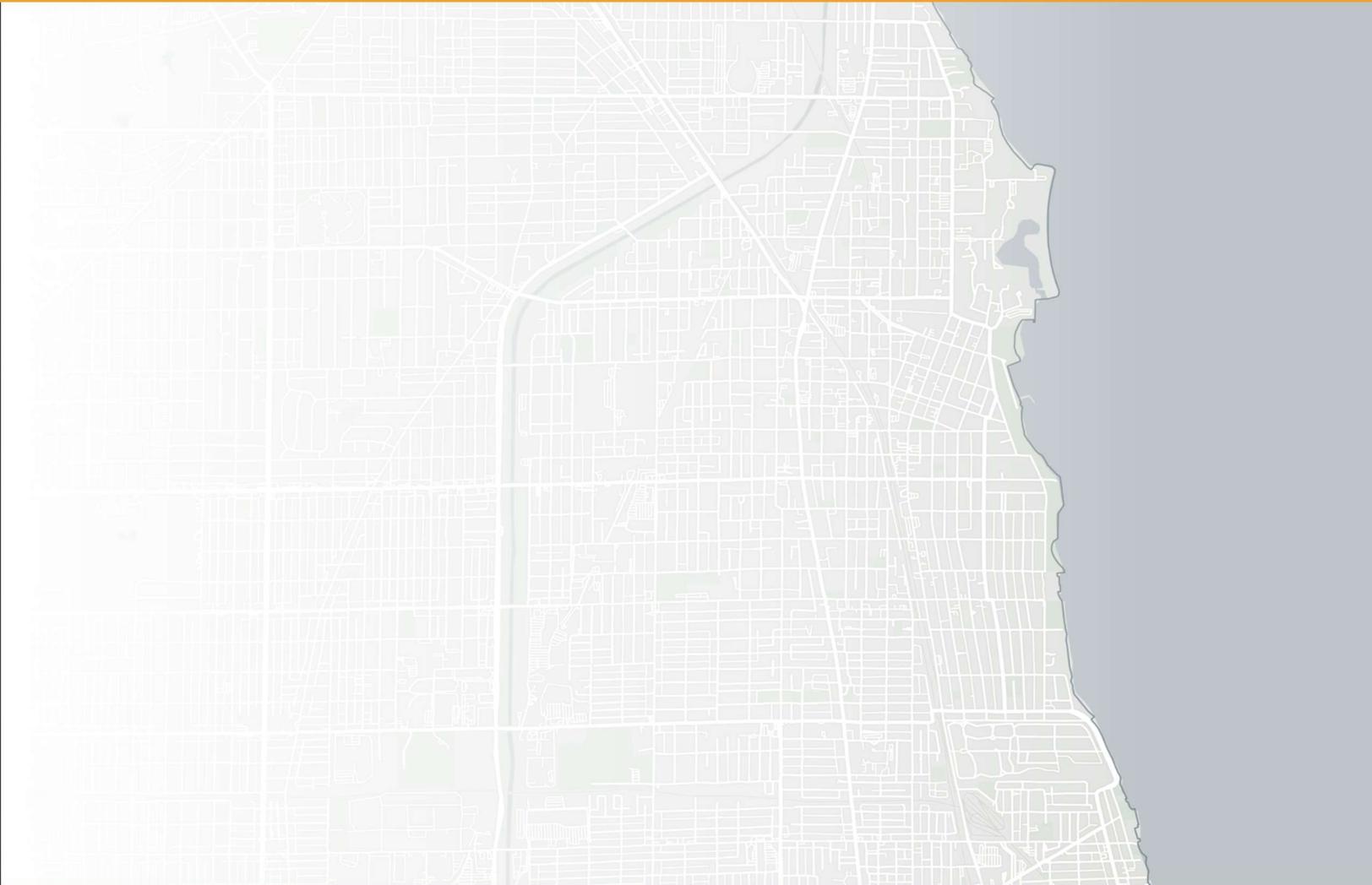


HOUSING GAP ANALYSIS – CITY OF EVANSTON

Final report



Prepared for the
City of Evanston, Illinois
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DEVELOPMENT
PLANNING
PARTNERS 

CONTENTS

INTRODUCTION 3

EXECUTIVE SUMMARY 4

BASE HOUSING GAP ANALYSIS 6

AREA CHARACTERIZATIONS 10

HOUSING GAPS BY POPULATION SEGMENT 17

DEMOGRAPHIC FUNDAMENTALS 27

HOUSING FUNDAMENTALS 36

HOUSING MARKET CONDITIONS 41



INTRODUCTION

This report compiles the results of the **City of Evanston Housing Gap Analysis** and the supporting fundamentals that frame those results. It opens with the Base Housing Gap Analysis, which explains the purpose of the work, outlines the data sources and methods used to estimate affordability gaps by income band and tenure, and presents top-line findings. That citywide view is followed by summaries by area (citywide and by census tract groupings), highlighting where pressures are most acute and how patterns differ across the community. Next, analyses of housing gaps by population focus on groups whose needs and constraints are distinct in Evanston's market (e.g., low-income households, seniors, and racial/ethnic communities), linking income distributions to what the market currently provides. The report concludes with a section dedicated to fundamentals – including demographics, housing stock, cost burden, and prevailing market conditions within the for-sale and rental segments – designed to provide insight into how population trends, tenure patterns, pricing, vacancy rates, and development activity collectively influence identified gaps. Additional data tables and tract-level detail (including estimates and forecasts of base housing gaps at the city and tract level) are packaged separately in the accompanying **Housing Gap Analysis Workbook**.

EXECUTIVE SUMMARY

Purpose and approach. The Base Housing Gap Analysis measures the extent to which Evanston’s current housing system matches households’ ability to pay at today’s prices. Gaps are calculated by income tier and tenure using current estimates and near- to mid-term projections for households and applying observed cost-burden patterns. *These figures are indicators of market mismatch, not build quotas*; they help prioritize where interventions will matter most.

Top-line citywide findings. Evanston exhibits a sizable affordability gap overall, with renter households far more likely to be cost burdened than owners. The gap is concentrated among households earning below 80% of median family income on the rental side and among lower-income owners; higher-income renters are rarely cost-burdened, though some appear to be renting below their capacity (a friction that constrains availability at lower price points). Even with projected income growth, the modeled gap persists into the next decade and warrants continued tracking.

Geographic patterns. Cost pressure is elevated in and around the downtown/central area tracts where most of the city’s recent large-scale development has occurred, but the intersection of high representation and high burden varies by race/ethnic group. White and Asian & Pacific Islander residents register high-representation/high-cost burden conditions primarily in core tracts; for Black and Hispanic/Latino households, the priority stress points sit outside the downtown core (notably tracts 8092 and, for Black households, 8102). Several adjacent central area tracts show high burden with lower representation for these groups, signaling broad citywide price pressure rather than group-specific clustering.

Population-specific takeaways.

- *Low-income households:* The inventory of designated affordable rental units remains limited relative to need, with a notable shortfall of family-oriented units. Preservation of naturally occurring affordable housing (generally in older, modest-rent buildings) is critical given rising market rents.
- *Race/ethnicity:* Median incomes – and therefore attainable housing price points – differ substantially across racial/ethnic groups, producing uneven exposure to cost burden and a pronounced gap for Black households in particular.
- *Seniors:* Two signals stand out: (1) rapid growth in senior households, including many with incomes below \$60,000 who will need affordable options; and (2) a “missing middle” for seniors with moderate incomes who are not served by the existing deeply affordable rental stock or by high-amenity, high-rent options – contributing to under-occupation of larger homes due to an inability to downsize and reduced turnover, contributing to market friction.

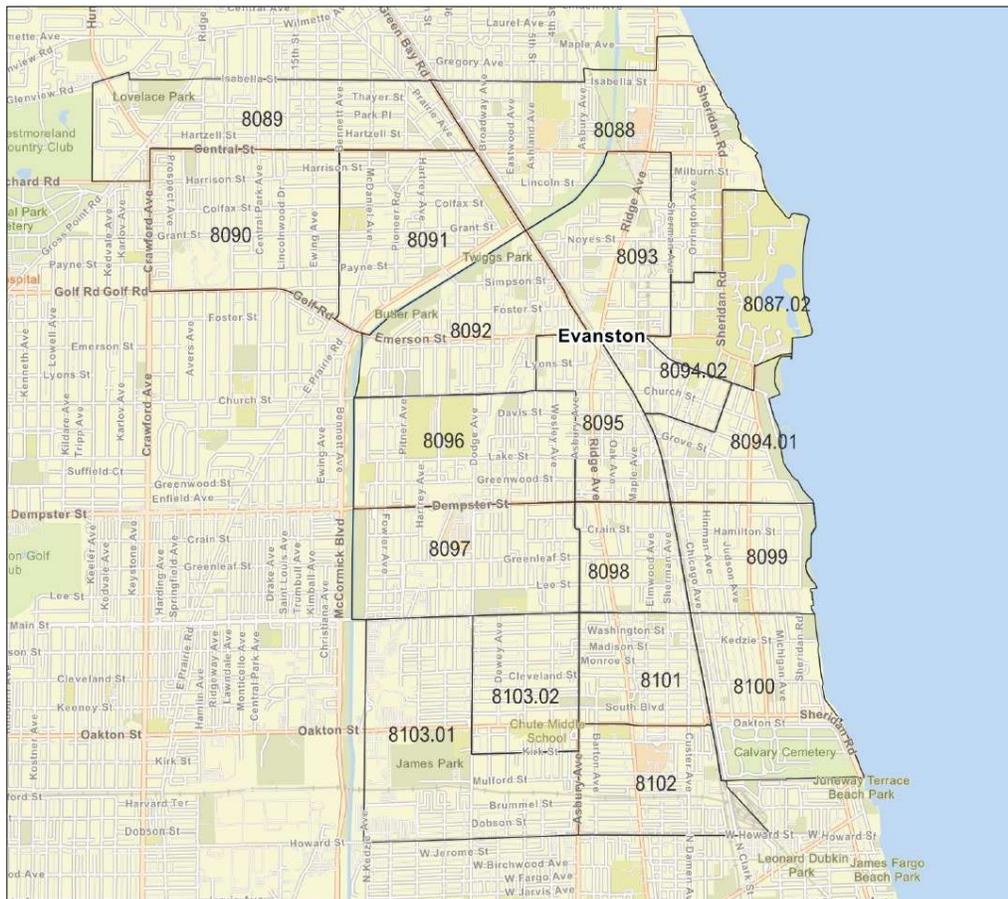
Housing mix and the “Missing Middle.” About one-fifth of Evanston’s homes are in “missing middle” forms (attached single-family and 2-4 unit buildings), a significantly lower share than Cook

County overall, implying an order-of-magnitude shortfall if Evanston aims to mirror the county’s composition. These forms are the backbone of attainable options for many younger families and workforce households, and they also support downsizing seniors – particularly in ADU/coach-home formats.

Market context. The for-sale market is tight: sales volumes have fallen from pandemic peaks (likely due to inventory shortfalls), prices have risen, and months of supply sit well below balanced levels – especially for entry-level detached homes. Attached homes provide more accessible price points but are also supply-constrained at the lower end. On the rental side, vacancy is balanced-to-tight overall, with particularly tight conditions in older Class C properties that many lower-income renters rely on. These fundamentals help explain why measured affordability gaps persist.

Using the gap numbers. The base gap analysis quantifies where and for whom the market is least efficient today; gaps can be reduced through multiple channels (turnover/right-sizing, preservation, income supports, and targeted production at needed price points and bedroom mixes in the right locations). The figures should be treated as order-of-magnitude signals to set phased goals and to direct resources where they will have the greatest impact. As prices, incomes, and supply evolve, gaps should be re-estimated to keep decisions grounded in existing conditions.

Figure 1. Contextual Map: City of Evanston Census Tracts



Source: Development Planning Partners

BASE HOUSING GAP ANALYSIS

The base housing gap analysis provided in **Appendix A** highlights two sets of policy and planning implications: those associated with affordability constraints and those linked to inefficiencies and friction in the housing market.

On the affordability side, the results point to the extent of households who are considered cost burdened – defined, in accordance with HUD standards, as those paying more than 30% of their household income for housing. These households are at heightened risk of housing instability, displacement, and reduced economic mobility. For lower-income households, cost burden often translates into difficult tradeoffs with other essentials such as food, transportation, childcare, and healthcare. For middle- and higher-income households, persistent cost burdens may suggest market distortions such as limited supply at certain price points or housing quality mismatches. Policy and planning implications include the need to expand the stock of affordable and attainable housing, particularly rental options at lower income thresholds, as well as ownership opportunities within reach of moderate-income households. Tools such as inclusionary zoning, subsidies, preservation of existing affordable units, and targeted financial assistance may all be warranted.

Conversely, the analysis also points to households paying *less than they could reasonably afford* for housing. This indicates inefficiencies or “friction” in the housing market, which can damage the entire housing ecosystem and make housing less attainable up and down the continuum of price points. Such situations may arise from supply constraints that prevent mobility into higher-cost, higher-quality, or better-located housing; from households aging in place in units larger than they need; or from mismatches between the types of housing available and the preferences of households. While less commonly discussed than affordability shortfalls, these inefficiencies have significant implications. They can restrict the flow of units back onto the market, limit turnover, and slow the filtering process by which older, less expensive homes become available to lower-income households. Policy interventions here may include diversifying the housing stock with more “missing middle” options, expanding senior-friendly downsizing alternatives (such as single-story accessory dwelling units or courtyard homes), and reducing regulatory barriers to new housing forms that respond to evolving household needs.

Taken together, the findings underscore the importance of addressing both sides of the housing balance. Policies that respond only to affordability without considering friction may fail to restore overall market efficiency, while efforts focused only on turnover and mobility may neglect those most severely burdened. A balanced housing strategy must therefore account for the dual goals of reducing cost burdens and ensuring smoother household mobility within the housing ecosystem.

Methodology Statement

The following analysis estimates the number of housing cost burdened households by income level and tenure for the City of Evanston as a whole and each of its constituent census tracts. The

methodology employed to generate these estimates utilizes a crosswalk of two primary datasets, as described below.

Households by Income

Foundational to this analysis are ESRI's current year estimates (2025) and 5-year projections (2030) of households by income level. We obtained the most granular income brackets available and projected the 2030 estimates to 2035 using the compound annual growth rate (CAGR) between 2025 and 2030 – calculated for each income bracket individually – as a basis.

We then aggregated the granular income ranges for each year to match income breaks defined at 30%, 50%, 80%, and 100%+ of the applicable HUD Median Family Income (MFI) for 2025, which is approximately \$120,000 (\$119,900). This is the median for the Chicago-Joliet-Naperville HUD Metro FMR Area, which is the area HUD refers to for Evanston.

Cost Burden by Tenure across Income Ranges

HUD's Comprehensive Housing Affordability Strategy (CHAS) data release tabulates the number of renters and owners within the income brackets above and the number within those categories who are considered cost burdened. The most recent vintage for these custom tabulations is the 2017-21 ACS.

Rather than utilizing the household numbers directly, our approach involved applying them to current and projected household counts. To facilitate this, we expressed the number of owners and renters at each income level, along with the proportion experiencing housing cost burden, as percentages.

We also performed the same conversion for the nearest previous non-overlapping CHAS release, which was 2012-16. We then calculated a CAGR between these two releases and brought the tenure and cost burden shares by income bracket forward to 2025 and 2030 following that growth rate.

For 2035, we used the same shares as 2030 rather than projecting farther. We did this for two reasons: 1) the time period becomes rather far removed from the CAGR period and 2) we wanted to restrict the potential for statistical error by avoiding layering projected shares atop projected households.

Note on Data Vintage & Recency

As a five-year sample that is two years behind the most recent ACS (2019-23), HUD CHAS tabulations are slightly older but overlap the most current ACS release by three years and cover cost burden across the income range (though they generalize above 100% of the median). HUD's median is calculated using family income and may be slightly higher than the general area median income, which also includes single-person households. In analytical contexts, these measures are often used interchangeably for policy analysis, provided that this distinction is noted.

