has a robust rehab program to offer residents.

All CDBG funded rehab activities use the required level of lead assessment when performing rehab on homes. Homeowners and renters are provided information and resources about lead and lead poisoning, as well as information on where and when children should be tested. Code enforcement activities identify visible hazards from peeling paint and housing code to ensure the health and wellbeing of children living in these units.

Dubuque has been fortunate to have the Lead Hazard Control & Healthy Homes Program since the 1990s. The Lead Hazard Control & Healthy Homes Program allocates money to households in need, particularly those with young children who are most vulnerable to environmental hazards.

In 2024, the City received \$5.2 million in Lead Hazard Control funds to remediate lead hazards in 100 housing units over the next 48 months. The grant provides opportunity for outreach, education about lead safety hazards, remediation, and training. The program secured funding to train and certify lead contractors. The Lead and Healthy Homes Program effectively delivers successful lead remediation activities for income eligible households. The grant provides additional funds to address health and safety hazards in the home, and coordinates with a Home Advocate to build social capacity for participating families.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Since 1994, the Lead Hazard Control Program has and continues to coordinate with the Health Department's Childhood Lead Poisoning Prevention Program (CLPPP) in conjunction with the Iowa Department of Public Health's (IDPH) statewide strategic plan to reduce childhood lead poisoning; focusing on primary prevention, coordinating the delivery of services, and ensuring secondary prevention services are provided through: Blood lead testing of children between 12 and 35 months of age, ensuring that all children under the age of six years receive blood lead testing according to IDPH protocol, Confirmation rates for blood lead levels greater than or equal to 10 µg/dL, Awareness of housing-based primary prevention measures and providing environmental investigations and case management to families with lead poisoned children, Coordination and collaboration between public health agencies, child service agencies, and community-based organizations serving children, including medical case management of lead poisoned children, Education, outreach, and training on primary prevention strategies, and exposures related to housing and occupational lead. This partnership is facilitated through our relationship with the Health Department.

Additionally, property owners must 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.

**How are the actions listed above integrated into housing policies and procedures?**

Housing and Community Development proposed that property owners participating the Lead & Healthy Homes program be required, for the term of the forgivable loan, for any funded unit, to give preference to low to moderate income families, being defined as below 80% area Median Income, and accept HCVs if the prospective tenant is otherwise qualified.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Dubuque, led by the newly formed Office of Shared Prosperity and Neighborhood Support, is currently implementing the Equitable Poverty Reduction and Prevention Plan. The mission of the Office of Shared Prosperity and Neighborhood Support is, “Through strategic partnership and collaboration, the Office of Shared Prosperity and Neighborhood Support will address, prevent and reduce poverty”. Their Vision Statement is, “An accessible city of equitable opportunities for all residents and neighborhoods to prosper”. The approach includes identifying the poverty determinants including Economic Insecurity, Lack of Transportation, Lack of Education & Skills, Physical & Brain Health Conditions, Food Insecurity, Racial Inequity, Bias Towards Poor, Lack of Affordable/Safe Housing & Neighborhoods, Lack of Childcare & Early Learning and Generational & Situational Poverty. While looking at all these poverty determinants, the Office of Shared Prosperity and Neighborhood Support will inform others of data and promising practices to measure and accelerate collective impact. Facilitate collaboration and convene to address poverty, racial equity, and socioeconomic opportunity. Initiate new partnerships and nurture existing ones to advance prosperity. Invest in initiatives that address poverty and enhance neighborhoods.

A core goal of the Equitable Poverty Prevention Plan is self-sufficiency for all individuals and families in Dubuque. The city partners with a number of providers and leads several initiatives to support residents in achieving self-sufficiency, including:

#### **Increasing Income**

- Opportunity Dubuque
- Family Self-Sufficiency
- Fountain of Youth
- Dream Center
- Small Business Development Program
- Employment and Empowerment Expo

#### **Building Savings**

- Work with local financial institutions to set up Individual Development Accounts
- Promote Bank On Dubuque to increase financial literacy
- Promote the Family Self Sufficiency Program and the escrowed savings account

#### **Acquiring Assets**

- Provide direct homeownership assistance to homebuyers

## Other

- City Life
- Neighborhood Associations
- Re-Engage Dubuque

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Multiple stakeholder focus groups, interviews, and surveys were coordinated to discuss housing and community development issues in the context of poverty, and poverty in the context of affordable housing, or lack thereof. Many people seeking affordable housing face a wide range of additional obstacles in achieving self-sufficiency (transportation, food access, education) and many people receiving services to address poverty face housing challenges. Efforts included in the Equitable Poverty Prevention Plan will incorporate housing, alongside various wraparound services, to comprehensively address barriers to self-sufficiency.

