

Housing4All

Strategic Housing Plan

DRAFT



City of Evanston
September 12, 2025



TABLE OF CONTENTS

EXECUTIVE SUMMARY..... 1
INTRODUCTION..... 3
NEEDS..... 13
GOALS AND STRATEGIES.....34
IMPLEMENTATION..... 51
OVERSIGHT..... 55
APPENDIX..... 56

EXECUTIVE SUMMARY

The purpose of Housing4All, the strategic housing plan, is to establish Evanston’s first comprehensive and actionable housing strategy — one that provides clear direction for how the City will address housing challenges and opportunities through 2035. Evanston has a number of housing-related challenges. Its economic and racial diversity are at risk, and although diverse overall, Evanston’s neighborhoods are economically and racially segregated. Housing costs are rising rapidly, outpacing income growth. Renters are significantly cost-burdened, paying more than 30 percent of their incomes on housing, and purchasing a home is increasingly difficult, particularly for younger people.

By 2035, the City of Evanston is committed to achieving the following goals:

- **Reduce households cost-burden by 5 - 10%**
- **Preserve and create 3,000 - 5,000 housing units**
- **Support economic diversity with balanced distribution of household income**
- **Encourage racial diversity with more equitable distribution of race and ethnicity**
- **Eradicate segregation by narrowing the variation of household income, race, and net worth by census tract**

The City will focus on three objectives to achieve these goals:

- 1. Preserve affordable housing units**
- 2. Create new housing units to address gaps in the supply**
- 3. Protect residents from displacement**

The City proposes the following strategies to achieve these objectives:

Preserve affordable housing units

- Extend the affordability periods of subsidized affordable housing
- Sustain existing naturally occurring affordable housing (NOAH)
- Establish a “one-stop shop” of housing rehabilitation resources
- Expand shared-equity homeownership models, including land trusts and limited equity cooperatives
- Establish an Acquisition & Preservation Fund
- Establish a joint call for housing project funding
- Explore instituting a housing impact fee
- Explore an anti-deconversion policy
- Explore a transfer of development rights program
- Support policies for adaptive reuse

Create new housing units to address gaps in the supply

- Redevelop City-owned properties
- Partner with religious institutions to redevelop surplus property
- Develop an accessory dwelling unit (ADU) financing and technical assistance program
- Strengthen the inclusionary housing ordinance to maximize affordable unit creation
- Update the zoning code to facilitate housing development and allow different housing types
- Streamline the entitlement and permitting processes
- Explore employer-assisted housing programs

Protect vulnerable residents from displacement

- Expand fair housing education and enforcement
- Establish housing provider mitigation fund
- Create an asset building / financial counseling program
- Update building code to reduce the cost of construction
- Expand impact of rental registration program
- Diversify and expand anti-displacement funding sources
- Explore local hospital housing investment partnership
- Explore just cause eviction policy
- Explore rental assistance expansion
- Improve promotion of current City and partner housing resources

Due to the significant housing challenges facing Evanston households, we must act with urgency and purpose. **Let's get to work!**

INTRODUCTION

Why a Housing Plan?

In December 2023, the City Council approved several goals, including the development and implementation of a strategic housing plan. The current City Council's draft goals include “complete a strategic housing plan by the end of 2025 and produce an annual work plan that proactively implements the adopted policies and actions.”

Housing4All, the strategic housing plan, is Evanston's first comprehensive and actionable housing strategy that provides clear direction to address housing challenges and opportunities through 2035. Like other cornerstone strategic plans the City has adopted in recent years — CARP for climate action, Evanston Thrives for economic development, EPLAN for public health, the Parks and Green Space Strategic Plan for recreation, and Preserve 2040 for historic preservation — Housing4All will be the guiding framework for housing. It will serve as the City's “north star,” cementing priorities, defining measurable goals, and providing a roadmap that aligns with Evanston's broader values of equity, sustainability, and community well-being.

This plan has several core purposes:

- **Assess Evanston's housing needs and gaps** based on local and regional data and community members' lived experiences and input.
- **Establish objectives and strategies** that are effective and reflect the community's priorities, with particular sensitivity to those with housing challenges.
- **Develop an implementation plan** with concrete actions, responsibilities, and timelines.
- **Monitor and report progress**, ensuring accountability and commitment to the plan's objectives and goals.

Equally important is what Housing4All is not. It is not a cure-all that will solve all housing challenges, nor a promise of new housing “now.” It also must not sit untouched on a shelf. Housing4All is a practical tool to align efforts across City departments, strengthen local and regional partnerships, position Evanston to compete for state, federal, and philanthropic funding, and ensure that our limited resources are used strategically to maximize impact.

By setting a common direction, identifying opportunities, and clarifying how progress will be measured, Housing4All forms the foundation for long-term action to ensure that every Evanstonian — regardless of income, age, race, or background — has access to safe, stable, and affordable housing.

Vision

“Evanston is a vibrant and inclusive community that celebrates its arts, culture, history, and urban landscape. Residents of all incomes and backgrounds enjoy stable housing in neighborhoods linked by a robust network of transportation options. All residents have access to the necessities required for physical and mental well being. Our thriving economy supports residents, draws global visitors, and creates local job opportunities. Our lakefront, abundant parks, and open spaces provide a strong sense of well-being and connection to nature. We address our changing climate by advancing bold sustainability initiatives. We acknowledge our past and strive for a better future.”

— Envision Evanston 2045 (as of August 4, 2025)

To actualize this vision, the City of Evanston will strive to maintain a variety of housing options that are:

Accessible: There is sufficient housing designed to support people of all abilities.

Attainable: There is sufficient housing that is affordable across the income spectrum to allow people at all stages of life to remain in the place they call home.

Connected: All living spaces provide convenient access to jobs, schools, amenities, and services.

Equitable: Everyone is free of discrimination when choosing where to live, applying for a mortgage or housing assistance, or seeking other housing-related services.

Healthy: All living spaces promote physical, mental, and social well-being.

Integrated: Diverse housing options, in form, tenure, and price point, are available in all Evanston neighborhoods

Safe: All living spaces are sanitary and hazard-free.

Stable: Community members do not fear eviction, displacement, or overcrowding.

Equity and Displacement

Equity means fairness and providing people with the resources and opportunities they need, considering their diverse histories and circumstances, to ensure everyone has the chance to reach their full potential.

Displacement is the forced or involuntary relocation of residents from their homes or neighborhoods due to economic pressures, such as rising rents or property values, or other factors like evictions, lease non-renewals, or uninhabitable living conditions.

The City of Evanston recognizes that different people and households have different housing needs and preferences, and must offer a range of housing options to provide housing for all. No person or household is more important than another, yet historically some have faced greater challenges, and continue to face them to secure safe, stable, and affordable housing. These inequities must be addressed to improve the quality of life for those who have been most impacted, so everyone's housing needs can be met.

This includes, but is not limited to: immigrants, justice-involved individuals (people who have had any interaction with the criminal justice system), the LGBTQIA+ community, long-time residents, multi-generational households, older adults, people experiencing gender-based violence, people experiencing unstable housing, people living with a disability, people of color, people who work in Evanston, people with children, people with lower incomes, single parent families, students, and young people.

Alignment with City Plans

The objectives and strategies within this plan expand upon and support implementation of other City Strategic Plans. For example, the [2022 EPLAN](#) identifies housing as a major driver of health inequities in Evanston. The plan identifies that the city faces a loss of naturally occurring affordable housing, such as duplexes and small multi-unit buildings, alongside a high risk of lead exposure in housing constructed before lead-based paint was banned in 1978. This disproportionately impacts low-income renters. Persistent racial segregation continues to shape housing opportunities, with Black and Hispanic/Latino households experiencing greater poverty, displacement risks, and barriers to stable housing. The plan also highlights the need for more affordable, accessible housing for older adults, people with disabilities, and other vulnerable populations.

Evanston's [Climate Action and Resilience Plan](#) (CARP) promotes energy-efficient, net-zero housing, expanding access to renewable energy, and integrating green infrastructure to reduce costs and improve resilience. The plan emphasizes equity-focused housing strategies that prioritize upgrades and protections for low-income and vulnerable residents while leveraging tools like PACE financing, zoning reforms, and inclusionary housing policies to create more affordable, sustainable homes.

[Evanston Thrives](#) recognizes the importance housing plays in supporting the success of local business districts. The plan links Downtown revitalization to the construction of new housing to offset reduced office occupancy and increase the daytime and evening population. The plan also highlights the need for updates to the City's zoning code to facilitate new development that integrates both commercial and residential components.

[Preserve 2040](#)'s historic preservation strategy is directly connected to many outlined in this plan. It supports tools like Neighborhood Conservation Districts to preserve character while maintaining affordability, adaptive reuse policies to diversify housing options, and incentives

such as permit fee waivers and preservation funds to reduce costs for reinvestment. The plan also calls for targeting Community Development Block Grant (CDBG) funds to rehabilitate aging housing stock.

Housing Affordability

Housing is affordable when a household, pays no more than 30 percent of their gross income on housing costs. **Housing costs** include rent, mortgage payments, utilities, property taxes, insurance, and homeowner association fees. Home repair costs, while sizable, are not typically included in this calculation.

When housing costs exceed 30 percent of a household's income, the household is considered **cost-burdened**. Households that spend more than 50 percent of their income on housing costs are considered **severely cost-burdened**.

A **household** is a family, a single person living alone, or a group of unrelated roommates living in a single housing unit.

Housing Affordability

Area Median Income (AMI)

Each year, the U.S. Department of Housing and Urban Development (HUD) calculates the Area Median Income at the county level, based on income data from the American Community Survey (ACS).

The output is not just one dollar amount but a series of incomes based on the number of household members. HUD also calculates other incomes relative to the Area Median Income: 30 percent of the area median income (30% AMI), 80% of the area median income (80% AMI).

These income levels are designed to set eligibility for various HUD-supported programs and also serve as a common way to group households earning various incomes.

Household incomes and housing costs are often benchmarked to the Area Median Income (AMI). In 2025, the Area Median Income in Evanston, Cook County, and the Chicago-Naperville-Joliet, IL Metropolitan Area is \$84,000 for a one-person household and \$95,900 for a four-person household. Government entities and community organizations use different terminologies when grouping households based on income. For this plan, the following groupings are defined accordingly:

Figure 1. Household Income Groupings, 2025

Plan Terminology	AMI Range	1-person Household Max Income	4-person Household Max Income
Extremely Low	Under 30%	\$25,200	\$35,950
Very Low	30% - 50%	\$42,000	\$59,950
Low	50% - 80%	\$67,150	\$95,900
Middle	80% - 120%	\$100,800	\$143,880
Upper-Middle	120% - 150%	\$126,000	\$179,850
Higher	150% +	\$126,000 +	\$179,850 +

Source: Illinois Housing Development Authority, Schedule of Maximum Annual Income Limits, 2025; City of Evanston.

To put the above household income groupings into context, below are maximum incomes for federal and state programs, as well as estimated annual earnings for some common jobs in Evanston:

Figure 2. Federal and State Program Maximum Incomes, as of January 2025

Program	1-person Household Max Income	4-person Household Max Income
SNAP (food stamps)	\$20,345	\$41,795
IL Medicaid (health insurance)	\$21,597	\$44,367
WIC (supplemental nutrition)	\$28,953	\$59,478
LIHEAP (utility assistance)	\$31,300	\$64,300

Source: USDA, SNAP Eligibility and WIC Eligibility Requirements, 2025; IL Department of Healthcare and Family Services, Medical Programs, 2025; IL Department of Commerce and Economic Opportunity, Utility Bill Assistance, 2025.

Figure 3. Annual Salaries / Payments

Salary or Benefit	Annual Salary	Effective Date
SSA Disability Benefit (Mean)	\$18,989	7/25
SSA Retiree Benefit (Mean)	\$23,712	1/25
Minimum Wage (Full-time)	\$30,000	7/25
NU Grad Student	\$46,350	9/25
ETHS Teacher (1st year)	\$64,103	8/23
City of Evanston Firefighter (1st Year)	\$71,470	1/24
Registered Nurse (Mean)	\$89,155	8/25
NU Assistant Professor (Mean)	\$125,500	8/24

Source: Social Security Administration, Disabled and retired worker average benefits; Cook County Minimum Wage Ordinance and Regulations; Northwestern University Graduate Union Resources and Average Faculty Salary; ETHS Collective Bargaining Agreement 2022-2026; Indeed.com; City of Evanston.

The Housing Continuum

The housing continuum illustrates the spectrum of housing options available within a community. It helps identify where gaps exist and ensures strategies are designed to meet the needs of all residents—from those experiencing homelessness to households able to purchase market-rate homes. There are many ways to break down the component parts of the housing continuum. One example can be seen below:



Source: Institute on Municipal Finance and Governance, University of Toronto, The Municipal Role in Housing, 2022.

The housing continuum is a critical framework for understanding and addressing Evanston’s housing needs. At its core, it supports equity by ensuring that residents of all incomes, ages, and backgrounds have access to housing options within the community. It also enables mobility, recognizing that people move along the continuum as their life circumstances evolve—for

example, transitioning from renting to homeownership or from independent living to supportive housing. When a gap exists at one point along the continuum, it places pressure on the entire housing system, creating challenges even for residents at a different point on the continuum. Therefore, it serves as a valuable planning tool, offering a framework to identify where Evanston's housing stock is strong and where targeted investment is most needed. In this plan, the housing continuum includes:

Homelessness (below 50% AMI, Extremely and Very Low)

The lack of fixed, regular, and adequate nighttime residence, including individuals who sleep outdoors, in a car, or other places not designated for sleeping. A household is also considered homeless if staying in housing without a lease, like couchsurfing or "doubling up".

Emergency Shelter (below 30% AMI, Extremely Low)

Immediate, short-term safe space for those experiencing homelessness. The goal is stabilization and connection to supportive services, with the aim of moving into transitional or permanent housing.

Transitional Housing (below 30% AMI, Extremely Low)

Temporary, medium-term housing (typically 6-24 months) combined with supportive services that can be tailored to specific populations like medical respite or recovery housing. The goal is to build stability and support residents in gaining independence and self-sufficiency. Common Housing Types: Group homes under 15 units; individual units in any multifamily building.

