

# COMMUNITY EQUITY PROFILE: HOUSING

The Community Foundation of Greater Dubuque created Dubuque's first Equity Profile in 2015, and we are updating it to reflect the community today. The Equity Profile provides information on how all people in the community are affected by various systems, such as housing, education and health care. It will inform leaders, community members and policymakers and serve as a guide for creating an action plan that supports Dubuque's growth as an equitable and inclusive community.

This snapshot, along with the final Equity Profile, will take shape based on three types of input: local data; feedback from community members through conversations and surveys; and local professionals working in each focus area.

How can you get involved?

1. Share your perspective at a community conversation.
2. Anonymously take an online survey.
3. Spread the word. Bring a friend to a conversation or share the survey link.

See upcoming conversation dates and take the latest survey.  
[dbqfoundation.org/equityprofile](http://dbqfoundation.org/equityprofile)



Community Foundation  
*of Greater Dubuque*

**This snapshot of housing**, one of seven Equity Profile focus areas, provides a preview of what we have learned so far. This is not a complete representation of all the data and information that was gathered. The final Equity Profile will be completed in 2023 and will include additional information.

# AFFORDABILITY

Housing is considered affordable when costs do not exceed 30% of the household's income.

## THE DATA

- ▶ Nearly 50% of Black households in Dubuque spend over 50% of their annual income on housing.
- ▶ Since the previous Equity Profile, the number of households at 0-30% of the area median income increased by 22%, but the number of affordable units for this population decreased by 25%.

## FROM THE SURVEY

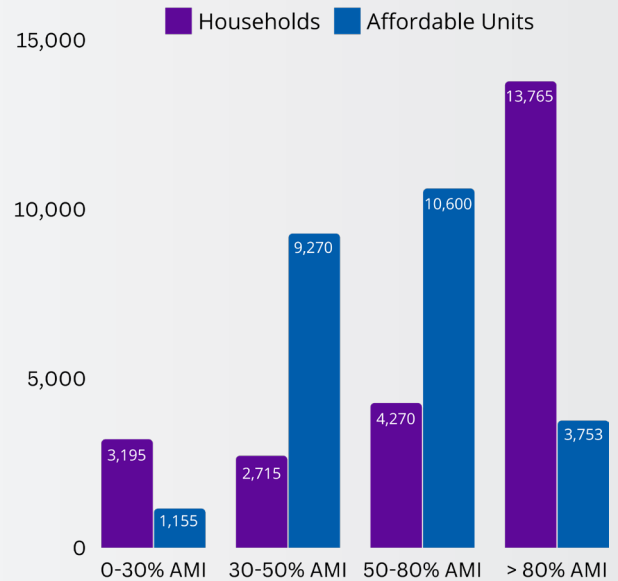
- ▶ 45% of renters said they either agreed or strongly agreed with the statement, "In my current living situation, I have concerns about insufficient funds."

## WHAT PEOPLE ARE SAYING

- ▶ A theme that emerged was that people feel Dubuque is missing affordable housing, especially starter homes.
- ▶ Participants said that when IBM came to town, rents increased. However, rents have stayed high even though IBM has left.
- ▶ "My parents' first home was less than 20 years old when they bought it. The same year they bought that house, they had me, their first child, and bought a new truck and a new car. My dad had just started his small business and my mom was still in an entry level job. There are very few scenarios that would allow any young couple to do that today."

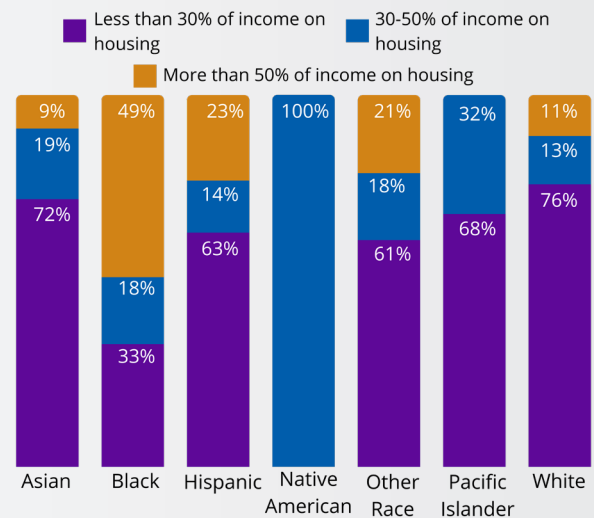
How do we create a strategy in our community that ensures there is an adequate amount of **SAFE AND AFFORDABLE HOUSING** for all income groups?

## Housing Affordability by Income Group City of Dubuque



AMI stands for Area Median Income  
Source: CHAS Data Set, 2014-2018

## Housing Cost Burden City of Dubuque



Source: CHAS Data Set, 2014-2018

# FAIR ACCESS

Fair access means all people have equal opportunity to be considered for and find resources related to rental units, purchase of property, housing loans and property insurance.

## THE DATA

- ▶ Only 9% of Black households own their home, compared to 63% for the entire population.
- ▶ While home ownership for Asian households grew by 17% since the previous profile, ownership for Hispanic households fell by 16%.

## FROM THE SURVEY

- ▶ 80% of respondents who identify as Latino, Black or Middle Eastern and North African strongly agreed that they had experienced bias, discrimination or exclusion in Dubuque related to housing. At the same time, 54.5% of respondents who are renters either agreed or strongly agreed.
- ▶ When asked whether it would be easy for them to access services to assist with the process of looking for a home, 60% of renters disagreed or strongly disagreed, compared to just 23% among all respondents.

