

Dubuque Housing Needs Assessment

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APRIL, 2022

.....

*ON BEHALF OF THE
CITY OF DUBUQUE, IA*



Acknowledgements & Contributions

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Document Prepared by East Central Intergovernmental Association in partnership with Greater Dubuque Development Corporation

Introduction

The City of Dubuque is located in northeastern Iowa, along the Mississippi River. Due to its location at the border of Illinois and Wisconsin it is considered to be within the Tri-state region. Dubuque is the primary city in the Dubuque Metropolitan Statistical Area (MSA) and is the Dubuque County Seat.

This study examines the City's residential resources and needs as they pertain to the Workforce Housing Tax Incentive Program (WHTIP). This assessment will include consideration of the following: whether or not the community has a severe housing shortage relative to demand, low vacancy rates, and/or rising housing costs combined with low unemployment.

The City of Dubuque has not been designated as a "distressed housing community" historically. This designation would allow builders and developers to apply for tax credits towards the construction of new workforce housing units on greenfield or undeveloped sites.

The City intends to apply for this designation in order to support and promote the development of workforce housing projects in the community. This 2022 Workforce Housing Study is submitted as a part of the application which seeks to obtain the "distressed housing community" designation.

Study Process

The 2022 Distressed Housing Community Study was completed by the East Central Intergovernmental Association. Data assistance was provided by East Central Association of Realtors, Quad Cities Area Association of Realtors, and Cedar Rapids Area Association of Realtors.

Following the WHTIP administrative rules provided by the Iowa Economic Development Authority (IEDA), the primary data points considered for a “distressed workforce housing community” are the most recent three-year (2019-2021) data collected. However, the report uses 5-year estimates in instances where data is sourced from the American Community Survey (ACS). At the time this report was created, ACS 2016-2020 estimates were the most current data available.

The required criteria and data for this housing assessment are outlined below in Table 1.

Table 1. Distressed Housing Community Criteria and Data Sources

Data		Source
1.	Annual number of building permits issued in the city for the most recent three-year period	City of Dubuque, Economic Development
2.	Homeowner vacancy rate in the city	American Community Survey (ACS) 5-Year estimates 2016-2020
3.	The annual volume of homeowner unit sales in the city for the most recent three-year period	East Central Iowa Regional Board of Realtors
4.	The annual length of time it takes to sell homeowner units in the city for the most recent three-year period	East Central Iowa Regional Board of Realtors
5.	The annual average rental vacancy rate in the city	American Community Survey 5 Year estimates 2016-2020
6.	The annual average length of time it takes to lease rental units in the city for the most recent three-year period	Western Economic Services
7.	The average housing costs in the city	East Central Iowa Regional Board of Realtors
8.	The average unemployment rate in the city	U.S. Department of Labor, Bureau of Labor Statistics
9.	The laborshed wage applicable to the city	Iowa Economic Development Authority; Iowa Workforce Development

Community Profile

A community's population trends often provide insights on its housing market. As Figure.1 and Table 2 show, Dubuque saw a great deal of growth up until the 1980's where the population peaked at 62,374. For the following two decades Dubuque saw a significant decline in population until 2000 when the population began to stabilize and now as of 2020 there has been stable growth of about 3.5%.