Calculating Gap Estimates

The final estimates of cost-burdened households across the income range are determined by multiplying the proportions of owners and renters by the number of households in each income bracket for each year. The percentage of cost-burdened households is then applied to these groups of owners and renters.

Primary Findings

The base affordability gap analysis yielded the following primary observations. Further area-specific observations are found in the **Primary Findings by Area** section of this report.

- Citywide, approximately 48% of renter and 24% of owner households are cost-burdened across the income range. Overall, Evanston has a housing affordability gap of approximately 11,000 housing units, encompassing roughly 7,000 rental units and 4,000 owner units.
- The largest rental gaps occur for renter households making less than 80% of the median family income.
- Relatively few renter households with incomes of \$100,000 or more are cost burdened. At the same time, it is likely that some higher income renters are renting units below their ability to pay, resulting in a decrease in the number of lower priced units available to lower income households and creating market inefficiencies up and down the income spectrum. It is also possible they would prefer to buy a home but may not be able to find or afford one in Evanston.
- The largest gap in owner-occupied housing occurs at the lowest income levels. There is a gap of more than 3,000 owner units attainable by households making less than \$95,000.
- Gaps are expected to narrow by 2035 due to rising incomes and ongoing reductions in cost burdens for low-income households. (These reductions are introduced into the model through the CAGR calculated between the two CHAS releases; thus, they are based on the underlying ACS estimates.)
- Even with these changes, 2035 should still see a gap across the income range of more than 8,350 housing units, including approximately 5,240 for renters and 3,110 for owners. Nevertheless, it should be acknowledged that a rise in income levels may indicate not only higher earnings among existing residents, but also the displacement of lower-income households by those with greater financial means.

What the Gap Measures (and What It Doesn't)

The affordability gaps reported here *should not be read as a measure of housing demand*, nor as the number of new units Evanston “must build.” Instead, the gap is a diagnostic of market

mismatch – a way to quantify how efficiently the existing housing system allocates homes across incomes and tenures at today’s prices. In other words, a gap indicates that, at prevailing rents and prices, too many households are overpaying; conversely, some homes are under-occupied (over-housed) or occupied by higher-income households paying below their capacity, both of which signal mismatch rather than pure unit shortages.

Because the gap is a measure of efficiency, not demand, it can be reduced through multiple channels, only one of which is net new construction. For example, turnover and right-sizing, preservation of lower-cost stock, tenure shifts, income supports, and modest price adjustments can all reduce measured gaps. Conversely, adding units that don’t align with the gap indicators may have limited effect on measured affordability, even if total supply increases.

Translating a gap into a programmatic target therefore requires additional choices and assumptions about price tiers, bedroom mix, geography, timelines, pipeline risk, and policy tools. The figures in this analysis should be used to prioritize where intervention is likely to have the largest impact (e.g., specific income bands and tenure) rather than as a one-for-one build quota.

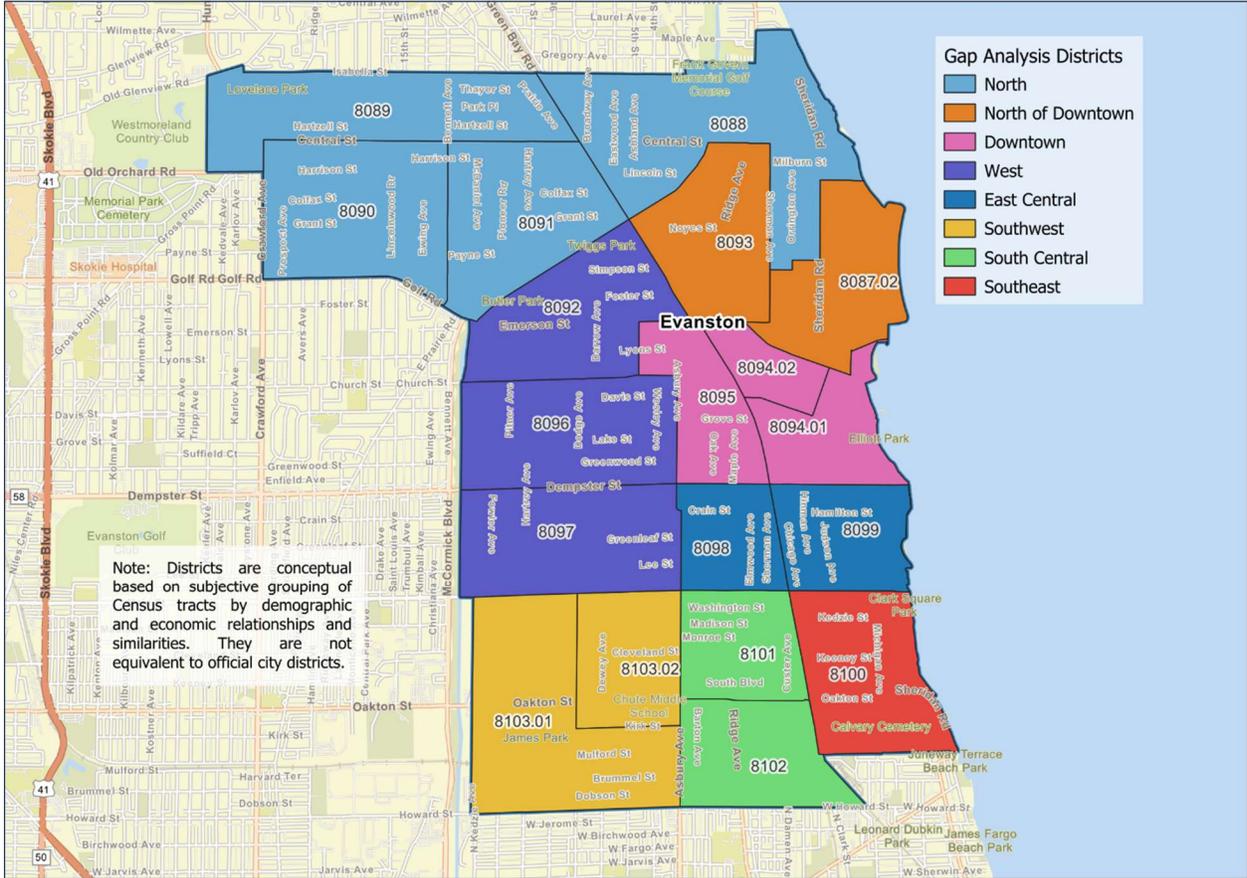
For practical use, the gaps should be treated as an order-of-magnitude signal of where the market is tightest (by income band and tenure) and used as a basis for setting phased goals that combine production, preservation, and friction-reducing measures appropriate to those bands. As conditions and prices evolve, the gaps should be re-estimated to keep targets current.

AREA CHARACTERIZATIONS

The following observations are derived from the multiple analyses presented in this report and are provided both for the city as a whole and by individual city areas and Census tracts. These serve as summary descriptions for each respective area. The trends cited draw from 2010 Decennial Census counts and 2019-2023 American Community Survey (ACS) estimates.

(Note that the descriptive labels for each city area correspond to groups of census tracts, which may or may not align with city wards, neighborhood boundaries, or other local conventions.)

Figure 2. City Areas – Evanston, IL



Source: Development Planning Partners

Evanston Citywide

According to data from the 2010 Census and the 2019-2023 ACS, Evanston's population experienced slight growth during this period and is generally considered stable. This is an established community that is not changing in size dramatically but can experience shifts within the composition of its population. As the average size of households falls (commensurate with an

aging population), the number of households in Evanston has also been increasing – also by a small amount relative to the size of its existing housing stock.

The number of seniors age sixty-five or older has grown significantly, with marked increases in all Census tracts but one. This is the standout age-related population trend and falls in line with Baby Boomers aging nationwide.

We calculate housing gaps across the household income range based on ESRI's 2025 estimates and 2030 household projections, extended using a compound annual growth assumption to 2035. Both sources are statistical, so they can vary somewhat. ESRI incorporates the Census into its methodology and shows a somewhat lower number of households in Evanston in 2025 than the ACS shows in 2023 – 31,366 (ESRI) compared to 33,914 (ACS). We do not believe this represents a real-world loss of households but rather a normal variation in estimation due to different methodologies. Regardless, ESRI also shows a small increase in households going forward.

We use the prior ACS numbers for several demographic and housing-related variables that are not available from ESRI or other sources, focusing on trends and relative amounts for comparison rather than exact numerical values. We use ESRI's estimates and projections of households by income to analyze housing gaps because they are more forward-looking and capture other data sources.

For Evanston overall, the ACS shows stable splits between family and non-family households and renter and owner households, with the community divided nearly evenly between renters and owners. The majority of households are small, with one or two people, while only about five percent have five people or more. This makes sense, since senior-led households are usually small. Household incomes have been growing, and housing occupancy has improved slightly since 2010, though from already healthy levels.

When looking at data organized by single race/ethnicity, Evanston is predominantly White but has a sizeable Black/African American population and a smaller but significant and growing Asian and Pacific Islander (A&PI) population. The Black population has declined at a greater rate than the White population, concentrated in certain areas. Those number of residents reporting Hispanic ethnicity has increased by 40% since 2010, again concentrated in certain areas.

The median value of owner-occupied homes in Evanston stands at around \$450,000. Half of owner households with a mortgage pay less than about \$3,000 per month for housing costs, while half pay more, and half of renter households pay less than about \$1,750, while half pay more. Almost a quarter of owner households pay more than 30% of their income housing costs, while almost half of renters do. In summary, buying a home in Evanston is expensive and not attainable for everyone, but those who do own are less likely to be cost burdened than renters, who are as likely to be cost burdened as not.

As the housing gap analysis shows, households making at least the median income of around \$120,000 (by current ESRI estimates) are very unlikely to be cost-burdened in Evanston, but those making less are far more likely to be – and not only at the lowest income level. Based on the housing cost burden analysis, there is a rental housing gap of 7,067 units and an owner

housing gap of 3,952 units. These are the number of households paying too much for housing per the 30% of income HUD standard, including all income levels from low to high.

Not surprisingly, lower income households represent a larger share of these gaps than those with higher incomes. Nevertheless, higher income households may not be able to find the housing they want – a different kind of gap. The market of homes for purchase is tight, and there is likely unmet market demand for "Missing Middle" housing. Housing attainability for those making more than the median is discussed further elsewhere in this report.

North of Downtown

Census tracts 8087.02 and 8093 are assumed to have the strongest influence from Northwestern University, which is located in 8087.02. The tract containing Northwestern has very few seniors, while the number of seniors is stable or slightly declining in 8093. Both tracts have low median household incomes. It can be assumed that the student population contributes to this, but the data do not provide further insight into the extent of the student influence.

Students are likely to reside in non-family households, and tract 8093, adjacent to the one containing Northwestern, has a far greater number of non-family households than any other.

Housing affordability gaps in these tracts are among the city's largest but likely involve a large student component. Accordingly, the gaps are probably smaller, effectively, given that many students receive financial support from families, loans, and aid.

North Evanston

The northern and northwestern boundaries of Evanston (specifically tracts 8088, 8089, 8090, and 8091) exhibit significantly higher income levels compared to other areas within the city, with notable increases over time. These tracts also demonstrate the highest rates of owner occupancy.

At the same time, the number of housing units increased by a notable degree in only one of the area's tracts (8088, in the east), which also saw an increase in non-family households. This is likely related to new rental or condominium development. Tracts 8089 and 8090 have among the smallest average household sizes in the city, while the number of seniors in 8090 was large and growing. The number of Hispanic people also grew greatly in tract 8090.

These tracts exhibit the highest home values and the highest housing costs for both owners and renters. Both renter and owner households experience a lower cost burden compared to the citywide average, although there remain affordability gaps amounting to several hundred units for both renters and owners.

Housing supply limitations for individuals with higher incomes are in evidence in these tracts, as indicated by elevated property values and rental rates. If the market supports these pricing levels, yet limited development persists amidst rising incomes, this suggests ongoing demand for additional housing options throughout all income levels – including those at the upper price tiers.

Tract 8091 occupies an idiosyncratic position in the north. Internal to this area along the North Branch channel, it has experienced one of the city's largest shifts toward rentership since 2010. While exhibiting some of the city's highest owner costs, renter costs in this tract are among the city's lowest. At the same time, it exhibits the highest level of overall housing cost burden of the area group, especially among renters.

Again, this dynamic (i.e., evidence of a concentration of lower-income renters together with high-income homeowners in high-value homes) likely has planning implications. Tract 8091 has the largest housing gaps in the northern area, though they are not vastly greater than the others in the group.

Downtown

Tract 8094 was split into two tracts (8094.01 and 8094.02) between the 2010 Census and the 2019-23 American Community Survey. The Census does this when the population has grown enough to exceed the size guideline. That said, the largest population growth in Evanston, in absolute and relative terms, actually occurred in tract 8095, on the west side of Downtown. The 8094 tracts experienced the largest growth in people age 65+ and had the most people age 65+ living there by the 2019-23 ACS, by a wide margin.

The area has a high proportion of renters and saw a significant increase in rentership, especially among non-family households. Household sizes are among the city's smallest. Incomes are mixed, but rents are among the city's highest, as are some home values. The 8094 tracts showed steady elevated vacancy, which signifies the ongoing lease-up of new multifamily developments. Downtown features a significant presence of White and Asian and Pacific Islander populations, while the Hispanic demographic has also experienced notable growth.

The senior population in the area is growing, suggesting that multiple trends may be at work. Some households are likely aging in place, but the large increase in seniors is unlikely to be explained by this alone. Recent development patterns and anecdotal evidence suggest that seniors are also moving to Downtown Evanston as a preferred location in which to downsize, selling a home elsewhere in Evanston or in a nearby community. Seniors may be buying condominiums or renting in the area.

This area includes some younger, short-term Northwestern student renters and condominium occupants, though their influence is felt less here than in neighborhoods closer to campus. Experience suggests that some parents buy condominiums for their student children that later become income properties, while some higher-paying renters may eventually purchase homes elsewhere in Evanston.

Housing cost burden in this area is somewhat above the citywide level across the income range for both renters and owners, leading to a gap of nearly 900 owner housing units and 1,600 renter units. This makes sense given the surge in new, high-end downtown development. However, it is possible these numbers are somewhat overstated as seniors here may supplement their income with home sale proceeds and other non-income financial resources, while students may have assistance from parents or loans that could go unreported as income.

West Evanston

Tract 8092 has, by far, one of the top two concentrations of African American people in Evanston, though the number has decreased since 2010. Its concentration of Hispanic people is also among the city's largest and is growing. It showed the city's only notable growth in people under age 18 and relatively large growth in family households, with the largest average household size in Evanston.

More owners and renters are cost-burdened in this tract than at the citywide level. It has a low median household income, with a higher share of cost-burdened owners and renters than the city as a whole. Its rents are the lowest in the city, and housing values and monthly owner costs are among the lowest.

While tracts 8096 and 8097 have significant African American populations, they are not among the largest concentrations in the city and have decreased in recent years. Both tracts have high housing occupancy.

Tract 8096 saw one of the largest shifts towards ownership. The tract exhibits generally low incomes but a level of housing cost burden that is similar to the city as a whole.

Farther from Downtown Evanston, tract 8097 has one of the highest proportions of owner-occupancy in the city. Owner costs are among the city's lowest, while renter costs are among the highest. Cost burden is relatively low, and average household sizes are high. It is possible that 8097 is experiencing a population shift with an influx of higher income households.

Affordability gaps of 973 renters and 544 owners across the three tracts combined likely include many Latin and African American families. Tract 8092's gap is among the city's largest.

East Central Evanston

Both tracts in this area (8098 and 8099) lie between Dempster and Main Streets, with the nearest CTA "L" stations south of downtown running down their center on each street. They are lower in density but still central residential districts with a mix of owner- and renter-occupied housing and a large amount of neighborhood and community shopping along the high streets.

