



## COMMUNITY EQUITY PROFILE: **HOUSING**

Inclusive Dubuque launched the Community Equity Profile in February 2015 in an effort to discover how diverse groups are affected by various systems throughout the community. Diverse groups are defined not just by race, but also age/generation, culture, disability, gender, nationality, religion, sexual orientation, socioeconomic status, veteran status and more.

This snapshot, along with the final equity profile, will take shape based on three types of input: local data; feedback from community members through dialogues and surveys; and focus area specialists, who are individuals working in each focus area.

### **How can you get involved?**

1. Share your perspective at a community dialogue
2. Respond to the online survey if you cannot attend a dialogue
3. Spread the word by bringing a friend to the dialogues or sharing the survey link.

Visit [www.inclusivedbq.org](http://www.inclusivedbq.org) to see upcoming community dialogue dates and to take the online survey.

This snapshot of housing, the second of seven focus areas for the equity profile, is meant to provide 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 this fall and will include additional information. To see overall demographics of Dubuque, visit [www.inclusivedbq.org](http://www.inclusivedbq.org).

## Affordability

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

### THE DATA:

- ▶ The 2012 American Community Survey showed 77% of homeowners and 46% of renters in Dubuque lived in housing they could afford.

- ▶ In 2014, the National Low Income Housing Coalition reported Dubuque workers earning the national minimum wage need to work 77 hours per week to afford a two-bedroom apartment at a fair market value of \$725.00.

### FROM THE SURVEY:

- ▶ 33.9% of survey respondents who rent say they are living in their ideal housing situation, compared to 81.5% of respondents who own a home. Of those renters who

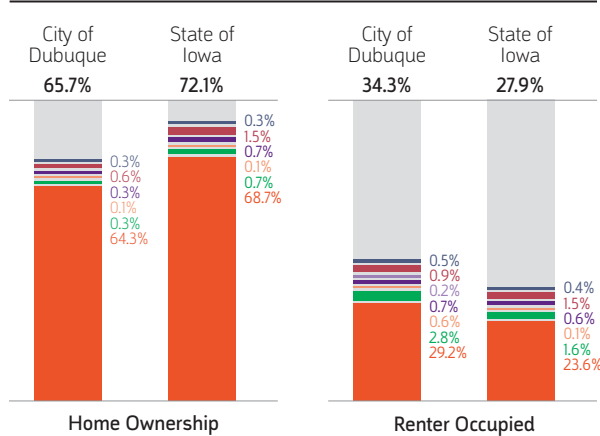
How do we create a strategy in our community that ensures there is an adequate amount of **SAFE AND AFFORDABLE HOUSING** for all income groups?

said they were not living in their ideal housing situation, the majority stated it was due to their desire to own a home.

### FROM THE DIALOGUES:

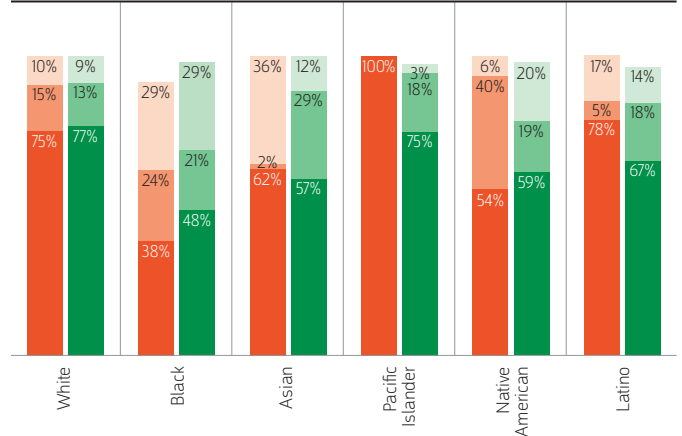
- ▶ There are not affordable housing options available within the community for those earning minimum wage.

### Home Ownership vs. Rent Occupied by Race and Ethnicity, 2010



Source: U.S. Census Bureau (2010)

### Housing Cost Burden City of Dubuque / State of Iowa



Source: 2007-2011 CHAS Data

## Fair Housing

Fair housing means all persons have equal opportunity to be considered for rental units, purchase of property, housing loans, and property insurance.

### FROM THE DIALOGUES:

- ▶ Most renters/tenants are unaware they have tenant rights when it comes to discriminatory practices, and many are

unaware of how or where to file claims when they have issues with their landlords.

- ▶ Age and income could put potential renters/tenants at a disadvantage when seeking housing options. This finding aligns with the areas of concern identified by the U.S. Department of Housing and Urban Development in 2014 (see box on the bottom of the next page).

How can we **HELP LANDLORDS AND TENANTS** better understand fair housing practices?

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

## Access

### THE DATA:

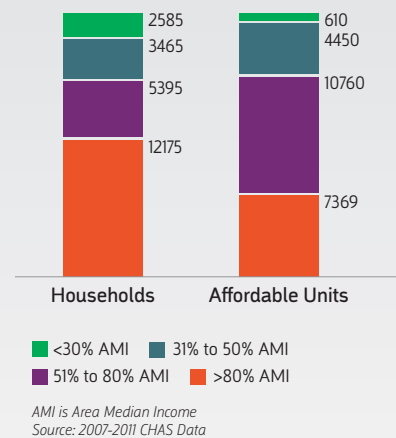
- ▶ What units do we need?
  - There are 2,585 households in Dubuque earning less than 30% AMI. AMI stands for Area Median Income. For example, a family of four earning less than \$23,850 would be included in this category.
  - There are 610 housing units affordable to households earning less than 30% AMI, which is less than a quarter of the units needed to house that population.
  - 1,664 of these households are cost burdened. A household is cost burdened when it pays more than 30% of its income for housing.
- ▶ The estimated average hourly wage among renters in Dubuque is \$10.61 per hour, which equates to about \$22,000 per year. To afford a two-bedroom apartment at fair market rent, a person needs to earn about \$29,000 per year.

