

# A·D·You

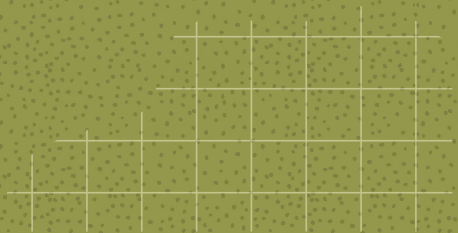
Evanston's Guide to Accessory Dwelling Units



City of  
Evanston™



EVANSTON  
Development Cooperative



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# Introduction

To keep up with our community's changing needs, Evanston has embraced a flexible type of housing: the **Accessory Dwelling Unit (ADU)**.

## WHAT IS AN ADU?

ADUs are small independent housing units on the same lot as a standard sized residence with a kitchen, bathroom, and areas for living and sleeping. ADUs can be attached or detached from your primary residence, and can be either converted within an existing structure or new construction.

ADUs can be a home for family members, a space to downsize, a home business, or a source of rental income. These are just a few of many uses! This guide highlights the many ways ADUs can stay in touch with your living needs over time.

## THINKING ABOUT AN ADU?

In September 2020, Evanston passed more flexible zoning regulations that make it easier than ever to build an ADU. This guide serves as a first step in figuring out if you should move forward with the investment to build an ADU, and covers zoning rules, building codes, and utility requirements. It also explains the different types of ADUs, helping you determine which option is right for you.



“The great thing about building more ADUs in Evanston is that we can increase the density and income diversity of the housing stock without changing the character of Evanston’s neighborhoods.”

- D.H. | EVANSTON ADU RESIDENT

# Why Would I Consider an ADU?

ADUs are versatile and able to serve you and your family in different ways over time. By building an ADU on your property, you are also helping your community address its housing shortage. Win-win!

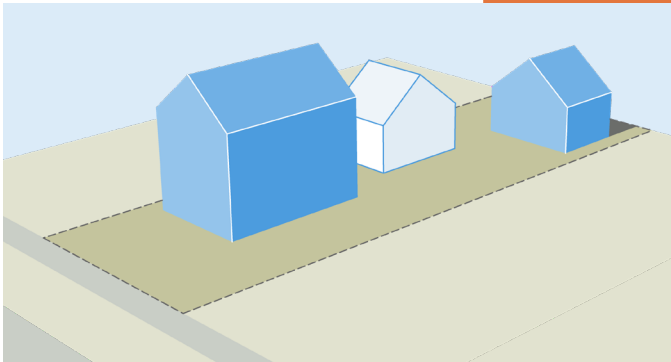
This graphic shows how, over the course of 30 years, an ADU can be a space for a new family, entrepreneurship, aging parents, and more.



# Types of ADUs

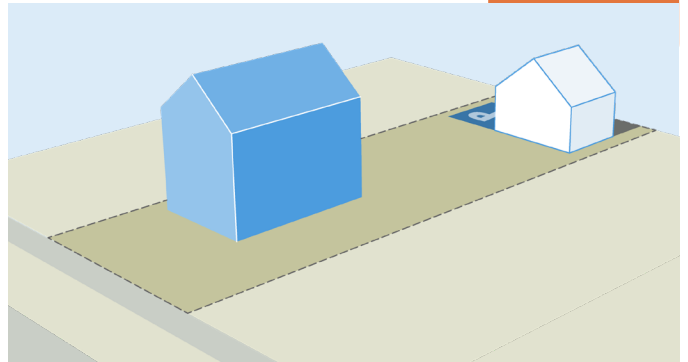
There is a wide range of ADU options in Evanston. Use this section to figure out which type of unit would best meet your living needs!