All community feedback that has been collected so far has been incorporated into the Consolidated Plan. As work on the Equitable Poverty Prevention Plan is completed, the city will assess alignment opportunities and areas of leveraged funding.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Community Development Advisory Commission reviews applications, Annual Action Plans, Amendments, Analysis of Impediments to Fair Housing, Consolidated Plan, Consolidated Annual Performance Evaluation Report, Citizen Participation Plan, and receives quarterly reports from funded partners. Furthermore, presentations, updates, and status reports are presented at Commission meetings as requested throughout the program year.

Agencies allocated funding from the City of Dubuque submit progress reports toward meeting stated goals and objectives for their program on a monthly or quarterly basis. The specific reporting periods were established according to the federal program requirements and the fiscal year of the funding sources.

Subrecipients receiving CDBG funds are monitored annually for contract compliance with all regulations governing their administrative, financial and programmatic operations and to ensure performance objectives within schedule and budget. Timely expenditure of funds is reviewed on a continual basis to ensure compliance with program regulations.

The city identified performance measures on progress to increase participation in the HCV program. These metrics are indicative of progress toward the outcomes of providing affordable housing, Affirmatively Furthering Fair Housing, and increasing participation in the HCV program. The voluntary nature of reporting from landlords has made collecting some information reliably and consistently difficult and there is a current effort to review the indicators identify strategies to gather additional or missing data.

- Voucher Lease up Rate
- Assisted Units by Census Tract
- New Affordable Units Created
- Location of Assisted Vacant Units
- Rent Reasonableness
- Analysis of essential services across the community

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The city combines public and private funding to carryout affordable housing activities described in the Plan. The city's Urban Renewal Plan designates Tax Increment Financing (TIF) districts that provide aid related to housing and residential development when a portion of the increment generated is dedicated to housing assistance for low- and moderate-income family housing. Non-profit developers use TIF resources set aside for low- and moderate-income housing to fill financing gaps often associated with the rehabilitation of historic housing. Other development funding can be obtained through application for private and public sources that include local tax incentives and funding, federal and state low-income and historic tax credits, and private sources. The city supports housing developers applying for other sources of funding when their projects align with the city's goals and priorities identified in the Consolidated Plan. Tax abatement and local resources to incentivize new rental unit development allow housing developers to show local support and increase the financial feasibility and competitiveness when applying for scarce affordable housing resources.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services				0.00	

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Leveraging of private and nonfederal resources by using of federal funds will be attempted whenever possible. Leveraging of resources in conjunction with the use of federal CDBG funds will continue to be a priority to maximize accomplishments. Program Income is also generated from CDBG funded housing activities. City departments receiving entitlement funds leverage CDBG dollars with other resources. For example, the City's Housing & Community Development Department leverages CDBG funding with federal grants for lead-based paint testing and remediation activities.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

None.

**Discussion**

Please see above.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support Community Development and Improvements	2020	2024	Non-Housing Community Development	Low/Moderate Area Benefit	Improve Physical Environments	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	Create Neighborhood Youth Services	2020	2024	Non-Housing Community Development	City Wide	Support Services-Connections for Youth	CDBG: \$97,120.00	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
3	Provide Inspection and Code Enforcement	2020	2024	Affordable Housing	City Wide	Maintain Safety through Code Enforcement	CDBG: \$8,710.00	Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Repair and Rehab of Existing Affordable Housing	2020	2024	Affordable Housing	City Wide	Improve Mobile Home Affordable Housing Stock Accessible Housing for Special Needs Population	CDBG: \$1,026,118.00	Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit

Table 55 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Support Community Development and Improvements
	<b>Goal Description</b>	The purpose of this goal is to preserve and improve public facilities that serve a high percentage of low income or special needs residents. The city will use CDBG funds as feasible and available to rehabilitate public facilities and public infrastructure.

<b>2</b>	<b>Goal Name</b>	Create Neighborhood Youth Services
	<b>Goal Description</b>	The purpose of this goal is to enhance recreation programs offered in the city's low and moderate-income neighborhoods and to low and moderate-income residents. The city will use CDBG funds to build connections for at-risk youth, promote self-esteem, and build community. Activities may include expanded after-school programs, community partnerships, and scholarships.
<b>3</b>	<b>Goal Name</b>	Provide Inspection and Code Enforcement
	<b>Goal Description</b>	The purpose of this goal is to preserve existing affordable housing, protect resident safety, and improve quality of housing. The city will use CDBG funds to support inspection and enforcement staff. Inspection and enforcement will occur in the city's low and moderate-income neighborhoods and to low and moderate-income residents. Activities may include staff enforcement for zoning ordinance infractions, and/or housing inspection staff.
<b>4</b>	<b>Goal Name</b>	Repair and Rehab of Existing Affordable Housing
	<b>Goal Description</b>	The purpose of this goal is to increase the availability, accessibility, affordability and sustainability of affordable housing units. The city will use CDBG funds to identify and improve the existing housing stock in Dubuque and maintain the current affordable housing stock. Potential activities to meet this goal include homeowner rehab, lead paint hazard remediation, mobile home rehab and repair, rental rehab, accessible improvements, and purchase, rehab, resale.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following projects are planned to be funded with CDBG for FY26/PY25 Annual Action Plan.