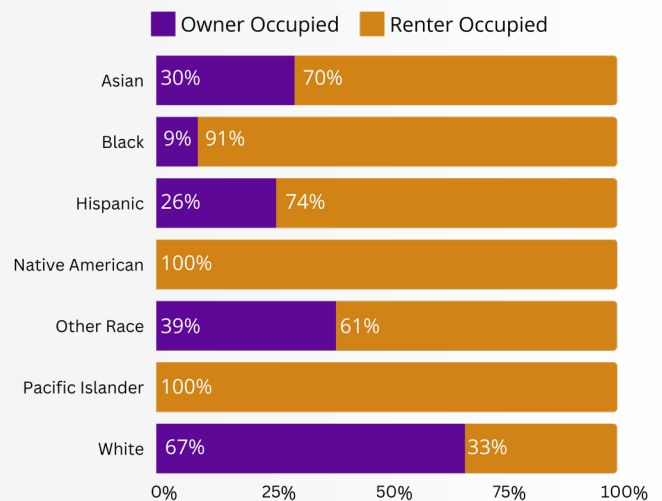
## WHAT PEOPLE ARE SAYING

- ▶ "As a person of color, it is hard to navigate the housing system here in an equitable way without microaggression, implicit bias and stereotyping happening throughout the process."

Can we support thriving neighborhoods by ensuring **ACCESS TO AFFORDABLE HOUSING** throughout our entire community?

- ▶ Participants indicated that there is not enough housing for people with mobility and accessibility concerns.
- ▶ Landlords and tenants both say they experience a language disconnect; this is particularly prevalent among international students.
- ▶ Some participants shared that it's easier for renters to find affordable, quality housing if they have a personal relationship with a landlord.

## Owner Occupied vs. Renter Occupied City of Dubuque



Source: CHAS Data Set, 2014-2018

# HOMELESSNESS & SECTION 8

## THE DATA

- ▶ There were over twice as many homeless students in the Dubuque Community School District during 2021 than there were in 2018 (IA Dept. of Ed).
- ▶ During the first half of 2022 there was an average of 54 housing vouchers "on the street" per month, compared to an average of 5.5 from the first half of 2015 (HUD).

## WHAT PEOPLE ARE SAYING

- ▶ Dubuque needs more transitional housing to support its unhoused population.
- ▶ "I'm currently on Section 8. I would like to move, but there is discrimination within the housing market for people on Section 8. No one wants to rent to people on Section 8."

Can we ensure that the homeless population is **TREATED WITH DIGNITY** and has opportunities for **TEMPORARY AND PERMANENT HOUSING?**

How can we make sure that all people have housing that is in a **SUITABLE CONDITION** for living?

# QUALITY

## THE DATA

- ▶ 78% of people making less than 50% of the area median income are experiencing at least one of the four housing problems identified by the Department of Housing and Urban Development (graph to the right).

## FROM THE SURVEY

- ▶ The physical condition of their home was the most identified concern for respondents of the survey, including 36% of all respondents and 67% of renters.

## WHAT PEOPLE ARE SAYING

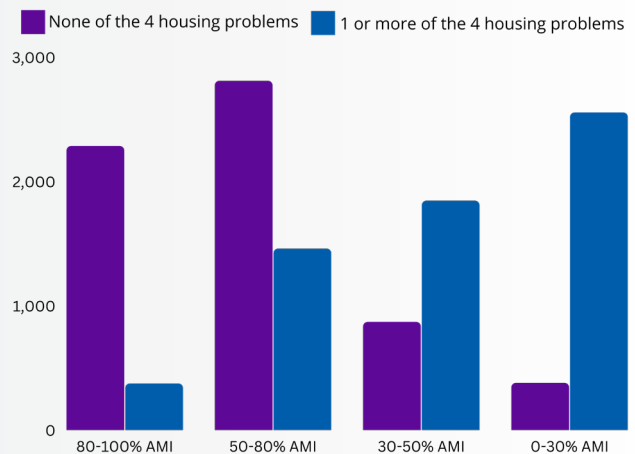
- ▶ It is important that the community works together to raise the floor of what is considered acceptable for affordable housing.
- ▶ "I love Downtown Dubuque."
- ▶ "I love my neighborhood!"
- ▶ From a resident living at a mobile home park: "It is embarrassing to live in this type of housing."
- ▶ "We have seen some rental properties and know that we would not want to reside in places as run-down or ill-kept as many of them."

## Access to Quality Housing City of Dubuque

HUD's 4 identified housing problems:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost burden greater than 30% (affordability)

Affordability comprises 89.7% of the problems in Dubuque.



AMI stands for Area Median Income  
Source: CHAS Data Set, 2014-2018

## LOOKING AHEAD...

Every person can play a role in addressing the community's housing needs — now and in the future. What can you do now? Many surveys respondents and conversation participants said they desire neighborhood connections and a community where people look out for one another. You can:

- ▶ Get to know your neighbors.
- ▶ Build relationships with people in your neighborhood to make the community feel supportive and welcoming.

Increasing access to fair housing takes resources and political will. You can:

- ▶ Consider ways to advocate for housing issues with your national, state and local representatives.

If you are experiencing homelessness or a housing crisis, call the Community Solutions of Eastern Iowa's (CSEI) Coordinated Entry Hotline at 833-587-8322.

Thank you to our host organizations, facilitators and scribes who have generously donated their time and facilities to assist with the community conversations. Information used to create this snapshot will be used to create the full Community Equity Profile in 2023.