Housing gaps and cost burden are moderate, but owner costs are among the city's highest, as are home values in the portion west of Chicago Avenue. This is an area that is extremely convenient to downtown and transit but with more suburban-style housing, albeit often on smaller, traditional city lots.

Renter costs in the *eastern* portion of the area (primarily in tract 8099) are also among the city's highest. They are among the city's *lowest* west of Chicago Avenue (primarily in tract 8098). Both have a moderate number of renters.

South Central and Southwest Evanston

Most of the four tracts comprising south central and southwest Evanston (8101, 8102, 8103.01, and 8103.02) exhibit large average household sizes. All represent significant concentrations of African American and Hispanic households. The Black population decreased in three of the tracts, while it increased tract 8102, which represents one of the city's top two tracts for Black residents. This tract is located west of Howard Station and east of Asbury along Howard Street.

Tract 8102 also has the most family households in the city (by a wide margin), the largest percent growth in families, and the largest proportion of renter households of any tract.

Housing values and costs for both renters and owners in this tract are among the city's lowest, but housing gaps and cost burden are among the highest. The tract experienced the largest population growth in the city in both number and relative terms.

These factors point to a historically family-oriented African American area with relatively attainable housing that could be receiving Black families displaced from other parts of the city.

Further, the 8102 tract has one of the highest Asian and Pacific Islander concentrations following a recent increase.

The number of Hispanic households also grew substantially in the south. The southwest corner of Evanston, tract 8103.01, has the greatest concentration of Hispanic residents in the city and also has also seen the largest increase in Hispanic households. It also has among the lowest owner housing values and owner costs. With a prevalence of moderate-income households, the area exhibits only moderate housing gaps.

Rentals stand out in tract 8103.02, a tract created when the Census split tract 8103 into two parts. This area has higher incomes, nearly the highest percentage income growth in the city, and sizeable growth again in the Hispanic/Latin population.

Overall housing vacancy in this tract is elevated, and the proportion of renter households has increased since 2010. Although cost burden is relatively low, tenure changes, increasing incomes, and vacancy that can accompany the addition of rental housing (through conversion or new development) make this an area to watch.

Southeast Evanston

Census Tract 8100 is an area unto itself south of Main Street and east of Chicago Avenue. This area ranks among the top two tracts in terms of White population concentration, with a far greater number of non-family households than other tracts.

The area has experienced moderate population growth and exhibits elevated housing vacancy. While renter costs and cost burden are moderate, owner-occupied housing costs and owner cost burden are among the lowest in the city.

These conditions could point to development or conversion of small rental units in an area with historically affordable housing stock, including owner-occupied housing. This location is convenient to the Howard Street, Main Street, and South Boulevard CTA "L" stations; the Main Street Metra Station; and the lakefront. The renter population may have different demographics and priorities than the surrounding area.

The adjacent Rogers Park neighborhood of Chicago exhibits similar characteristics and has experienced recent gentrification, though it remains somewhat affordable. These trends are worth monitoring in southeast Evanston.

HOUSING GAPS BY POPULATION SEGMENT

The following sections summarize findings regarding the ability of households in distinct population segments to secure housing that is both affordable and appropriate for their requirements. These findings are based on a comprehensive range of analyses presented in this report, encompassing demographic and housing fundamentals as well as market and supply conditions.

Low-Income Households

Evanston’s inventory of designated affordable rental housing (subsidized and/or rent-restricted) totals 952 units, broadly oriented to households earning less than 60% of area median income (AMI). The present composition is weighted toward senior housing, which constitutes 46% of the affordable inventory, while family-oriented units account for 39%, and supportive or special-needs housing represents a significant 15% share.

Figure 3. Affordable Housing Units by Target Households – Evanston, IL

Family	Units	Senior	Units	Supportive/Special Needs	Units
<u>IHDA Properties (may also have HUD)</u>	234	<u>IHDA Properties</u>	336	<u>All Funding Types</u>	144
McGaw YMCA (SRO)	145	Ebenezer Primm Towers	101	1820 Dodge	1
Emerson Square	28	Jacob Blake Manor	76	818 Crain	9
743 Brummel	13	Victor Walchirck Apts.	99	Hill Arboretum	33
The Claridge (SRO)	48	Ann Rainey Apts.	60	Impact Scattered Site PSH	24
				Evanston PSH	16
<u>HUD Properties (non-IHDA)</u>	30	<u>HUD Properties (non-IHDA)</u>	100	YWCA	16
Oak Tree Village	30	Jane R. Perlman Apts.	100	H.O.M.E. 328 Custer	3
				Home First	6
<u>Other</u>	108			824 Dobson	21
HODC Evanston Duplexes	5			Anixter	15
House of Peace co-op (Reba)	12				
1820 Dodge	1				
HACC Scattered Site	29				
Evanston IHO (60% AMI or less)	61				
Total Family	372	Total Senior	436	Total Supportive/Sp. Needs	144
Percent of All Affordable	39%	Percent of All Affordable	46%	Percent of All Affordable	15%
All Affordable - Family, Senior, Supportive/Special Needs			952		

Source: Development Planning Partners

Even with more than 950 income-restricted units, the reach is limited given household income dynamics in Evanston. As a rough proxy for need, as of the 2023 ACS, there were an estimated 9,415 households in Evanston who earned less than \$50,000 annually, which equates to roughly 60% of the 2025 area median income (AMI) for households with one person. Thus, the total supply equates to only ten affordable units per 100 households at this income level.

Given that affordable housing generally serves households at the 60% AMI level or less, the total affordable housing supply represents a penetration rate of less than 10% of income-qualifying households citywide. The Illinois Housing Development Authority (IHDA) considers a penetration

rate of less than 25% to be an indicator of income-qualifying support for additional affordable housing. To reach this level, Evanston would need to add an additional 1,400 units.

These ratios highlight an underlying structural deficiency, even prior to accounting for potential mismatches related to unit size, location, or accessibility features.

Notable Gaps

Our analyses revealed several points at which the addition or preservation of housing affordable to low-income households is needed within the city. These include the following:

1. **Family-oriented affordable rental gap.** With only 372 units of family-serving restricted units, the family gap is pronounced relative to need indicators. Tract-level cost-burden data and income distributions point to many households of color with incomes below what the current market will support – especially for two- and three-bedroom units (see **Race & Ethnicity Impacts** below). This constitutes the highest-impact production/preservation target.
2. **NOAH preservation.** As demonstrated in the **Market Rate Rental Market** section of this report, rising market rents continue to erode the pool of older class B and C rental units that serve as Evanston’s primary stock of “naturally occurring affordable housing” (NOAH). Without explicit preservation strategies, Evanston may risk losing NOAH faster than new restricted units can be built.
3. **Supportive housing continuity.** The stock of 144 supportive/special-needs units is critical but finite, leading to the risk that small pipeline disruptions or funding lapses could create outsized harm. Securing continuity of housing for these vulnerable populations is essential.
4. **Senior household growth.** As discussed in more detail below (**Senior Households**), the number of senior households – including lower income senior households – in Evanston is expected to increase dramatically over the next five to ten years. While the existing 436 units of senior-targeted housing make up the largest share of restricted units in Evanston, trends strongly suggest that this will fall well short of meeting growing demand in the near future.

Race & Ethnicity Impacts

Our analysis of household income by race and ethnicity reveals that the ability of households in Evanston to pay for housing varies widely across racial and ethnic lines:

- White, non-Hispanic households have a median income of roughly \$120,745, supporting a housing affordability threshold of nearly \$3,020 per month. More than 75% of one-bedroom rentals and nearly 70% of two-bedroom rentals are affordable at this level, as well as a large share of for-sale homes. Approximately 23% of White households earn less than \$50,000 per year, a level at which many households require subsidies or other

assistance in order to secure suitable housing, while 35% are moderate-income households earning less than \$75,000 – a level equated to increased levels of housing cost burden.

- Black households have a median income of only \$56,004, equating to an affordability threshold of about \$1,400 per month—less than half that of White households. At this level, only about 25% of one-bedroom rentals, 15% of two-bedroom rentals, and under 10% of two-bedroom for-sale homes are affordable. Additionally, 45% of Black households earn less than \$50,000 per year, while 60% earn less than \$75,000.
- Hispanic/Latino households report a median income of \$91,023, equating to a housing affordability threshold of \$2,276 per month. This is slightly below the citywide median, giving access to around 60% of one-bedroom rentals, just over half of two-bedroom rentals, and roughly 50% of two-bedroom for-sale homes. Still, close to 47% earn less than \$75,000, leaving them more exposed to cost burden.
- Asian and Pacific Islander households, with a median income of \$76,985 (equating to a \$1,925 per month affordability threshold), fall between White and Black households in terms of their ability to afford housing. About half of one-bedroom and one-third of two-bedroom rentals are affordable, along with 40% of two-bedroom for-sale homes. Notably, 52% earn less than \$75,000, again higher than the White household share.
- Two or More Races households report a median income near \$90,477 (\$2,262 per month threshold), but nearly 47% also fall below \$75,000, reinforcing exposure to moderate-income housing gaps.

(Note that the sample size for American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander groups was too small for analysis.)

Figure 4. Household Income & Housing Affordability by Race/Ethnicity – Evanston, IL

Race/Ethnicity	Median Household Income	Median Affordable Housing Cost*	Variance from Citywide
All Households	\$95,766	\$2,394	0.0%
White Alone	\$119,602	\$2,990	24.9%
White, not Hispanic/Latino	\$120,745	\$3,019	26.1%
Black/African American	\$56,004	\$1,400	-41.5%
Hispanic/Latino	\$91,023	\$2,276	-5.0%
Asian Alone	\$76,985	\$1,925	-19.6%
Some Other Race Alone	\$74,391	\$1,860	-22.3%
Two or More Races	\$90,477	\$2,262	-5.5%

*Based on 30% of household income affordability standard.

Source: 2019-2023 American Community Survey (ACS), 5-year estimates; Development Planning Partners.

Implications for Housing Gaps and Needs

These findings highlight several important considerations regarding housing disparities, gaps, and needs.

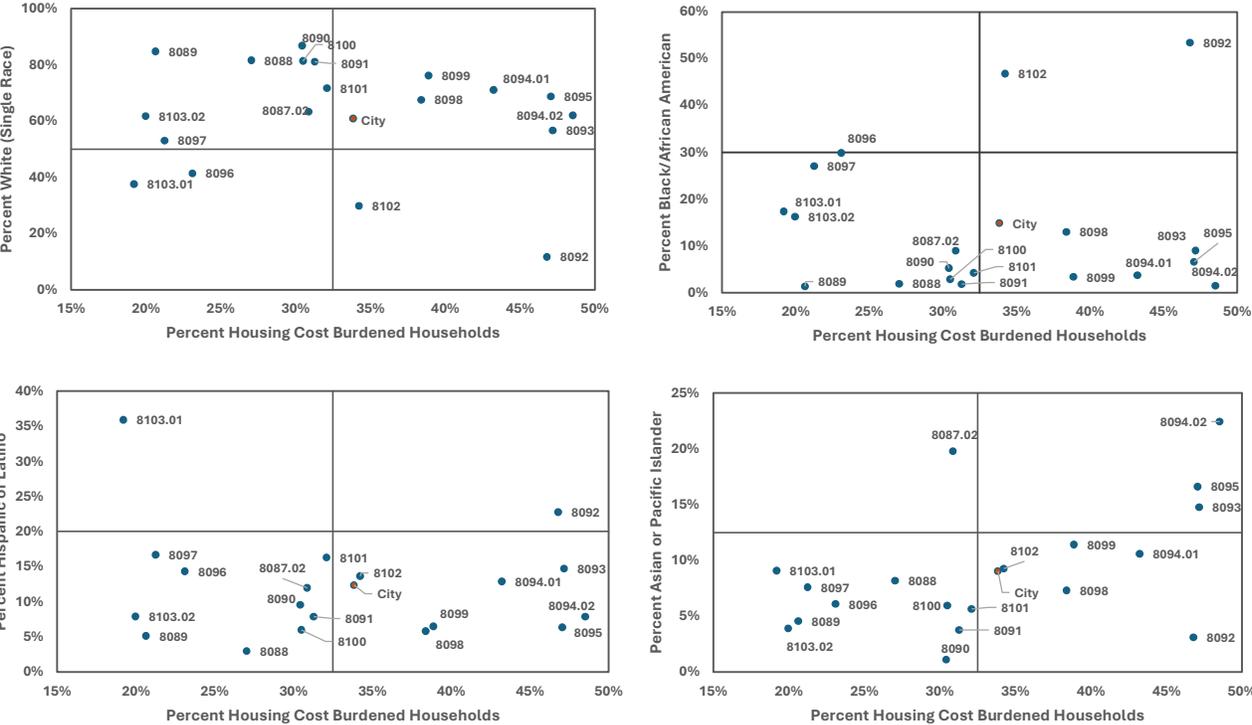
1. **Persistent affordability gaps, particularly for Black households.** The scale of income disparity means most market-rate rentals and for-sale units are out of reach for many Black households. Addressing this could require targeted rental affordability strategies, expanded subsidy access, and pathways into lower-cost ownership.
2. **Growing need for moderate-income housing.** Hispanic/Latino, A&PI, and multiracial households are concentrated in the \$50,000-\$75,000 income band, creating a clear demand for housing priced at approximately \$1,200–\$1,800 per month. Evanston’s current supply has relatively few options in this range.
3. **Mismatch between supply and demand.** The market continues to deliver units affordable primarily to higher-income White households, reinforcing inequities. The gap is most acute for family-sized units at moderate income affordability levels.
4. **Geographic pressures.** Many tracts with elevated cost-burden rates overlap with areas of large, often increasing minority populations, pointing to risks of displacement. In student-heavy tracts, affordability data are skewed, but the broader supply absorbed by students reduces options available for generally longer-term non-student households.

Race/Ethnicity & Geographic Distribution of Housing Cost Burden

The following scatterplot graphs position Evanston census tracts along two axes: the share of residents who are considered housing cost burdened on the horizontal axis and the representation of specific racial/ethnic groups on the vertical axis. Two reference lines divide the graphs into quadrants. The vertical reference line is set at 32.5% cost burden (i.e., 32.5% of households are cost burdened); the horizontal reference line differs by group – White: 50%, Black: 30%, Hispanic/Latino: 20%, Asian & Pacific Islander (A&PI): 12.5% – to distinguish tracts with high versus low representation for that group. Reading clockwise from the upper-right, the quadrants are characterized as follows:

- Top-Right (High Rep + High Burden): Places where a group is well-represented and cost pressure is elevated – prime risk/priority zones.
- Bottom-Right (Low Rep + High Burden): Places where burden is elevated but the group is under-represented – indicates broad affordability pressure outside that group’s core areas.
- Bottom-Left (Low Rep + Low Burden): Lower representation and lower burden – generally stable, not primary equity targets.
- Top-Left (High Rep + Low Burden): Places where a group is well-represented and burden is relatively low – stability/preservation zones.

Figure 5. Geographic Distribution of Population by Race/Ethnicity & Housing Cost Burden – Evanston, IL



Source: 2019-2023 American Community Survey (ACS), 5-year estimates; Development Planning Partners.

Group-Specific Takeaways

The graphs suggest the following key takeaways by racial/ethnic group.

White non-Hispanic/Latino

- Top-Right (High Rep + High Burden): Central area/downtown cluster indicates broad cost pressure, generally associated with high-end development in highest-representation areas.
- Top-Left (High Rep + Low Burden): Many north and southern tracts with high representation show relative stability and cost burden incidence at or below 30% of households.
- Bottom-Right (Low Rep + High Burden): A smaller set signals citywide affordability pressure outside areas of White population concentration.

Black or African American

- Top-Right (High Rep + High Burden): On the west and south sides of the city, tracts 8092 and 8102 should be considered priority zones (potentially targeted for deep affordability and anti-displacement measures).