#### Projects

#	Project Name
1	Planning and Administration
2	Home Repair and Rehab
3	Public Facilities
4	Neighborhood Recreation Programs
5	Code Enforcement

**Table 56 – Project Information**

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocations are driven by data and resident input. The Community Development Advisory Commission convenes the process to assess needs and make budget allocations. Funds have been allocated based on the needs identified in this Consolidated plan and in line with the objectives of the Community Development Block Grant Program.

The city provides funding for some public service activities through a yearly grant process. When preparing the Consolidated Plan, estimates are used to project the level of funding and the number of persons or households to be served. The city distinguishes between four different but complementary areas of program development in its overall CDBG program: Administration, Housing Development, Neighborhood Development, and Public Facilities

**AP-38 Project Summary**  
**Project Summary Information**

OMB Control No: 2506-0117 (exp. 09/30/2021)  
Consolidated Plan

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<b>1</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	City Wide Low/Moderate Area Benefit
	<b>Goals Supported</b>	Repair and Rehab of Existing Affordable Housing
	<b>Needs Addressed</b>	Improve Physical Environments Support Services- Connections for Youth Maintain Safety through Code Enforcement Eliminate Lead Based Paint and other Hazards Improve Mobile Home Affordable Housing Stock Improve Existing Owner-Occupied Structures Improve Existing Affordable Rental Units Accessible Housing for Special Needs Population
	<b>Funding</b>	CDBG: \$226,118.00
	<b>Description</b>	This project includes staff support for general management, oversight and coordination of the Community Development Block Grant program; assures compliance with federal regulations and report requirements. Ongoing staff support for general housing planning activities, including the housing needs assessment and department administration.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 households, all low- and moderate-income, will benefit from Repair and Rehab of Existing Affordable Housing.
	<b>Location Description</b>	
<b>2</b>	<b>Planned Activities</b>	Activities include administration of programming and monitoring for compliance with Federal and other applicable regulations.
	<b>Project Name</b>	Home Repair and Rehab
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Repair and Rehab of Existing Affordable Housing
	<b>Needs Addressed</b>	Eliminate Lead Based Paint and other Hazards Improve Mobile Home Affordable Housing Stock Improve Existing Owner-Occupied Structures Improve Existing Affordable Rental Units Accessible Housing for Special Needs Population
	<b>Funding</b>	CDBG: \$800,000.00

	<b>Description</b>	This project includes residential repair and rehab for low and moderate income homeowners and renters and staff support for program management activities, technical assistance, and loan packaging for the city's Community Development programs.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 households, all low- and moderate-income , will benefit from Repair and Rehab of Existing Affordable Housing.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities include residential repair and rehabilitation loans to low- and moderate-income homeowners and property owners, zero and low-interest loans for lead hazard control in conjunction with our Lead and Healthy homes grant, and zero and low-interest loans for roof replacement in conjunction with our Healthy Homes grants. Activities also include capital improvement projects for low- and moderate-income housing. Additionally, activities include Accessibility Improvements. Lastly, activities also includes ongoing staff support for program management, technical assistance, and loan packaging for the city's Community Development programs.
3	<b>Project Name</b>	Public Facilities
	<b>Target Area</b>	Low/Moderate Area Benefit
	<b>Goals Supported</b>	Support Community Development and Improvements
	<b>Needs Addressed</b>	Improve Physical Environments
	<b>Funding</b>	:
	<b>Description</b>	This project includes improving physical environments including public facilities and infrastructure in low- and moderate-income areas.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,000 persons, all low- and moderate-income, will benefit from Support Community Development and Improvements.
	<b>Location Description</b>	

	<b>Planned Activities</b>	Activities include capital improvements with the City of Dubuque and community partners including public facilities and infrastructure.
<b>4</b>	<b>Project Name</b>	Neighborhood Recreation Programs
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Create Neighborhood Youth Services
	<b>Needs Addressed</b>	Support Services- Connections for Youth
	<b>Funding</b>	CDBG: \$97,120.00
	<b>Description</b>	This project includes enhanced recreation programing offered in low and moderate income areas and to low- and moderate-income residents.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 persons, all low- and moderate-income, will benefit from Create Neighborhood Youth Services.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities include expanded after-school programs, community partnerships, and scholarships.
<b>5</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	City Wide Low/Moderate Area Benefit
	<b>Goals Supported</b>	Provide Inspection and Code Enforcement
	<b>Needs Addressed</b>	Maintain Safety through Code Enforcement
	<b>Funding</b>	CDBG: \$8,710.00
	<b>Description</b>	This project includes preserving existing affordable housing, protecting resident safety, and improving quality of housing.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 households, all low- and moderate-income , will benefit from Provide Inspection and Code Enforcement.
	<b>Location Description</b>	