Permanent Supportive Housing (PSH) (below 30% AMI, Extremely Low)

The goal is to enable a resident's ability to choose their living arrangements and support. Housing with a lease for at least one year. Often serves tenants with chronic conditions, though accepting services is often not a condition of residency. Tenants typically have very limited incomes. Common Housing Types: 1-3 stories, under 15 units; individual unit in any multifamily building.

Affordable Rental Housing - Subsidized (below 80% AMI, Extremely, Very, and Low)

Housing offered with below market-rate rents and income restrictions set at approximately 30 percent of a household's income. Units could be part of inclusionary housing, due to a developer subsidy, project-based rental assistance, or public housing. Common Housing Types: 3-6 stories, 50-75 units; 5-12 stories, 90-120 units; individual units in a multifamily building.

Did you know?

The Housing Authority of Cook County (HACC) is the second largest public housing authority in Illinois. HACC is a municipal corporation established in 1946 to serve 108 communities, as well as unincorporated areas in suburban Cook County. HACC administers several rent assistance programs for over 13,000 families, seniors, and people with disabilities, and owns over 2,100 units of low-income housing. Other programs such as the Mobility Assistance Program, Family Self-Sufficiency Program, and Home Ownership Program are designed to make a positive difference and help participants achieve independence.

Housing Choice Vouchers (HCV), also known as Section 8 Vouchers, is a federally funded rental assistance program that helps very low-income households, older adults, and people with disabilities afford decent, safe, and affordable housing in the private market. The tenant pays about 30% of their income for rent, and the local public housing agency pays the difference, capped at a determined payment standard for the area. The voucher can be used for various types of privately-owned housing, including apartments, townhouses, or single-family homes, provided the unit meets federal housing quality standards.

Project-Based Vouchers (PBV) are available for new construction, rehabilitation, or existing multi-unit buildings, and provide rental assistance for families, seniors, and those who need supportive housing programs. PBVs are attached to a specific residential building or development.

Naturally Occurring Affordable Housing (NOAH) - Rental (50-120% AMI, Very Low, Low, and Middle)

Housing with affordable rents, without subsidies or income restrictions, due to market factors such as age and amenities. Nationally, over 70 percent of affordable housing units are naturally occurring (Urban Land Institute, 2016). Common Housing Types: Typically older buildings, 1-4 stories, 3-40 units; 5-8 stories, 40-80 units.

Affordable Homeownership - Subsidized (80-120% AMI, Middle)

Housing with affordable monthly costs (at or below 30% of household income), subsidized via inclusionary housing, down payment assistance, or a non-profit developer, etc. Common Housing Types: Single-unit, detached; townhomes/rowhomes; condos/coops in multifamily buildings

Naturally Occurring Affordable Homeownerships (80-150% AMI, Middle and Upper-Middle)

Housing with affordable monthly costs (at or below 30% of household income) due to the unit size, cost of construction, a community land trust, and/or a shared ownership model, such as a limited equity cooperative (LEC). Common Housing Types: Single-unit, detached; townhomes/rowhomes; condos/coops in multifamily buildings

Market-Rate Rental Housing (120%+ AMI, Upper-Middle and High)

Non-subsidized housing, offered at competitive prices determined by supply and demand. Offers housing choice and mobility, while easing demand pressures on affordable rental units. Common Housing Types: Typically newer buildings, 3-5 stories, 20-230 units; 6+ stories, 100-500 units.

Market-Rate Homeownership (120%+ AMI, Upper-Middle and High)

Housing serving middle- and higher-income households who can afford to purchase a home without subsidies. Offers housing choice and mobility, while easing demand pressures on affordable for-sale homes. Common Housing Types: Single-unit, detached; townhomes/rowhomes; condos/coops in multifamily buildings

Current City of Evanston Housing Initiatives

The City of Evanston has over 30 active housing programs, policies, and initiatives, and close to ten additional initiatives that are in various stages of program design. About half of the programs are anti-displacement initiatives, seven programs and policies are focused on housing preservation, four programs help create additional housing, and four policies expand housing choices, particularly “missing middle housing.” Missing Middle Housing is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet housing needs of all sizes, types, and costs. More detail on the City’s housing initiatives can be found in Appendix C.

Community Engagement and Input

The availability of quality housing that is attainable and well-suited for a range of residents has long been a priority of City Council and community members. Key topics emerging from past community engagement efforts are: the importance of acknowledging historical context and racial equity; community perceptions of housing needs and barriers; coordination with broader planning efforts; use of institutional tools; and leveraging city assets.

Housing Feedback from Other Initiatives

Over the last five years, Evanston has continued to work to create and preserve attainable housing. A combination of community engagement and data-backed insights has guided the City’s priorities and efforts. While the most recent and wide-reaching engagement effort has been Envision Evanston 2045, the City’s proposed comprehensive plan, additional engagement efforts over the past five years have made it clear that increasing housing affordability and combating displacement are of the utmost importance.

Other housing needs and proposed solutions include addressing affordability, different housing types, and tenant protections. Individual meetings, small-group discussions, community

conversations, town halls, digital feedback forms, surveys, and public comments have provided avenues for community members to communicate their ideas and concerns.

Housing4All Community Engagement

In June - July 2024, over 110 community members provided input in the following ways:

- Presentation and Discussion with the Housing and Community Development Committee
- In-person Housing Conversation with housing organizations and community members
- Digital feedback from organizations that provide housing and related services, and community members

Key takeaways from community input included:

- Focusing on affordability and housing cost burden
- An expansive vision, acknowledging the variety of current challenges
- A sense of urgency
- Additional organizations and resources

Work on Housing4All was paused in Fall 2024 and resumed in Spring 2025. This included a progress update to the City Council in June and an update and discussion with the Housing and Community Development Committee in July 2025.

Following the release of the Draft Plan and the Housing Gap Analysis on September 12, 2025, the Draft Plan Feedback Period (Sep 12 - Oct 12) will commence. Community input received during this period will be used to refine the plan before it is presented to City Council for final approval. Feedback opportunities will include:

- Feedback Form (Digital + Paper)
- Pop-Ups at Recreation Centers (In-person)
- Ward Meetings (In-person + Virtual)
- Drop-In Hours - Organizations (Virtual)

The [Housing4All webpage](#) will serve as the information hub for public feedback, anticipated timelines, and plan development. A summary of Fall 2025 public feedback will be shared at the October Housing and Community Development Committee meeting and included in the final plan.

NEEDS

Housing4All's objectives and strategies are rooted in Evanston's current and projected housing needs. Development Planning Partners (DPP), a Chicago-based consulting firm, was hired to conduct a housing gap analysis to evaluate the City's housing inventory, determine the City's diverse housing needs, and identify the gaps in Evanston's housing market.

DPP shared data regularly with the City while developing the Housing Gap Analysis to inform the development of the housing plan. The Housing Gap Analysis Final Report was completed on September 9, 2025. The report provides a timely, relevant analysis that, combined with other quantitative and qualitative data, anchors this plan's recommendations in Evanston's current and projected housing needs. Key data are included in the plan; additional data can be found in Appendix C.

Data Terms

American Community Survey (ACS): a continuous, nationwide household survey conducted by the U.S. Census Bureau that provides yearly data on the social, economic, housing, and demographic characteristics of the U.S. population.

According to the Census, **ethnicity** is whether a person is of Hispanic or Latino origin. Someone of Hispanic or Latino ethnicity can be a member of any one or more races.

The U.S. Department of Housing and Urban Development (HUD) is a federal agency, established in 1965 to increase homeownership, support community development, and provide access to affordable housing free from discrimination. HUD administers federal aid, enforcing fair housing laws, and supporting programs like Housing Choice Vouchers to assist low-income households.

Each year, HUD receives Comprehensive Housing Affordability Strategy (CHAS) data from the U.S. Census Bureau, demonstrating the extent of housing problems and housing needs, particularly for low-income households.

Key Takeaways

Evanston’s economic diversity is at risk

Almost two-thirds of Evanston’s low-, very low-, and extremely low-income households are cost burdened (64% of households earning under \$96,000 per year). This population comprises almost half of Evanston households (48%). These households face financial challenges constantly and often are unstably housed. Absent targeted housing initiatives, it will remain difficult for low-, very low-, and extremely low-income households to find housing that meets their needs in Evanston.

Evanston households earning over \$120,000 per year comprise over 43% of Evanston households, of which only 4% are cost-burdened, as cost burden is inversely tied to income –as incomes rise, cost burden decreases. Their housing challenges are often related to the inability to find the type or tenure of housing in a location they want due to limited supply, and may seek housing in other communities as a result.,

Energy Burden

Energy burden describes the percentage of annual household income that goes toward energy costs. Spending more than 6% of household income on energy costs is considered **highly energy burdened**. Meanwhile, spending more than 10% of household income on energy costs is considered **severely energy burdened**.

As of 2024, 25% of households in the Chicago metro area had an energy burden over 4%. However, 25% of Black households had an energy burden of 9%, and 25% of low-income households had an energy burden over 16%. Source: ACEEE Data Update: City Energy Burdens.

Note: The numbers above are presented as upper quartile rates, indicating that 25% of households in the group experience a burden higher than the rate provided.

Figure 4. Housing Cost Burden By Income Level, 2025

Household Income		Households (#)			Cost Burden (#)			
\$	AMI	Renter	Owner	Total	Renter	Owner	Total	Total %
Under \$36,000	Under 30%	3,599	2,245	5,844	2,107	1,553	3,660	63%
\$36,000-\$60,000	30-50%	2,968	1,240	4,208	2,521	651	3,172	75%
\$60,000-\$96,000	50-80%	2,933	2,067	5,000	1,919	890	2,810	56%
\$96,000-\$120,000	80-100%	1,598	1,324	2,922	382	429	810	28%
\$120,000+	Over 100%	3,625	9,767	13,392	138	430	567	4%
Total		14,723	16,643	31,366	7,067	3,952	11,019	35%

Source: ESRI, 2025; HUD CHAS, 2021; ACS, 2023; Development Planning Partners.

Evanston’s racial diversity is at risk

Household income in Evanston varies greatly by race and ethnicity.. Median annual income for White households is close to \$120,000, compared with \$91,000 for Latino households, \$90,000 for multi-racial households, \$77,000 for Asian households, and \$56,000 for Black households. In addition, 41% of White households have incomes over \$150,000 per year, compared with only 14% of Black and 16% of Latino households. Conversely, only 35% of White households earn less than \$75,000 per year, compared with 60% of Black and 47% of Latino households.

Differences in household income have a significant impact on housing affordability. Half of White households can afford to spend over \$3,000 per month on housing costs, while half of Black, Asian, and Latino households can afford over \$1,400, \$1,900, and \$2,300 per month, respectively.

Housing challenges due to income are particularly acute for Evanston’s households of color, and Black households in particular. Absent targeted housing initiatives, it will remain difficult for households of color to find housing that meets their needs and budgets in Evanston.

Figure 5. Median Household Income and Affordable Housing Cost by Race (Alone)

Household Income	All	White	Black or African American	Hispanic or Latino	Asian	Some Other Race	Two or More Races
Median Income	\$95,766	\$119,602	\$56,004	\$91,023	\$76,985	\$74,391	\$90,477
Median Affordable Housing	\$2,394	\$2,990	\$1,400	\$2,276	\$1,925	\$1,860	\$2,262
Variance From All	-	+25%	-42%	-5%	-20%	-22%	-6%

Source: ACS, 2023, B19013; Development Planning Partners.

Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

Figure 6. Household Income by Race / Ethnicity (Alone)

Household Income	All	White	Black or African American	Hispanic or Latino	Asian	Some Other Race	Two or More Races
Less than \$25,000	13%	11%	21%	9%	20%	12%	11%
\$25,000-\$50,000	14%	13%	24%	17%	16%	18%	21%
\$50,000-\$75,000	13%	11%	15%	20%	16%	25%	16%
\$75,000-\$100,000	11%	9%	13%	26%	6%	13%	27%
\$100,000-\$125,000	9%	9%	11%	5%	6%	7%	2%
\$125,000-\$150,000	6%	7%	2%	6%	11%	12%	2%
\$150,000+	33%	41%	14%	16%	25%	14%	22%

Source: ACS, 2023, B19001; Development Planning Partners.

Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

Evanston's Black population has declined

Based on Census data, the number of Black Evanstonians has declined over the past 10-15 years. Although changes in Census methodology, question wording, and coding in 2020 enable the Census to provide a more complete picture of how people identify their race and ethnicity, it complicates comparing pre-2020 data with 2020 and subsequent years, making it difficult to pinpoint the magnitude of the decline.

One approach, similar to the race and ethnicity trends in the Housing Gap Analysis, compares each race alone and Hispanic or Latino origin of any race. According to this method, while the total population increased approximately 3% since 2010, the Black population decreased by about 16%. Also, there is a substantial increase in Evanstonians who identify as multiracial - the changes noted above are likely a significant contributing factor.

Another approach compares each race, including in combination with other races, with the White, non-Hispanic or Latino population. According to this method, while the total population increased approximately 2% since 2013, the Black population decreased by about 8%. Using this method, there is a substantial increase in Evanstonians who identify as some other race. Again, the changes noted above are likely a significant contributing factor.

While the magnitude is uncertain, it is evident that the Black population has declined. Coupled with a significant housing cost burden, this underscores the need for expanded initiatives to help combat the displacement of Black Evanstonians.

Figure 7. Population Change, by Race Alone, 2010-2023

	Total	White alone	Black or African American alone	Hispanic or Latino of any race	Asian alone	Some other race alone	Two or more races
2010	74,486	48,872	13,474	6,739	6,416	2,878	2,846
2023	76,552	46,598	11,365	9,446	6,904	3,315	8,370
% Change	3%	-5%	-16%	40%	8%	13%	194%

Source: 2010 Decennial Census; ACS, 2023.

Note: Summed cells in this table may exceed the total population.

Note: Pacific Islander, American Indian and Alaska Native are included in Some Other Race

Figure 8. Population Change, by Race Adapted, 2013-2023

	Total	White alone, Not Hispanic or Latino	Black or African American	Hispanic or Latino	Asian	Some other race
2013	74,937	45,195	14,660	7,174	7,898	2,217
2023	76,552	44,733	13,458	9,446	8,842	9,316
% Change	2%	-1%	-8%	32%	12%	320%

Source: ACS, 2013, 2023, DP05.

Note: Summed cells in this table may exceed the total population.

Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

Evanston is diverse, yet segregated

Evanston is a diverse community, yet that diversity is unevenly distributed, with clear patterns of segregation by race, household income, net worth, and housing cost burden. These divisions shape who can access certain neighborhoods, schools, and opportunities, reinforcing inequities across generations.