- Top-Left (High Rep + Low Burden): No tracts with high representation – underscoring structural affordability gaps.
- Bottom-Right (Low Rep + High Burden): Downtown/central area tracts reflect broad cost pressure where Black representation is lower, but present.

Hispanic/Latino

- Top-Right (High Rep + High Burden): 8092 emerges as a stress point, as it does for Black residents, though Hispanic/Latino representation is much lower.
- Top-Left (High Rep + Low Burden): 8103.01 appears comparatively stable – suggesting measures to preserve and incrementally grow housing options.
- Bottom-Right (Low Rep + High Burden): Downtown/central area tracts reflect broad cost pressure where Hispanic/Latino representation is lower, but present.

Asian & Pacific Islander

- Top-Right (High Rep + High Burden): 8094.02, 8093, 8095 – clear core-area stress where A&PI representation is higher.
- Top-Left (High Rep + Low Burden): 8087.02 (interpret cautiously due to student population).
- Bottom-Right (Low Rep + High Burden): Several tracts, including several central area/downtown, show high burden where A&PI representation is lower.

Cautionary Interpretation Note

These quadrant charts are descriptive, not causal. They show where higher or lower group representation and housing cost burden co-occur in the same tract; they do not imply that one causes the other (i.e., correlation does not necessarily imply causation). In addition, because the Census/ACS do not publish tract-level estimates of housing cost burden by race/ethnicity, we cannot determine what share of the burden is borne by any specific group – even in tracts where that group’s representation is high. The cost-burden measure reflects all households in the tract.

Senior Households

The projected 2030 median household income among Evanston’s senior households (i.e., age 65 or older) varies widely across the city, ranging from just \$36,266 in census tract 8092 to \$177,931 in tract 8090.

The following scatterplot graph positions each census tract along the continuum of projected household incomes for senior households in 2030 and projected growth of senior households between 2025 and 2030.

Figure 6. Projected Growth & Household Income of Senior Households – Evanston, IL



Source: ESRI; Development Planning Partners.

By 2030, the number of senior households overall is expected to increase by 7.6% (671 households). Five census tracts are expected to experience more than 10% growth in the number of senior households. Among these, three (8095, 8098, 8102) exhibit some of the lowest median incomes for senior households within the city. This is a strong indicator that additional affordable senior housing will be needed. The median income of senior households in six census tracts is projected to remain below \$60,000 in 2030. By 2030 there are expected to be more than 3,100 senior households in Evanston with incomes below \$50,000, including 1,315 households age 65–74 and 1,818 age 75+. Meanwhile, there are currently just 436 designated affordable housing units serving seniors – a penetration rate of just 14%.

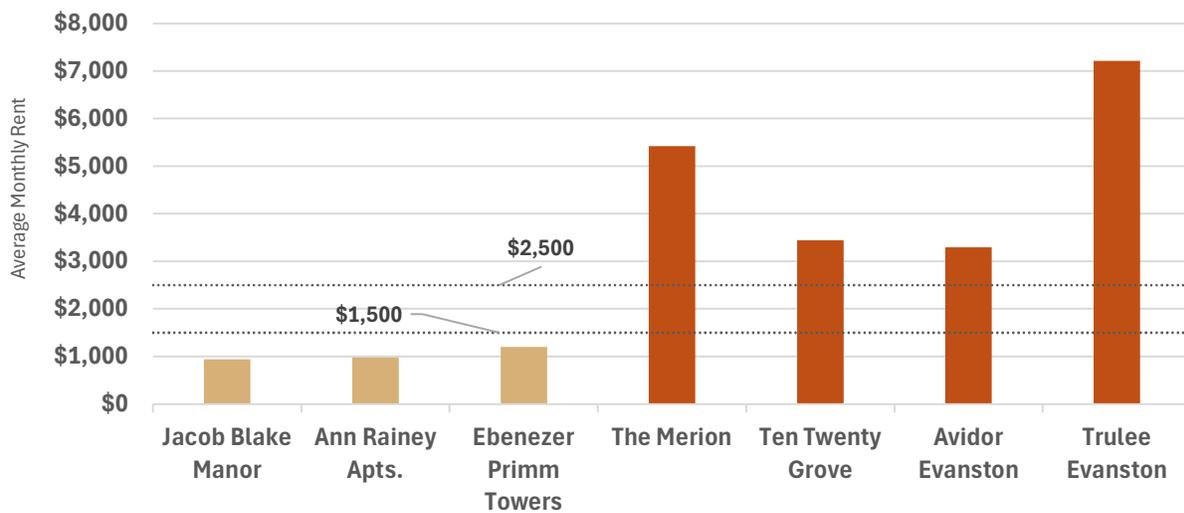
But while the affordability gap for lower-income seniors is clear, an equally important but less visible challenge lies in the availability of attainable housing options for middle- and higher-income seniors. Many senior households with incomes above the threshold for affordable housing are not well served by the existing stock of age-appropriate housing. For seniors in the \$60,000–\$120,000 income range, opportunities to downsize into accessible, maintenance-free housing are limited, particularly in locations near transit, services, and walkable amenities. Much of Evanston’s existing independent living senior rental stock is concentrated at two ends of the spectrum—deeply affordable units supported by public or nonprofit ownership, or high-cost service-oriented housing in larger multifamily buildings.

Recent property data underscores this imbalance. Affordable rent restricted senior properties such as **Jacob Blake Manor** (average rents around \$940 per month) and **Ann Rainey Apartments** (average rents just under \$1,000 per month), as well as two deeply subsidized properties that offer units at 30% of tenant household income, provide viable options for low-income seniors. However, they are limited in number and typically at or near full occupancy. At

the other extreme, luxury-style market rate independent living communities such as **The Merion** (average rents exceeding \$5,400 per month), **Avidor Evanston** (averaging \$3,300 per month), **Ten Twenty Grove** (averaging \$3,400 per month), and **Trulee Evanston** (with average monthly rents over \$7,200) cater primarily to higher-income seniors, often offering bundled services and luxury amenities such as housekeeping and dining plans. For many older adults with moderate but not high incomes, these rents far exceed what is attainable without significant cost burden.

The result is a pronounced “missing middle” in Evanston’s senior housing market. Seniors with incomes sufficient to afford more than subsidized and/or rent restricted units but not enough to comfortably pay \$3,000 to \$7,000 monthly rents are left with few realistic options. Without accessible, moderately priced alternatives—such as age-restricted apartments in the \$1,500–\$2,500 monthly rent range—middle-income seniors may struggle to remain in the community. Alternatively, some may instead remain in larger single-family homes that no longer meet their needs, limiting the availability of family-oriented housing stock for younger households. Extrapolating from ESRI forecasts, by 2030 there are expected to be nearly 2,170 senior households earning between \$60,000 and \$120,000 per year, with currently no independent living options serving seniors in this income range.

Figure 7. Summary of Independent Living Senior Apartment Properties – Evanston, IL



Note: Dashed lines represent “missing middle” range.

Source: CoStar; Development Planning Partners.

For higher-income seniors, the gaps manifest differently. Seniors with incomes well above the AMI may prefer to remain in Evanston but find limited options for single-level, elevator-served luxury-style apartments that combine accessibility, security, and proximity to cultural amenities. While Evanston has a number of market rate mid- and high-rise apartment buildings that could meet this need, the number of units with features explicitly designed for aging households (such as universal design, wider doorways, step-free entries, and accessible bathrooms) remains limited. By 2030, there are expected to be more than 3,700 senior households in Evanston earning

\$120,000 or more per year. Meanwhile, the current stock of luxury-style independent living apartments for seniors amounts to just 507 units.

Addressing these gaps will require a balanced strategy that expands supply across the full spectrum of senior incomes. For lower-income seniors, increasing the stock of designated affordable units is critical. For middle-income seniors, the city and development community must create more housing options that provide the right mix of attainability, accessibility, and location. For higher-income seniors, investment in modern, accessible units within mixed-use and amenity-rich settings can ensure that this demographic continues to have housing options that allow them to remain in the community. With deliberate attention to all segments of the senior population, Evanston can reduce the risk of perpetuating a fragmented housing system that leaves many older adults without viable options as their housing needs evolve.

Missing Middle Target Households

“Missing Middle” housing, as defined here, comprises single-family attached homes (e.g., townhomes/rowhouses) and multifamily units in buildings with fewer than five units (e.g., duplexes, 3-flats, 4-flats, and other small walk-ups). These forms sit between detached single family homes and larger apartment buildings and typically offer more attainable price points than traditional detached homes and units in large, newer multifamily buildings. Basement/attic conversions, coach houses, backyard cottages, and other accessory dwelling unit (ADU) forms are also considered part of the broad portfolio of missing middle units types; however, the Census and ACS do not provide clean counts of ADUs in their estimates of units by structure type. While excluded from the quantitative analysis below, these housing forms are critical components of the community housing ecosystem.

Missing middle housing can be particularly important for younger families and workforce households, especially when located near jobs, schools, and transit. Moreover, downsizing seniors often benefit from missing middle forms when they offer single-level layouts and low or no maintenance in familiar neighborhoods. Finally, missing middle forms help to preserve and strengthen neighborhood vitality, adding “gentle density” that supports local retail and transit, adds “eyes on the street,” and uses infrastructure more efficiently – without large-scale redevelopment.

Evanston’s housing stock includes an estimated 5,841 missing middle homes (excluding ADUs), encompassing 18.6% of its 31,387 occupied homes. Approximately 72% (4,195 units) are located in buildings with two-four units, while 28% (1,646 units) consist of attached single family homes. Comparing Evanston’s missing middle unit mix to that of the City of Chicago and Cook County overall, Evanston’s mix skews more towards attached single family. This mix has implications for who the housing serves and at what price points, with attached single family units typically commanding higher price points than units in multifamily buildings.

The proportion of missing middle homes in Evanston trails, by a significant margin, both the City of Chicago (31.7%) and Cook County (25.2%). Cook County, with an overall housing density level that more approximates that of Evanston, leads the city in proportion of missing middle units by 6.6 percentage points. If Evanston were to match the County’s proportional share, this would

result in approximately 7,901 missing middle homes—an increase of about 2,060 units compared to the current number.

Figure 8. “Missing Middle” Housing Availability – Comparative Geographies

Attribute	Evanston City	Chicago City	Cook County
Total occupied housing units	31,387	1,268,199	2,270,349
Attached single family	1,646	45,153	123,778
Multifamily: 2-4 units	4,195	356,309	447,716
Total Missing Middle	5,841	401,462	571,494
Percent of Total	18.6%	31.7%	25.2%

Source: 2019-2023 American Community Survey (ACS), 5-year estimates; Development Planning Partners.

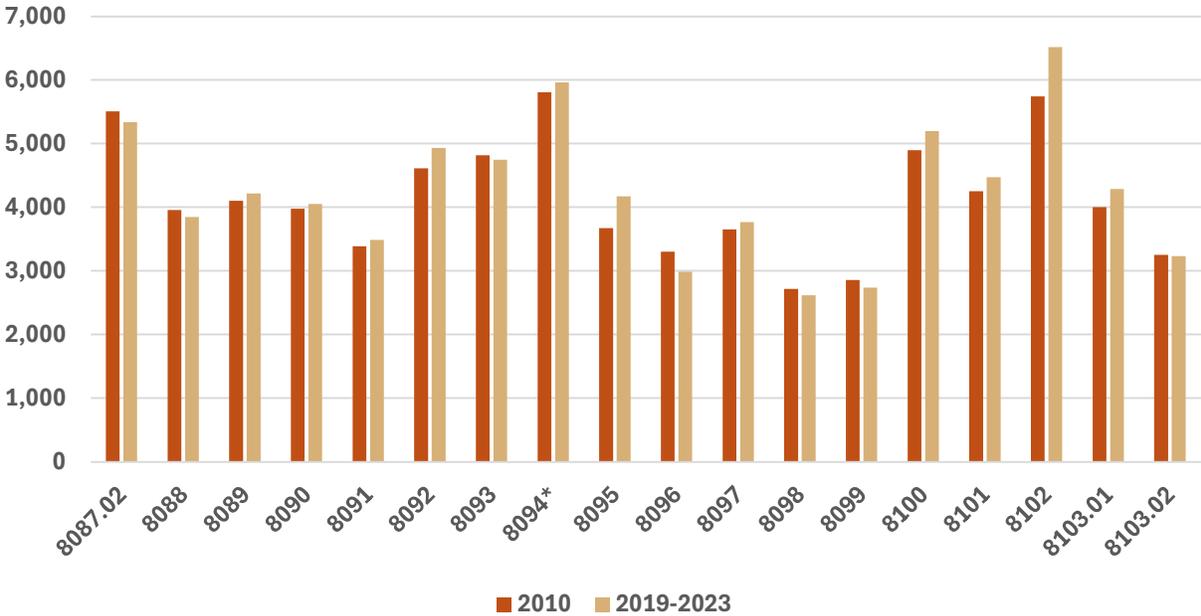
With supplies of homes for sale extremely limited overall, the cost of traditional detached single family homes rising, and a relatively low proportion of missing middle housing units across the city, first-time buyers in Evanston may, in particular, have difficulty finding suitable options and may be forced to look elsewhere.

DEMOGRAPHIC FUNDAMENTALS

Population Growth

Evanston grew by 2.8%, or 2,066 people, from 2010 to the 2019-2023 ACS sample (subsequently to be referred to as the 2023 ACS, as is common practice). ESRI projects the city will decline by a similar amount by 2030, though this is subject to considerations mentioned previously. In the end, Evanston on the whole has a fairly stable population, with the changes amounting to only about 2.5% to 3.5% of the population.

Figure 9. Change in Population by Census Tract – Evanston, IL



*Includes census tracts 8094.01 and 8094.02.

Source: 2010 Decennial Census; 2019-2023 American Community Survey, 5-Year Estimates

Tracts **8095** and **8102** grew the most in absolute and relative terms (503/13.7% and 777/13.5%, respectively). ESRI projects that **8095** will continue to grow by another 553 people (13.3%) by 2030.

Tract **8095** is downtown between the CTA/Metra tracks and Ridge, primarily, while **8102** is at Evanston’s south end between Chicago Avenue/Clark Street and Ridge Avenue, west of Howard Station.

ESRI continues to project a population increase in downtown tracts by 2030. Additionally, the southeasternmost tract in Evanston, **8100** (located south of Main and East of Chicago Avenue) had a moderate increase of 300 people/6.1% and is expected to hold steady.

The largest population loss occurred in tract **8096** (-314/-9.5%), which is west of downtown and Asbury Avenue along Lake Street. This tract contains Evanston Township High School.

Population by Age

Population increases in Evanston did not track to any large increases in the population of children and teens under age 18 at the tract level.

The only tract with a large increase in the number of children was **8092**, which is on the west side of Evanston, west of Green Bay Road, Northwestern University, and the Northwestern-adjacent CTA "L" stations at Noyes and Foster. Potential reasons for this increase are worth exploring, since families with children can have specific housing needs, including a need for larger units with more bedrooms.

At the same time, tract 8096, which saw the largest overall population loss, also saw the largest decrease in its population of children and teens (-302/-32%). This tract borders **8092** on its south. It is important to consider whether changes in either tract may have driven the shift and any implications this may have for housing needs.

The other tract with a large share of residents under age 18 is **8102**, which appears stable. As noted, this tract also experienced one of the largest population increases from 2010-2023.

Most tracts had a stable population of people age 18-64, though the downtown tracts **8094/8094.01** and **8094.02** showed a decline in this group as their population age 65 or older increased substantially. This is likely due to the existing population aging and to new seniors moving to the area. Anecdotally, some downtown apartments and condominiums have been attractive downsizing destinations, and this would contribute to the trend.