	<b>Planned Activities</b>	Activities include staff enforcement for zoning ordinance infractions, and/or housing inspection staff.
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## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

While the city focuses some investment such as public facility and infrastructure improvements in low- and moderate-income neighborhoods to ensure safety, efforts to maintain and expand affordable housing options and other supports are targeted to support low and moderate income and minority persons across the city rather than in targeted areas.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City Wide	87
Low/Moderate Area Benefit	13

**Table 57 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

The city is considerate of the location of services and evaluates equitable distribution of resources to serve families in need across the community. The goal of providing services in low- and moderate-income areas is to ensure populations with fewer financial, transportation, recreation, and other resources can enjoy the quality of life associated with these activities.

Resources for housing are intended to bring about positive outcomes and opportunity for residents who have historically been underserved. Whenever possible, programs are delivered in ways to promote housing choice and access areas and neighborhoods close to resources families need and use. Currently, the city does not have designated target areas for block grant funds.

#### **Discussion**

Block groups that have more than 51% low- and moderate-income residents are an area of focus for funding, but funding is not exclusive to those areas based on the city's goals to provide affordable housing options across all census tracts in the city and encourage diversity in neighborhoods across the city and location choices for affordable housing.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The city employs a variety of approaches to maintain, increase, and improve the availability, accessibility, and quality of affordable housing for low- and moderate-income residents in the city including enforcement and rehab activities, Housing Choice Vouchers, and Low-Income Housing Tax Credits.

Affordable housing options continue to be limited within the city, and often restricted to certain geographic areas. The city's goals to increase income diversity in neighborhoods has a need for additional funding and programming designed to support these efforts. The production of Housing TIF to serve this purpose was created by the City of Dubuque, and it currently being used to rehabilitate homes that are affordable and sell them to low- and moderate-income residents.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	3
Total	3

Table 58 - One Year Goals for Affordable Housing by Support Requirement

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	20

Table 59 - One Year Goals for Affordable Housing by Support Type

## **Discussion**

The purpose of Repair and Rehabilitation of Existing Affordable Housing is to increase and maintain the availability, accessibility, affordability, and sustainability of affordable housing units. The city will use CDBG funds to identify and improve the existing affordable housing stock in Dubuque and maintain the current affordable housing stock. Potential activities to meet this goal include homeowner rehab, lead paint hazard remediation, manufactured home rehab and repair, rental rehab, accessible improvements, and purchase, rehab, resale.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Dubuque does not manage any public housing. The city uses the Section 8 Housing Choice Voucher Program, Project Based Voucher Program, and Special Purpose Vouchers to provide affordable housing options.

### **Actions planned during the next year to address the needs to public housing**

The city continues to work with a diverse team of city staff, housing advocates, housing providers, and commission members to carryout recommendations and evaluate outcomes. The Housing Choice Voucher program is the primary way that the city improves the living environment of low- and moderate-income families residing in public housing. Additionally, all Housing Choice Voucher participants are invited to join the City's Family Self-Sufficiency (FSS) and Next Level Savings programs. These programs offer unique, person-centered coaching to support the individual's needs. Goal planning, resource coordination, job readiness, and family supports are all provided. The Project Managers regularly visit Family Self-Sufficiency caseworkers and FSS participating families. The programs coordinate resources to help buyers establish bank accounts, Individual Development Accounts (IDA's), homeownership counseling, and resources to purchase a home.

Beyond the Housing Choice Voucher program itself, staff continue to evolve and formulate creative strategies for improving the living environment of low- and moderate-income families residing in public housing. For example, City of Dubuque staff update the Vacant Unit Listing on the City's Website weekly (every Tuesday) once property owners notify the City of vacancy. On that same page, other resources are listed that may have units listed to aid in the search for a rental unit. Collect voucher acceptance & vacancy data for every licensed rental property in the city.

The city is still implementing efforts to increase landlord education surrounding the HCV program. A landlord education video was released in Spring of 2022. Despite efforts to promote landlord incentives in 2021, these incentives were not successful in increasing landlord participation. Moving forward, the city focused more on the landlord/PHA communication to ensure those landlords that do participate in the HCV program continue to accept vouchers. The city aims to enhance education and training for landlords through the Successful Property Maintenance course that the PHA presents regarding the HCV Program.