To assess housing needs at the neighborhood level, the plan uses census tracts. Census tracts, defined by the U.S. Census Bureau, have an average population of 4,000 people and are relatively permanent. Evanston currently has 19 census tracts. In 2020, census tract 8094 was divided into two tracts, 8094.01 and 8094.02. Therefore, when comparing census tracts before and after 2020, census tracts 8094.01 and 8094.02 are combined.

As can be seen below, Black and Asian households comprise less than 10% of most census tracts, with a more substantial share in census tracts 8092, 8102, 8096, and 8097 and census tracts 8087.02, 8095, 8094, and 8093, respectively. Hispanic or Latino households can be part of the two or more races category, which also makes up less than 10% of many census tracts. This population has a more substantial share in census tracts 8103.01, 8092, 8096, and 8093.

Household income is also unevenly distributed throughout Evanston. Fewer than 7% of households in census tracts 8088, 8089, and 8090 are very low- or extremely-low income (<50% AMI), while greater than 60% of households earn \$120,000 or more. In comparison, more than half of households in census tracts 8092 and 8093 are very low- or extremely-low income (<50% AMI), while less than 30% of households earn \$120,000 or more.

The contrast of household net worth by census tract is even more stark. Over 30% of households in census tracts 8088, 8089, 8090, and 8091 have a net worth of at least \$2 million, while fewer than 7% of households have a net worth under \$15,000. In comparison, fewer than 10% of households in census tracts 8092, 8093, and 8094.02 have a net worth of at least \$2 million, while 34-49% of households have a net worth under \$15,000.

To address this, the City must expand the range of housing options available in all parts of Evanston—creating pathways for residents of different backgrounds and income levels to live and find housing that meets their needs throughout the City.

Figure 9: City of Evanston Census Tracts, 2025



Source: City of Evanston.

Figure 10. Race (Alone) by Census Tract, 2023

Geography	White	Black or African American	Asian	Some Other Race	Two or More Races
Evanston	61%	15%	9%	4%	11%
8087.02	63%	9%	20%	3%	5%
8088	82%	2%	8%	2%	6%
8089	85%	1%	5%	1%	8%
8090	87%	5%	1%	0%	6%
8091	81%	2%	4%	6%	8%
8092	12%	53%	3%	8%	24%
8093	57%	9%	15%	5%	15%
8094	67%	3%	16%	2%	13%
8095	69%	7%	17%	2%	6%
8096	41%	30%	6%	6%	16%
8097	53%	27%	8%	6%	6%
8098	68%	13%	7%	1%	11%
8099	76%	3%	11%	0%	9%
8100	81%	3%	6%	2%	8%
8101	72%	4%	6%	8%	10%
8102	30%	47%	9%	7%	8%
8103.01	38%	17%	9%	11%	25%
8103.02	62%	16%	4%	6%	12%

Source: 2010 Decennial Census, 2023 ACS; NHGIS; Development Planning Partners.

Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

Figure 11: Household Income by Census Tract, 2025

Income (\$)	\$0-\$35,999	\$36,000-\$59,999	\$60,000-\$95,999	\$96,000-\$119,999	\$120,000+
Income (AMI)	Under 30%	30-50%	50-80%	80-100%	100%+
8087.02	33%	18%	13%	7%	28%
8088	8%	10%	13%	9%	60%
8089	7%	7%	11%	8%	66%
8090	9%	6%	8%	5%	72%
8091	14%	8%	18%	6%	54%
8092	33%	21%	19%	9%	19%
8093	38%	17%	13%	5%	27%
8094.01	23%	13%	13%	8%	43%
8094.02	32%	11%	15%	13%	29%
8095	21%	21%	17%	7%	34%
8096	28%	16%	9%	5%	42%
8097	11%	7%	12%	12%	58%
8098	14%	22%	15%	4%	45%
8099	16%	9%	13%	12%	50%
8100	14%	9%	12%	13%	52%
8101	11%	16%	22%	12%	39%
8102	20%	16%	27%	11%	27%
8103.01	10%	13%	25%	15%	36%
8103.02	11%	13%	15%	10%	52%

Source: ESRI, 2025; HUD, CHAS 2021, Development Planning Partners.

Figure 12. Household Net Worth by Census Tract, 2025

	Under \$15,000	\$15,000- \$50,000	\$50,000- \$75,000	\$100,000- \$150,000	\$150,000- \$500,000	\$500,000- \$1 million	\$1- \$2 million	\$2 million +
Evanston	21%	8%	7%	5%	20%	10%	10%	18%
8087.02	27%	8%	6%	5%	19%	11%	9%	15%
8088	6%	4%	4%	3%	18%	13%	16%	35%
8089	3%	1%	3%	2%	15%	15%	23%	39%
8090	4%	1%	2%	2%	10%	14%	22%	45%
8091	6%	4%	6%	5%	19%	14%	15%	31%
8092	34%	14%	11%	8%	20%	6%	3%	4%
8093	49%	10%	6%	4%	15%	5%	4%	8%
8094.01	35%	8%	7%	4%	18%	6%	9%	14%
8094.02	45%	11%	8%	4%	13%	5%	5%	8%
8095	30%	10%	8%	5%	20%	7%	7%	13%
8096	18%	7%	7%	7%	23%	10%	10%	19%
8097	8%	4%	6%	5%	23%	18%	16%	21%
8098	20%	9%	9%	6%	23%	9%	10%	14%
8099	14%	6%	7%	5%	22%	11%	13%	23%
8100	15%	8%	9%	6%	23%	11%	10%	17%
8101	14%	11%	10%	7%	25%	9%	9%	14%
8102	22%	15%	13%	8%	22%	8%	5%	8%
8103.01	8%	5%	7%	7%	32%	18%	12%	12%
8103.02	8%	4%	5%	4%	23%	17%	15%	24%

Source: Esri, 2025.

Evanston’s renters are significantly cost-burdened

Cost burden varies significantly based on tenure, whether a household rents or owns its home. There is additional cost burden variation between homeowners with and without a mortgage. Almost half of Evanston’s renter households are cost-burdened (49%), significantly higher than homeowners with a mortgage (29%) and homeowners without a mortgage (18%).

As seen above, cost-burdened renter households are not evenly distributed across the City. Census tracts 8093, 8095, 8094.01, 8094.02, and 8102 contain between 590 and 875 cost-burdened renter households, or 56% of the total city-wide. This data supports targeted initiatives led by the City to reduce the cost burden of renters in Evanston.

Figure 13. Housing Cost Burden, by Household Tenure, 2023

Renter Households		Households with a mortgage		Households without a mortgage	
#	%	#	%	#	%
6,301	49%	3,147	29%	1,176	18%

Source: ACS, 2023, DP04, B25091, B25070; Development Planning Partners.

Note: Housing costs are top-coded at \$4,000+ for owners with a mortgage, \$1,500+ for owners without a mortgage, and \$3,500+ for renters.

Figure 14. Housing Cost Burden, by Household Tenure, by Census Tract, 2023

	Renter Households	Households with a mortgage	Households without a mortgage
	#	#	#
8087.02	90	17	35
8088	160	188	84
8089	63	262	36
8090	209	119	139
8091	274	112	101
8092	385	369	63
8093	875	27	58
8094.01	624	33	45
8094.02	600	58	65
8095	829	144	67
8096	126	169	19
8097	13	233	39
8098	332	60	0
8099	252	197	58
8100	399	336	122
8101	277	233	124
8102	590	311	65
8103.01	86	168	29
8103.02	117	111	27

Source: ACS, 2023, DP04, B25091, B25070; Development Planning Partners.

Note: Housing costs are top-coded at \$4,000+ for owners with a mortgage, \$1,500+ for owners without a mortgage, and \$3,500+ for renters

There are steep barriers to homeownership in Evanston

Over 90% of detached homes sold in Evanston from January 2024 through June 2025 cost over \$350,000. To afford a home over \$350,000, a household would need an income of at least \$100,000. With more than half of Evanston households earning below \$100,000 per year, this puts almost all detached homes out of reach for more than half of Evanston households.

About 70% of detached homes sold in Evanston during this time period cost over \$550,000. In order to afford a home over \$550,000, a household would need an income of at least \$150,000. With 67% of current Evanston households earning below \$150,000 per year, this puts more than two-thirds of detached homes out of reach for more than two-thirds of Evanston households. Note: these are conservative estimates because they do not account for utilities or homeowners' insurance.

Attached homes in Evanston sold for more attainable prices between January 2024 through June 2025. About 41% of attached homes sold during this time cost over \$350,000. With more than half of Evanston households earning below \$100,000 per year, this puts over 40% of attached homes out of reach for more than half of Evanston households.

About 12% of attached homes sold in Evanston during this time period cost over \$550,000. With 67% of current Evanston households earning below \$150,000 per year, this puts only 12% of attached homes out of reach for more than two-thirds of Evanston households. Note: these are very conservative estimates because they do not account for homeowner association fees, utilities, or homeowners' insurance.

Purchasing a home, especially a detached home, is even more difficult for households of color, particularly Black households, because of income inequality. Due to the interconnectivity of the housing continuum, targeted strategies that break down barriers to affordable homeownership should also have positive effects on the Evanston rental market.

Figure 15. Maximum Affordable Housing Payments and Home Prices

Household Income	Maximum Affordable Housing Payment	Maximum Affordable Home Price
\$100,000	\$2,500	\$350,000
\$120,000	\$3,000	\$450,000
\$150,000	\$4,375	\$550,000
\$200,000	\$5,000	\$725,000
\$250,000	\$6,250	\$900,000
\$300,000	\$7,500	\$1,100,000
\$300,000+	NA	\$1,100,000+

Source: Development Planning Partners.

Note: Does not include utilities or homeowner's association fees.

Figure 16. Home Sales Data, 2024 - 2025

Home Price	Detached		Attached	
	#	%	#	%
Less than \$350,000	38	8%	416	59%
\$350,000-\$450,000	50	11%	131	19%
\$450,000-\$550,000	55	12%	75	11%
\$550,000-\$725,000	75	16%	49	7%
\$725,000-\$900,000	70	15%	29	4%
\$900,000-\$1,100,000	59	13%	3	0%
\$1,100,000+	122	26%	4	1%

Source: MRED, 2025; Development Planning Partners.

Note: 2025 data is through June 30, 2025.

Evanston's senior population is growing and has diverse housing needs

There is significant projected growth in senior (65+) households in the next 5-10 years. By 2030, the senior population is projected to grow by 8%, close to 700 people. And this population's median household income is projected to be near \$83,000. Similar to all Evanston households, there will be meaningful variations in growth and household income based on location within Evanston.

For example, increases in senior population at or below 5% are anticipated in census tracts 8096, 8097, 8099, 8101, and 8091, while 10% and greater increases are anticipated in census tracts 8095, 8102, 8098, 8090, and 8094.01. Significantly greater disparities are projected in senior household income, ranging from under \$37,000 in census tract 8092 to over \$177,000 in census tract 8090.

With some older Evanstonians financially secure and others struggling to make ends meet, strategies should be tailored to address disparate needs and focus on lower-income seniors, who will face greater housing cost burdens, to ensure they can continue to live in their home community with dignity.

Figure 17. Senior Household Projected Growth (Households 65+)

	2025	2030	Change (%)	Median Household Income (2030)	Affordable Housing Cost / Month
Evanston	8,824	9,495	8%	\$82,809	\$2,070
8087.02	167	177	6%	\$59,397	\$1,485
8088	485	527	9%	\$120,092	\$3,002
8089	612	641	5%	\$137,564	\$3,439
8090	452	499	10%	\$177,931	\$4,448
8091	482	505	5%	\$77,949	\$1,949
8092	410	439	7%	\$36,266	\$907
8093	416	447	8%	\$53,456	\$1,336
8094.01	619	683	10%	\$107,800	\$2,695
8094.02	453	490	8%	\$61,324	\$1,533
8095	608	683	12%	\$55,677	\$1,392
8096	350	357	2%	\$53,357	\$1,334
8097	360	375	4%	\$99,622	\$2,491
8098	245	273	11%	\$59,978	\$1,499
8099	407	425	4%	\$95,810	\$2,395
8100	723	790	9%	\$104,540	\$2,614
8101	503	527	5%	\$84,832	\$2,121
8102	649	715	10%	\$63,179	\$1,579
8103.01	482	517	7%	\$80,609	\$2,015
8103.02	401	425	6%	\$87,485	\$2,187

Source: Esri, 2025, 2030; Development Planning Partners

Evanston’s college students have diverse housing needs

College students living in Evanston attend various institutions of higher learning for varying lengths of time, may work full- or part-time, have various household structures, may be financially dependent or independent, and therefore have diverse housing needs.

Given that a meaningful portion of students are affiliated with Northwestern University’s Evanston Campus, it is important to consider the following:

- Northwestern University requires 1st and 2nd year undergraduate students to live in student housing. Some 3rd and 4th year undergraduate students and some graduate students live in student housing as well. These students are included in Census population data, but since they reside in “group quarters,” they are not included in Census household data.
- The 3rd and 4th year undergraduate students and graduate students who live “off campus” are included in both Census population and household data. Some students are dependent on family members, and therefore, their ability to pay relative to their income can be misleading. Other students are independent, similar to non-student households in Evanston.

Students are a vital part of Evanston, contributing to the city’s culture, economy, and vibrancy, and collaborating with Northwestern to address student housing needs will benefit everyone.

Figure 18. Student Housing (Group Quarters), 2020

	Total Population	Student Housing	
	#	#	%
Cook County	5,185,812	26,262	1%
Chicago	2,707,648	19,981	1%
Evanston	76,552	5,255	7%
Lincolnwood	13,179	0	0%
Oak Park	53,315	25	0%
Skokie	66,427	59	0%
Wilmette	27,550	0	0%
Rogers Park (60626)	50,027	1,728	3%
West Ridge (60645)	46,856	24	0%

Source: 2020 Decennial Census, P5, P18

For additional information regarding Evanston’s demographics, including population, age, race and ethnicity, household size, composition, and income, housing fundamentals, including occupancy and vacancy rates, housing tenure, values, costs, and cost burden, and local market conditions, including home sales and inventory, the market-rate rental market, and housing development, review the City of Evanston Housing Gap Analysis.

