



# HOUSING4ALL Draft Plan

## The City of Evanston's Strategic Housing Plan

[cityofevanston.org/housing4all](https://cityofevanston.org/housing4all)



Provide your  
feedback here!

Housing and Community Development Committee  
Tuesday, September 16, 2025



**What is Housing4All?**

**Housing Gap Analysis  
(DPP)**

**DRAFT Plan  
(City)**

**Feedback Opportunities**



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# What is Housing4All?

- Climate Action → CARP
- Public Health → EPLAN
- Historic Preservation → Preserve 2040
- Business Districts → Evanston Thrives
- **Housing** → **Housing4All**



# What is Housing4All?

- 10-Year Time Horizon
- Assess Our Needs
- Establish Our Priorities
- Focus on Taking Action

# What is Housing4All?

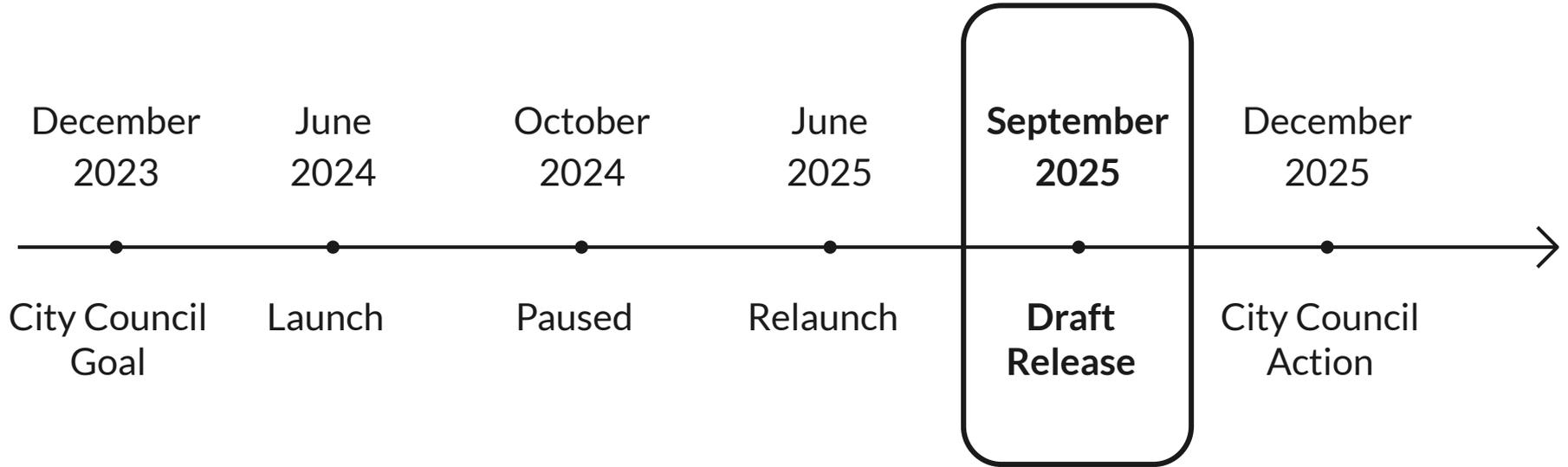


- A cure-all
- New housing (now)
- Audit of current initiatives
- A dusty plan on a shelf
- The end of the process



- A north star
- New housing (future)
- Catalog of current initiatives
- Embedded in decision-making
- An important, first step

# We are Here



## Public Process to date

|      |           |                                                                    |
|------|-----------|--------------------------------------------------------------------|
| 2024 | June      | HCDC: Introduction                                                 |
|      | July      | Housing Conversation [in-person]<br>Preliminary Feedback [digital] |
|      | September | HCDC: Draft Framework                                              |
| 2025 | June      | City Council: Refresh                                              |
|      | July      | HCDC: Refresh                                                      |



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## The bottom line

- Evanston residents face acute housing challenges
- Our housing challenges require bold, strategic action
- Prioritize value over volume / quality over quantity
- The City cannot do it alone – collaboration is essential
- The City cannot pay for it alone - new funding is critical
- Evanston's economic and racial diversity is at stake



# The evolution of the draft

- Various strategies included to spark discussion
- Feedback and recommendations will provide greater focus
- Additional detail will be added to support the updated plan
- Strategies will be assigned to various City departments



# Vision

The City will strive to provide a variety of housing options that are:

- Accessible
- Attainable
- Connected
- Equitable
- Healthy
- Integrated
- Safe
- Stable



# Housing Affordability

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

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

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



## Area Median Income (AMI)

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

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

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

# Household income terminology

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

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

# Housing Continuum (example)



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



## Gap Analysis: Key Takeaways

- Economic diversity is at risk
- Racial diversity is at risk
- The Black population has declined
- Evanston is diverse, yet segregated
- Renters are significantly cost-burdened
- There are steep barriers to homeownership
- The senior population is growing and has diverse housing needs
- College students have diverse housing needs