The city also is continuing efforts of re-branding the HCV Program, including translating all necessary documents into Spanish and Marshallese to break down communication barriers and allow easier accessibility to programs and information for the entire community. Additionally, the PHA is focusing efforts on translation services and interpreter needs and accessibility. The PHA also assessed & revised HCV general forms for readability and adapted them all to a 6-7th grade level. This includes reducing our applications/forms for unneeded information to make the processes less burdensome on participants.

Lastly, the PHA has increased their social media presence to engage the community through education and awareness. City staff are also researching the benefits of offering a tenant education course and other ways to lessen the burden of moving and unit damage.

The Equity and Human Rights, Housing Department, and Police Department continue to evaluate and monitor participation in the voucher program and collaborate to increase awareness and reporting of Civil Rights violations and housing discrimination.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Housing and Community Development Department employs multiple strategies to promote homeownership opportunities to voucher participants. The PHA Plan was amended to remove the year-long employment history required to utilize the Authorities Homeownership Voucher Program.

Participants that demonstrate enough income and financing can transition to homeownership as soon as financially feasible. The HA coordinates partnerships with Habitat for Humanity, local financial institutions, Family Self-Sufficiency, and provides local, state, and federal direct financial assistance to remove barriers associated with affordability. The city offers a HOME Workshop designed to familiarize participants with the process of searching for, acquiring, and maintaining a home.

This Housing and Urban Development-funded program is designed to assist first-time homebuyers. Instead of going toward rent, funds go to pay the mortgage lender. As of December 31, 2024, there are households 8 Housing Choice Voucher Homeowners receiving assistance.

The City of Dubuque also purchases homes that are in poor condition or acquires them via petitioning the Court for Title of an Abandoned Property. The properties are then rehabilitated and sold to low-mod income households. The city also has a partnership with the Affordable Housing Network, Inc. to rehabilitate single family homes to sell to low- and moderate-income families.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

PHA is not designated as troubled.

### **Discussion**

Interdepartmental collaboration and coordination of inspection, enforcement, lead-based paint hazard reduction, and rehabilitation have been critical to improving housing options for voucher participants. While there are still a significant number of households experiencing cost burden, most households receiving vouchers utilize those vouchers to keep housing costs affordable. The city continues to provide outreach, education, and resources to housing providers wishing to make units available for voucher participants.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The Housing & Community Development Department works closely with the local Continuum of Care (CoC). Community Development and Housing Department staff participate in the local Homeless Advisory Council to remain informed and align priorities and funding to address the needs of residents experiencing or at risk of homelessness. The Community Development Department also partners with the CoC to ensure programming aligns with the needs identified in the Consolidated Plan.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The local CoC established a Coordinated Entry System which includes a network of service providers offering a range of services for homeless and at-risk of homelessness. The CoC conducts point-in-time homeless counts in January, as required, but also in summer months to identify people who may seek shelter during severe winter weather but are usually unsheltered. In addition to the Coordinated Entry System the City's Police Department recently created a division, Crisis Intervention Team (CIT), due to the uptick in brain health related calls. CIT is tasked with brain health crisis response, follow-up, and training. In addition, CIT coordinates with outreach workers with Community Solutions of Eastern Iowa (CSEI), a CoC member, to identify unsheltered individuals and provide access to services. Many of these homeless individuals are chronically homeless and/or have substance/use abuse. CIT and community partners work to keep people with brain health issues out of jail, in treatment, and on the road to recovery.

The city's Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs in the community. Organizations providing homeless services will continue applying for these resources to meet needs.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The city has 5 organizations providing sheltered homelessness during the January 2025 point in time count. Some of these organizations serve specific populations, such as pregnant women and victims of domestic violence. In our community, the CoC member, Community Solutions of Eastern Iowa (CSEI), manages Coordinated Entry. Coordinated Entry is considered one of the many interventions in a community's united effort to end and prevent homelessness. This process is an established, system-wide process to quickly coordinate access, assessment, prioritization, and referrals to housing and services for people experiencing or at risk of homelessness. The Housing Helpline is a tool utilized by the coordinated entry for homeless, both unsheltered, sheltered, and at-risk of homelessness to access services. The Housing Helpline supports the following subgroups: At-Risk, Individuals, Families,

## Chronically Homeless/Disabled.

The city will continue to partner to support the existing shelter beds and collaborate with the Homeless Advisory Coalition to fill additional needs as identified.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The city will continue to collaborate with the Homeless Advisory Coalition to support rapid rehousing programs and the expansion of permanent supportive housing. Permanent supportive housing has been identified as a need by local service providers. Housing and Community Development staff continue to work with our CoC members to identify trends and needs in our community and create systems to address these identified needs.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The city will continue to support the 5 organizations providing sheltered homelessness during the January 2025 point in time count. Some of these organizations serve specific populations, such as pregnant women and victims of domestic violence. Additionally, in our community, the CoC member, Community Solutions of Eastern Iowa (CSEI), manages Coordinated Entry. Coordinated Entry is considered one of the many interventions in a community's united effort to end and prevent homelessness. This process is an established, system-wide process to quickly coordinate access, assessment, prioritization, and referrals to housing and services for people experiencing or at risk of homelessness. The Housing Helpline is a tool utilized by the coordinated entry for homeless, both unsheltered and sheltered, needing access to services.