Affordability Gap

The City of Evanston Housing Gap Analysis estimates that 11,019 households, over 35% of all households in Evanston, are cost-burdened in 2025. Of those households, approximately 64% are renters and 36% are homeowners.

Assuming no major changes to the local housing market or new housing strategies by the City of Evanston, in 2035, the Housing Gap Analysis projects that the number of cost-burdened households will decrease to 8,354 households, 26% of households in 2035. Contributing factors include:

- **Displacement:** As lower-income households leave Evanston and higher-income households move to Evanston, the number of cost-burdened households may decline, though the underlying affordability challenge still persists.
- **Aging population:** Some older adults may pay off their mortgages, reducing their monthly housing expenses and shifting them out of “cost-burdened” status.
- **Household consolidation:** More people living together, like adult children with parents, roommates, or multigenerational households, can spread costs across multiple incomes.
- **Income growth and inflation:** An increase in income that outpaces increases in rent or homeownership costs can contribute to greater housing affordability.

Because displacement and limited housing options are likely contributing factors to the 2035 projection, and because the number and percent of cost-burdened households remains large, bold, strategic action is needed to assist Evanston’s cost-burdened households.

Figure 19. Evanston Housing Cost Burden, 2025 - 2035

	All Households	Cost-Burdened Households	
		Total (#)	Total (%)
2025	31,366	11,019	35%
2035	31,879	8,354	26%

Source: ESRI; HUD CHAS, Development Planning Partners.

Figure 20. Evanston Housing Cost Burden, by Tenure, 2025 - 2035

	Total	Renter (#)	Renter (%)	Owner (#)	Owner (%)
2025	11,019	7,067	64%	3,952	36%
2035	8,354	5,241	63%	3,114	37%

Source: ESRI; HUD CHAS, Development Planning Partners.

Cost burden is not evenly distributed among Evanston households— lower-income households are significantly more likely to be cost-burdened. Between 56% and 75% of households earning less than 80% AMI are cost-burdened, compared to 28% of households earning 80-100% AMI, and just 4% of households earning over 100% AMI. To address this challenge, bold, strategic action needs to be targeted towards households earning less than 80% AMI, those most likely to be cost-burdened.

Figure 21. Evanston Housing Cost Burden, by Income, 2025 - 2035

	Less than 30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Over 100% AMI
2025	63%	75%	56%	28%	4%
2035	56%	72%	53%	21%	3%

Source: ESRI; HUD CHAS, Development Planning Partners.

Cost burden is not evenly distributed across Evanston’s census tracts either. Census tracts 8102, 8095, and 8093 contain 3,270 cost-burdened households, 30% of the total in Evanston. While census tracts with fewer cost-burdened households can be positive, it is more likely that there are limited housing options that are affordable to households without higher incomes. Therefore, bold, strategic action is needed in all census tracts to assist Evanston’s cost-burdened households.

Figure 22. Evanston Housing Cost Burden, by Census Tract, 2025

	Cost-Burdened Households	
	#	%
Evanston	11,019	-
8087.02	210	2%
8088	365	3%
8089	355	3%
8090	244	2%
8091	399	4%
8092	790	7%
8093	999	9%
8094.01	635	6%
8094.02	772	7%
8095	1,056	10%
8096	416	4%
8097	312	3%
8098	384	3%
8099	402	4%
8100	822	7%
8101	742	7%
8102	1,215	11%
8103.01	540	5%
8103.02	364	3%

Source: ESRI; HUD CHAS, Development Planning Partners.

GOALS AND STRATEGIES

Goals

To address Evanston’s significant affordability gaps, the City is committed to achieving the following primary and secondary goals, measured by their accompanying metrics:

Primary	Metric	Base 2025	Goal 2035
Reduce Cost Burden	Household Cost Burden	35%	25 - 30%
Preserve and Create Housing Units	Preserved and Created Housing Units	N/A	3,000 - 5,000
Maintain Economic Diversity	Household Income Distribution	**	No change
Maintain Racial Diversity	Race Distribution	**	No change
Reduce Segregation	Household Income, Race, and Net Worth, Variation by Census Tract	**	Decrease Extremes

Secondary	Metric	Base 2025	Goal 2035
Increase Long-Term Affordability	Permanently Preserved Affordable Units	N/A	100 - 500
Reduce Homelessness	Homeless Count	**	0
Spend / Leverage Housing Resources	Dollars Spent / Leveraged	N/A	\$100 - \$500 million
Increase Partnerships	Housing Partnerships	N/A	10 - 25

The above goals are intentionally stated as a range. Given the uncertainty of the funding landscape in the coming years, the goal ranges account for a lower-funding / lower-impact scenario and a higher-funding / higher-impact scenario.

Constraints & Opportunities

The City faces constraints in its efforts to close the affordability gap. These include limited land for increased production, limited funding to support development and preservation, and increased economic and political uncertainty.

Minimal Land for Housing Production

Evanston is a largely built-out community with little vacant land available for new housing, which makes large-scale production challenging and drives up the cost of development. This constraint limits opportunities to expand the housing supply, especially affordable units. However, opportunities exist to make more efficient use of existing land through strategies such as zoning updates to allow subdivision of land or smaller lot sizes, transit-oriented development, adaptive use of existing and underutilized properties, and encouraging gentle density in appropriate areas. Also, more efficient building types - single stair small flats, optimal use of space, etc.

Limited Funding to Support Development and Preservation

The cost of acquiring, developing, and preserving affordable housing in Evanston continues to outpace available local, state, and federal resources. With limited funding, the City must make strategic choices about which projects to support. Opportunities to address this challenge include leveraging public-private partnerships, pursuing new funding streams, aligning with regional housing initiatives, and strategically investing to maximize long-term affordability.

Economic and Political Uncertainty

Uncertain economic conditions, including fluctuating interest rates, construction costs, and market demand, complicate housing development and preservation efforts. Political shifts at all levels of government also affect the availability of housing resources. These uncertainties also present opportunities: by diversifying funding strategies, strengthening community engagement, and advancing policies that can adapt to changing conditions, Evanston can build resilience and better position itself to meet current and future housing needs.

Objectives and Strategies

Based on the findings of the Housing Gap Analysis, constraints and opportunities, community feedback, and City Council goals, the City will prioritize the following objectives for the next ten years:

1. **Preserve** affordable housing units
2. **Create** new housing units that address existing gaps
3. **Protect** residents from displacement

While there are multiple housing challenges in Evanston, this plan must be focused and intentional to maximize its impact and outcomes. It is important to evaluate a variety of options to determine which will be most impactful and can be implemented efficiently. Therefore, the draft

plan includes an expansive list of strategies within each objective, each of which supports one or more of the housing goals.

Objective 1: Preserve

Evanston faces a pressing need to preserve all forms of affordable housing. Data shows that 35% of all households are cost burdened, with meaningfully higher rates for households earning less than 80% AMI and households of color. The Housing Gap Analysis highlights a significant “missing middle” gap, defined in the report as attached single-family homes and 2-4 unit buildings. Public input gathered to date has reinforced this urgency, with residents consistently naming preservation of current affordable housing as a top priority.

Constraints on preservation are real: Evanston has limited land availability and faces both rising construction costs and limited funding sources. Yet there are also clear opportunities to act. The City can pursue innovative partnerships, leverage existing funding more effectively, and adopt new preservation-oriented strategies to stabilize housing that already serves residents in need. This is especially urgent as affordability terms in various developments are set to expire prior to 2035, threatening to reduce the number of affordable units unless proactive steps are taken.

Preservation is not only about affordability—it also aligns with Evanston’s values around sustainability and historic character. Retaining and reinvesting in existing housing stock can be more cost-effective than new construction, while reducing environmental impacts tied to demolition and rebuilding.

In addition, the City is uniquely positioned to lead this effort. Because municipal government writes and enforces the building code, Evanston has the ability to shape housing quality, accessibility, and long-term affordability in ways that protect both residents and the community’s housing supply. Together, these factors make preservation an essential pillar of the City’s housing strategy.

Proposed Strategies

- 1.1 Extend the affordability periods of subsidized affordable housing**
- 1.2 Sustain existing naturally occurring affordable housing (NOAH)**
- 1.3 Establish a “one-stop shop” of housing rehabilitation resources**
- 1.4 Expand shared-equity homeownership models, including land trusts and limited equity cooperatives**
- 1.5 Establish an Acquisition & Preservation Fund**
- 1.6 Establish a joint call for housing project funding**
- 1.7 Explore instituting a housing impact fee**
- 1.8 Explore an anti-deconversion policy**
- 1.9 Explore the creation of a transfer of development rights program**
- 1.10 Support policies for adaptive reuse**

Strategy 1.1 Extend the affordability periods of subsidized affordable housing		
Target Population: <80% AMI	Type: Housing units	PRESERVE + PROTECT

The City of Evanston faces the critical challenge of preserving subsidized affordable housing, particularly units whose affordability restrictions are set to expire over the next ten years. In addition, political instability also threatens funding that supports subsidized affordable housing. Proactively protecting these homes and identifying new revenue sources is essential to maintaining long-term housing stability for low- and moderate-income residents and preventing displacement. Evanston can leverage partnerships with nonprofit housing developers, community land trusts, public agencies, and private owners to extend affordability covenants, acquire at-risk properties, or implement shared-equity models. By combining financial tools, policy incentives, and collaborative approaches, the City can ensure that these units remain affordable for current and future residents.

Strategy 1.2 Sustain existing naturally occurring affordable housing (NOAH)		
Target Population: <80% AMI	Type: Housing units	PRESERVE + PROTECT

Nationally, approximately 75% of affordable housing units were determined to be naturally occurring affordable housing (NOAH)¹ —rental units that remain affordable without formal subsidies. The City of Evanston needs to identify and track NOAH properties through comprehensive data collection and monitoring that does not currently exist in order to define and quantify how many units exist. By maintaining a clear inventory of these properties, the City can proactively equip owners with tools and incentives to preserve affordability.

Community Development Financial Institutions (CDFIs)² can provide additional financial resources for acquisition, equity investment, or property improvements, to stabilize NOAH units while maintaining affordability for current tenants. By using these tools to actively manage and support this segment of the housing stock, Evanston can prevent displacement and ensure that affordable rental options remain available for all residents, even in a rising-cost market.

¹ [Naturally Occurring Affordable Housing presentation by CoStar](#), National Association of Affordable Housing Lenders & Urban Land Institute Symposium, October 2016.

² According to the [Opportunity Finance Network](#), Community Development Finance Institutions (CDFIs) are “lenders with a mission to provide fair, responsible financing to rural, urban, Native, and other communities that mainstream finance doesn’t traditionally reach.”

Strategy 1.3 Establish a “one-stop shop” of housing rehabilitation resources		
Target Population: Primary: <80% AMI Secondary: 80-120% AMI	Type: Housing units	PRESERVE + PROTECT

The City of Evanston will launch a new initiative to streamline and enhance support for low- and moderate-income homeowners. Currently, the City offers a variety of programs across multiple departments to assist residents with home repairs and rehabilitation, but these resources are dispersed and can be difficult for homeowners to navigate. The One Stop Shop will serve as a central hub that consolidates information, application processes, and program management, making it easier for homeowners to access available support. By centralizing services, the initiative will reduce administrative and compliance burdens for property owners, increase participation in programs, and ensure that resources are used efficiently. Ultimately, this approach will maximize the impact of the City’s home rehabilitation efforts, helping more homeowners maintain safe, affordable, and well-maintained properties.

Strategy 1.4 Expand shared-equity homeownership models, including land trusts and limited equity cooperatives		
Target Population: 50% - 120% AMI	Type: Housing units, Partnerships	PRESERVE + PROTECT

The City has collaborated with Community Partners for Affordable Housing (CPAH) to develop affordable housing that will remain affordable in perpetuity in its Community Land Trust (CLT).

The CLT model can also be used to place acquired at-risk properties into the land trust and, where feasible, provide ownership opportunities to existing tenants using resale restrictions and/or assisting residents in establishing limited equity cooperatives. Where ownership is not feasible for existing residents, the land trust property can remain a rental.³ As the City seeks to expand its affordable housing production and preservation efforts, expanding the capacity of the CLT model will be a critical tool to create housing with affordability restrictions that go beyond the 15–30-year affordability period seen with Low Income Housing Tax Credit (LIHTC) projects and other publicly-funded affordable housing.

Shared equity housing models, such as Limited Equity Cooperatives (LEC), provide additional support for sustained affordable housing. In this model, the occupants of a housing unit in the co-op are owners of shares in the corporation from which they lease their homes. When the home is sold, the corporation purchases the shares of the departing member at a restricted price and resells those shares to the new tenant at the same restricted price. The former tenant

³ [Three Ways Community Land Trusts Support Renters](#), Urban Institute, April 2019.

is allowed a modest growth in equity from the resale that may support the purchase of another home. Additional alternative ownership models the City may consider include first preference when disposing of public land, providing below market-rate loans, providing technical assistance, fostering relationships with lenders and CDFIs, or initiating a Housing Coop pilot program⁴.

Did you know?

Illinois Housing Development Authority (IHDA) was created by the state legislature in 1967, pursuant to the Illinois Housing Development Act as a self-supporting agency to finance affordable housing across Illinois. IHDA does not use taxpayer dollars to sustain its operations, although it does administer publicly funded programs on behalf of the state. IHDA has provided more than \$27 billion in state, federal, and leveraged financing to make possible the purchase, development, or rehabilitation of more than 327,000 homes and apartments for low- and middle-income households.

Low-Income Housing Tax Credits (LIHTC) - a federal program for creating affordable rental housing, which awards tax credits to developers of projects that set aside units for low-income households. IHDA administers the LIHTC program in Illinois.

Strategy 1.5 Establish an Acquisition & Preservation Fund		
Target Population: <80% AMI	Type: Housing units, Funding	PRESERVE + CREATE

The City of Evanston can advance long-term housing stability by establishing an Acquisition and Preservation Fund dedicated to both subsidized and naturally occurring affordable housing (NOAH) rental properties. By setting clear goals and metrics for the fund, the City can ensure that resources are deployed strategically and effectively. This structure allows Evanston to act quickly when opportunities arise to acquire or support properties facing conversion to market-rate rents, while minimizing the risk of funding projects that do not align with affordability objectives. With transparent criteria and measurable outcomes, the City can ensure that the fund will become a nimble, accountable tool for preserving critical housing stock.