# Draft Goals

| Primary                           | Metric                                                           | Base 2025 | Goal 2035         |
|-----------------------------------|------------------------------------------------------------------|-----------|-------------------|
| Reduce Cost Burden                | Household Cost Burden                                            | 35%       | 25 - 30%          |
| Preserve and Create Housing Units | Preserved and Created Housing Units                              | N/A       | 3,000 - 5,000     |
| Maintain Economic Diversity       | Household Income Distribution                                    | **        | Maintain          |
| Maintain Racial Diversity         | Race Distribution                                                | **        | Maintain          |
| Reduce Segregation                | Household Income, Race, and Net Worth, Variation by Census Tract | **        | Decrease Extremes |

Note: Given the uncertainty of the funding landscape, goal ranges account for a lower-funding, lower-impact scenario and a higher-funding, higher-impact scenario.

# Draft Goals

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

Note: Given the uncertainty of the funding landscape, goal ranges account for a lower-funding, lower-impact scenario and a higher-funding, higher-impact scenario.

# Objectives

- Preserve affordable housing units
- Create new housing units that address existing gaps
- Protect residents from displacement



Provide Your  
Feedback!

# Strategies: EXAMPLE

| Strategy 3.7 Explore local hospital housing investment partnership |                          |                         |
|--------------------------------------------------------------------|--------------------------|-------------------------|
| <b>Target Population:</b><br><30% AMI                              | <b>Type:</b> Partnership | <b>PROTECT + CREATE</b> |

|                                                            |                                                              |                                     |
|------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Extremely Low-Income<br>Max Income:<br>\$25,200 - \$35,950 | Other options: Funding,<br>Housing units, Program,<br>Policy | Primary and Secondary<br>Objectives |
|------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------|

# Strategies: PRESERVE

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- 1.1 Extend the affordability periods of subsidized affordable housing
- 1.2 Sustain existing naturally occurring affordable housing (NOAH)
- 1.3 Establish a “one-stop shop” of housing rehabilitation resources
- 1.4 Expand shared-equity homeownership models, including land trusts and limited equity cooperatives
- 1.5 Establish an Acquisition & Preservation Fund

## Strategies: PRESERVE

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Feedback!

1.6 Establish a joint call for housing project funding

1.7 Explore instituting a housing impact fee

1.8 Explore an anti-deconversion policy

1.9 Explore the creation of a transfer of development rights program

1.10 Support policies for adaptive reuse

# Strategies: CREATE

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Feedback!

- 2.1 Redevelop City-owned properties
- 2.2 Partner with religious institutions to redevelop surplus property
- 2.3 Develop an accessory dwelling unit (ADU) financing and technical assistance program
- 2.4 Strengthen the inclusionary housing ordinance to maximize affordable unit creation

# Strategies: CREATE

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Feedback!

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

2.6 Streamline the entitlement and permitting processes

2.7 Explore employer-assisted housing programs

# Strategies: PROTECT

Provide Your  
Feedback!

- 3.1 Expand fair housing education and enforcement
- 3.2 Establish housing provider mitigation fund
- 3.3 Create an asset building / financial counseling program
- 3.4 Update building code to reduce the cost of construction
- 3.5 Expand impact of rental registration program

## Strategies: PROTECT

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Feedback!

3.6 Diversify and expand anti-displacement funding sources

3.7 Explore local hospital housing investment partnership

3.8 Explore just cause eviction policy

3.9 Explore rental assistance expansion

3.10 Improve promotion of current City and partner housing resources



# Implementation

The consequences of inaction—displacement, deepened inequities, and the loss of community diversity—cannot wait another decade to be addressed.

While Housing4All lays out a 10-year vision, most implementation steps are intentionally concentrated in the first five years to respond to the immediacy of the crisis **and current conditions**.

By frontloading strategies, Evanston is committing to swift, meaningful action that stabilizes households today while laying a foundation for long-term solutions.



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# Primary Feedback

## Online Feedback Form



Scan QR Code or visit  
[tinyurl.com/Housing4AllFeedback](https://tinyurl.com/Housing4AllFeedback)

## Paper Feedback Form

- Prieto Community Center
- Robert Crown Community Center
- Levy Senior Center
- Chandler-Newberger Community Center
- Evanston Public Library (Main Branch)
- Morton City Hall

Pick-up and drop-off locations



## Supporting Publicity / Engagement

- Community Center and Library Drop-In Hours
- Housing Organization Virtual Chat
- Ward Meetings
- Press Release, Newsletters, and Social Media
- Digital and Paper Flyers



# Upcoming Milestones

|                           |                                        |
|---------------------------|----------------------------------------|
| September 12 - October 12 | Feedback Opportunities                 |
| October 21                | HCDC: Draft Plan Feedback              |
| November 18               | HCDC: Draft Plan Recommendation        |
| December TBD              | City Council: Accept and Place on File |

## Next Steps

**Promote  
Feedback Opportunities**

**Review  
Housing Gap Analysis (DPP)**

**Review  
Draft Plan (City)**

**Prepare  
Draft Plan Recommendation**



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