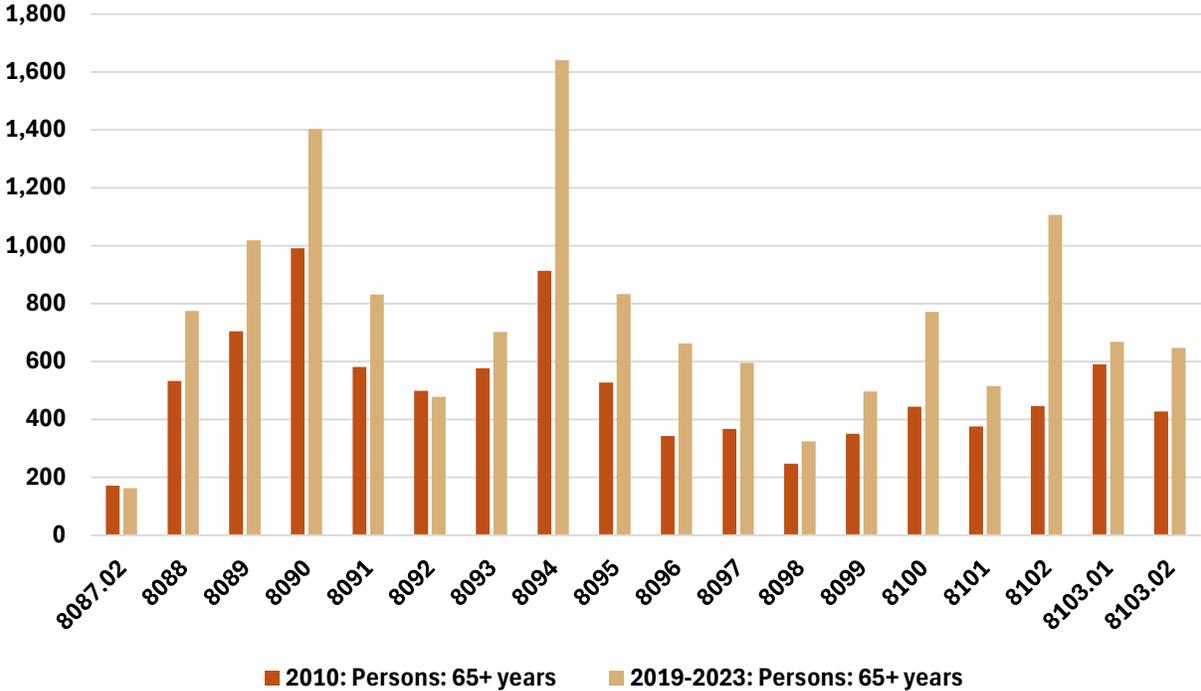
The number of seniors rose significantly across all tracts except **8087.02**, which encompasses Northwestern University and is home to very few seniors or individuals under 18, as well as tract **8092**, located on Evanston's west side adjacent to **8087.02**.

The downtown **8094** tracts experienced an increase of 727 seniors, representing an 80% rise and marking the largest tract-level growth in senior population observed. These are also now the tracts with the largest number of seniors in the city by far. If this trend continues, it makes sense to consider whether downtown Evanston's housing supply can keep pace and whether similar "downsizer" housing would be desirable elsewhere in the city.

Tract **8090** had the second highest number of seniors, with an increase of 412 (42%). This tract is on the far northwestern edge of Evanston along Old Orchard and Golf Roads and Central Street. It is a suburban neighborhood located immediately east of the Westmoreland Country Club.

The third highest number of seniors and the second largest increase in senior population came in tract **8102**, the central south Evanston location that also has a large number of children and experienced a large population gain overall during the investigatory period.

Figure 10. Change in Population Age 65+ by Census Tract – Evanston, IL



Source: U.S. Census, 2019-2023 American Community Survey, 5-Year Estimates

While the city as a whole saw the population of children mostly hold steady (-2.1%) and the non-senior adult population decrease slightly (-4.3%), the senior population increased markedly (50%), with 4,543 people “aging into” the age group or moving into Evanston. The population increase among seniors was more than double the population decrease among adults under age 65. Nevertheless, the population of non-senior adults still makes up nearly two-thirds of Evanston’s population.

Household Composition

The number of family households within the city held largely stable during the analysis period with the exception of tract **8102**, which saw a 35% increase in family households, and tract **8092**, with a 24% increase.

After this increase, **8092** is still within range of the other Evanston tracts, but **8102**, at the south end of Evanston along Howard Street (and which already had the highest number of family households) now represents far and away the highest concentration of family households. As noted, this tract has a large share of children and teens under 18 and saw one of the largest population increases during this period.

Tract **8088** has a small number of non-family households but saw a larger increase than most others (27%). This is the far north tract on the Wilmette border. Similarly, **8098** has a small number but saw a larger decrease than most (-25%). The numbers are small enough that they could

amount to one or two residential buildings coming into or out of service, but they are worth noting in the event that they dovetail with other trends.

While tract **8096** does not approach the tracts with the largest numbers of nonfamily households, its number of non-family households nearly doubled from 2010-2023. This tract is on the west side of Evanston west of downtown and contains ETHS. It is worth considering whether this is becoming a growth area for downtown and the implications for neighborhood composition and housing, if so. No other areas saw major changes in the number of non-family households, but the downtown **8094** and **8095** tracts, Northwestern adjacent **8093**, and southeastern lakefront tract **8100**, which added the largest number of housing units, should be noted for their far greater number of non-family households than the rest of Evanston, especially the core of downtown. Nonetheless, this has been the case for more than the last 15 years.

Household Size

The **8094** tracts have the smallest average household size in the city, followed by **8089**, **8090**, and **8095**. This is consistent with the large senior population in these areas and downtown high-rises that tend to attract smaller households.

Downtown Evanston is also home to numerous preserved and, in some cases, updated pre-war and mid-century multifamily buildings with small units, including studios, which contribute to this tendency.

Moderately-sized households with 3-4 people are distributed much more evenly throughout the city, without a strong discernable pattern. They are far fewer than 1-2 person households. Large households with five or more people are the least common, with little representation in the areas that have the highest proportion of small households.

The greatest number of larger households is found in tract **8092**, the northernmost tract in west Evanston. While tract **8097**, on Evanston's central west side, has few small households, it has a moderate number of 3-4 person households and more 5+ person households than most. Other locations with a comparatively large number of large households are **8103.02** (in the southwest corner), **8103.01**, and **8102** (in the south).

In general, it can be difficult for large households to find affordable housing and for large new housing units to be built at prices attainable to most.

Household Income

The 2023 estimated median household income in Evanston stood at \$95,766. Median household income increased in eight tracts at a greater rate than Evanston as a whole, while five experienced increases, but at a lesser rate. Two held steady, while three decreased.

The highest median incomes, by far, are in the north Evanston tracts **8088**, **8089**, and **8090**. The average median across these three tracts is about \$187,000. This has been the case since at

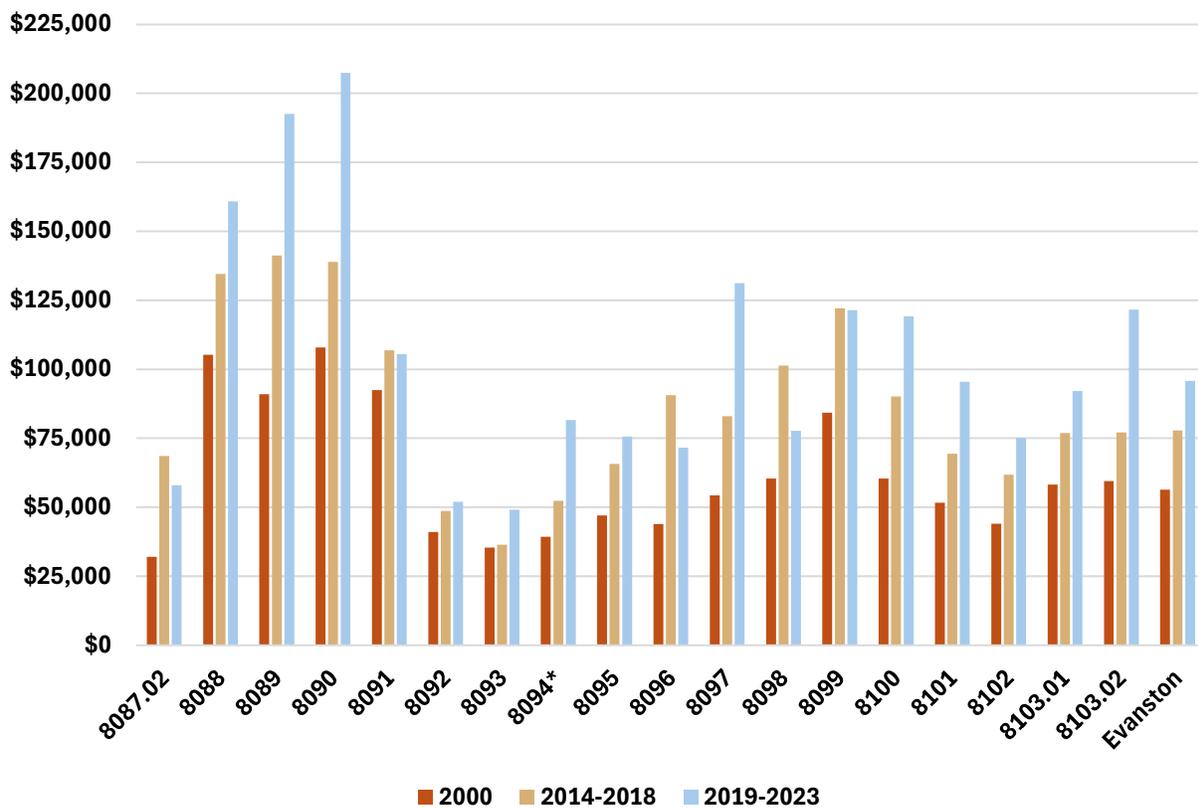
least 2000, and incomes have only increased. Since 2018, median income in the northwest portion of the city has increased nearly 50% - more than increases in the northeast.

The lowest median income in the city is found within tract **8093**, which borders the tract that contains Northwestern University. We assume income levels there are influenced significantly by the full time student population. That said, tract 8092's median income is only slightly higher and includes more families and people of color.

The highest incomes outside of Evanston's north side and the largest increase in the city are found in tract **8097**, west of Asbury between Dempster and Main, at the city's western edge. The median of more than \$131,000 represents a 58% increase since 2018, compared with a 23% increase citywide.

Tract **8103.02**, south of Main between Asbury and Dodge, saw a similarly large relative increase and now has incomes among the city's highest outside the area bordering Wilmette. At a median of about \$122,000, median income there also exceeds that of Evanston overall.

Figure 11. Change in Median Household Income by Census Tract – Evanston, IL



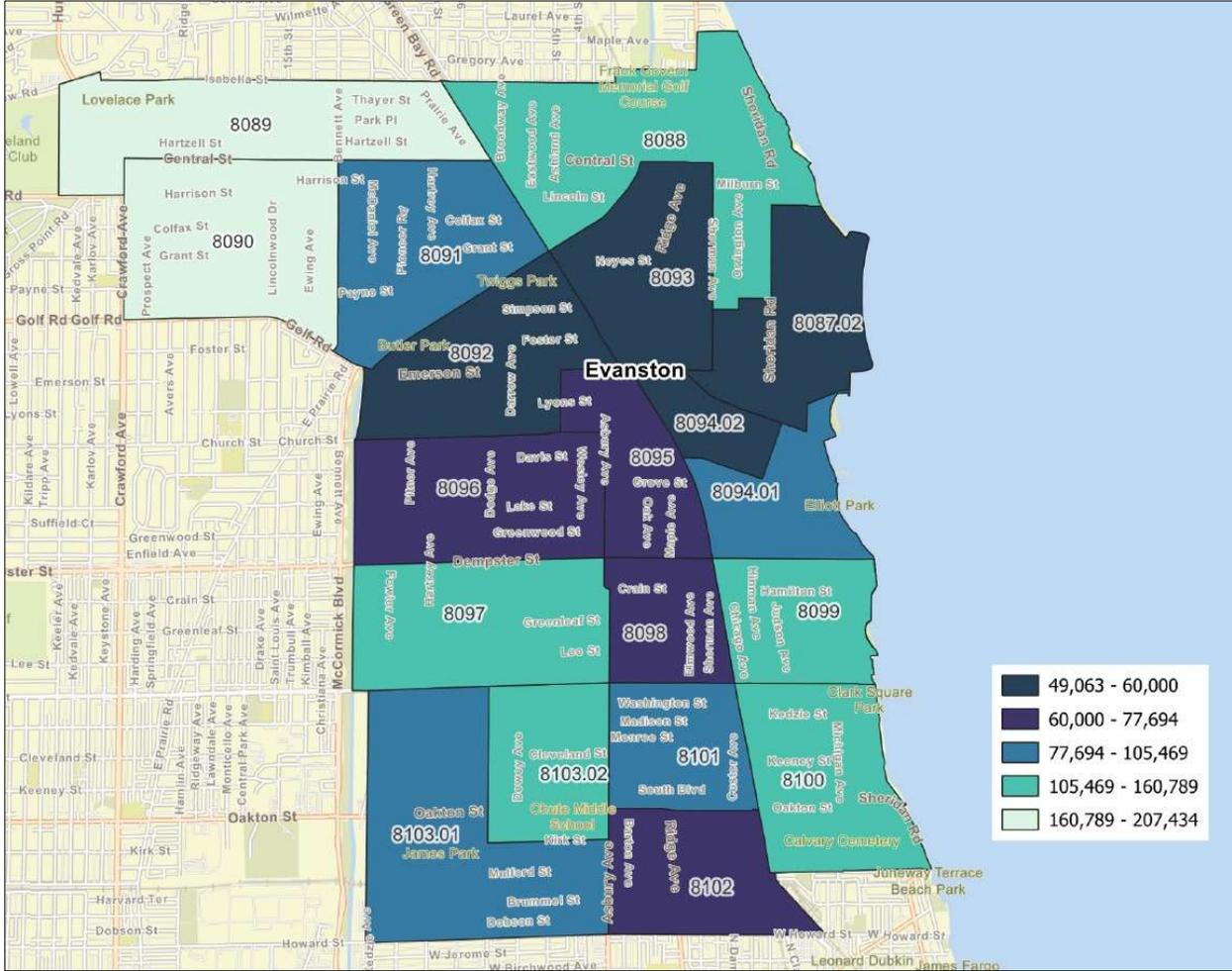
Source: 2019-2023 American Community Survey, 5-Year Estimates

Incomes of downtown households also saw significant increases (56%) in what are now the two **8094** tracts. (This tract was subdivided as of 2020.) One of the two tracts has a low median of \$60,000, while the other exceeds Evanston's overall median at \$103,000 – though it is not

among the city's highest. Downtown's growing senior population may influence these figures, though many senior households have more resources in other assets than they do income.

The tract with the lowest median income in the city (around \$72,000) outside of the likely student-influenced tracts is **8096**, on the west side of Evanston, which contains ETHS. Incomes here have fallen since 2018. Incomes in tract **8098**, adjacent to the east (between Dempster and Main and east of Asbury), have also fallen, with a median of about \$78,000. Falling household incomes evidence potential household shifts within the area.