The city's Purchase of Services Grants provide funding opportunities for organizations meeting identified human services needs in the community. Organizations providing homeless services will continue applying for these resources to meet needs.

## Discussion

Cost burden continues to be a significant housing problem experienced in Dubuque and one of the main reasons households are at risk for homelessness. The city will continue to partner with organizations that provide access to quality, affordable rental housing while connecting people with resources to increase their income.

## AP-75 Barriers to affordable housing – 91.220(j)

### Introduction:

Since 2019, Dubuque's total housing units have increased from 23,620 to 25,198 in 2022, adding 1,578 units. However, vacancy rates remain a significant barrier, especially for those seeking affordable housing (housing that a household can pay for while still having money left over for other necessities). Vacant units are scattered throughout Dubuque, with the largest concentrations on the east side and downtown—areas noted in this document for high poverty and racial/ethnic diversity.

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 can find and receive help paying for rental housing on the private market. The City, 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. Inadequate federal funding to meet the HCV need negatively affects Dubuque residents too, which is a barrier in itself.

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 to receive a rental license. In 2023, 32% landlords accept HCVs. Eighty landlords stated that they would need more information on the HCV program to decide whether they would be for or against it.

The lack of affordable quality housing for low-income individuals and families is not keeping pace with the demand. Homeownership is disproportionately low among African Americans. Additionally, low income housing is concentrated in specific neighborhoods. One concern is that not all landlords accept HCVs. Some landlords specifically advertise that they do not accept these vouchers (typically called Section 8) as a source of income for rent.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Within the City of Dubuque Housing and Community Development Department, the Housing Choice Voucher Program, will continue its efforts to address barriers which included:

- 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 on race ethnicity, and current or originating address.
- Utilizing future funding to target minority groups who have been adversely impacted in the past.

Additionally, the City of Dubuque's Housing and Community Development Department offers programs beyond the Housing Choice Voucher to remove barriers to affordable housing. Some of these programs include the home improvement programs which provide loans for low- and moderate-income homeowners. These home improvement programs provide necessary repairs and rehabs for the existing affordable housing stock in Dubuque. These initiatives aim to enhance housing accessibility and affordability for residents.

The City of Dubuque Housing & Community Development Department also utilizes Urban Revitalization Program which targets older neighborhoods in the city through incentives such as property tax exemptions that can go towards new improvements. Owners within designated Urban Revitalization districts are eligible to receive a 10-year exemption from property tax liability that would normally be associated with improvements.

The City of Dubuque's Planning Department also removing barriers to affordable housing by currently updating the Unified Development Code. This update will be crucial to ensuring that zoning and land use regulations support the needs of the community, promote equitable access to development opportunities, and continue to address the specific needs of underserved populations as identified in the CDBG program.

The city cannot do this work alone. The City of Dubuque has engaged several partners along the way to remove barriers to affordable housing. In collaboration with the Iowa Initiative for Sustainable Communities, Dubuque created the Development of an Affordable Housing Action Plan. This plan is a comprehensive action plan focused on affordable housing. This plan aims to consolidate existing housing data, engage community stakeholders, and outline actionable steps to be implemented over the next five years. Key objectives include alleviating housing cost burdens for low and moderate-income residents, maximizing land use for diverse housing options, and promoting environmental sustainability in housing developments.

Further partnerships include leveraging various state and federal programs to enhance affordable housing. For instance, the city has been designated as an Iowa Finance Authority Thriving Community, providing bonus points for obtaining workforce housing tax credits in specific areas like the Central Avenue corridor. Additionally, programs administered by the Iowa Economic Development Authority and the Iowa Finance Authority offer resources such as mortgage or down payment assistance and rental programs to support affordable housing initiatives.

Locally, the city partners with nonprofit entities like Catholic Charities and Affordable Housing Network, INC. which contribute to affordable housing by owning and managing properties for families, seniors, and adults with disabilities in Dubuque and surrounding areas. These organizations play a crucial role in

providing safe and affordable housing options for vulnerable populations.