⁴

https://nextcity.org/urbanist-news/a-roadmap-to-housing-coops-for-affordable-housing-providers?utm_source=Next+City+Newsletter&utm_campaign=d040dbf4af-DailyNL_2025_07_31&utm_medium=email&utm_term=0_fcee5bf7a0-d040dbf4af-44366481

Strategy 1.6 Establish a joint call for housing project funding		
Target Population: Under 120% AMI	Type: Program	PRESERVE + CREATE + PROTECT

Coordinating a citywide call for housing project funding can greatly increase the impact and efficiency of Evanston’s housing investments. By aligning resources from Economic Development (including TIF), Housing (Affordable Housing Fund, CDBG, HOME), Sustainability (Healthy Buildings Ordinance), and other relevant programs, the City can reduce duplication, streamline applications, and provide a single point of entry for developers and community partners. This coordinated approach also enables the City to more effectively evaluate projects and prioritize funding for those that best align with Housing4All objectives and other City goals. Overall, a unified funding process fosters interdepartmental collaboration, promotes transparency, and helps bring more innovative, community-aligned housing projects to fruition.

Strategy 1.7 Explore instituting a housing impact fee		
Target Population: Higher Income Households	Type: Policy	PRESERVE + PROTECT

Establishing a housing impact fee in Evanston would create a dedicated and sustainable source of revenue to advance the funding priorities of Housing4All, while ensuring that new development contributes to the city’s long-term housing goals. Such a fee could be structured in several ways: applied broadly to all new development, targeted specifically to non-residential projects, assessed on new homes above a certain square footage, or triggered by large additions that exceed a set cost or size threshold. Each of these approaches offers flexibility in balancing the need for new housing and economic growth with the responsibility to preserve affordability and equity. The revenue generated could be directed toward critical initiatives such as the preservation of income-restricted and naturally occurring affordable housing.

Strategy 1.8 Explore anti-deconversion policy		
Target Population: All residents	Type: Policy	PRESERVE + PROTECT

Anti-deconversion policies prevent 2- to 3-unit properties from being redeveloped into single-family homes, thereby reducing housing stock. The consideration of an anti-deconversion policy in Evanston would help protect the city’s stock of 2- and 3-unit properties and preserve an essential component of “missing middle” housing. These small multifamily buildings play a critical role in providing more attainable rental and ownership options for low- and moderate-income households, young families, and seniors who may be priced out of

single-family homes. By discouraging deconversions, the City can slow the loss of units that are often located in walkable, transit-accessible areas. Such a policy also ensures that Evanston continues to offer a range of housing choices for residents across different income levels, balancing growth with affordability and inclusivity.

Strategy 1.9 Explore the creation of a transfer of development rights program		
Target Population: Primary: <80% AMI Secondary: 80%+ AMI	Type: Policy	PRESERVE + CREATE

Through a transfer of development rights (TDR) program, property owners in designated “sending areas” — such as affordable housing or historic and environmentally sensitive locations — can sell development rights to adjacent properties or to developers in “receiving areas” better suited for higher-density development. This approach protects and preserves affordable housing and other valued community amenities, like parks or cultural landmarks, while facilitating the creation of new housing in targeted areas that can support population growth and transit-oriented development. By incentivizing development in appropriate locations and compensating owners of preserved properties, TDR programs help maintain neighborhood identity, expand the supply of housing, and balance growth with community preservation goals.

Strategy 1.10 Support policies for adaptive reuse		
Target Population: All residents	Type: Policy	PRESERVE + CREATE + PROTECT

Adaptive reuse allows for existing buildings to be repurposed for residential use. The City can utilize adaptive reuse policies to redevelop large houses into multiple units and transition churches to housing. Adaptive use is also more cost-effective and environmentally sustainable than new construction, forgoing the need for new materials or the creation of construction emissions, and provides new life and vibrancy while highlighting and preserving the past. These outcomes align with the goals of the City’s CARP plan and preservation strategy, amplifying Evanston’s commitment to housing that is safe, healthy, and affordable.

Objective 2: Create

Evanston’s housing needs extend well beyond preservation—there is also a critical demand for new housing of all sizes, tenure, and price points, including both market-rate and affordable options. Data from the Housing Gap Analysis shows an income-restricted housing gap of 1,400 units and a “missing middle” gap of 2,060 units. Public input to date reinforces this urgency: community members have expressed strong support for creating more housing options across the city to address affordability, diversity, and access to opportunity.

Constraints make this work challenging. Evanston has limited land available for development, with much of the city already built out, and competition for space is high. At the same time, there are meaningful opportunities: the city can leverage underutilized sites and encourage adaptive reuse. Development of new housing also provides opportunities to meet the diverse needs of older adults, families, students, etc.

The City of Evanston plays a central role in making this possible. Because Evanston controls zoning and land-use regulations, the City has direct authority to shape where and how new housing can be built. By using its regulatory authority in combination with incentives and partnerships, Evanston can ensure that the creation of new housing addresses community needs while reinforcing its commitment to equity, sustainability, and long-term vitality.

Proposed Strategies

2.1 Redevelop City-owned properties

2.2 Partner with religious institutions to redevelop surplus property

2.3 Develop an accessory dwelling unit (ADU) financing and technical assistance program

2.4 Strengthen the inclusionary housing ordinance to maximize affordable unit creation

2.5 Update the zoning code to facilitate housing development and allow different housing types

2.6 Streamline the entitlement and permitting processes

2.7 Explore employer-assisted housing programs

Strategy 2.1 Redevelop City-owned properties		
Target Population: Primary: <80% AMI Secondary: 80%-120% AMI	Type: Housing units	CREATE

The City of Evanston will advance housing goals by redeveloping underutilized city-owned properties, converting them from tax-exempt assets into tax-paying housing developments. This strategy not only creates new opportunities for future residents—particularly through the addition of affordable and mixed-income units—but also strengthens the City’s tax base, generating revenue that can be reinvested in essential public services and infrastructure. By “Putting Assets to Work,” Evanston can transform underused parcels into vibrant, livable spaces

that address housing needs while contributing to long-term fiscal sustainability. For the community, this approach balances smart land use with financial stewardship, ensuring that publicly held assets deliver maximum benefit to both current and future generations.

Strategy 2.2 Partner with religious institutions to redevelop surplus property		
Target Population: Primary: <80% AMI Secondary: 80%-120% AMI	Type: Housing units, Partnerships	CREATE

The City of Evanston will partner with religious institutions to redevelop surplus or underutilized property into much-needed housing, creating benefits for future residents, places of worship, and the broader community. Many faith-based organizations have land or buildings that no longer serve their original purpose but can be repurposed to address housing needs, particularly for low- and moderate-income households. By working with the City, these institutions can unlock the value of their property to support their missions, generate long-term financial stability, and strengthen their role as anchors in the community. For residents, such redevelopments provide access to new, affordable, and well-located housing options. For the community as a whole, this approach promotes smart land use, preserves the cultural and social role of religious institutions, and reinforces neighborhood stability and inclusivity.

Strategy 2.3 Develop an accessory dwelling unit financing and technical assistance program		
Target Population: All residents	Type: Housing units	CREATE + PRESERVE + PROTECT

Accessory dwelling units (ADUs) are smaller, independent residential dwelling units located on the same lot as a detached single-family home. While ADUs may be used for a multitude of reasons, these small-scale units provide ample opportunities for additional housing in Evanston. To increase the development of ADUs and support low- and moderate-income community members, the City will develop an ADU financing program paired with technical assistance for property owners. This program will have two complementary approaches:

ADU Development in Low- to Moderate-Income Neighborhoods: ADU development can provide a new revenue stream for low- to moderate-income homeowners to cover rising housing costs or help them age in place. It can also increase housing diversity. The City will help finance for income-qualified homeowners to assist with ADU design and construction and the resulting ADUs will not have any income restrictions.

ADU Development in High-Income Neighborhoods: ADUs can provide affordable homes to low- to moderate-income households where smaller, affordable units are not available. The City will

help finance construction when a homeowner commits to a minimum period of rental affordability. The City will also guide first-time housing providers through the rental process.

Strategy 2.4 Strengthen the inclusionary housing ordinance to maximize affordable unit creation		
Target Population: Primary: <60% AMI Secondary: 60-100% AMI	Type: Housing units	CREATE + PROTECT

Inclusionary housing policies require market-rate developments to include a required number of affordable units, off-site or on-site, or provide a financial contribution to support additional affordable housing. Evanston’s stronger Inclusionary Housing Ordinance, which went into effect in April 2025, represents a major step forward in expanding housing affordability and equity across the city. By requiring a higher number of affordable units and higher in-lieu fees, and by offering incentives for deeper affordability levels and larger, family-sized units, the ordinance ensures that new development more effectively meets the needs of Evanston residents. At the same time, provisions for greater flexibility and predictability provide developers with clearer pathways to compliance, helping to maintain a strong development climate.

Looking ahead, the City will explore extending the minimum affordability commitment and may also explore taking a small equity stake in Inclusionary Housing Ordinance projects, which could generate an ongoing revenue stream to reinvest in housing initiatives and further strengthen the long-term sustainability of Housing4All goals.

Strategy 2.5 Update the zoning code to facilitate housing development and allow different housing types		
Target Population: All residents	Type: Policy	CREATE + PRESERVE + PROTECT

Strategic changes to Evanston’s zoning code can play a pivotal role in facilitating new housing development. Tools such as reducing parking requirements, lowering minimum lot sizes, and allowing multi-unit development in more zoning districts can remove regulatory barriers that currently limit the city’s housing supply. These reforms can make projects more financially feasible, encourage a wider variety of housing types, and create opportunities for denser, more walkable, and transit-oriented neighborhoods. By modernizing zoning regulations, Evanston can better align its land use policies with its housing goals, supporting the creation of diverse housing options that meet the needs of residents across income levels and household types. In doing so, the city can foster more inclusive growth while advancing sustainability and reducing the pressures that drive up housing costs.

Both Minneapolis (MN) and New Rochelle (NY) are cities that implemented policies to increase housing supply and saw lower rent increases than the rest of the state or nation, respectively.^{5,6} Minneapolis also saw a decrease in homelessness.

Strategy 2.6 Streamline the entitlement and permitting processes		
Target Population: All residents	Type: Policy	PRESERVE + CREATE

Expediting entitlement and permitting for developments that meet a minimum level of affordability can significantly accelerate the creation of much-needed housing in Evanston while lowering costs for developers, since time saved directly translates into money saved. Streamlined processes reward projects that align with community goals—such as providing affordable, sustainable, or family-sized housing—by ensuring they move efficiently through review rather than being delayed by lengthy discussions. At the same time, overall improvements to the entitlement and permitting systems can benefit all projects by creating more clarity, predictability, and fairness in the development process. Complex or controversial proposals, or those that fall outside of established community priorities, can still undergo more extensive review, ensuring public input is focused where it is most valuable. This balanced approach helps Evanston encourage the right kind of development, reduce unnecessary costs, and achieve Housing4All’s goals more effectively.

Strategy 2.7 Explore employer-assisted housing programs		
Target Population: Households with someone who works in Evanston	Type: Partnerships	CREATE + PROTECT

Evanston will explore partnerships to create employer-assisted housing programs, which offer direct benefits to employers, employees, and the broader community. By helping workers secure housing close to their jobs—through down payment assistance, rental subsidies, and/or housing counseling—employers can improve employee retention, reduce turnover costs, and attract a more stable and diverse workforce. For employees, these programs ease the financial burden of housing, shorten commutes, and enhance overall quality of life. At the community level, employer-assisted housing strengthens local economic vitality by keeping workers connected to Evanston, reduces traffic congestion and environmental impacts from long commutes, and promotes more inclusive neighborhoods.

⁵ [How More Housing Revitalized a Suburban Downtown](#). The Pew Charitable Trusts. November 13, 2024.

⁶ [Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability](#). The Pew Charitable Trusts. January 4, 2024.

Objective 3: Protect

Protecting residents from displacement is a central housing challenge in Evanston, particularly for lower-income households and people of color. Data shows that 35% of households are cost-burdened and that income disparities by race are stark: the median income for Black households is \$56,004, compared to \$76,985 for Asian households, \$91,023 for Latino households, and \$119,602 for White households. Additionally, Evanston's Black population has declined over the past 10-15 years. Public input has made clear that community members see anti-displacement strategies as essential to protecting the city's diversity and ensuring long-standing community members can remain in place.

The constraints, however, are significant. Limited federal housing resources mean that it will be difficult to fund the scale of protections that are needed. Rising rents and home prices relative to income growth intensify the risk of displacement for renters and lower-income homeowners. Yet there are also opportunities to act: the City can strengthen local protections, expand rental assistance, and support community-based ownership and stabilization strategies to ensure residents can benefit from neighborhood reinvestment rather than being pushed out by it.

The City of Evanston is particularly well-positioned to lead on anti-displacement efforts. With on-the-ground knowledge of local conditions, direct relationships with community partners, and the authority to set housing policy, the City can tailor strategies to the needs of its most vulnerable residents. By investing in protections now, the City can address both the immediate risks households face and the long-term goal of preserving Evanston's identity as a diverse, inclusive, and thriving community.

Proposed Strategies

- 3.1 Expand fair housing education and enforcement**
- 3.2 Establish housing provider mitigation fund**
- 3.3 Create an asset building / financial counseling program**
- 3.4 Update building code to reduce the cost of construction**
- 3.5 Expand impact of rental registration program**
- 3.6 Diversify and expand anti-displacement funding sources**
- 3.7 Explore local hospital housing investment partnership**
- 3.8 Explore just cause eviction policy**
- 3.9 Explore rental assistance expansion**
- 3.10 Improve promotion of current City and partner housing resources**

Strategy 3.1 Expand fair housing education and enforcement		
Target Population: Primary - <80% AMI Secondary - 80% + AMI	Type: Program	PROTECT

Expanding fair housing education and enforcement in Evanston benefits renters, housing providers, and the broader community alike. For renters, stronger education ensures they are aware of their rights and protections, reducing the risk of discrimination and opening access to a wider range of housing opportunities. For housing providers, clear guidance and training can help prevent unintentional violations, reduce legal risks, and foster more transparent landlord-tenant relationships. At the community level, robust enforcement helps build a more inclusive and equitable housing market, strengthening neighborhood diversity and stability. Together, these efforts not only protect individual households but also contribute to a healthier, fairer housing system that benefits everyone.