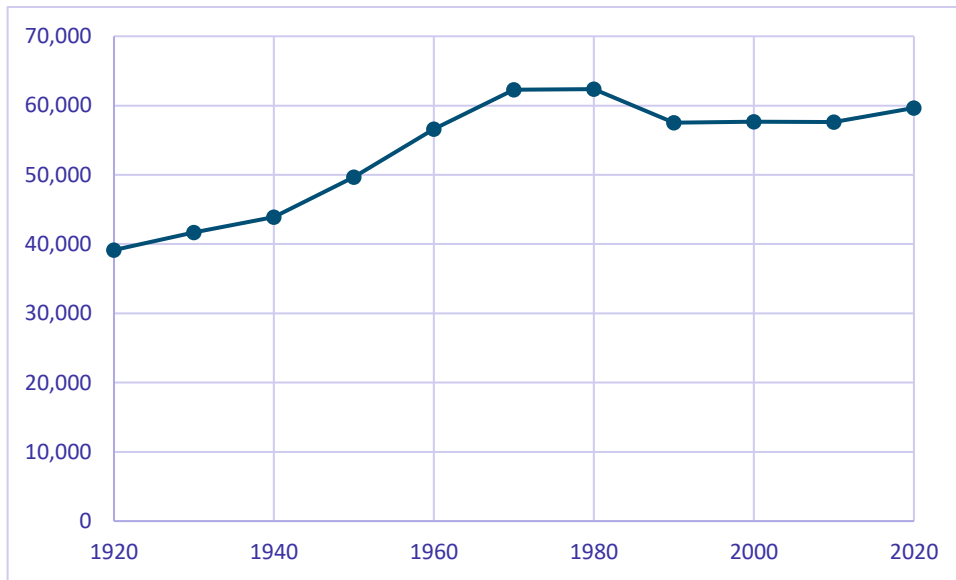


Figure 1: City of Dubuque Historic Population (1920-2020)

Source: US Decennial Census (1920-2020)

Table 2 Population Change

	1920	1930	1940	1950	1960	1970	1980	1990	2000	2010	2020
Population	39,141	41,679	43,892	49,671	56,606	62,309	62,374	57,538	57,686	57,637	59,667
Population Change	-	2,538	2,213	5,779	6,935	5,703	65	-4,836	148	-49	2,030
Percentage Change	-	6.48%	5.31%	13.17%	13.96%	10.07%	0.10%	-	0.26%	-	3.52%

Source: US Decennial Census (1920-2020)

The housing stock in the City of Dubuque has largely followed the population trends that are illustrated in Figure 1. The data presented in Table 3 show that approximately 62% of the housing stock in Dubuque was built when the City was experiencing positive growth in the first half of the 20th Century. After the City's population decline in the 1980's the number of homes being built was reduced significantly.

Of the occupied units within the City of Dubuque, 33% are renter occupied, which is nearly 8% larger than the average for Dubuque County and the State of Iowa. Table 4 compares the number of renter and owner-occupied units in the City of Dubuque, Dubuque County, and the State of Iowa. Table 5 shows how the proportions of renter and owner-occupied units have changed in these areas between

2010 and 2020. From 2010-2020 the percentage of renter occupied units increased significantly compared to the percentage of owner-occupied units for the City of Dubuque, Dubuque County, and the State of Iowa.

Table 3: Housing Stock Structure Age Comparison

Label	Estimate	Percent	Estimate	Percent	Estimate	Percent
Year Structure Built	City of Dubuque		Dubuque County		State of Iowa	
Built 2014 or later	403	1.5%	945	2.3%	50,845	3.6%
Built 2010 to 2013	835	3.2%	2,070	5.0%	41,384	2.9%
Built 2000 to 2009	1,781	6.8%	5,628	13.6%	153,068	10.9%
Built 1990 to 1999	2,071	7.9%	4,255	10.2%	150,637	10.7%
Built 1980 to 1989	1,115	4.3%	2,015	4.9%	103,539	7.4%
Built 1970 to 1979	3,662	14.0%	5,689	13.7%	199,487	14.2%
Built 1960 to 1969	3,697	14.1%	4,922	11.9%	141,706	10.1%
Built 1950 to 1959	3,298	12.6%	4,108	9.9%	141,925	10.1%
Built 1940 to 1949	1,444	5.5%	1,860	4.5%	70,413	5.0%
Built 1939 or earlier	7,908	30.2%	10,026	24.1%	354,815	25.2%
Total housing units	26,214		41,518		1,407,819	

Source: American Community Survey 5-year Estimates (2020); City of Dubuque

Table 4: Owner and Rental unit Comparison

	City of Dubuque		Dubuque County		Iowa	
Owner-Occupied	15,582	59%	28,382	68%	906,967	64%
Renter Occupied	8,569	33%	10,273	25%	366,974	26%

Source: American Community Survey 5-Year Estimates (2020)

Table 5: Housing Trend Comparison

	City of Dubuque			Dubuque County			Iowa		
	2010	2020	Change	2010	2020	Change	2010	2020	Change
Total Occupied Housing Units	23,623	24,151	2.24%	36,787	38,655	5.1%	1,215,954	1,273,941	4.8%
Owner-Occupied	15,878	15,582	-1.9%	27,493	28,382	3.2%	889,912	906,967	1.9%
Renter Occupied	7,745	8,569	10.6%	9,294	10,273	10.5%	326,042	366,974	12.6%

Source: American Community Survey 5-Year Estimates (2010, 2020)

Distressed Community Assessment

Building Permits

The City of Dubuque Economic Development Department provided building permit data for the most recent three years (2019-2021). Single family/duplex permits saw a decrease over the last three years while multi-family permits saw increased growth.