Figure 12. Median Income by Census Tract (2023 dollars)



Source: 2019-2023 American Community Survey, 5-Year Estimates

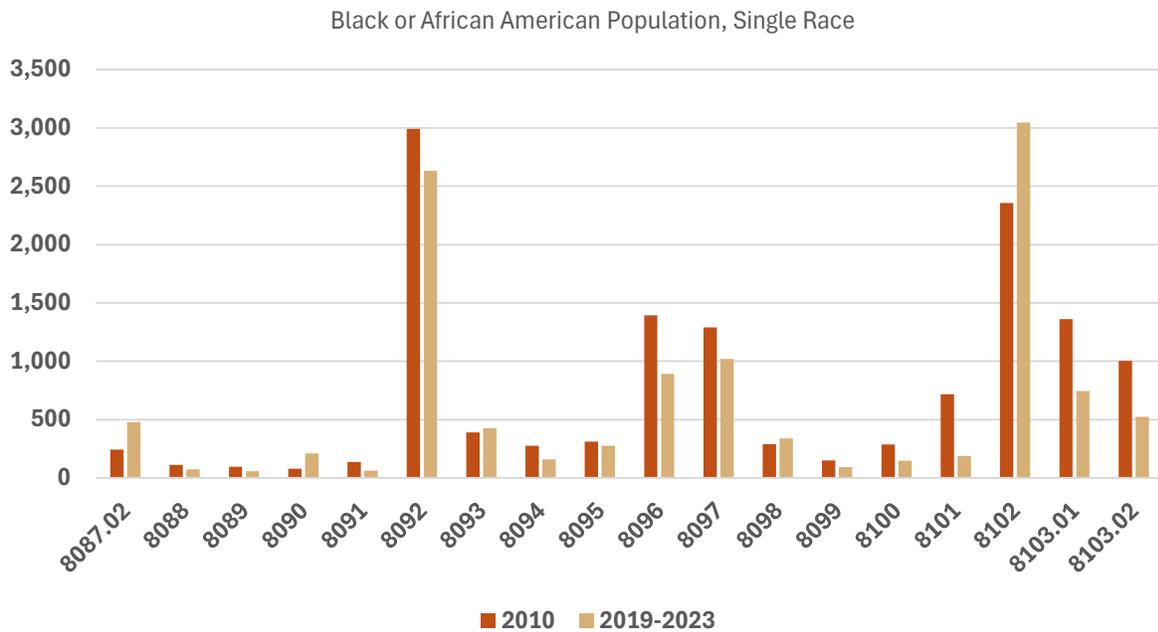
Race & Ethnicity

In Evanston, when considering single-race or ethnicity categories (excluding individuals reporting more than one race), the majority of the population is White, numbering 47,598 in 2023. The city also demonstrates notable diversity, with a substantial Black/African American population of 11,365 and a smaller yet growing Asian and Pacific Islander community, which totaled 6,917 in 2023 – an 8% increase compared to 2010. During this same time, the White population

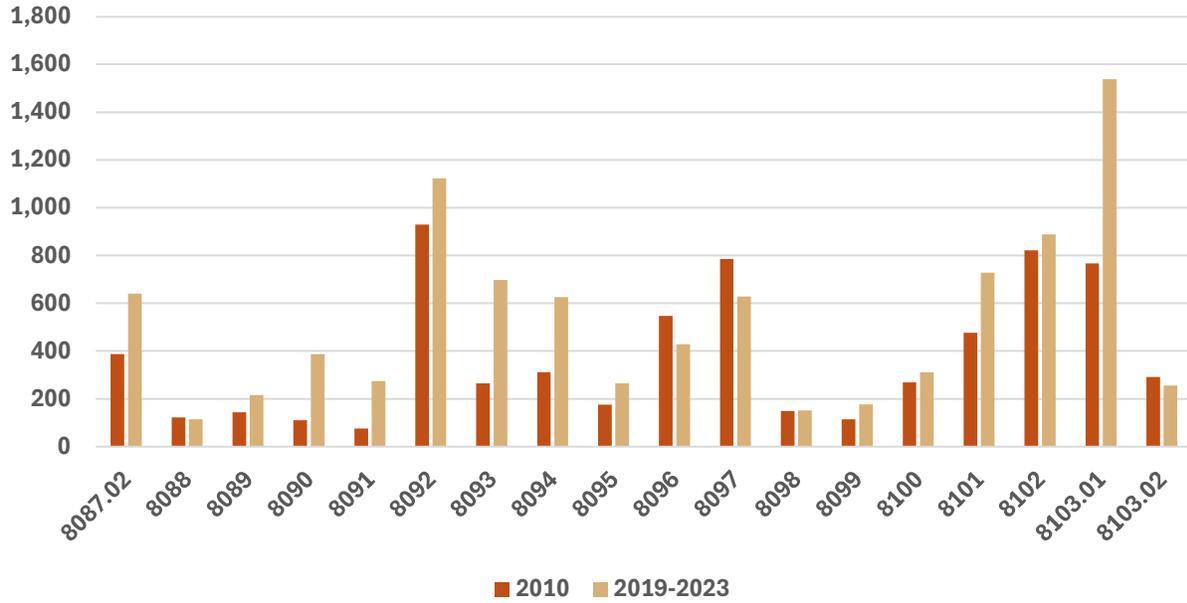
experienced a slight decrease of approximately 5%, while the Black/African American population saw a more pronounced decline of 16%.

Multiple Census tracts have concentrations of Black residents that have grown or shrunk since 2010. One of the two largest by far is found in tract **8092**, west of Green Bay Road, where the Black population decreased. The other is in tract **8102**, at the southern end of the city. There, the number of Black residents increased. In adjacent tract **8101**, a small concentration has disappeared since 2010, with a smaller number of Black residents remaining.

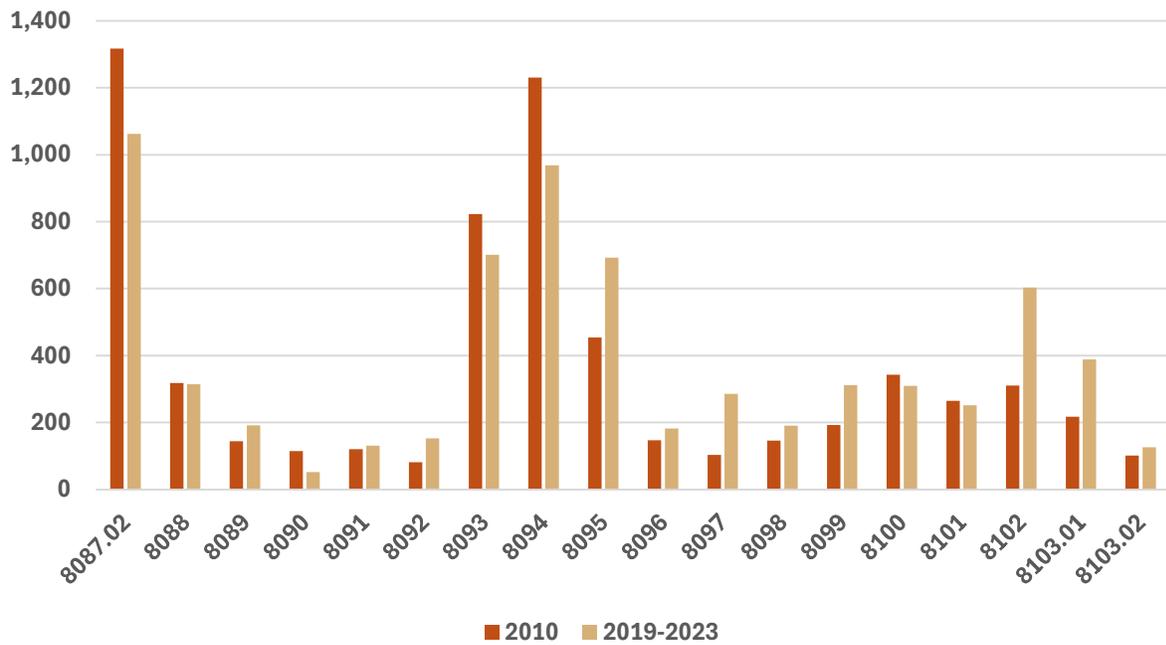
Figure 13. Change in Population by Race/Ethnicity – Evanston, IL

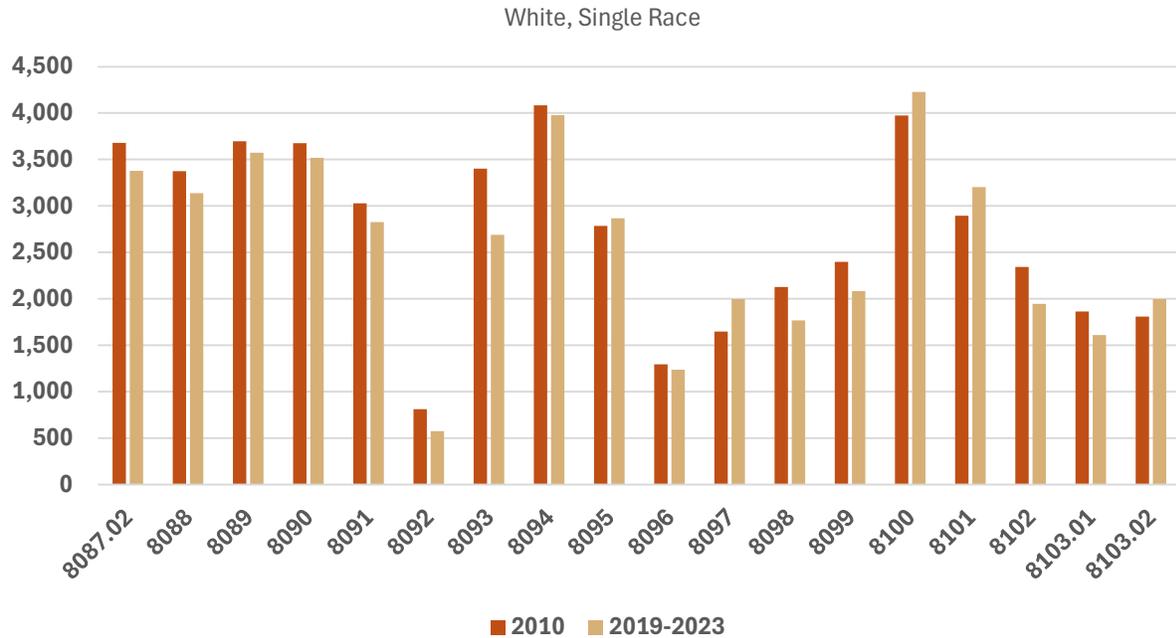


Hispanic Population



Asian and Pacific Islander Population, Single Race





Source: 2010 Decennial Census; 2019-2023 American Community Survey (ACS), 5-year estimates

Other tracts with smaller, decreasing concentrations of Black residents are **8096** (west of downtown and Asbury) and **8097** (the city's western edge between Dempster and Main). In the southwest, tracts **8103.01** and **8103.02** also fit this description.

Tract **8102** now has among the top concentrations of Asian and Pacific Islander people following a recent increase. Other concentrations are **8093**, a central tract west of Northwestern University and the **8094** downtown tracts, though both of these saw recent decreases in A&PI population.

The largest concentrations of White, non-Hispanic residents are the **8094** tracts downtown and tract **8100**, Evanston's southeast corner along Lake Michigan.

Hispanic/Latino Ethnicity

The city's southwest corner has seen a large growth in its Hispanic/Latino population. Tract **8103.01** has the greatest concentration of Hispanic/Latino people (1,500+) and saw the largest growth in this population since 2010 (700+). Adjacent tract **8103.02** also saw substantial growth.

Other areas exhibiting significant growth in Hispanic/Latino population were **8090**, at the city's northwest edge, the downtown **8094** tracts, and tract 8101 in the south – though none are counted among the largest concentrations of Hispanic/Latino people in the city. In the west, **8092** has the second greatest concentration, but it is more established with less growth. The third largest concentration, in **8102** on the southern side of the city, is also more established, with little growth.

HOUSING FUNDAMENTALS

Household Occupancy/Vacancy

Housing vacancy citywide improved by two percentage points between 2010 and 2023, when it stood at a healthy 7.5%, meaning approximately 93% of all housing units were occupied. Vacancy 15 years ago, while higher, was still considered reasonable.

As occupancy approaches 97% (vacancy of about 3%) housing is more difficult to find. Several Evanston tracts exhibit this level of tightness in housing inventory, including **8096**, **8097**, **8102**, and **8103.01**. While other tracts may be supply-constrained for specific kinds or price points of housing, these tracts stand out in the overall vacancy metric.

Tracts **8096** and **8097** are on Evanston's west side, west of Asbury and between Church and Main Streets on the north and south. Tracts **8102** and **8103.01** are at the city's far south and southwest, along Howard Street.

Occupancy falling to about 90% or below indicates a surplus of housing units. This can be ongoing or can result from new housing units temporarily being vacant while they initially "lease up" or sell.

Several tracts fall into this higher vacancy category. In some cases, occupancy improved since 2010, while it worsened in other cases. It is worth investigating whether the underlying factors represent growth or decline. The tracts with occupancy below 90% are **8087.02**, the **8094** tracts, **8098**, and **8100**.

Northwestern University tract **8087.02**, northeastern Evanston tract **8088**, and central Evanston south of downtown (tract 8098) saw the greatest increase in vacancy, while west Evanston tract **8092**, western downtown tract **8095**, and south Evanston tract **8102** saw the largest tightening of their markets.

The downtown Evanston **8094** tracts maintained an essentially steady, slightly elevated vacancy level of about 12%-13% in 2010 and 2023; however, this location is central and desirable. We assume elevated vacancy rates are due to continued new development rather than decline, and that balanced to tight occupancy conditions will prevail over time.

Housing Tenure

The proportion of renters and owners in Evanston remained largely stable from 2010 to 2023, with only a 1.4 percentage point increase in ownership observed during this period.

Even so, some tracts shifted by ten or more percentage points toward one tenure type. Tracts **8091** and **8095** (located on Evanston's northwest side and the west side of downtown, respectively) shifted toward rentership; tracts **8096** and **8101** (located on the city's west side

adjacent to downtown and in central Evanston between Dempster and Main) saw a large shift toward ownership.

Renter concentration is highest in the downtown core and along the Ridge/CTA Purple Line corridor west of Northwestern University. The next most renter-occupied tract is **8102** at the city's south end along Howard Street. Other high-renter tracts are immediately adjacent to downtown.

Owner concentration is highest in comparatively affluent tract **8089** at the northwest corner, with other high-ownership areas in north Evanston and tract **8097** (west side between Dempster and Main). Within the **8103** pair, **8103.02** has a far larger proportion of renter households than **8103.01**.

Housing Values, Costs, and Cost Burden

Based on data covering Evanston's 19 Census tracts, we were able to discern several key trends and observations regarding housing value, housing costs, and housing cost burden.

Citywide Conditions

For the city as a whole, the median value of owner-occupied stood at \$449,600 as of the most recent ACS. The median monthly owner cost (inclusive of principal, interest, property taxes, insurance, and utilities) stood at \$2,932 for households with a mortgage, \$1,148 for households without a mortgage. The median monthly gross rent (inclusive of contract rent paid and utilities) for renter households stood at \$1,741.

The U.S. Department of Housing and Urban Development (HUD) characterizes households that spend 30% or more of their household income on housing costs as *housing cost burdened* – a financial condition which may not leave enough resources left to pay for other essential expenses such as food, clothing, healthcare, transportation, childcare, and education. Households spending 50% or more of household income on housing are said to be *severely housing cost burdened*.

Across Evanston as a whole, nearly 29% of households with a mortgage and more than 18% of households without a mortgage pay 30% or more of their income on housing and face some level of housing cost burden. Nearly half of renter households are also considered housing cost burdened. Incidence of severe housing cost burden stands at 15% for owner households with a mortgage and nearly 10% for those without a mortgage. Severe housing cost burden among renter households is much higher, at 27%.

Across the city, there are an estimated 4,095 owner households with a mortgage and 1,037 without a mortgage facing some level of housing cost burden. Additionally, there are some 6,301 renter households experiencing moderate to severe housing cost burden.