Through these multifaceted strategies, Dubuque is actively working to remove or reduce barriers to affordable housing, striving to create a more inclusive and accessible community for all residents.

**Discussion:**

The city's Housing & Community Development Department utilizes City commissions and other advisory groups to play an important role in the governance of department programs. Members of the commissions and advisory groups are community volunteers, many with lived experiences in homelessness, Housing Choice Voucher, and reside in low- and moderate-income neighborhoods. Their contributions help the Housing & Community Development Department continue to remove barriers to affordable housing, therefore, improving the quality of life for Dubuque residents.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The data-driven approach to analyzing equity in services is allowing staff and residents to better understand the needs of underserved populations in the community. Evaluating access to services is no longer sufficient to determine success. The focus has shifted to examine output and outcomes on impacted populations.

### **Actions planned to address obstacles to meeting underserved needs**

The city will continue to support infrastructure, public facilities, code enforcement, recreation programming, and housing efforts and ensure those benefiting from the resources are populations with an identified need. The city continues to seek out and apply for competitive grant opportunities to enhance quality of life for residents. Requests for proposals for public facilities and multifamily developments may be evaluated for projects that leverage other funding sources with entitlement funds to have greater impact for underserved populations.

The City's Planning & Zoning, Economic Development, and Housing Departments coordinate to receive and process requests for development of affordable housing. The Housing & Community Development Department works closely with the City's Legal and Equity and Human Rights Departments to inform city staff, housing providers, developers, and the community at large about the barriers to fair housing and the strategic steps the city is taking to eliminate barriers as identified in the Analysis of Impediments. To encourage public support for affordable housing development, the city partners with organizations wishing to develop affordable housing to engage neighborhood residents about the proposed projects. Through a series of informational meetings, housing developers and residents can discuss the community needs, obtain facts about the need for affordable housing, and identify target populations and needs unique to the proposed location within the Dubuque community. These meetings have proven successful for developers proposing Low Income Housing Tax Credit projects.

To help with the financial feasibility of these projects, the city offers developers the opportunity to request support from the city for the project. If the project aligns with the City's goals, Consolidated Plan, and Comprehensive Plan, the city facilitates a public engagement process where incentives for the project are presented to City Council. Projects seeking support must apply to the city for a review and the City Council makes final recommendations.

### **Actions planned to foster and maintain affordable housing**

The city uses a number of strategies to maintain affordable housing. Conservation districts, local tax abatement options, and low-interest and forgivable loans increase the availability of resources to improve housing while maintaining affordability.

In the period covered by this Plan, the city will refine procedures to identify and support multi-family

housing projects that meet the goals outlined in this and other adopted city plans. The city utilizes tax rebates, abatements, land donations, and direct financial assistance to provide resources developers need to produce financially feasible projects. Effective relationships with developers of affordable housing, potential buyers of at-risk housing, advocacy groups, lenders, community groups, and education about how to maintain existing affordable housing helps ensure the number of affordable units is maintained.

### **Actions planned to reduce lead-based paint hazards**

The city has an aging housing stock and therefore has focused on improving the existing aging, yet affordable, housing stock. To do this, the city utilizes the 2021 International Property Maintenance Code, along with local amendments, to promote sound safety and quality property maintenance. The city of Dubuque also has a robust rehab program to offer residents.

All CDBG funded rehab activities use the required level of lead assessment when performing rehab on homes. Homeowners and renters are provided information and resources about lead and lead poisoning, as well as information on where and when children should be tested. Code enforcement activities identify visible hazards from peeling paint and housing code to ensure the health and wellbeing of children living in these units.

Dubuque has been fortunate to have the Lead Hazard Control & Healthy Homes Program since the 1990s. The Lead Hazard Control & Healthy Homes Program allocates money to households in need, particularly those with young children who are most vulnerable to environmental hazards.

In 2024, the City received \$5.2 million in Lead Hazard Control funds to remediate lead hazards in 100 housing units over the next 48 months. The grant provides opportunity for outreach, education about lead safety hazards, remediation, and training. The program secured funding to train and certify lead contractors. The Lead and Healthy Homes Program effectively delivers successful lead remediation activities for income eligible households. The grant provides additional funds to address health and safety hazards in the home, and coordinates with a Home Advocate to build social capacity for participating families.