The three-year average for the housing permit volume accounted for 0.51% of the existing housing stock. This average is well below the threshold outlined in the administrative rules which was 1% or less of the city's currently available 26,214 housing stock.

Table 6: Issued Building Permits (2019-2021)

Year	Single Family & Duplex Units	Multi-Family Units	Total Housing Permits	Percent of Total Housing
2019	72	8	80	0.31%
2020	40	80	120	0.46%
2021	40	160	200	0.76%
Average	51	83	133	0.51%

Source: City of Dubuque, Economic Development

Homeowner Vacancy Rate

To examine the City of Dubuque's vacancy rate, Dubuque County and the State of Iowa were used as comparisons. The American Community Survey (ACS) estimates show that the City of Dubuque, Dubuque County, and the State of Iowa all saw a slight decrease in vacancy rates of the 2018-2020 period.

The criterion for the WHTIP administrative rules considers a vacancy rate of one percent to be low and a vacancy rate of two percent to be an acceptable rate. The City of Dubuque has consistently maintained a vacancy rate below the 1% threshold.

Table 7: Comparison Homeowner Vacancy Rates (2018-2020)

Year	City of Dubuque	Dubuque County	Iowa
2018	0.9	0.7	1.5
2019	0.5	0.5	1.4
2020	0.5	0.6	1.3
Average	0.6	0.6	1.4

Source: ACS 5-Year Estimates (2018-2020)

Homeowner Unit Sales

The East Central Iowa Association of Realtors provided home sales data from the Multiple Listing Service (MLS). The data, shown in Table 8, shows an average of 927 units sold in Dubuque during the most recent three-year period 2019-2021. For comparison, the Cedar Rapids Association of Realtors provided data on Marion, and the Quad Cities Association of Realtors provided data on Bettendorf. Data from the two communities is provided in Tables 9 and 10. The three communities have seen similar annual unit sale totals and population sizes and therefore are fair comparisons for the purposes of this assessment. Compared to Marion and Bettendorf, the City of Dubuque's volume of sales are a much smaller percentage of existing housing units by over a percentage each year (2019-2021), indicating a shortage of available housing.

Table 8: Dubuque City Annual Volume of Sales (MLS)

Year	Residential Units	Percent of Existing Housing Units
2019	846	3.2%
2020	944	3.6%
2021	992	3.8%

Source: MLS Database via East Central Iowa Association of Realtors

Table 9: Marion Annual Volume of Sales (MLS)

Year	Residential Units	Percent of Existing Housing Units
2019	775	4.7%
2020	826	5.0%
2021	869	5.3%

Source: MLS Database via Cedar Rapids Area Association of Realtors

Table 10: Bettendorf Annual Volume of Sales (MLS)

Year	Residential Units	Percent of Existing Housing Units
2019	709	4.6%
2020	779	5.0%
2021	812	5.2%

Source: MLS Database via Quad Cities Area Association of Realtors

Selling Homeowner Units

During the most recent three-year period, Dubuque homes spent an average of 30 days on the market (DOM) before selling. Following the WHTIP administrative rules, an average time of 90 days or less indicates a high demand for available housing; The City of Dubuque's 3-year average illustrates a sustained, high demand for housing in the community. Figure 2 shows the average DOM for Iowa homeowner units, which illustrates the large difference between the City of Dubuque and the state as a whole.