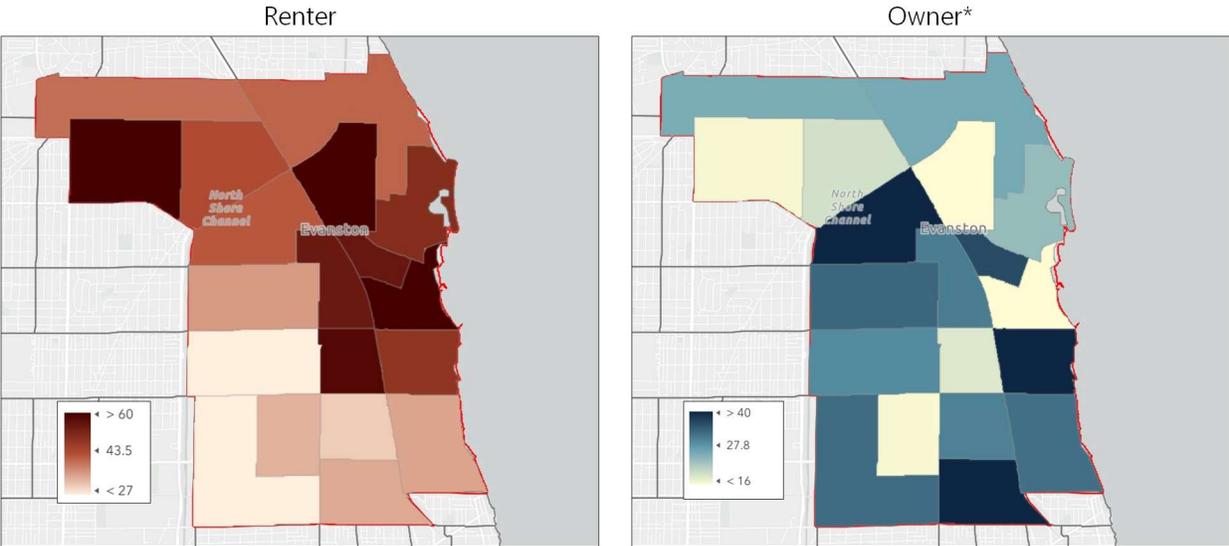
Conditions by Area

Our analysis of housing value and cost conditions among Evanston’s census tracts revealed the following additional insights:

- **Housing values vary significantly by census tract:** Median home values range from just over \$200,000 (in tract **8087.02**) to nearly \$910,000 (in tract **8088**). Generally, higher home values are concentrated in the northern and central parts of the city, while lower median values are found in southern and western areas. Across the city, the median value of owner-occupied homes stands at \$449,600.
- **Monthly housing costs reflect value differences:** Tracts with higher home values also tend to report the highest median monthly owner costs and gross rents. For example, tract **8090** (northwestern Evanston) has a median gross rent of more than \$3,500 and owner costs of more than \$4,000¹ for households with a mortgage, compared to tract **8102** (southwest Evanston) with significantly lower costs (\$1,488 for renters and \$1,698 for households with a mortgage).
- **Housing cost burden is high for renters in several areas:** In multiple tracts, the majority of renter households spend 30% or more of their income on housing and are considered housing cost burdened. Housing cost burden is especially pronounced in tracts **8094.01** and **8090**, where over 70% of renters exceed this threshold. In 13 of the city’s 19 census tracts more than 40% of renters also face this level of burden.
- **Severe cost burden among renters is prevalent:** The share of renters paying more than 50% of their income on housing – indicative of *severe housing cost burden* – exceeds 50% in tracts **8093** and **8094.02** in central Evanston. It surpasses 25% in nearly half of Evanston’s census tracts, highlighting acute affordability challenges for renters in many parts of the city. A portion of renter cost burden, including severe cost burden, is likely associated with student residents who have low reported incomes but receive support such as student loans, parental assistance, or other sources not counted as income.
- **Owner cost burden is more moderate, but still present:** Across 13 of the city’s census tracts, more than 25% of owner households with mortgages spend 30% or more of their income on housing, including three tracts (**8092**, **8099**, and **8102**) where more than 40% of owner households with mortgages are housing cost burdened. However, the share of owner households paying more than 50% for housing costs is generally lower than that of renters – and stands below 20% in 15 of 19 census tracts, suggesting a somewhat more manageable burden for most homeowners compared to renters.

¹ ACS estimates are capped at \$3,500 for renters and \$4,000 for homeowners with a mortgage.

Figure 14. Percent of Households Spending 30% or More of Household Income on Housing Costs by Census Tract



*With a mortgage.

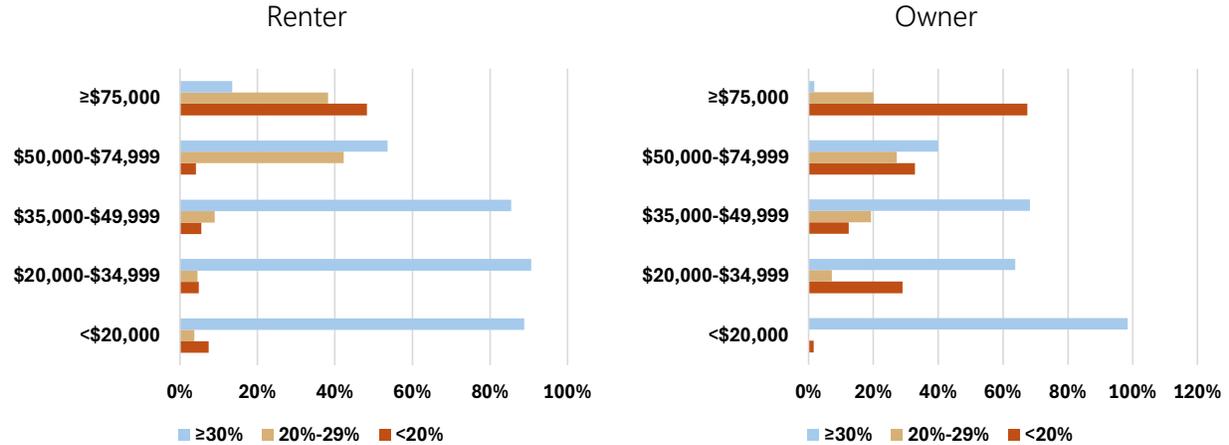
Source: 2019-2023 American Community Survey, 5-Year Estimates; Development Planning Partners.

Housing Cost Burden by Income

Not surprisingly, incidence of housing cost burden varies widely with household income, with lower-income households experiencing significantly higher levels of cost burden than higher-earning households.

ACS estimates show that nearly 100% of owner households in Evanston (both those with and without a mortgage) and 90% of renter households with incomes of less than \$20,000 pay 30% or more on housing costs and are thus considered housing cost burdened.

Figure 15. Tenure by Housing Cost as a Percent of Household Income – Evanston, IL



Source: -2023 American Community Survey, 5-Year Estimates; Development Planning Partners.

Incidence of housing cost burden falls to approximately 64% for owner households earning between \$20,000 and \$35,000 – driven by the presence of households without a mortgage, for whom housing costs are generally lower – but remains at or near 90% for renters earning up to \$50,000. Among moderate income households earning \$50,000-\$75,000, 40% of owners and approximately 54% of renters are housing cost burdened. Among higher-income households earning \$75,000 or more (the top end of the ACS range for cost burden estimates), incidence of housing cost burden falls dramatically, to less than 2% for owner households and 14% for renters.

HOUSING MARKET CONDITIONS

Home Sales and Inventory

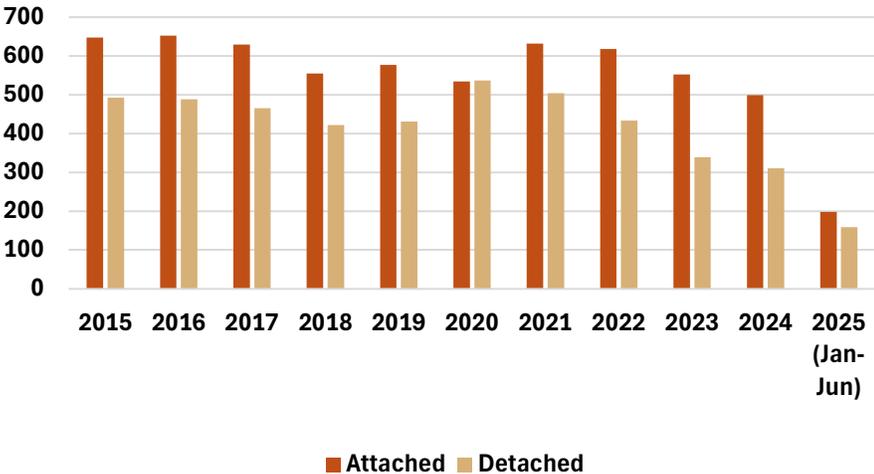
We analyzed home sales data collected from the Midwest Real Estate Data (MRED) Multiple Listing Service (MLS) for the years 2015 through 2025 (January through June). The service categorizes homes as either *attached* or *detached*. As classified by the service, detached listings include only detached single family homes, while attached listings include both attached single family homes (such as duplexes and townhomes) and multifamily for-sale homes (i.e., condominiums).

The following bullet points summarize market trends and current market conditions, including both home sales metrics and current inventory.

Sales Volume and Market Activity

- Driven by historically low interest rates and the pandemic-era surge in demand, total home sales in Evanston experienced a cyclical peak in 2021 with 1,136 closings, including 632 attached and 504 detached sales.
- As inventories dwindled and interest rates rose, combined sales volumes fell, reaching 809 by 2024 – a decline of nearly 29% compared to peak. Sales are on track for further declines in 2025, with only 357 homes sold as of mid-year.
- As is typical in densely populated urban markets where multiunit buildings are prevalent, attached homes have traditionally comprised the majority of sales in Evanston, representing 62% of transactions in recent years.

Figure 16. Home Sales by Type – Evanston, IL

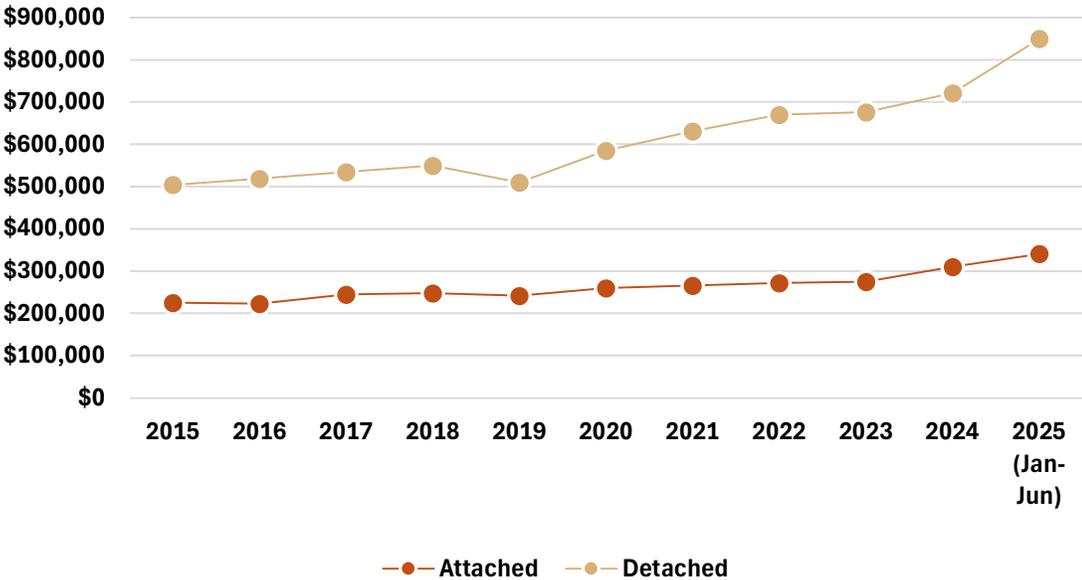


Source: Midwest Real Estate Data; Development Planning Partners.

Median Sale Prices

- Over the past decade, sales prices in both the attached and detached sectors have experienced sustained growth. From 2015 to 2020, median sale prices in both categories increased by approximately 16%. Subsequently, between 2020 and 2025, the attached sector saw prices rise by 31%, nearly doubling the previous rate of escalation, while the detached sector experienced an increase of over 45%, effectively tripling the earlier growth rate.
- As of mid-2025, even amidst declining sales volumes, price escalation continues. The year-to-date median sale price stands at \$341,000 for attached units and \$850,050 for detached homes.

Figure 17. Median Home Sale Price by Type – Evanston, IL



Source: Midwest Real Estate Data; Development Planning Partners

Market Times

- The time it takes to sell a home once listed for sale, measured as days on market (DOM), is a primary measure of market strength. In Evanston, market times in both the attached and detached sectors fell by roughly half in the years between 2020 and 2023 as the pandemic-era demand surge drove market momentum higher.
- Market times in the attached sector have continued to fall, whereas they have begun to rise in the detached sector, where price escalation has been more severe.
- Year-to-date average market times stand at 32 days for attached homes and 47 days for detached homes.

Price Distribution and Affordability

- As the market surged, the share of detached home sales under \$500,000 dropped from nearly 40% in 2020 to just over 28% in 2024 – and has fallen still further, to 18%, year-to-date – reflecting eroding affordability.
- Attached homes remain more accessible for moderate- and middle-income buyers, with over 65% of sales below \$400,000 and over 35% below \$300,000 in the first half of 2025.
- Meanwhile, higher-end market segments have expanded: 2024 saw 28% of detached sales at prices in excess of \$1,000,000 versus only 12% in 2015.

Current Inventory Conditions (Year-to-Date Active Listings)

- A total of 102 homes were actively listed for sale as of mid-2025, including 45 detached homes and 57 attached units.
- At the five-year (2020-2024) average monthly sales rate, these inventories equate to less than one month of supply in both the detached and attached sectors, indicating an extremely tight market where critically low levels of inventory may be impeding normal market functioning. (By comparison, a three- to five-month supply is generally considered balanced and necessary for most markets.)
- Detached home inventory skews toward the high-end of the market, with 44% of listings priced at \$1,100,000 or more and only six listings priced at or below \$450,000. Attached inventory is, by comparison, more balanced: 86% of listings are priced at or below \$450,000, providing relatively more affordable options.

Inventory/Sales Alignments

We compared home sales by price over the last 18 months to current listings to discern how current inventory aligns with recent sales patterns.

This analysis shows that inventory shortfalls are evident at most price ranges. Modest shortfalls exist at price points of \$450,000 or lower. More significant gaps exist at higher price points, with the largest occurring at the \$725,000-\$900,000 range, which accounted for 8% of sales over the last 18 months but accounts for only 4% of current listings. Conversely, a surplus of listings is present at the \$1,100,000 and above price range. This analysis represents a snapshot in time from the perspective of supply levels, which fluctuate due to market conditions and normal seasonality; nevertheless, it suggests that households earning 100% or more of AMI may be having difficulty finding for sale housing that is aligned with their preferences and incomes. The exception are those earning \$300,000 or more and able to pay more than \$1 million for a home.

Figure 18. For Sale Home Inventory Alignments – Evanston, IL

Sale/List Price	Total Listings	Percent of Listings	Total Sales 2024-2025*	Percent of Sales	Inventory Gap/Surplus
Less than \$350,000	36	35%	454	39%	4%
\$350,000-\$450,000	13	13%	181	15%	2%
\$450,000-\$550,000	10	10%	130	11%	1%
\$550,000-\$725,000	13	13%	124	11%	-2%
\$725,000-\$900,000	4	4%	99	8%	4%
\$900,000-\$1,100,000	3	3%	62	5%	2%
\$1,100,000 or more	23	23%	126	11%	-12%
Total	102	100%	1,176	100%	--

Source: Midwest Real Estate Data; Development Planning Partners

Market Implications

- The Evanston home sales market remains strong; however, the data suggest that the market has become more imbalanced over time from both a price and supply perspective.
- With home prices increasing significantly since 2015, affordability has eroded – especially in the detached sector.
- Nevertheless, the attached sector continues to provide critical market entry opportunities for first-time and moderate-income buyers.
- However, inventory shortages at lower price points may limit buyer choice and impede household mobility within Evanston and indicate that additional missing middle housing would provide relief for these buyers,
- Conversely, additional inventory at higher price points (roughly \$700,000-\$1,000,000) could provide additional options for higher income buyers and help the entire housing ecosystem to function more efficiently.

Market Rate Rental Market

In order to gain an understanding of trends and current conditions within Evanston’s market rate rental market, we collected and analyzed data from the commercial real estate listing and data analytics firm, CoStar.