SEE PAGE 6



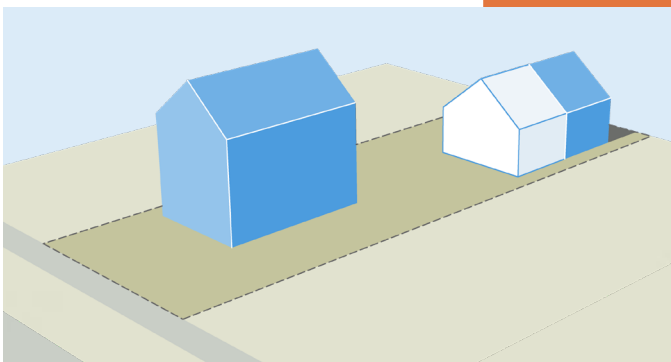
**DETACHED ADU**

SEE PAGE 7



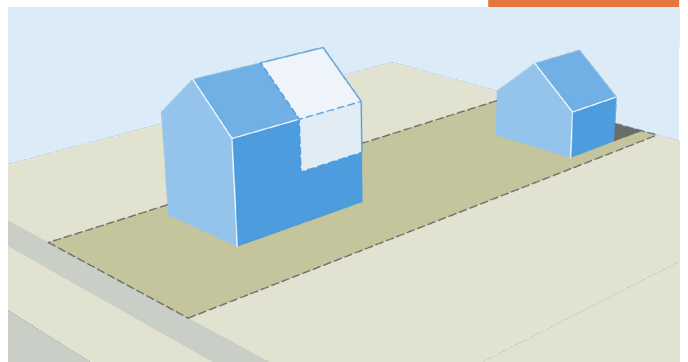
**GARAGE CONVERSION**

SEE PAGE 8



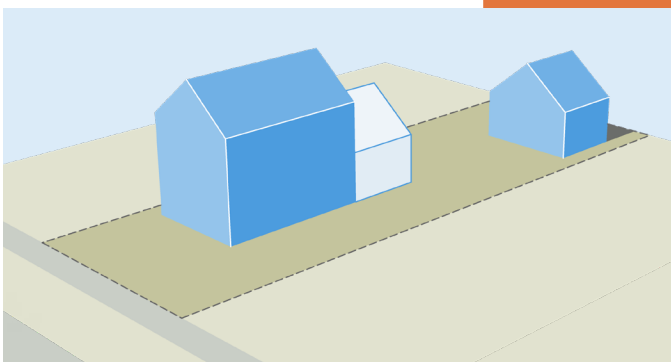
**ATTACHED TO GARAGE**

SEE PAGE 9



**INTERIOR ADU**

SEE PAGE 10



**ATTACHED TO MAIN HOUSE**



**SINGLE FAMILY HOME**



**EXISTING GARAGE**

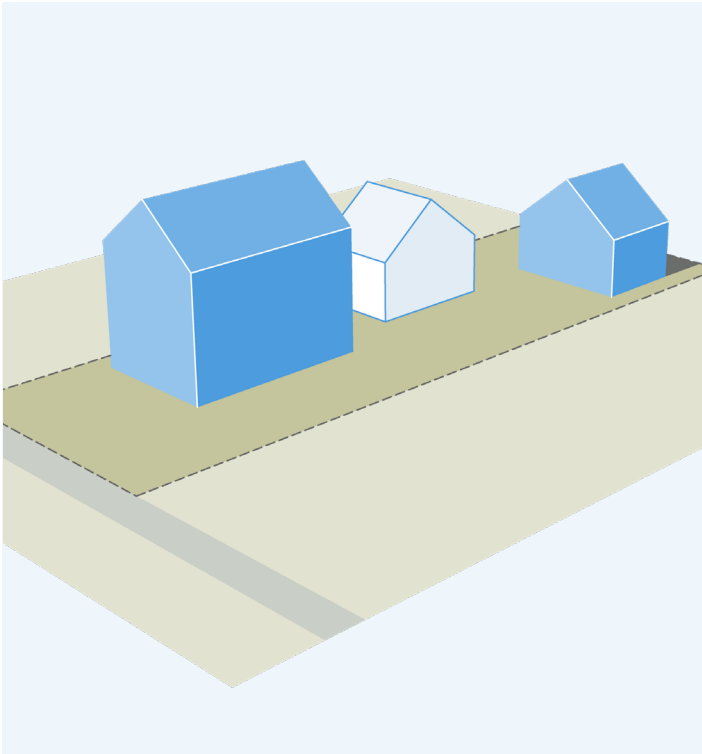


**ADU**



**PARKING SPACES**

## Detached ADU



### OFTEN USED FOR:

- Aging Parents
- Downsizing

### BEST IF YOU:

- Want privacy/separation from main residence
- Have space in your backyard

**A Detached ADU is an independent unit from your primary residence.** It is a separate structure without parking.

### KEY REGULATIONS

#### Size

A Detached ADU must be less than 1,000 square feet of livable space, and smaller than the primary residence.