Strategy 3.2 Establish housing provider mitigation fund		
Target Population: Primary: <30% AMI Secondary: 30-60% AMI	Type: Program	PROTECT + PRESERVE

This fund would be designed to reduce the barriers that often prevent extremely low-income renters, particularly those with rental subsidies and/or lower credit scores, from accessing housing. The fund would reimburse housing providers for costs such as damage to units and unpaid rent. For extremely low-income renters, it opens more doors to stable housing by reducing the stigma and risk perceptions that limit their options. For housing providers, it offers financial security and reassurance that their investments are protected, which can expand participation in rental assistance programs. At the community level, this initiative helps bridge the gap between renters and landlords, fostering a more inclusive rental market and supporting housing stability for those most at risk of displacement.

Strategy 3.3 Create an asset building / financial counseling program		
Target Population: Primary: <80% AMI Secondary: 80-120% AMI	Type: Program	PROTECT

For many low-income families, policies that support and subsidize asset and investment building have been historically inaccessible. Those without the resources to afford a down payment or mortgage, who work in roles without employer-provided retirement accounts, or who lack tax liability to receive tax credits and deductions, are at a severe disadvantage in a competitive

housing market. Creating an asset-building and financial counseling program could help residents build emergency savings, improve credit, and reduce debt, giving them stronger protection against financial shocks that often lead to housing instability or displacement. These efforts would not only improve individual financial well-being but also strengthen community resilience by helping residents remain rooted in their neighborhoods as housing costs rise. Over time, supporting extremely low-income residents in building assets ensures that anti-displacement strategies extend beyond short-term relief to create pathways for long-term stability and intergenerational security.

Strategy 3.4 Update building code to reduce the cost of construction		
Target Population: All residents	Type: Policy	PROTECT + PRESERVE + CREATE

Updating Evanston’s building codes to encourage innovative and lower-cost construction methods can significantly expand housing options while maintaining safety and quality. By allowing approaches such as container homes, tiny homes, manufactured housing, mobile dwelling units, prefab wall panels, PEX plumbing, and other cost-efficient techniques, the City can reduce construction costs and shorten timelines, making housing more attainable for residents. Simplifying fire and life safety provisions where appropriate, such as permitting single stairwells in small multifamily buildings or providing exceptions for sprinkler installation in certain contexts, can further reduce barriers without compromising occupant safety. These updates not only support more diverse and affordable housing types but also enable developers to respond quickly to demand, encourage experimentation with sustainable building practices, and help Evanston meet its housing goals in a cost-effective, practical, and equitable way.

Additionally, the City will explore partnerships with modular builders, similar to Cook County’s Modular Homes Pilot Program.⁷

Strategy 3.5 Expand impact of rental registration program		
Target Population: All renters	Type: Policy, Program	PROTECT

An updated rental registry will provide policymakers with a comprehensive overview of the city’s rental housing stock, supporting future data-driven plans and policies. Additionally, a more transparent registry would foster trust and communication between the City and landlords, offering clear guidelines and resources to support property management and compliance. For renters, a robust registration program promotes safer, better-maintained housing and a more

⁷ [Cook County Modular Homes Pilot Program](#)

predictable rental market. By making these targeted improvements, Evanston can create a more stable, equitable, and inclusive rental environment for all residents.

Strategy 3.6 Diversify and expand anti-displacement funding sources		
Target Population: <60% AMI	Type: Funding	PROTECT

Evanston needs to explore ways to diversify its anti-displacement funding sources beyond traditional federal and local streams by tapping into foundations, philanthropic partners, and other creative financing strategies. National and regional foundations are increasingly investing in housing stability and racial equity. The City could also explore partnerships with anchor institutions, employers, and health systems that benefit from neighborhood stability and may be willing to invest in housing-related initiatives. Additionally, innovative tools such as social impact bonds or revolving loan funds can attract private capital while aligning with long-term affordability goals. By broadening the funding base in these ways, Evanston can build a more resilient and flexible financial foundation for its anti-displacement efforts, ensuring programs remain sustainable even when public budgets are constrained.

Strategy 3.7 Explore local hospital housing investment partnership		
Target Population: <30% AMI	Type: Partnership	PROTECT + CREATE

Evanston will explore partnerships with local hospitals to encourage investment in housing solutions for “frequent flyers” or superusers—patients who experience repeated hospitalizations often due to housing instability or health-related challenges. By collaborating on supportive housing initiatives, hospitals can help extremely low-income residents secure stable, affordable homes that provide a foundation for improved health and reduced reliance on emergency care. For hospitals, these investments can lower repeated hospital admissions, reduce uncompensated care costs, and improve overall patient outcomes. At the community level, such partnerships strengthen neighborhood stability, reduce pressure on emergency services, and foster healthier, more resilient populations. By aligning the goals of health care institutions with housing stability, Evanston can create a win-win strategy that addresses both social determinants of health and long-term community well-being.

Strategy 3.8 Explore just cause eviction policy		
Target Population: All renters	Type: Policy	PROTECT

Evanston will continue to monitor the concept of a just cause eviction policy as one potential approach to strengthening renter protections and promoting housing stability. Just cause policies, used in other cities, restrict evictions to specific, well-defined circumstances—such as nonpayment of rent, significant lease violations, or major property rehabilitation needs—thereby reducing the risk of residents being displaced for arbitrary or unjust reasons. At this stage, it is unclear how such a policy could be implemented within Illinois’ current legal landscape, but exploring it allows the City to better understand the potential benefits, challenges, and pathways for renter protection. By monitoring this option, Evanston can evaluate if and how just cause standards might be an effective tool to support housing security while balancing the needs of both tenants and housing providers.

Strategy 3.9 Explore rental assistance expansion		
Target Population: <30% AMI	Type: Program	PROTECT

Expanding rental assistance in Evanston would provide immediate and meaningful relief for residents with extremely low incomes, who face the greatest risk of housing insecurity and displacement. By covering a larger share of rent or extending support to more households, expanded assistance reduces the constant trade-offs families must make between paying rent and meeting other basic needs such as food, healthcare, and transportation. For those on the brink of eviction, timely support can be the difference between maintaining stable housing and falling into homelessness, which is both more costly and disruptive for individuals and the broader community. Beyond crisis prevention, sustained rental assistance offers residents the stability needed to pursue employment, education, and health goals without the constant threat of losing their homes. At the community level, stronger rental assistance reduces reliance on emergency shelters, lowers public health and social service costs, and contributes to more stable, vibrant neighborhoods. By investing in expanded rental assistance, Evanston strengthens both individual opportunity and community resilience.

Strategy 3.10 Improve promotion of current City and partner housing resources		
Target Population: All residents	Type: Partnership	PROTECT + PRESERVE + CREATE

By actively coordinating and publicizing the full range of programs offered by the City and partner agencies—such as rental assistance, eviction prevention, food support, workforce development, and health and wellness services—Evanston can ensure that residents are aware of and able to benefit from resources already in place. Clear communication and outreach, tailored to the needs of different communities, can help reduce gaps in service utilization and prevent crises from escalating into displacement. Strengthening connections between City programs and the work of local nonprofits, faith-based groups, and county or regional agencies

also promotes efficiency and creates a more seamless safety net. This approach not only maximizes the impact of existing investments but also builds trust among low-income residents who may otherwise feel disconnected from available support.

IMPLEMENTATION

Housing affordability is an urgent matter in Evanston, where rising rents, limited supply, and widening economic disparities are putting increasing pressure on community members. The City recognizes that the consequences of inaction—displacement, deepened inequities, and the loss of community diversity—cannot wait another decade to be addressed. While Housing4All lays out a ten-year vision, most implementation steps are intentionally concentrated in the first five years to respond to the immediacy of the crisis. By frontloading strategies such as expanding rental assistance, accelerating affordable housing production, and advancing policy reforms, Evanston is committing to swift, meaningful action that stabilizes households today while laying a foundation for long-term solutions.

Housing4All Implementation Team

Creating an interdepartmental team to lead the implementation of Housing4All is essential to ensuring the plan's success and maximizing its impact. Housing intersects with many areas of city government—economic development, health, planning, transportation, and human services—and coordinating across departments will help break down silos that often limit effectiveness. An interdepartmental team allows staff to align resources, share data, and design strategies that recognize the intersectional nature of housing with issues like racial equity, public health, climate resilience, and economic mobility. This collaborative approach not only streamlines implementation but also ensures that Housing4All initiatives are responsive to the complex needs of residents and can achieve broader, community-wide benefits. By working together, City staff can deliver a more holistic, equitable, and sustainable housing strategy.

Objective 1: Preserve

Strategy		Type	Timeframe
1.1	Extend the affordability periods of subsidized affordable housing	Housing Units	Immediate
1.2	Sustain existing naturally occurring affordable housing (NOAH)	Housing Units	Immediate
1.3	Establish a “one-stop shop” of housing rehabilitation resources	Housing Units	Short-Term
1.4	Expand shared-equity homeownership models, including land trusts and limited equity cooperatives	Housing Units, Partnerships	Short-Term
1.5	Establish an Acquisition & Preservation Fund	Housing Units, Funding	Immediate
1.6	Establish a joint call for housing project funding	Program	Immediate
1.7	Explore instituting a housing impact fee	Policy	Short-Term
1.8	Explore anti-deconversion policy	Policy	Immediate
1.9	Explore the creation of a transfer of development rights program	Policy	Immediate
1.10	Support policies to support adaptive use	Policy	Immediate

Objective 2: Create

Strategy		Type	Timeframe
2.1	Redevelop City-owned properties	Housing Units	Short-Term
2.2	Partner with religious institutions to redevelop surplus property	Housing Units, Partnerships	Immediate
2.3	Develop an accessory dwelling unit (ADU) financing and technical assistance program	Housing Units	Short-Term
2.4	Strengthen the inclusionary housing ordinance to maximize affordable unit creation	Housing Units	Short-Term
2.5	Update the zoning code to facilitate housing development and allow different housing types	Policy	Immediate
2.6	Streamline the entitlement and permitting processes	Policy	Immediate
2.7	Explore employer-assisted housing programs	Partnerships	Short-Term

Objective 3: Protect

Strategy		Type	Timeframe
3.1	Expand fair housing education and enforcement	Program	Immediate
3.2	Establish housing provider mitigation fund	Program	Short-term
3.3	Create an asset building / financial counseling program	Program	Immediate
3.4	Update building code to reduce the cost of construction	Policy	Short-term
3.5	Expand impact of rental registration program	Policy, Program	Immediate
3.6	Diversify and expand anti-displacement funding sources	Funding	Short-term
3.7	Explore local hospital housing investment partnership	Partnership	Short-term
3.8	Explore just cause eviction policy	Policy	Long-term
3.9	Explore rental assistance expansion	Program	Short-term
3.10	Improve promotion of current City and partner housing resources	Partnership	Immediate

Timeframe:

- Immediate: 1-2 years
- Short-term: 3-5 years
- Long-term: 6+ years

In the final plan, the implementation matrix will include a lead city department, supporting departments, and potential external partners.

OVERSIGHT

Monitoring and evaluation are essential to ensuring that Housing4All remains a living plan rather than a static document. Over the next ten years, the City of Evanston will commit to regular data collection and analysis to measure progress toward the plan's stated goals. This includes tracking plan-level goals and metrics, as well as strategy and program-specific metrics. By consistently monitoring these data points, the City can identify both successes and emerging challenges in real time.

Progress reports will provide transparency and accountability to the community, decision-makers, and partners. The City will submit an annual report to the Housing and Community Development Committee, highlighting measurable achievements, lessons learned, and areas where course correction is needed. These reports will not only track outcomes against baseline data but also evaluate the effectiveness of specific policies and programs.

Finally, Housing4All is designed to be adaptable over the next decade. Housing markets, economic conditions, and community needs will evolve, and the City must respond accordingly. Plan implementation will include a structured process for updating data and incorporating new strategies based on evidence and input. By pairing consistent tracking with a willingness to adjust course, Housing4All can remain both grounded in community priorities and flexible enough to respond to change—ensuring it remains effective, impactful, and relevant throughout the next ten years.

APPENDIX

A. Evanston’s History of Housing.....	57
B. Additional Data.....	60
C. Current Housing Initiatives.....	69
D. Housing Resources.....	76

A. Evanston's History of Housing

Evanston's housing story reflects both its local character and broader national housing trends. Understanding this history is critical to building an equitable housing strategy today, because many of the challenges Evanston faces—affordability, displacement, and segregation—have deep roots in past decisions.

1870s–1890s: Evanston's Beginnings

Following the Civil War, Evanston grew as a planned community anchored by Northwestern University and its religious, cultural, and civic institutions. Large single-family homes, built on tree-lined streets, reflected the City's image as a model suburban retreat for middle- and upper-class families. Residential growth clustered around rail and streetcar lines, which connected Evanston to Chicago and established early commuter patterns that remain influential today.

1900s–1920s: The Making of a City

By the turn of the century, Evanston was no longer a small suburb but a thriving city in its own right. Apartments and multi-family buildings began to appear along transit corridors, offering housing for workers and new immigrant families. During this period, Evanston's African American community grew significantly, especially in the Fifth Ward, drawn by employment opportunities in nearby institutions and households. Yet exclusionary practices—such as restrictive covenants—were already beginning to shape patterns of residential segregation.

1930s–1940s: Depression, Redlining, and War-Time Housing

The Great Depression reshaped housing markets across the country. In Evanston, federally sponsored “redlining” maps designated much of the African American neighborhood as too risky for mortgage investment. This practice locked generations of families out of mainstream homeownership. During World War II, Evanston also experienced a surge of defense-related employment, which increased demand for rental housing and led to the construction of modest homes and apartments, often of lower quality, in segregated neighborhoods.

1950s–1960s: Urban Renewal and Desegregation

Post-war prosperity and the expansion of the automobile fueled suburban growth. Evanston, like many older suburbs, faced new competition from rapidly developing communities further from Chicago. Locally, “urban renewal” projects cleared housing in parts of the downtown and Fifth Ward, displacing Black families and replacing older homes with institutional and commercial uses. Public housing was introduced but largely concentrated in segregated areas, reinforcing racial and economic divides. In 1966, the City Council passed an open housing ordinance, but the mayor vetoed the measure, reflecting the deep resistance to desegregation at the time.