▶ As of January 2015, Dubuque's Housing Choice Voucher program reports that 17% of landlords in Dubuque participate in the program. There are 928 households currently receiving rental assistance and 1,288 households waiting for vouchers.

### FROM THE DIALOGUES:

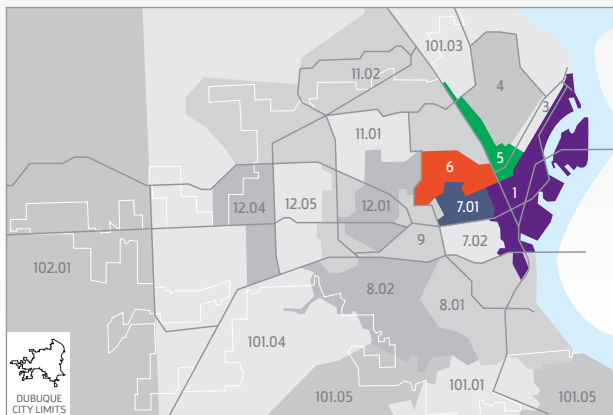
- ▶ People without internet access are at a disadvantage in finding available housing options in Dubuque.
- ▶ Transportation can pose a problem if you want to live outside of the downtown area.
- ▶ Access to resources, like housing vouchers, is limited and presents a barrier for those waiting to receive assistance. This finding aligns with the areas of concern identified by the U.S. Department of Housing and Urban Development in 2014 (see box on the bottom of this page).

### Housing Affordability by Income Group



### Percentage of Residents with Income Below the Poverty Level by Neighborhood (Census Tract)

City of Dubuque



This map indicates concentrations of poverty in Dubuque neighborhoods. The highlighted areas of this map represent the neighborhoods with the highest percentages of residents with income below the poverty level. To see the percentages for all neighborhoods, please visit [www.inclusivedbq.org](http://www.inclusivedbq.org).

### Percent Households in Poverty by Race/Ethnicity

White: 25.9%  
Black: 65.1%  
Hispanic: 34.8%

White: 25.9%  
Black: 52.0%  
Hispanic: 82.4%

White: 12.5%  
Black: 49.2%  
Hispanic: 86.4%

White: 11.8%  
Black: 75.3%  
Hispanic: 36.2%

In 2014, the City of Dubuque and the U.S. Department of Housing and Urban Development (HUD) entered into a Voluntary Compliance Agreement following a HUD audit of the City's Housing and Community Development program. The information collected during the equity profile process supports the primary areas of concern identified by HUD including:

1. Concerns about fair housing and housing discrimination
2. The limited availability of affordable housing generally
3. The concentration of affordable units in areas with significant levels of poverty and/or segregation

As a community, we need to develop actions to ensure that people with limited incomes and people of all racial backgrounds have affordable housing options throughout the community.

## INCLUSIVE DUBUQUE NETWORK PARTNERS

365 Ink  
 4 the People, Inc.  
 Alliant Energy  
 Children of Abraham  
 City of Dubuque  
 Clarke University  
 Community Foundation of Greater Dubuque  
 Diamond Jo Casino  
 Dubuque Area Chamber of Commerce  
 Dubuque Area Congregations United  
 Dubuque Area Convention and Visitors Bureau  
 Dubuque Area Labor Management Council  
 Dubuque Community School District  
 Dubuque Community YMCA and YWCA  
 Dubuque Franciscans  
 Dubuque Racing Association  
 Farrell's Extreme Bodyshaping  
 Greater Dubuque Development Corporation  
 Hillcrest Family Services  
 IBM  
 Iowa State University Extension and Outreach  
 John Deere Dubuque Works  
 Julien's Journal  
 Kendall Hunt Publishing Company  
 Loras College  
 Medical Associates  
 Mercy Medical Center  
 Multicultural Family Center  
 Mystique Casino  
 NAACP - Dubuque Chapter  
 NAMI Dubuque  
 Northeast Iowa Community College  
 Progressive Processing LLC  
 Proudly Accessible Dubuque  
 Prudential  
 Sisters of Charity, BVM  
 St. Mark Youth Enrichment  
 TH Media  
 Tri-State Independent Physicians  
 United Way of Dubuque Area Tri-States  
 UnityPoint Health Finley Hospital  
 University of Dubuque  
 University of Wisconsin-Platteville

## COMMUNITY PARTICIPATION: HOUSING

Attended a  
Community Dialogue:

116

Completed  
a Survey:

298

At Dialogues:

91

Online:

207

## COMMUNITY EQUITY PROFILE COMMITTEE

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 Tiye Sherrod, University of Dubuque  
 Willie Slayden, 4 The People, Inc.

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City of Dubuque  
 Community Foundation of Greater Dubuque  
 Dubuque Area Chamber of Commerce  
 Dubuque Racing Association  
 Greater Dubuque Development Corporation  
 IBM  
 John Deere  
 Mercy Medical Center  
 Mystique Casino  
 Northeast Iowa Community College

**Thank you to all our host organizations, facilitators and scribes who have generously donated their time and facilities to assist with the community dialogues. To see a complete listing of individuals and organizations, visit [www.inclusivedbq.org](http://www.inclusivedbq.org).**