#### Height

A Detached ADU can be two stories tall, up to 28 feet in height for sloped roofs, and up to 20 feet for flat and mansard roofs.

#### Building Lot Coverage

A Detached ADU must meet the building lot coverage requirement of the underlying zoning district.

#### Parking

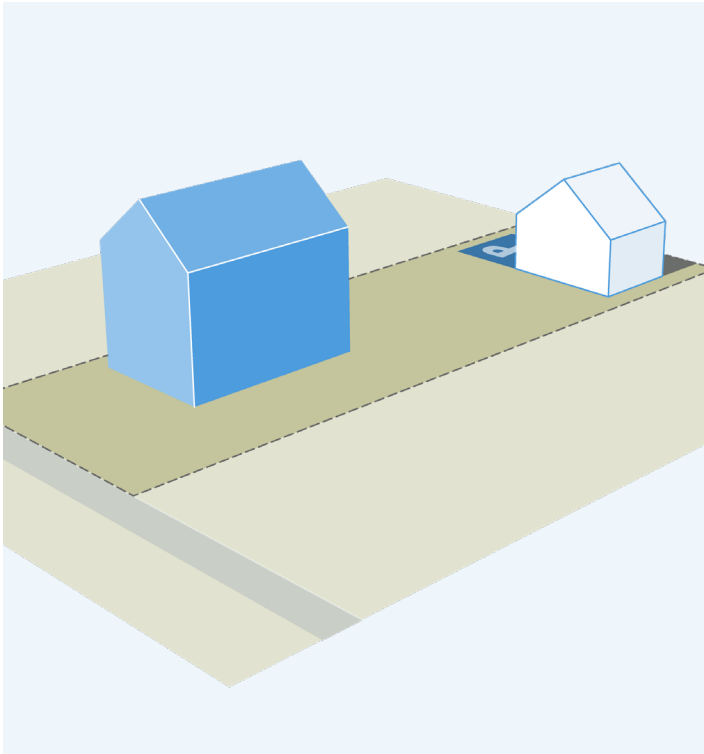
You need to maintain or replace the existing parking on your property. There is no additional parking required for an ADU.

▶▶ *To learn more about ADU regulations, see Page 11-12.*

“Building an ADU with a certified commercial kitchen is allowing me to expand my business opportunities, while also keeping our options open to convert it into a future living space for family.”

– C.W. | HOMEOWNER & SMALL BUSINESS OWNER

# Garage Conversion



**A Garage Conversion is a rehab of your existing garage into a livable space.**

## KEY REGULATIONS

### Parking

You need to maintain or replace the existing parking on your property. There is no additional parking required for an ADU.

## ADDITIONAL KEY REGULATIONS

### Building Code

The new dwelling unit needs to have at least one exterior door that meets egress requirements. Additionally, it must meet all building, energy, and fire code requirements, such as minimum insulation standards.