Table 11: Annual Average length of Time to Sell Homeowner Units

Year	City of Dubuque
2019	40 DOM
2020	30 DOM
2021	20 DOM
3-Year Average	30 DOM

Source: MLS Database via East Central Iowa Association of Realtors

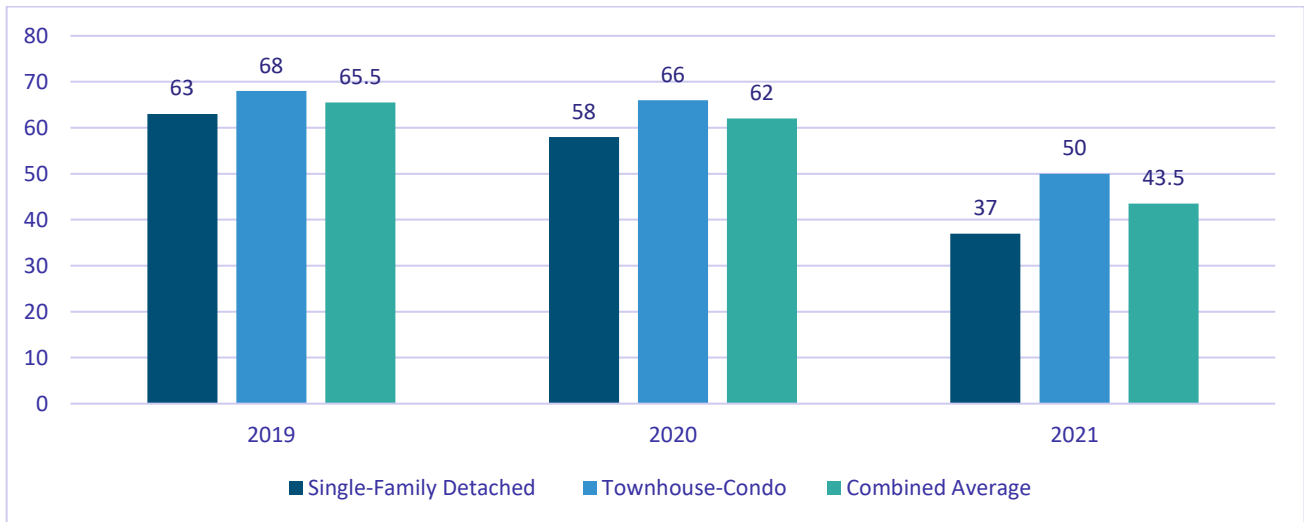


Figure 2: State of Iowa Average Days on Market Until Sale

Source: Iowa Association of Realtors, Statewide Monthly Report (2019-2021)

Rental Vacancy Rate

Dubuque County and the State of Iowa and are used again here in comparison of with the City of Dubuque to examine the magnitude of the City’s annual average vacancy rate. The workforce housing program criteria consider a rental vacancy of five percent or less to be a low vacancy rate.

While the State of Iowa on average has a constant vacancy rate, the City of Dubuque and Dubuque County have had fluctuating numbers, both areas had increased vacancy rates in 2019 and then saw a substantial decrease in 2020. All three areas did have a rental vacancy rate that was higher than the five percent threshold that is identified in the program guidelines.

Table 12: Annual Average Vacancy Rate - Rental

Year	City of Dubuque	Dubuque County	Iowa
2018	7.50%	6.60%	6.50%
2019	10.60%	9.20%	6.50%
2020	9.00%	7.90%	6.50%
3-Year Average	9.03%	7.90%	6.50%

Source: ACS 5-year Estimates (2018-2020)

More recent data suggests that the vacancy rates may be decreasing in the future. As a part of the Volume III: Dubuque City, city – Iowa State Profile, Western Economic Services (WES) conducted the Iowa Statewide Rental Vacancy Survey with rental property managers in 2021. In the City of Dubuque, 26 surveys representing 1,159 rental units were collected. The vacancy rate was found to be substantially lower than what was estimated using the ACS 2018-2020 data. The rental vacancy rate is broken down by type in Table 13. This data serves to provide a more holistic picture of vacancy in the City of Dubuque.