1970s–1980s: Rising Costs

Land for new development at this point became scarce, and housing costs began to rise. This is deeply tied to rising interest rates, economic downturns, energy crises, and the political and economic policies in response. Rental housing remained more affordable than ownership, yet vacancy and disinvestment were challenges in certain neighborhoods. At the same time, federal housing policy shifted away from direct construction toward subsidies, including Section 8 vouchers, which played an increasing role in Evanston’s housing system.

1990s–2000s: Downtown Revitalization and Redevelopment

In the 1990s, Evanston undertook major efforts to reinvigorate its downtown. New mixed-use developments, high-rise apartments, and condominiums transformed the City’s skyline and brought new energy and residents. These investments increased the housing supply and strengthened the tax base. This is also when the current zoning ordinance was adopted.

2010s: Equity and Affordability Challenges

During the 2010s, housing affordability emerged as a central issue in Evanston. Rising rents and home prices outpaced incomes for many households, particularly renters and young families. The City strengthened its Inclusionary Housing Ordinance, directed more resources into the Affordable Housing Fund, and expanded partnerships with nonprofit developers. At the same time, national conversations about racial equity in housing resonated locally, prompting renewed attention to Evanston’s history of segregation and disinvestment.

2020s: Reparations and a New Housing Future

Evanston entered the 2020s as a national leader in housing justice by adopting the country’s first municipal reparations program, which began to address historic harms caused by discriminatory housing policies. The COVID-19 pandemic underscored the importance of stable housing as a foundation for health and economic security, while also exacerbating affordability challenges. Today, the City continues to balance strong market demand with the need for equitable access, affordable options, and sustainable growth.

Additional Articles and Exhibits:

- Theodore Reese and G.W. Terry, [Map of Evanston](#), 1868-1872
- Robert Teska, [Downtown Evanston Revitalized:1956-2006](#), 2007
- Robert Teska, [Downtown Evanston Revitalized:2007-2018](#), 2018
- [Segregated by Design](#), 2019
- Harrison Tremarello, [The Lasting Impacts of Evanston Redlining](#), 2019
- [Redlining Evanston](#), 2019
- Morris (Dino) Robinson, Jr. and Jenny Thompson, PhD, [Evanston Policies and Practices Directly Affecting the African American Community](#), 2021
- Ji Ho Kim and Ethan Tang, [The City of Evanston and Segregation of Wards](#), 2021
- [Segregation in Evanston: An Impact Study](#), 2021
- Digital Scholarship Lab, [Mapping Inequality: Redlining in New Deal America](#), 2023
- Enterprise, [A History of Housing Policy Through a Racial Equity Lens](#), 2024
- Joint Center for Housing Studies, [The State of the Nation’s Housing](#), 2024

Additional Resources:

- [City of Evanston - Historic Preservation](#)
- [City of Evanston - Local Reparations](#)
- [Evanston History Center](#)
- [NAACP Evanston Branch](#)
- [Shorefront](#)

City of Evanston Plans and Reports (2000 - Present):

- [2025-2029 Consolidated Plan](#), 2025
- [PRO Housing Grant Application \(Narrative\)](#), 2024
- [2020-2024 Consolidated Plan](#), 2020
- [Affordable Housing White Paper](#), 2017
- [2015-2019 Consolidated Plan](#), 2015
- [Heading Home: Working to End Homelessness](#), 2012
- [2010-2014 Consolidated Plan](#), 2010
- [Plan for Affordable Housing](#), 2009
- [Evanston Affordable Housing Needs Assessment](#), 2003
- [Evanston Comprehensive General Plan](#), 2000

B. Additional Data

Figure A1. Life Expectancy by Census Tract, 2015

Geography	Life Expectancy
Evanston	82.1
8087.02	N/A
8088	88.8
8089	87.6
8090	80.9
8091	83.8
8092	75.5
8093	N/A
8094	86
8095	80.8
8096	79.3
8097	83.6
8098	80.7
8099	80.1
8100	N/A
8101	81.1
8102	81.1
8103.01	80.6
8103.02	78.7

Source: City Health Dashboard, USALEEP. ([Source Link](#))

Figure A2. Year Structure Built, 2023

	Before 1940	1940- 1949	1950- 1959	1960- 1969	1970- 1979	1980- 1989	1990- 1999	2000- 2009	2010- 2019
Cook County	28%	7%	14%	13%	12%	7%	6%	8%	4%
Chicago	39%	8%	12%	10%	8%	5%	5%	8%	5%
Evanston	42%	5%	13%	11%	6%	4%	5%	8%	7%
Lincolnwood	6%	9%	38%	14%	8%	3%	7%	5%	10%
Oak Park	59%	4%	6%	9%	8%	3%	2%	4%	4%
Skokie	7%	9%	39%	16%	13%	4%	4%	6%	1%
Wilmette	29%	8%	20%	17%	7%	3%	5%	5%	5%
Rogers Park (60626)	48%	9%	8%	13%	7%	6%	3%	3%	2%
West Ridge (60645)	37%	7%	23%	13%	12%	4%	2%	3%	1%

Source: 2023 5-Year ACS, B25034. ([Source Link](#))

Figure A3. Units in Structure, 2023

	1, detached	1, attached	2	3-4	5-9	10-19	20-49	50+	Other
Cook County	40%	5%	9%	10%	10%	5%	6%	14%	1%
Chicago	26%	4%	14%	15%	11%	4%	7%	20%	0%
Evanston	32%	5%	8%	6%	11%	8%	14%	17%	0%
Lincolnwood	73%	4%	2%	1%	0%	0%	0%	19%	0%
Oak Park	40%	4%	6%	4%	11%	10%	12%	13%	0%
Skokie	55%	4%	4%	9%	5%	4%	10%	8%	1%
Wilmette	77%	5%	0%	1%	2%	1%	5%	8%	0%
Rogers Park (60626)	5%	2%	4%	10%	23%	14%	27%	16%	1%
West Ridge (60645)	23%	4%	8%	19%	17%	10%	7%	12%	0%

Source: 2023 5-Year ACS, B25024.

Note: Other includes Mobile home, Boat, RY, van, etc.

Figure A4. Bedrooms, 2023

	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5+ Bedroom
Cook County	5%	16%	31%	31%	13%	4%
Chicago	7%	20%	33%	26%	9%	4%
Evanston	5%	21%	31%	24%	14%	5%
Lincolnwood	2%	5%	15%	47%	20%	11%
Oak Park	6%	24%	26%	23%	15%	6%
Skokie	2%	11%	27%	42%	14%	4%
Wilmette	2%	6%	10%	33%	29%	21%
Rogers Park (60626)	14%	36%	31%	15%	3%	1%
West Ridge (60645)	5%	18%	34%	31%	8%	4%

Source: 2023 5-Year ACS, B25041.

Figure A5. Year of Move - Owner Occupied, 2023

	Before 1990	1990- 1999	2000- 2009	2010- 2017	2018- 2020	2021- 2023
Cook County	17%	16%	22%	26%	14%	6%
Chicago	18%	15%	21%	26%	14%	6%
Evanston	16%	15%	24%	28%	12%	6%
Lincolnwood	19%	14%	21%	27%	13%	6%
Oak Park	16%	14%	20%	28%	14%	8%
Skokie	19%	14%	22%	27%	13%	5%
Wilmette	20%	13%	22%	26%	13%	6%
Rogers Park (60626)	9%	12%	28%	26%	16%	9%
West Ridge (60645)	18%	14%	26%	28%	11%	3%

Source: 2023 5-Year ACS, B25038. ([Source Link](#))

Figure A6. Year of Move - Renter Occupied, 2023

	Before 1990	1990- 1999	2000- 2009	2010- 2017	2018- 2020	2021- 2023
Cook County	2%	3%	9%	33%	35%	18%
Chicago	2%	3%	10%	32%	35%	18%
Evanston	2%	1%	6%	26%	40%	25%
Lincolnwood	1%	2%	10%	28%	39%	19%
Oak Park	0%	2%	9%	25%	43%	21%
Skokie	3%	2%	7%	35%	33%	21%
Wilmette	0%	3%	9%	49%	25%	14%
Rogers Park (60626)	2%	4%	7%	31%	34%	22%
West Ridge (60645)	1%	2%	14%	39%	29%	15%

Source: 2023 5-Year ACS, B25038. ([Source Link](#))

Figure A7. Vacancy Rate - Owner, 2013 - 2023

	2013				2023				Change
	Occupied	Sold	For sale	Vacancy Rate	Occupied	Sold	For sale	Vacancy Rate	Vacancy Rate
Cook County	1,127,937	9,609	31,432	2.7%	1,198,834	6,307	15,078	1.2%	-1.5%
Chicago	466,089	4,976	16,489	3.4%	522,179	2,984	6,777	1.3%	-2.1%
Evanston	16,201	65	318	1.9%	17,524	0	318	1.8%	-0.1%
Lincolnwood	3,701	68	71	1.8%	3,878	6	49	1.2%	-0.6%
Oak Park	13,380	78	305	2.2%	14,128	99	110	0.8%	-1.4%
Skokie	17,109	166	317	1.8%	17,773	122	31	0.2%	-1.6%
Wilmette	8,224	0	52	0.6%	9,083	31	40	0.4%	-0.2%
Rogers Park (60626)	6,201	56	255	3.9%	6,423	109	68	1.0%	-2.9%
West Ridge (60645)	7,871	61	268	3.3%	8,577	74	125	1.4%	-1.8%

Source: 2013, 2023 5-Year ACS B25003, B25004 ([Source Link](#))

Note: Per Census Bureau, homeowner vacancy rate equals "For sale only" divided by "Owner-occupied", "For sale only" and "Sold but not yet occupied"

Figure A8. Vacancy Rate - Renter, 2013 - 2023

	2013				2023				Change
	Occupied	Rented	For rent	Vacancy Rate	Occupied	Rented	For rent	Vacancy Rate	Vacancy Rate
Cook County	805,398	7,596	66,091	7.5%	885,744	4,657	43,376	4.6%	-2.9%
Chicago	562,657	4,935	47,015	7.6%	624,368	2,962	31,965	4.8%	-2.8%
Evanston	12,815	239	771	5.6%	13,863	182	798	5.4%	-0.2%
Lincolnwood	540	0	44	7.5%	715	31	165	18.1%	10.6%
Oak Park	8,243	196	1,051	11.1%	9,139	43	460	4.8%	-6.3%
Skokie	5,886	32	671	10.2%	6,198	113	254	3.9%	-6.3%
Wilmette	1,360	0	92	6.3%	1,197	0	41	3.3%	-3.0%
Rogers Park (60626)	15,844	164	1,808	10.1%	17,680	136	1,143	6.0%	-4.1%
West Ridge (60645)	7,699	78	726	8.5%	8,036	151	510	5.9%	-2.7%

Source: 2013, 2023 5-Year ACS B25003, B25004. [\(Source Link\)](#)

Note: Per Census Bureau, rental vacancy rate equals "For rent" divided by "Owner-occupied", "For rent" and "Rented but not yet occupied"

Figure A9. Seasonal Units, 2013 - 2023

	2013			2023			Change
	Total	Seasonal (#)	Seasonal (%)	Total	Seasonal (#)	Seasonal (%)	Seasonal
Cook County	2,176,266	16,059	0.7%	2,270,349	12,486	0.5%	-0.2%
Chicago	1,192,790	12,317	1.0%	1,268,199	9,694	0.8%	-0.3%
Evanston	31,819	292	0.9%	33,914	324	1.0%	0.0%
Lincolnwood	4,639	0	0.0%	4,987	70	1.4%	1.4%
Oak Park	24,001	195	0.8%	24,673	202	0.8%	0.0%
Skokie	25,090	55	0.2%	25,014	55	0.2%	0.0%
Wilmette	9,960	19	0.2%	10,730	21	0.2%	0.0%
Rogers Park (60626)	25,538	204	0.8%	26,812	70	0.3%	-0.5%
West Ridge (60645)	17,529	85	0.5%	18,143	24	0.1%	-0.4%

Source: 2013, 2023 5-Year ACS, B25002, B25004. [\(Source Link\)](#)

Note: Seasonal units include short-term rentals, timeshares, second homes, etc.

C. Current Housing Initiatives

Objective 1: Preserve

Restorative Housing Program	
Target Population: Ancestors and Direct Descendants	Department: City Manager’s Office

The Restorative Housing Program is the first program of the Evanston Local Reparations Fund, which acknowledges the harm caused to Black/African-American Evanston residents due to discriminatory housing policies and practices and inaction on the City’s part.

CDBG Housing Rehab	
Target Population: <80% AMI	Department: Community Development

The Community Development Block Grant (CDBG), funded by the federal government, provides financial assistance to low- and moderate-income homeowners for critical home repairs that address health, safety, code compliance, and accessibility issues. The program helps stabilize property values, strengthen neighborhoods, and promote long-term housing stability.

Green Homes	
Target Population: <80% AMI	Department: City Manager’s Office

The City of Evanston provides a pilot residential retrofit program focused on no-cost health and safety improvements, energy conservation, and efficiency upgrades for Evanston homeowners and rental properties. It is limited to specific areas of census tracts 8092 and 8102.

Community Land Trust	
Target Population: All residents	Department: Community Development

The City of Evanston partners with Community Partners for Affordable Housing (CPAH) to expand and preserve affordability through programs like the Inclusionary Housing Program and Geometry in Construction. These long-term preservation strategies strengthen the city’s ability to provide diverse, lasting housing options for residents across income levels.

Adaptive Uses	
Target Population: All residents	Department: Community Development

The City of Evanston amended zoning regulations, now allowing for "Unique Use" to include the reuse of existing structures (both historic and non-historic structures), which has previously been restricted to the R1 District properties that were landmarked. These amended regulations also streamline the approval processes and relaxed certain adaptive reuse standards.

Live / Work	
Target Population: All residents	Department: Community Development

The City of Evanston established zoning regulations to allow "Live/Work units." Live/Work units are singular units that include a commercial portion ("work") and a residential portion ("live"). Previously, these types of units required a special zoning approval process. Live/Work units provide a more affordable path for both residential tenancy and small business growth in the City.

Demolition Tax	
Target Population: All residents	Department: Community Development

The Demolition Tax is a flat-rate tax imposed when a residential building, such as a single-family home, is demolished. It intends to limit or help replace, the loss of naturally occurring affordable housing. All tax proceeds are deposited into the Affordable Housing Fund.

Love Your Block	
Target Population: All residents	Department: City Manager's Office

The Love Your Block grant supports resident-led neighborhood revitalization projects and empowers residents to bring their vision for their neighborhood to fruition. It is limited to parts of the 2nd, 5th, 8th, and 9th wards.