### OFTEN USED FOR:

- Home Business

### BEST IF YOU:

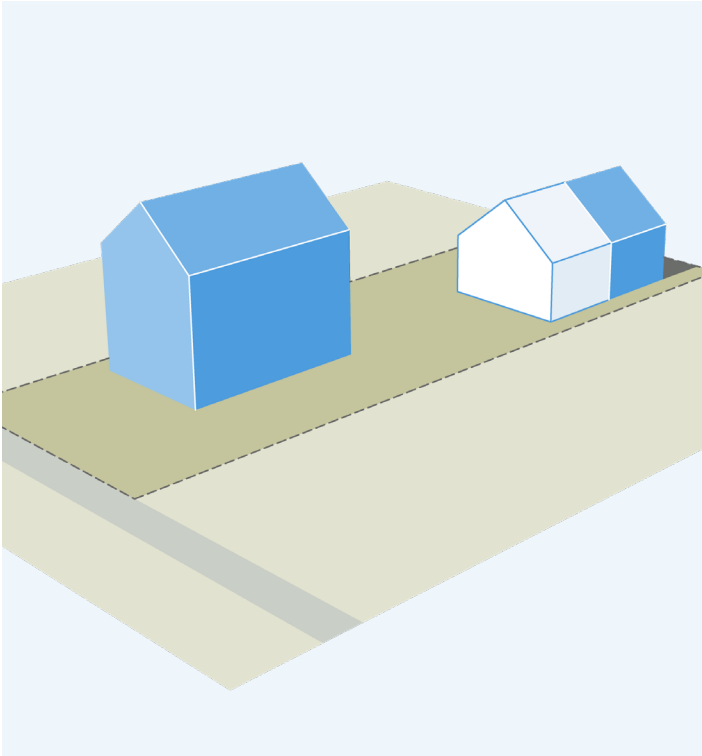
- Don't want an additional structure
- Can fit parking elsewhere on your property
- Are on a budget

## DID You KNOW?

"Affordable housing advocates promote ADUs as a way to modestly increase housing stock without drastically altering the neighborhoods that surround them, and a steady stream of new city, county and state regulations is making them easier to build."

– *The Washington Post* | Excerpt from an article that highlighted Evanston for changing regulations to make ADUs accessible to all residents

## Attached to Garage



### OFTEN USED FOR:

- Aging Parents
- Downsizing

### BEST IF YOU:

- Want privacy/separation from main residence
- Don't want to tear down your existing garage
- Have space next to your existing garage
- Want to preserve backyard space by building above your garage

**A Garage-Attached ADU is an addition to your existing garage.** The addition can be one or two stories, and it can be adjacent to or on top of the existing garage.

### KEY REGULATIONS

#### Size

A Garage-Attached ADU must be less than 1,000 square feet of livable space, not including the existing garage.

#### Height

A Garage-Attached ADU can be up to two stories tall, up to 28 feet in height for sloped roofs, and up to 20 feet for flat and mansard roofs.

#### Building Lot Coverage

A Garage-Attached ADU must meet the building lot coverage requirement of the underlying zoning district.

#### Parking

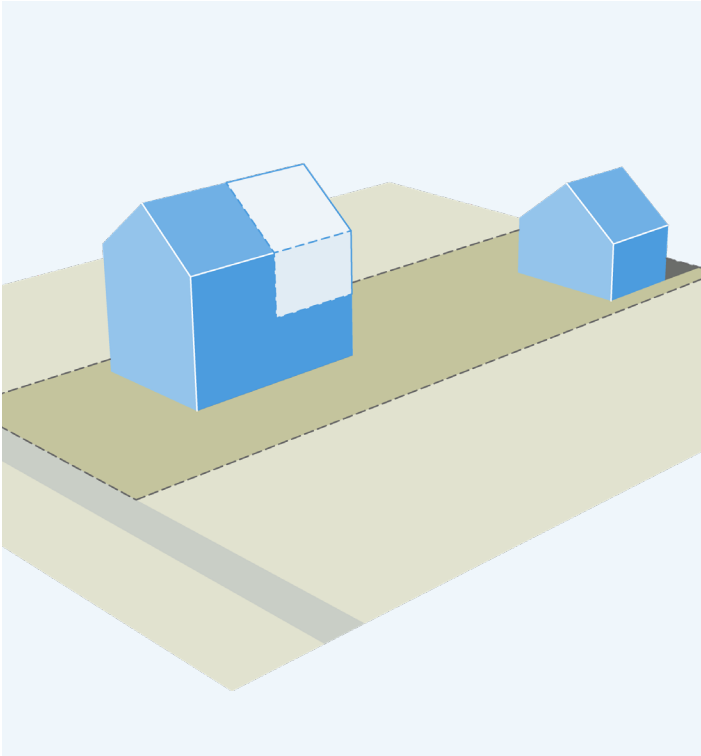
You need to maintain or replace the existing parking on your property. There is no additional parking required for an ADU.

### PRO TIP:

If you are considering an ADU over your garage, it's worth speaking with a professional about your existing concrete foundation. Based on the structural strength of the foundation and garage, you may need to tear down your garage and build a new two-story structure.