Table 13: Western Economic Services Rental Vacancy Survey Results by Type

Unit Type	Total Units*	Vacant Units	Vacancy Rate
Single-Family	26	1	3.8%
Apartments	1,123	14	1.2%
Mobile Homes	0	0	0%
"Other" Units	10	0	0%
Don't know	0	0	0%
Total	1,159	15	1.3%

Source: Western Economic Services, 2021 Survey of Rental Properties (Volume III: Dubuque City, city – Iowa State Profile)

Rental Lease Units

The average length of time it takes to lease rental units in a community can indicate high demand for rental housing in a particular community. In accordance with the program’s guidelines, an average time of 30 days or less on the market indicates a high demand for available housing.

Using the 2021 Survey of Rental Properties conducted by Western Economic Services, the 26 surveys representing 1,159 rental units found there was an absorption rate of 17 indicating a slightly above average demand, this is a sharp decrease from 2019 where the absorption rate was exceptionally high, this variability may be attributed to the difference in sample size between the 2019 and 2021 surveys.

Table 14: Western Economic Services Rental Absorption Rate

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2019	71	2,419	4.3%	30.3
2021	26	1,159	1.3%	17

Source: Western Economic Services, 2021 Survey of Rental Properties (Volume III: Dubuque City, city – Iowa State Profile)

Housing Costs and Affordability

Over the past three years the cost of housing in Dubuque has increased significantly. The data in table 15 shows that the average sale price of homes sold in Dubuque increased by more than \$25,000 between 2019 and 2021. Rising housing prices can place an additional cost burden on households within the community. This report estimates housing affordability using a Housing Affordability Index methodology developed by the National Association of Realtors (NAR). The index measures the degree to which a typical family can afford the monthly mortgage payments on a typical home. It should also be noted that the qualifying income is calculated assuming a 20% down payment, which is above the national average. According to NAR data, the average down payment for first time buyers was 7% and 17% for repeat buyers in 2021.

The formula of the Housing Affordability Index (HAI):

$$\text{HAI} = (\text{Median Family Income} / \text{Qualifying Income}) * 100$$

City of Dubuque's HAI:

$$118.6 = (\$54,938 / \$46,312.77) * 100$$

Using local data on median home values and interest rates to calculate the qualifying income, the City of Dubuque's HAI is 118.6. This HAI indicates that the typical 2020 Household in Dubuque has 118.6 percent of the income necessary to purchase a home at the median value. The National Association of Realtors (NAR) provides the monthly HAI estimates for the Midwest, in June 2020 the HAI the average was 215. This shows that housing affordability in Dubuque falls below the Midwest regional average. However, it is acknowledged that the average qualifying income was calculated for the year 2021, which is a limitation of this index calculation when compared to 2020 census data. More information on the NAR methodology can be found at:

<https://www.nar.realtor/research-and-statistics/housing-statistics/housing-affordability-index/methodology>

Table 15: Average Sale Price City of Dubuque (2019-2021)

Year	Housing Units Sold	Average Sale Price	Percent Change from Previous Year
2019	846	\$ 211,209	11.40%
2020	944	\$ 212,684	0.70%
2021	992	\$ 236,390	11%

Source: MLS Database Via East Central Iowa Association of Realtors

Table 16: City of Dubuque Housing Affordability (2010 & 2019)

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% Of Total	Households	% Of Total	Households	% Of Total	Households	% Of Total	
2010 Five-year ACS	16,643	70.50%	4,040	17.10%	2,610	11%	330	1.40%	23,623
2019 Five Year ACS	16,778	71%	3,396	14.40%	2,991	12.7%	455	1.90%	23,620

Source: Western Economic Services, Total Cost Burden and Severe Cost Burden (Volume III: Dubuque City, city – Iowa State Profile)

Table 16 gives a more granular view of housing affordability in Dubuque. In 2019, 14.4% of household were spending between 31%-50% of their income on housing and 12.7% were spending more than 50% of their income on housing.

Table 17: Selected Monthly Owner Costs as Percentage of Household Income (SMOCAPI)

	City of Dubuque		Dubuque County		Iowa	
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	9,522		17,769		545,689	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than 20.0 percent	5,056	53%	9,701	55%	305,701	56%
20.0 to 24.9 percent	1,576	17%	2,800	16%	85,256	16%
25.0 to 29.9 percent	869	9%	1,673	9%	48,949	9%
30.0 to 34.9 percent	565	6%	1,021	6%	29,837	5%
35.0 percent or more	1,456	15%	2,574	14%	75,946	14%

Source: ACS 5-Year Estimates (2020)

Table 17 shows the selected monthly owner costs as percentage of household income (SMOCAPI) across the City of Dubuque, Dubuque County, and the State of Iowa. This shows the percentage of owner income that is going towards housing for owners who have a mortgage. The City of Dubuque has just slightly more households that are paying 35% or more of their income on housing compared to the state average.