Lead Hazard Mitigation	
Target Population: <80% AMI	Department: Health and Human Services

The City of Evanston partnered with Cook County and the U.S. Department of Housing and Urban Development to mitigate lead paint and other health hazards in homes, including healthy home assessments for families that qualify.

Objective 2: Create

Putting Assets to Work	
Target Population: All residents	Department: City Manager’s Office

The City of Evanston is leading a national effort to unlock the value of underutilized public assets. Despite facing challenges, such as declining revenue from property and sales tax, aging infrastructure, and evolving community needs, Evanston holds key strengths in its stable housing market, walkable downtown, and strong university presence.

Inclusionary Housing Program	
Target Population: Rental: 60% AMI, For-Sale: 100% AMI	Department: Community Development

The City of Evanston recognizes that new housing is generally not affordable to low- and moderate-income households. Covered developments are required to provide housing units for low- and moderate-income households and/or contribute to the City's Affordable Housing Fund. The City also waives and defers building permit fees, provides zoning bonuses and reduced parking requirements, and a managed, centralized waitlist of potential tenants.

Geometry in Construction	
Target Population: <120% AMI	Department: Community Development

In partnership with the City of Evanston and Community Partners for Affordable Housing, Evanston Township High School collaborates to build homes for low-to moderate-income households. In the Geometry in Construction course, students learn geometry through the construction of a permanently affordable home. The City of Evanston provides support, including, but not limited to, land, waived zoning and permit fees, and staff support for the home move.

Accessory Dwelling Units	
Target Population: All residents	Department: Community Development

The City of Evanston established zoning regulations to allow "Accessory Dwelling Units" (ADUs). An ADU is an additional dwelling unit on a property that is smaller and in addition to the principal residence on the property. Previously, the only ADUs allowed were "Coach Houses," which were governed by strict regulations. With fewer regulatory barriers, more ADUs can provide an affordable housing alternative.

Efficiency Homes	
Target Population: All residents	Department: Community Development

The Efficiency Homes zoning regulations allow for development on smaller lots, previously considered undevelopable, with smaller homes that can be sold or rented at more affordable levels. Additionally, efficiency homes have less stringent parking regulations, thus keeping the cost of construction down and further removing regulatory barriers.

TIF (Tax Increment Finance) Districts	
Target Population: <80% AMI	Department: City Manager's Office

With five active Tax Increment Finance (TIF) districts, the City of Evanston, per the State of Illinois' regulations, can use TIF funding for housing development projects such as renovation/leasehold improvements, infrastructure, new affordable housing units, environmental remediation, and workforce development programming.

Objective 3: Protect

Residential Landlord Tenant Ordinance	
Target Population: All residents	Department: Community Development

The Landlord Tenant Ordinance helps Evanston maintain high-quality rental housing and ensure the rights of both tenants and landlords are understood and upheld.

Tenant-Based Rental Assistance	
Target Population: Primary: <60% AMI, Secondary: 60-80% AMI	Department: Community Development

Tenant-Based Rental Assistance (TBRA) offers rental subsidies for up to 24 months to income-eligible Evanston households that have children under 18 years old, with the goal of helping households achieve stable housing and remain in the community, with the added goal of reducing the potential trauma of switching schools.

Landlord Tenant Hotline	
Target Population: All residents	Department: Community Development

The Metropolitan Tenants Organization (MTO) provides free mediation, information, and advocacy to Evanston tenants and landlords on housing regulations. MTO operates a hotline, text-for-help program, hosts resource webinars, and holds a Walk-In Hours pilot program. Answers and inquiries are received through Evanston 311.

Shelter Support	
Target Population: <30% AMI	Department: Community Development

The City of Evanston dedicates federal and local funds to agencies focused on managing shelters for individuals and families experiencing homelessness or fleeing domestic violence. These agencies receive support for shelter staff, operations, rent, equipment, utilities, food, furnishings, and other necessities.

Rapid-Rehousing	
Target Population: <30% AMI	Department: Community Development

Rapid Re-Housing focuses on supporting those experiencing homelessness find permanent housing through the provision of rental assistance, security deposits, utilities, and other direct housing costs. Additionally, the program can support Housing Relocation and Stabilization Services and case management.

Eviction Protection	
Target Population: <30% AMI	Department: Community Development

The Eviction Protection program focuses on preventing households from eviction through the payment of late rental/utility payments and ongoing support as needed. The program funds can also support Housing Relocation and Stabilization Services and case management.

Street Outreach	
Target Population: <30% AMI	Department: Community Development

At local soup kitchens, churches, hospitals, and other locations, case managers engage with eligible individuals by educating them about the housing and supportive services available. Additionally, referrals for services can come through the Entry Point Hotline, managed by the Alliance to End Homelessness.

General Assistance	
Target Population: <80% AMI	Department: Health and Human Services

The City of Evanston offers aid to Evanston residents who lack the income or resources to meet their basic needs and are ineligible for other state and federal financial assistance programs.

Emergency Assistance	
Target Population: <80% AMI	Department: Health and Human Services

The Emergency Assistance Program assists with a variety of "Emergency" situations, such as rental and mortgage payment assistance, utility payment assistance, child care assistance, and others. The program is available to all Evanston residents who meet established income and asset guidelines.

Community Member Relief	
Target Population: <80% AMI	Department: Health and Human Services

The Community Member Relief Fund is designated for Evanston residents who do not qualify for General or Emergency assistance programs, but face life-threatening circumstances, such as eviction, utility disconnection, food insecurity, or other emergency needs.

Guaranteed Income Program	
Target Population: HH1: < 50% AMI	Department: City Manager's Office

The Guaranteed Income Program offers an effective way to provide assistance to income-eligible households in a more dignified way than other government programs. The

program provides qualifying households with cash that is not taxed or limited in use, thus allowing individuals to purchase what they truly need. Limited to census tract 8092.

Temporary Housing Relief (Hotel Stays)	
Target Population: <55% AMI	Department: Health and Human Services

The Temporary Housing Relief program provides temporary hotel accommodation to Evanston residents for emergency purposes.

Small Scale Refugee Fund / Vulnerable Population Assistance Program	
Target Population: <80% AMI	Department: Health and Human Services

The City of Evanston provides vulnerable populations in Evanston with basic needs such as housing, food, and clothing assistance, along with other necessities.

Prioritized Lead Service Line Replacement	
Target Population: All residents	Department: Public Works Agency

By 2027, municipalities are required by law to replace all lead water service lines under their purview by 2047. The City of Evanston has more than 10,000 lead service lines and will provide these replacements at no additional cost to homeowners, continuing the city's commitment to clean, safe drinking water. Environmental Justice communities are prioritized.

Program Design Phase

Additionally, the following initiatives are in various stages of program design:

- Accessible Solar Program (City Manager's Office)
- ADU Financing and Technical Assistance (Community Development)
- Envision Evanston 2045 - Comprehensive Plan (Community Development)
- Five Fifth's TIF Housing Grant Program (City Manager's Office)
- Financial Empowerment Center (City Manager's Office)
- Healthy Buildings Ordinance Implementation (City Manager's Office)
- Housing Provider Mitigation Fund (Community Development)
- Housing Rehab One-Stop Shop (Community Development)
- Preservation of At-Risk Affordable Housing (Community Development)
- Urban Shelter Program (Community Development)

D. Housing Resources

National

Agencies

- Department of Housing and Urban Development (HUD)
- Environmental Protection Agency (EPA)
 - [Smart Growth and Housing](#)
- Internal Revenue Service (IRS)
 - [Low-Income Housing Tax Credit](#)
- Department of the Treasury
 - [Federal Community Reinvestment Act](#)

Organizations

- American Planning Association
- Cooperative Development Foundation
- Grounded Solutions Network
- Local Housing Solutions
- National Fair Housing Alliance (NFHA)
- National Housing Law Project
- National Housing Preservation Database
- National League of Cities
- National Low Income Housing Coalition (NLIHC)
- Redress Movement
- Strong Towns
- Turner Labs
- UHAB
- Up For Growth

State

Agencies

- Illinois Department of Commerce and Economic Opportunity
- Illinois Department of Human Services
- Illinois Historic Preservation Division
 - [HB1377: Homestead Exemption](#) (6/21/24 sent to Governor)
 - Housing Action IL, [IL Community Reinvestment Act](#)
- Illinois Housing and Development Authority (IHDA)

Organizations

- Housing Action Illinois
- Illinois Green Alliance
- Illinois Housing Council (IHC)
- Landmarks Illinois

Regional

Agencies

- Chicago Housing Authority (CHA)
- Chicago Metropolitan Agency for Planning (CMAP)
 - [ON TO 2050](#), 2018
 - [ON TO 2050 Update Summary](#), 2022
- Chicago Transit Authority (CTA)
- Cook County
 - Assessor's Office
 - Department of Planning and Development
- Housing Authority of Cook County (HACC)
- Metra
- Pace Suburban Bus
- Regional Transportation Authority (RTA)

Organizations

- Active Transportation Alliance (Active Trans)
- Center for Neighborhood Technology (CNT)
- Chicago Area Fair Housing Alliance (CAFHA)
- Community Investment Corporation (CIC)
- Folded Map Project
- Howard Brown Health
- Housing Choice Partners
- Metropolitan Family Services
- Metropolitan Mayors Caucus (MMC)
- Metropolitan Planning Council (MPC)
 - [The Cost of Segregation](#), 2017
 - [Our Equitable Future: A Roadmap for the Chicago Region](#), 2022

- Metropolitan Tenants Organization (MTO)
- Northwest Municipal Conference
- Phius Alliance Chicago
- Shared Use Mobility Center
- The Alliance to End Homelessness in Suburban Cook County (The Alliance)
- Trilogy
- Woodstock Institute

Local

- Advocates for Action
- Ascension St. Francis Hospital
- Beth Emet The Free Synagogue
- Books and Breakfast
- Center for Independent Futures
- Childcare Network of Evanston
- Citizens Network of Protection
- CJE Senior Life
- Climate Action Evanston
- Community Alliance for Better Government
- Connections for the Homeless
- COFI (Community Organizing and Family Issues)
- CPAH (Community Partners for Affordable Housing)
- Curt's Cafe
- E-Town Sunrise
- Elevate
- Endeavor Health
- Erie Family Health Center Evanston/Skokie
- ETHS / District 202
- Evanston Cradle to Career
- Evanston Early Childhood Council
- Evanston Fight for Black Lives
- Evanston Grows
- Evanston History Center
- Evanston Latinos
- Evanston Own It
- Evanston ReBuilding Exchange
- Evanston Scholars
- Evanston/Skokie School District 65
- Evergreen Real Estate Group
- Family Focus
- Family Promise Chicago North Shore
- First Church of God CLC
- First Presbyterian Evanston
- First Repair

- FLAP (Farmworker and Landscaper Advocacy Project)
- HODC (Housing Opportunity Development Corporation)
- HOME (Housing Opportunities and Maintenance for the Elderly)
- HOW (Housing Opportunities for Women)
- Howard and Evanston Community Center
- Hear to Stay Committee
- Impact Behavioral Health Partners
- Inclusion Solutions
- Infant Welfare Society of Evanston
- Institute of Therapy Through the Arts
- Interfaith Action of Evanston
- James B. Moran Center for Youth Advocacy
- Joining Forces (Connections for the Homeless)
- Latinos en Evanston North Shore
- Law Center for Better Housing
- League of Women Voters
- The Lilac Tree
- Lutheran Social Services
- Lydia Home
- McGaw YMCA
- Meals on Wheels
- NAACP Evanston Branch
- NAMI Cook County North Suburban
- North Shore REALTIST Association
- North Shore Senior Center
- North Suburban Legal Aid Clinic
- Open Communities
- Oak Tree Village
- OTR Housing (formerly Over the Rainbow)
- PEER Services
- PIRHL
- Puerta Abierta
- Reba Early Learning Center
- Reba Place Church
- Reba Place Development Corporation
- Rebuilding Together North Suburban Chicago
- Rimland Collaborative Care for Individuals with Autism
- Rotary International
- Shore Community Services
- Shorefront Legacy Center
- The AUX
- The Cradle
- Transition House
- Turning Point Behavioral Health Care Center

- Unitarian Church of Evanston
- Young Black + Lit
- Youth & Opportunity United
- Youth Job Center Evanston
- YWCA Evanston/North Shore

Foundations

- Evanston Community Foundation
- Chicago Community Trust
- Kresge Foundation
- MacArthur Foundation

Academia

- DePaul University - Institute for Housing Studies
- Harvard University - Joint Center for Housing Studies
- Illinois Institute of Technology
- Loyola University
- New York University - Furman Center
- Northwestern University
- Oakton College
- University of California, Berkeley - Turner Center
- University of Chicago
- University of Illinois, Chicago
- University of Illinois, Urbana-Champaign

Financial Institutions

CDFIs (Community Development Financial Institutions) [What are they?](#)

- [C3 Fund](#)
- [Chicago Community Loan Fund](#)
- [Chicago Investment Corporation \(CIC\)](#)
- [Corporation for Supportive Housing \(CSH\)](#)
- [Enterprise Community Loan Fund \(Enterprise Community Partners\)](#)
- [Habitat Mortgage Solutions \(Habitat for Humanity\)](#)
- [IFF](#)
- [Institute for Community Economics \(National Housing Trust\)](#)
- [LISC](#)
- [Low Income Investment Fund \(LIIF\)](#)
- [Mercy Community Capital \(Mercy Housing\)](#)
- [NCRC Community Development Fund \(National Community Reinvestment Coalition\)](#)
- [NeighborWorks Capital \(NeighborWorks America\)](#)
- [NHS \(Neighborhood Housing Services / NLS \(Neighborhood Lending Services\)](#)
- [NHT Community Development Fund \(National Housing Trust\)](#)
- [Partners for the Common Good](#)
- [Self-Help Ventures Fund \(Self-Help Credit Union\)](#)

Other Financial Institutions

- Capital One
 - Woodstock Institute, [Capital One Community Benefits Agreement](#)
- Federal Home Loan Bank of Chicago
- Federal Home Loan Mortgage Corporation (Freddie Mac)
- Federal National Mortgage Association (Fannie Mae)
- Federal Reserve Bank

Note: The City of Evanston does not endorse any particular products or services offered by any of the above organizations.