It is important to note that the Costar data, while encompassing a large sample of area rental properties, do not include all existing rental properties. In particular, they may not include smaller-scale buildings such as two- and three-unit multifamily properties, and/or subdivided single family homes. The CoStar data should be seen as an important adjunct to ACS estimates from the U.S. Census, as incorporate elsewhere in this analysis. The ACS estimates, while generally more complete in terms of coverage of the universe of rental units, provide only a “snapshot in time”

(e.g., 2019-2023 in the case of the most recent ACS five-year estimates). The CoStar database, on the other hand, is updated on an ongoing basis. Nevertheless, both data sources provide valuable insights into market trends and conditions.

The CoStar data analyzed include all properties categorized by CoStar as “market rate” or “market/affordable” rent type. The market/affordable type generally refers to naturally occurring affordable housing (NOAH), which is rental housing that is affordable to a wider range of income levels without the assistance of public subsidies like tax credits. This category includes properties that are considered affordable due to factors like building age, lack of modern amenities, or location in less expensive suburban areas, rather than being designated as affordable housing by a government program. The data may also include some units designated as affordable under Evanston’s Inclusionary Housing Ordinance (IHO).

Conversely, the data analyzed exclude all age-restricted properties – though of course seniors can and often do live in non-age restricted buildings.

Current Inventory Conditions

Top level data pertaining to current market conditions were disaggregated to examine properties by class, utilizing the following widely recognized system:

- **Class A:** Highly desirable, investment-grade properties commanding the highest rents or sale prices in a market. They feature premier locations, modern systems, high-quality finishes, sought-after amenities, and well-designed unit layouts.
- **Class B:** Well-maintained but generally older buildings that are less desirable than Class A properties, offering good to excellent design but often with more average location, unit features, and building amenities.
- **Class C:** Typically older buildings that may be in need of significant upgrades or renovations, often lacking modern systems and desirable amenities, and, while often considered the least appealing, are generally the most affordable to low- and moderate-income renters. Much of a market area’s NOAH stock may fall into this classification.

The CoStar database for Evanston currently comprises 343 market rate and market/affordable non-age restricted properties totaling 9,103 units. Of these, eight properties (1,505 units or 16.5% of the total) are categorized as Class A. Class B properties account for 70 assets, representing 2,750 units (30.2%), while Class C consists of 260 properties with 4,848 units (53.3%).

Class A properties, generally representing the newest highrise developments within the City, are, on average, significantly larger in terms of building scale than Class B and C properties, averaging 188 units per development (compared to 39 for Class B and just 14 for Class C properties). The larger scale of these properties helps to support higher levels of amenities.

Six of the eight Class A properties are located in and immediately around downtown Evanston in close proximity to transit stations. The remaining two are located along Chicago Avenue south of downtown and within one block of the Metra and CTA Main Street stations. The Class B properties are more varied in location, with concentrations located in close proximity to downtown and

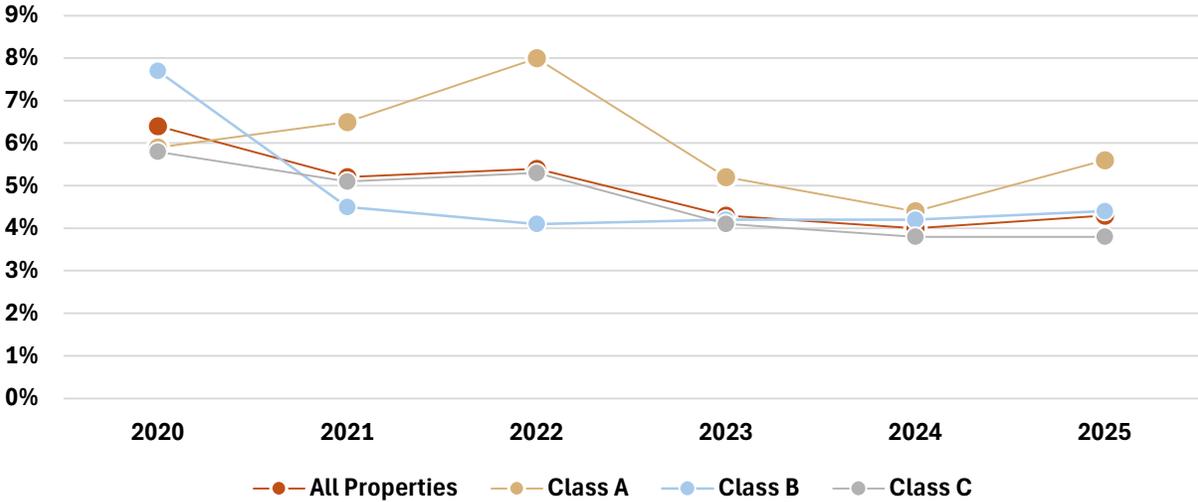
around the Main Street transit stations. Class C properties are widely scattered throughout much of the city but are particularly concentrated east of Ridge Avenue and south of Dempster Street.

Vacancy Rates

Market vacancy rates of 5% to 6% are generally considered balanced for most rental markets. Thus, overall vacancy rates among all property classes in Evanston are considered balanced to tight, standing at 5.6% for Class A properties, 4.4% for Class B properties, and 3.8% for Class C properties. Tightness among Class C properties, in particular, warrants further investigation, as it may indicate that lower income households are struggling to find suitable rental housing that is affordable.

Generally speaking, the Evanston market has seen persistently tightening post-pandemic vacancy conditions, particularly among Class C properties.

Figure 19. Market Vacancy Rate, Market Rate Rental Apartments – Evanston, IL



Source: CoStar; Development Planning Partners.

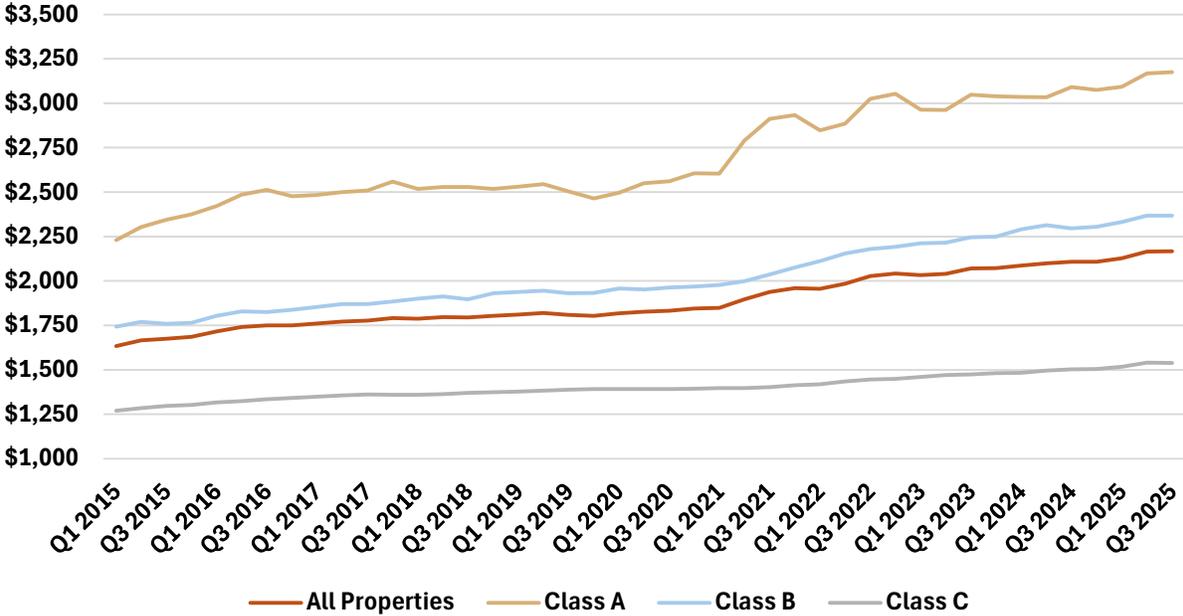
Market Rents

Among all properties, the average monthly asking rent stands at \$2,168. As expected, rental rates differ significantly across property classes, with Class A properties achieving rents that are, on average, 34% higher than those of Class B properties and 106% higher than those of Class C properties. Similarly, Class B properties command rents 54% higher, on average, than Class C properties.

Rent growth has been sustained among all three property classes over the last decade. However, beginning in 2021, rents surged among Class A properties – growing nearly 13% over the course of the year. Class B properties also saw a significant increase in pricing, albeit to a lesser extent, with rental rates rising by 5% during this period. For the most part, these elevated trajectories of rent growth have persisted, which could be a factor in the erosion of rental affordability. Class C

properties, meanwhile, have experienced more modest price escalation, indicative of the lower price potentials for these properties.

Figure 20. Average Monthly Rent, Market Rate Rental Apartments – Evanston, IL



Source: CoStar; Development Planning Partners.

Residential Development

In order to understand trends in new home development, we analyzed residential building permit issuance data provided by city staff for the years 2015 to the present (roughly Jan-June of 2025). Not every permit issued ultimately results in the construction of a residential property; however, permitting trends over time are considered an leading indicator of market area strength.

During this time, a total of 1,819 new units were permitted citywide (excluding 35 permits for the joining of multiple units together), or an average of approximately 170 annually. The vast majority of these (91.1%) were for multifamily developments. In total, there were 1,657 multifamily units permitted in 39 development projects. The developments ranged from two to 268 units. Sixteen contained more than 20 units, encompassing 1,563 units across the group. Our analysis found that three of the larger-scale projects permitted were senior housing developments, together encompassing 390 units.

Among other housing types, detached single family homes made up 6.4% of units permitted (116 units). Forty-six permits were issued for coach houses or other accessory dwelling unit (ADU) types, while 33 units were permitted in 14 multifamily buildings with fewer than five units per building. Coach/ADU homes and units in small scale multifamily buildings are considered “missing middle” housing types that can help fill gaps in housing for first-time buyers and downsizing seniors.

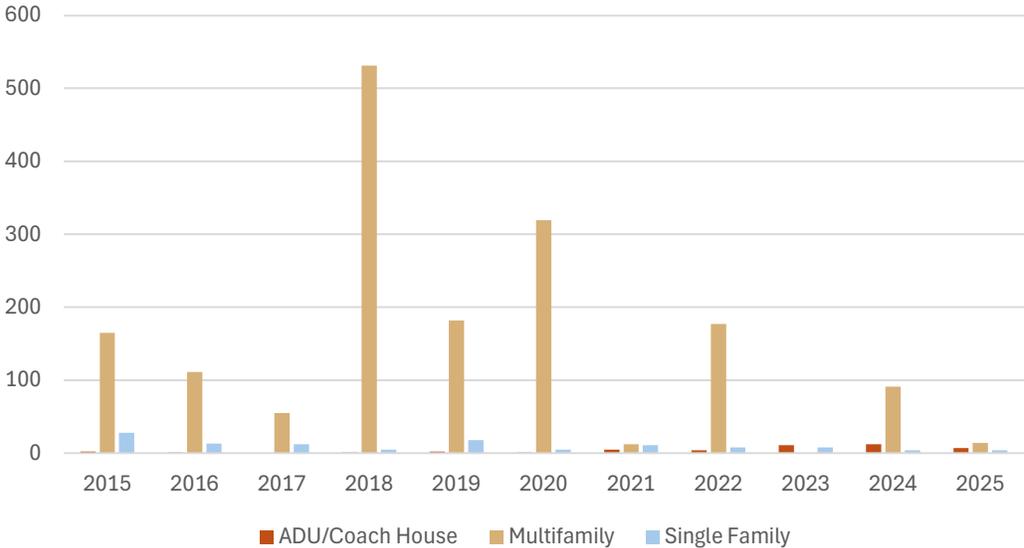
Figure 21. Residential Building Permits Issuances by Type, 2015-2025 – Evanston, IL

Housing Type	Developments	Units Permitted	Percent of Total
ADU/Coach House	45	46	2.5%
Multifamily	39	1657	91.1%
Single Family	106	116	6.4%
Total	191	1819	100.0%

Source: City of Evanston; Development Planning Partners.

Citywide permitting volumes peaked in 2018 and 2020, when 531 and 319 multifamily permits were issued, respectively. Generally speaking, overall permitting levels have moderated in recent years. From 2015-2019, an average of 225 permits were issued annually; from 2020-2024, the average volume fell to 134 units.

Figure 22. Residential Building Permitting Trend, 2015-2025 – Evanston, IL

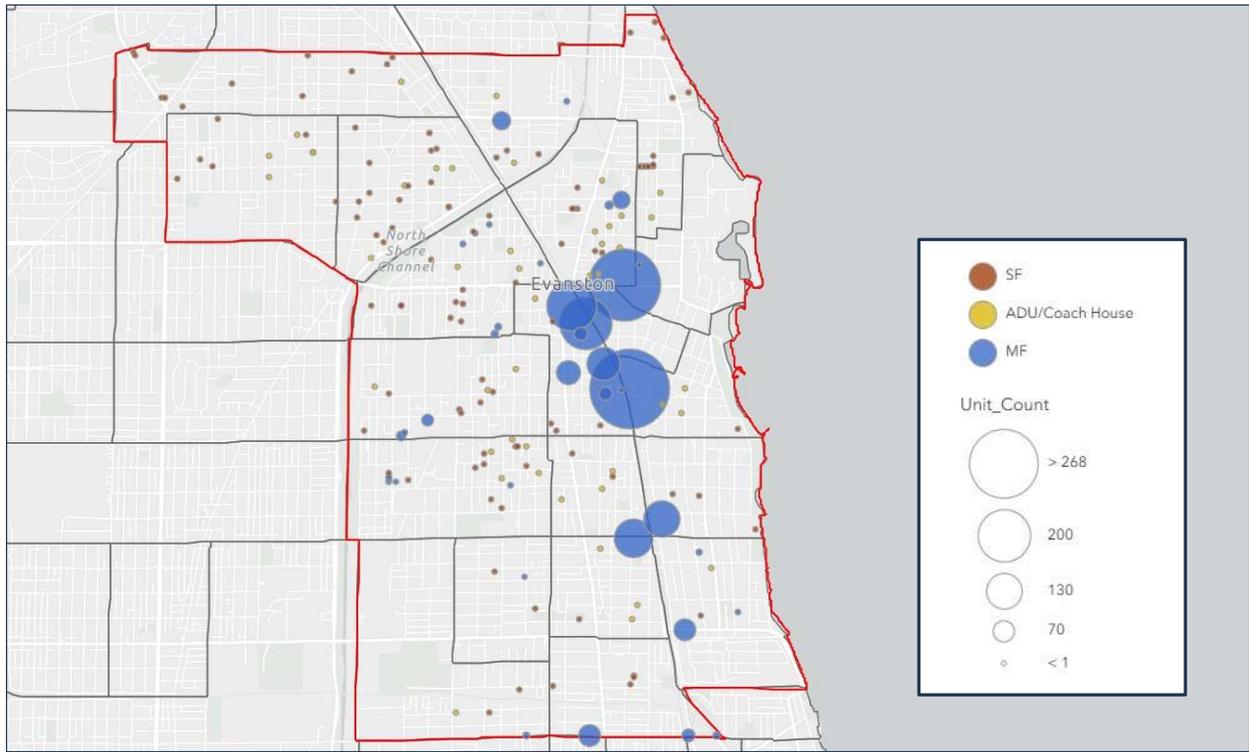


Source: City of Evanston; Development Planning Partners.

Eight of the largest multifamily developments permitted are located in and around prime downtown locations. Two are located along Main Street in close proximity to the Metra and CTA Main Street stations. Among the developments with at least 20 units, two are located in the northern part of the city, three in the southern portion, and one in western Evanston.

Other permitted housing types are scattered widely throughout the city, with particular concentrations in neighborhoods surrounding downtown.

Figure 23. Residential Building Permits, 2015-2025 – Evanston, IL



Source: City of Evanston; Development Planning Partners.