## Interior ADU



### OFTEN USED FOR:

- Rental Income

### BEST IF YOU:

- Have unused space in your residence
- Are on a budget
- Can't build more based on your lot coverage
- Want to preserve yard space

**An Interior ADU is a conversion of part of your existing residence into a dwelling unit.**

It could be a basement, on an upper floor, or any other space in your residence with its own kitchen and bathroom facilities.

### KEY REGULATIONS

#### Size

An Interior ADU must be smaller than the floor area of the primary residence. If it is on more than one story, then it cannot be over 1,000 square feet. If it is on the same floor, then there is no square footage limit.

#### Parking

You need to maintain or replace the existing parking on your property. There is no additional parking required for an ADU.

### ADDITIONAL REGULATIONS

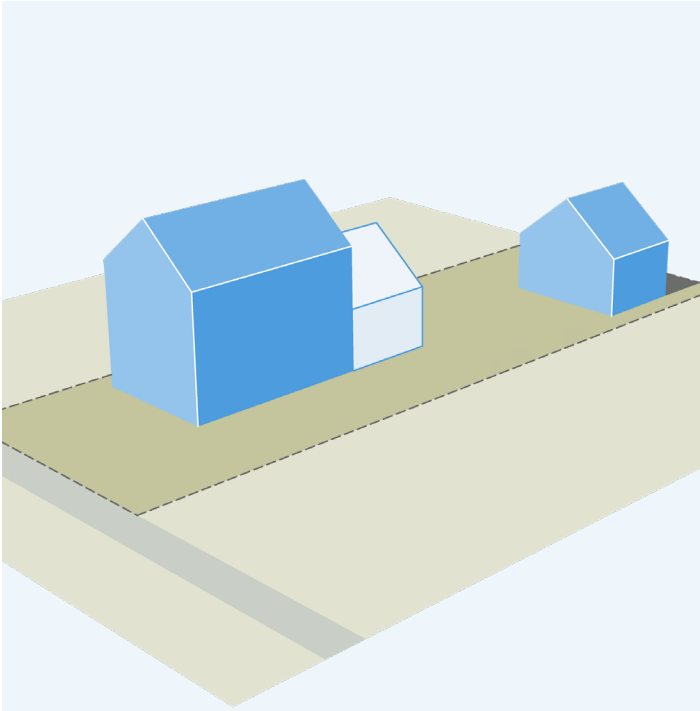
#### Entrances

There can only be one entrance on the front-facing side of the property, and there must be a separate entrance for the ADU. Any exterior stairs must be on the rear or side of the property.

**DID YOU KNOW?**

In addition to Evanston, the following cities in our region allow for ADUs to some degree (as of this publication): Chicago, Park Forest, Bull Valley, Oak Park, South Elgin, and Wilmette.

## Attached to House



### OFTEN USED FOR:

- Adult Children
- Home Business

### BEST IF YOU:

- Don't want to alter or tear down your existing garage
- Don't have a space to convert inside your main residence

**An Attached ADU is an addition to your existing residence.** It could be a one or two-story addition to your main residence.

### KEY REGULATIONS

#### Size

An Attached ADU must be less than 1,000 square feet of livable space and smaller than the primary residence.

#### Height

An Attached ADU cannot exceed the height allowed in your underlying zoning district.

#### Building Lot Coverage

An Attached ADU must meet the building lot coverage requirement of the underlying zoning district.

#### Parking

You need to maintain or replace the existing parking on your property. There is no additional parking required for an ADU.

### ADDITIONAL REGULATIONS

#### Entrances

There can only be one entrance on the front-facing side of the property, and there must be a separate entrance for the ADU. Any exterior stairs must be on the rear or side of the property.

# ADU Regulations to Know About

## SETBACKS

A setback is the distance that an ADU must be from a street, alley, adjacent property, or your primary residence.

Interior and attached ADUs follow the setback requirements for principal structures in each zoning district. Detached ADUs, garage conversions, and garage attachments follow accessory structure setbacks for rear yards.