Table 18: Gross Rent as a Percentage of Household Income (GRAPI)

	City of Dubuque		Dubuque County		Iowa	
Occupied units paying rent (excluding units where GRAPI cannot be computed)	8,569		9,656		338,023	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than 20.0 percent	2,633	31%	3,107	32%	108,091	32%
20.0 to 24.9 percent	1,156	13%	1,420	15%	47,743	14%
25.0 to 29.9 percent	731	9%	935	10%	37,736	11%
30.0 to 34.9 percent	598	7%	705	7%	27,083	8%
35.0 percent or more	3,451	40%	3,489	36%	117,370	35%

Source: ACS 5-Year Estimates (2020)

Table 18, breaks down the percentage of household income that renters are paying in each jurisdiction. It can be seen that the percentage of renters in Dubuque that are paying 35% or more is 4-5% larger than the Dubuque County and the State of Iowa respectively.

Unemployment Rate

Table 19 shows the City of Dubuque’s unemployment rates in comparison to Dubuque County and the State of Iowa. During the 2019-2021, the unemployment rates in the City of Dubuque, MSA, Dubuque County, and Iowa have been consistently below the national average during this same time frame. Each jurisdiction saw a very large jump in unemployment in 2020 due to Covid-19.

Per the 2021 statistics, the City of Dubuque still has not returned to its pre-covid unemployment number though it has seen significant improvement from 6.5% in 2020 to 4.2% in 2021. Still, the significant decrease in unemployment in just a year, despite the Covid-19 pandemic, shows the high demand for jobs within the City of Dubuque. A strong local economy is likely an important factor behind recent housing price increases.

Table 19: Annual Average Unemployment (Not Seasonally Adjusted)

Year	City of Dubuque	Dubuque County	Iowa
2019	2.7%	2.7%	2.6%
2020	6.5%	5.8%	5.1%
2021	4.2%	4.0%	4.2%
3-Year Average	4.5%	4.1%	4.0%

Source: U.S. Department of Labor, Bureau of Labor Statistics

Laborshed Wage

The final criteria that is needed for this study is the laborshed wage analysis. The Iowa Economic Development Authority (IEDA) calculates laborshed wages based on the employment area’s actual commuting patterns.

Table 20 shows IEDA’s FY 2022 wage requirements for the City of Dubuque and comparable Iowa communities

Table 20: Laborshed Wage Comparison

City	County	120% Wage	100% Wage	90% Wage
Dubuque	Dubuque	\$ 25.36	\$ 21.13	\$ 19.02
Sioux City	Woodbury	\$ 24.67	\$ 20.56	\$ 18.50
Council Bluffs	Pottawattamie	\$ 27.53	\$ 22.94	\$ 20.65
Waterloo	Black Hawk	\$ 24.01	\$ 20.01	\$ 18.01

Source: Iowa Economic Development Authority

Annual Salaries in Dubuque fall below the statewide average and the city’s median salary ranks in the lower half of Iowa’s metropolitan areas. Table 21 lists the median annual salary for the State of Iowa and its metropolitan areas. Lower annual salaries in Dubuque could negatively impact housing affordability in the community.

Table 21: Median Annual Salaries 2021

City	Median Annual Salary (2021)
Council Bluffs	\$75,500
Cedar Rapids	\$74,500
Waterloo	\$70,000
State of Iowa	\$70,000
Iowa City	\$68,500
Ames	\$65,000
Dubuque	\$65,000
Davenport	\$65,000
Sioux City	\$62,000
Des Moines	\$61,000

Source: Iowa Workforce Development

The laborshed analysis also shows that there is a large gap in median wages and education attainment between the different industries in the City of Dubuque. Table 21 presents each industry’s median hourly wage and median annual salary. Figures 3-4 show the lowest median hourly wage that workers are willing to accept. Finance, Construction, and Manufacturing had the highest hourly wages, while Health Care and Professional Services had the highest salaries.