### **Actions planned to reduce the number of poverty-level families**

The City of Dubuque, led by the newly formed Office of Shared Prosperity and Neighborhood Support, is currently implementing the Equitable Poverty Reduction and Prevention Plan. The mission of the Office of Shared Prosperity and Neighborhood Support is, “Through strategic partnership and collaboration, the Office of Shared Prosperity and Neighborhood Support will address, prevent and reduce poverty”. Their Vision Statement is, “An accessible city of equitable opportunities for all residents and neighborhoods to prosper”. The approach includes identifying the poverty determinants including Economic Insecurity, Lack of Transportation, Lack of Education & Skills, Physical & Briand Health Conditions, Food Insecurity, Racial Inequity, Bias Towards Poor, Lack of Affordable/Safe Housing &

Neighborhoods, Lack of Childcare & early Learning and Generational & Situational Poverty. While looking at all these poverty determinants, the Office of Shared Prosperity and Neighborhood Support will inform others of data and promising practices to measure and accelerate collective impact. Facilitate collaboration and convene to address poverty, racial equity, and socioeconomic opportunity. Initiate new partnerships and nurture existing ones to advance prosperity. Invest in initiatives that address poverty and enhance neighborhoods.

A core goal of the Equitable Poverty Prevention Plan is self-sufficiency for all individuals and families in Dubuque. The city partners with a number of providers and leads several initiatives to support residents in achieving self-sufficiency, including:

#### Increasing Income

- Opportunity Dubuque
- Family Self-Sufficiency
- Fountain of Youth
- Dream Center
- Small Business Development Program
- Employment and Empowerment Expo

#### Building Savings

- Work with local financial institutions to set up Individual Development Accounts
- Promote Bank On Dubuque to increase financial literacy
- Promote the Family Self Sufficiency Program and the escrowed savings account

#### Acquiring Assets

- Provide direct homeownership assistance to homebuyers

#### Other

- City Life
- Neighborhood Associations
- Re-Engage Dubuque

### **Actions planned to develop institutional structure**

High performance government is recognized as essential to coordinating effective community development activities. The program areas of administration, housing, neighborhood development and public facilities are designed to ensure all functions perform in a complementary manner to efficiently and effectively use public and private resources to accomplish goals. The data-driven approach to

decision making allows evaluations based on outcomes designed to identify: 1. What did we do? And 2. Who is better off because of our work.

The city will continue to cultivate partnerships with the goal of creating opportunity for residents to access wealth building resources.

Within the institution, steps are being taken to encourage and promote high-performing, fiscally responsible government. This outcome-driven process is focused on data analysis, community engagement, and strategic initiatives designed to support and retain Dubuque's population. Employers in Dubuque are looking for a skilled workforce, and the Housing & Community Development Department has strategically partnered with the private sector to connect unemployed and underemployed populations to training and skills necessary to meet local employer's needs.

Multiple departments continue compiling a data library and develop uniform data collection and tracking systems across departments to more effectively address neighborhood, housing, and economic development concerns identified by citizens and staff. The work being completed by these departments focuses on equity and identifying how the institution can provide more equitable services.

To address housing discrimination, the city took steps to increase staff understanding of fair housing, discrimination, and the history of racism in the community. Fair housing training was completed yearly. Staff from multiple City Departments, including Police Department Staff, attended the training Fair housing training was also provided to specific departments and organizations serving the public with housing needs. New employees, board and commission members receive fair housing training and education within 30 days of beginning service.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The city has a strong region-wide network of housing and community development partners at the local, county, state and federal level. The city coordinates regular meetings with neighborhood groups, housing providers, and advocacy groups working to promote quality, affordable housing. The Community Development Advisory Commission, Resilient Community Advisory Commission, Equity and Human Rights Commission, and Housing Commission members work to enhance coordination and create strategies for citizen involvement in the planning process. The city requires housing developers seeking city support to hold neighborhood meetings for residents, service providers, businesses, and other impacted populations to learn about the project. This approach allows residents time to learn about the project and has resulted in stronger community support for affordable housing projects.

The city has developed strategies to ensure housing developers relate to the community in which they plan to provide housing, as well as local service providers. Programs seeking city support must demonstrate active public engagement in the planning of the project and demonstrate what support services will be available to residents. Locations of projects are carefully considered to ensure residents

will have access to areas of opportunity relevant to the target population being served. The city actively seeks out federal, state, local, and private sector partners that can meet the range of housing needs across the community.

**Discussion:**

The City of Dubuque works to be responsive to the needs in the community and continually improves strategies to encourage and support the development of affordable housing. These efforts, in conjunction with opportunities for recreation, art, education, health living environments, and safe, desirable neighborhoods combine to further the city's community development goals.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

The City of Dubuque will use a yearly period to determine the minimum overall benefit of 100% CDBG benefitting persons of low and moderate income. This will cover FY26/PY25, FY27/PY26, FY28/PY27, FY29/PY28, FY30/PY29.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

100.00%

If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

**Discussion:**

The City of Dubuque will use a yearly period to determine the minimum overall benefit of 100% CDBG benefitting persons of low and moderate income. This will cover FY26/PY25, FY27/PY26, FY28/PY27, FY29/PY28, FY30/PY29.

**Attachments**