LOCATION OF STRUCTURE		R1	R2	R3	R4	R4a	R5	R6
Front Yard	Principal	27 feet *			27 feet			
	Accessory	27 feet **			27 feet **			
Street Side Yard	Principal	15 feet *			15 feet			
	Accessory	15 feet **			15 feet **			
Interior Side Yard	Principal	5 feet			5 feet	3 feet		
	Accessory	5 feet			5 feet **			
Rear Yard	Principal	30 feet			25 feet			
	Accessory	3 feet			3 feet			
* Parking Prohibited ** Garages Only		No accessory building shall be closer to a front or street side property line than the principal structure.						

## BUILDING LOT COVERAGE

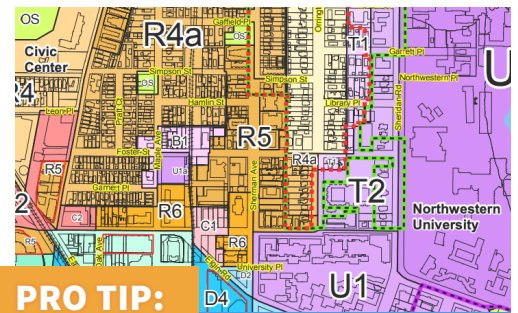
Building lot coverage is the amount of your property covered by a building. It is measured as a percentage. The amount of allowable building lot coverage depends on your zoning district.

	R1	R2	R3	R4	R4a	R5	R6
Maximum Building Lot Coverage	30%	40%	45%	40%		45%	50%

## IMPERVIOUS SURFACE COVERAGE

Impervious surfaces are hard areas that prevent water from entering the soil, such as rooftops, driveways, patios, and concrete or asphalt paving. Impervious surface coverage is the percentage of your property covered by these hard surfaces, and meeting this requirement is especially important to manage stormwater.

	R1	R2	R3	R4	R4a	R5	R6
Maximum Impervious Coverage	45%	55%	60%	55%		60%	65%



**PRO TIP:** Your zoning district is the primary factor that affects the shape and size of your ADU. Most Evanston homeowners live in “residential” districts, which start with the capital letter “R”. R3 allows for greater density on a property when compared to R2, and the same applies to the difference between R2 and R1.

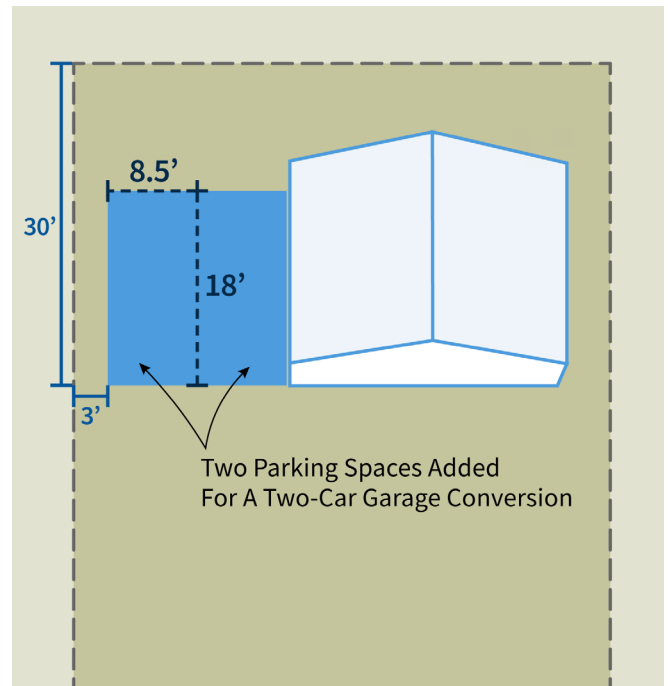
# ADU Regulations to Know About

## PARKING

When building an ADU, you have to keep the parking spaces you have, but you do not need to add an additional parking space to your property for the ADU.

A single family home requires two parking spaces (whether covered or open). If an existing single family home has less than two existing parking spaces, there is no need to add more parking.

If you decide to add open parking spaces, each parking space must be 8.5 ft. x 18 ft., be located within 30 feet of the rear lot line, and be at least three feet from all interior and rear property lines. These spaces count towards impervious surface coverage, but not building lot coverage.