Table 22: Education of Available Labor by Industry

Industry	Education Beyond HS	Some Education Beyond HS, No Degree Obtained	Trade Certification/Vocational Training	Associate Degree	Bachelor's Degree or Above
Agriculture, Forestry, & Mining	**	**	**	**	**
Construction	42.9%	28.6%	14.3%	0.0%	0.0%
Education	100.0%	15.4%	0.0%	7.7%	76.9%
Entertainment & Recreation	66.7%	0.0%	0.0%	0.0%	66.7%
Finance, Insurance, & Real Estate	85.7%	14.3%	0.0%	14.3%	57.1%
Government & Public Administration	100.0%	0.0%	0.0%	0.0%	100.0%

Healthcare & Social Services	84.0%	8.0%	4.0%	16.0%	56.0%
Manufacturing	64.5%	22.6%	3.2%	12.9%	25.8%
Personal Services	83.4%	33.3%	16.7%	16.7%	16.7%
Professional Services	70.5%	17.6%	0.0%	0.0%	52.9%
Transportation, Communication, & Utilities	84.7%	46.2%	7.7%	0.0%	30.8%
Wholesale & Retail Trade	72.3%	30.6%	5.6%	16.7%	19.4%

*Top percentages among industries per education level are highlighted in the table. **Insufficient survey data/refused*

Source: Iowa Workforce Development, City of Dubuque Laborshed Report (2021)

Table 23: Median Hourly Wage & Annual Salary

Industry	Median Hourly Wage	Median Annual Salary
Agriculture, Forestry, & Mining	**	**
Construction	\$ 21.08	**
Education	\$ 14.55	\$ 55,000.00
Entertainment & Recreation	\$ 15.00	**
Finance, Insurance, & Real Estate	\$ 21.52	\$ 60,000.00
Government & Public Administration	**	**
Healthcare & Social Services	\$ 15.50	\$ 67,000.00
Manufacturing	\$ 20.00	\$ 60,000.00
Personal Services	**	**
Professional Services	\$ 11.35	\$ 68,500.00
Transportation, Communication, & Utilities	\$ 19.78	\$ 54,146.00
Wholesale & Retail Trade	\$ 13.00	\$ 48,000.00

Source: Iowa Workforce Development, City of Dubuque Laborshed Report (2021)

Hourly Wages (Data released: August 2021):

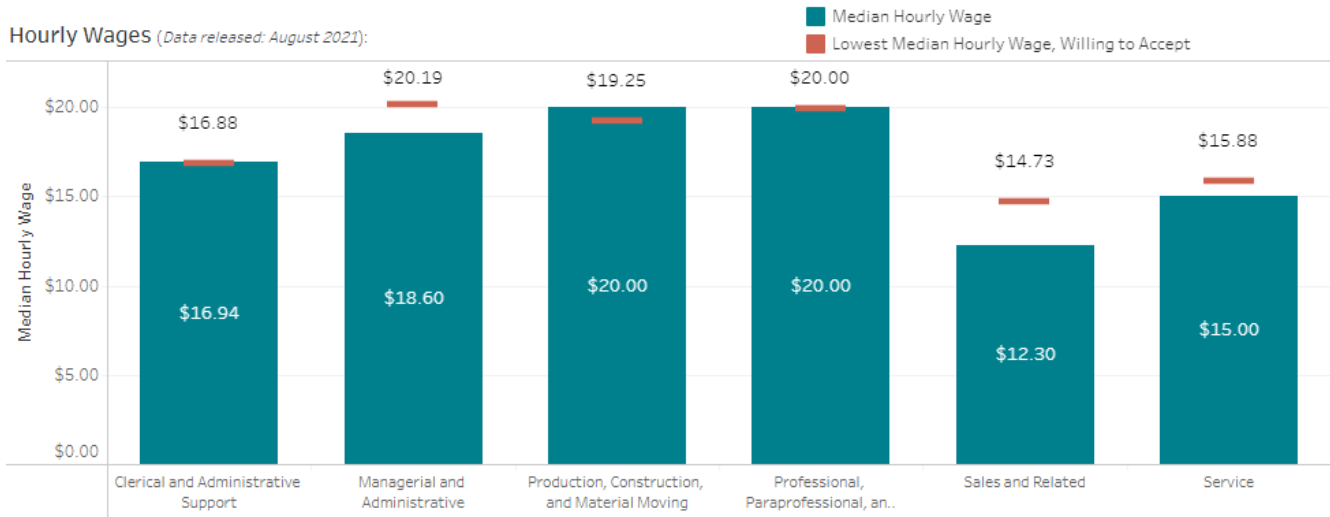


Figure 3: Iowa Workforce Development's Laborshed Analysis by Occupational Category (Hourly)
 Source: Iowa Workforce Development, City of Dubuque Laborshed Report (2021)

Hourly Wages (Data released: August 2021):

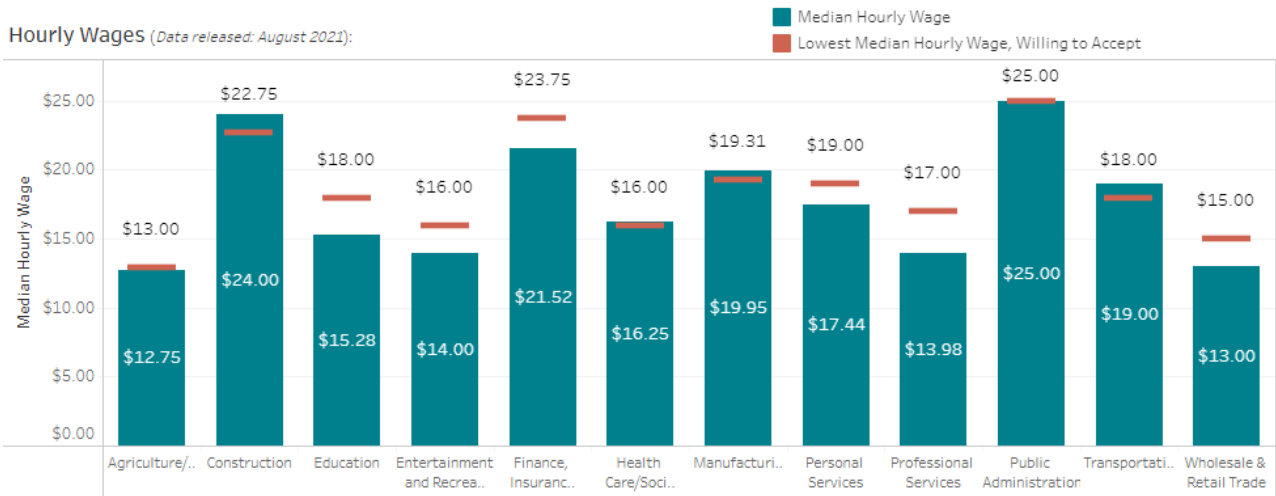


Figure 4: Iowa Workforce Development's Laborshed Analysis by Industry Category (Hourly)
 Source: Iowa Workforce Development, City of Dubuque Laborshed Report (2021)

*Visualizations of Annual Salary Data were unavailable on the Iowa Workforce Development website during the writing of this report.

Conclusion

In accordance with the WHTIP's administrative rule, this study's goal was to evaluate whether or not the City of Dubuque has a severe housing shortage relative to demand, low vacancy rates, or rising housing costs combined with low unemployment.

The data and subsequent analysis included in this report show a high need for housing units within the City of Dubuque. Housing permits within the City of Dubuque have increased significantly between 2019-2021, yet new construction only makes up 0.76% of the existing of the total housing in Dubuque. An exceptional housing demand is marked by statistics regarding the days on market (DOM); from 2019-2021 there was an average DOM of 30 days which is significantly less than the state average at the same time. Cost overburdened renters and relatively low unemployment despite the Covid-19 pandemic, show a sustained need for workforce housing in the City of Dubuque.

By submitting this report, we request your consideration for the City of Dubuque to gain the designation as a distressed housing community under the IEDA Workforce Housing Tax Incentive Program.