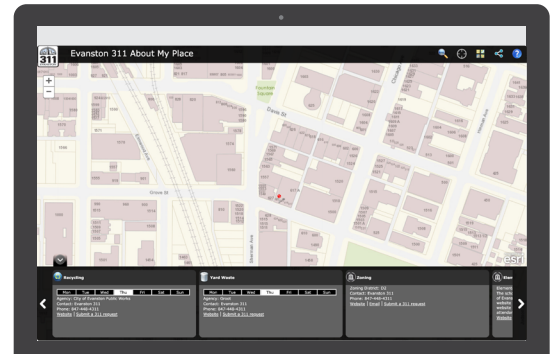
## PRO TIP:

If you want an accessible ADU to support living with a disability, non-covered parking spaces can provide the flexibility on your property to design a ground-level home.

## HISTORIC DISTRICTS & LANDMARK PROPERTIES

If you are in a Historic District or have a Landmark Property, you will need a certificate of appropriateness from the City's Preservation Commission. This could add design and approval time or materials costs to an ADU project.

To receive a certificate of appropriateness, the ADU should fit in with the context and architectural styles of the existing residence and the surrounding neighborhood.



## PRO TIP:

Most relevant City regulations, including your zoning district and whether you are in a Historic District, can be found by looking up your property on "Evanston 311 About My Place."

You can access this free City of Evanston tool through this link:

<https://maps.cityofevanston.org/apps/311AboutMyPlace/>

# ADU Costs & Financing

An ADU can range in cost from under **\$100,000 to \$300,000**, depending on the type of unit. It's important to think about your budget and communicate it to design and construction professionals early-on, as it can affect your ADU options.

Typically, a conversion of your existing residence or garage will be in the less expensive half of this range. New construction, such as a detached ADU, tends to be more costly. The size of your ADU will also affect the cost.

## PRO TIP:

An existing plat of survey may be acceptable if it accurately reflects property conditions.

## ADU COST CHECKLIST: WHAT SHOULD YOU BUDGET FOR?

In most cases, ADU costs include the following:

- Architectural renderings
- Construction labor and materials
- Upgraded/upsized underground utilities
- City and County fees (such as Zoning Analysis, Certificate of Appropriateness Application, Building Permit, and Demolition Permit)
- Plat of survey
- General contractor general conditions and cost
- Increased property taxes
- Maintenance costs

In some cases, construction costs may also include the following:

- Fire sprinkler system (new dwelling structure)
- Relocation of overhead utility lines or utility poles (new construction)
- Removal and replacement of mature trees (new construction)
- Spot survey during construction (new construction)
- Structural engineering
- Design work and construction materials required on historic properties (any ADU in a Historic District or on a Landmark Property)



# ADU Costs & Financing

## WAYS TO FINANCE YOUR ADU

The best way to finance your ADU will depend on the cost of your project and your financial position.

In addition to the scope of your unit, your credit score, debt, income, property value, and amount of equity will affect your financing options. There is no “right” choice on how to finance your ADU. To start, it can be best to talk with your banker, mortgage holder, or another financial advisor.

These are the most common financing methods:

### ■ Home Equity Line of Credit (HELOC)

If you have enough equity in your property, you may be able to use a HELOC to build your ADU. A HELOC is a revolving source of funds which you can access as you choose, and it is a second mortgage on your property.

### ■ Cash-Out Refinance Mortgage

With a cash-out refinance, you turn a portion of your equity into cash, and start a new first mortgage with a higher principal amount.

### ■ Renovation Mortgage

Similarly, you can use the loan proceeds from a Renovation Mortgage to finance your ADU. Different from a cash-out refinance, these loan products consider the "as-completed" value of your property, including the ADU, to determine how much you can borrow. The FannieMae Homestyle Renovation loan and the Freddie Mac CHOICERenovation loan are two common renovation mortgages that can finance ADUs.

### PRO TIP:

It is important to work with a recognized lender when exploring your ADU financing options. Predatory lenders, who often provide “subprime” loans, may offer terms that seem too good to be true, and these loans can end up eventually harming borrowers.

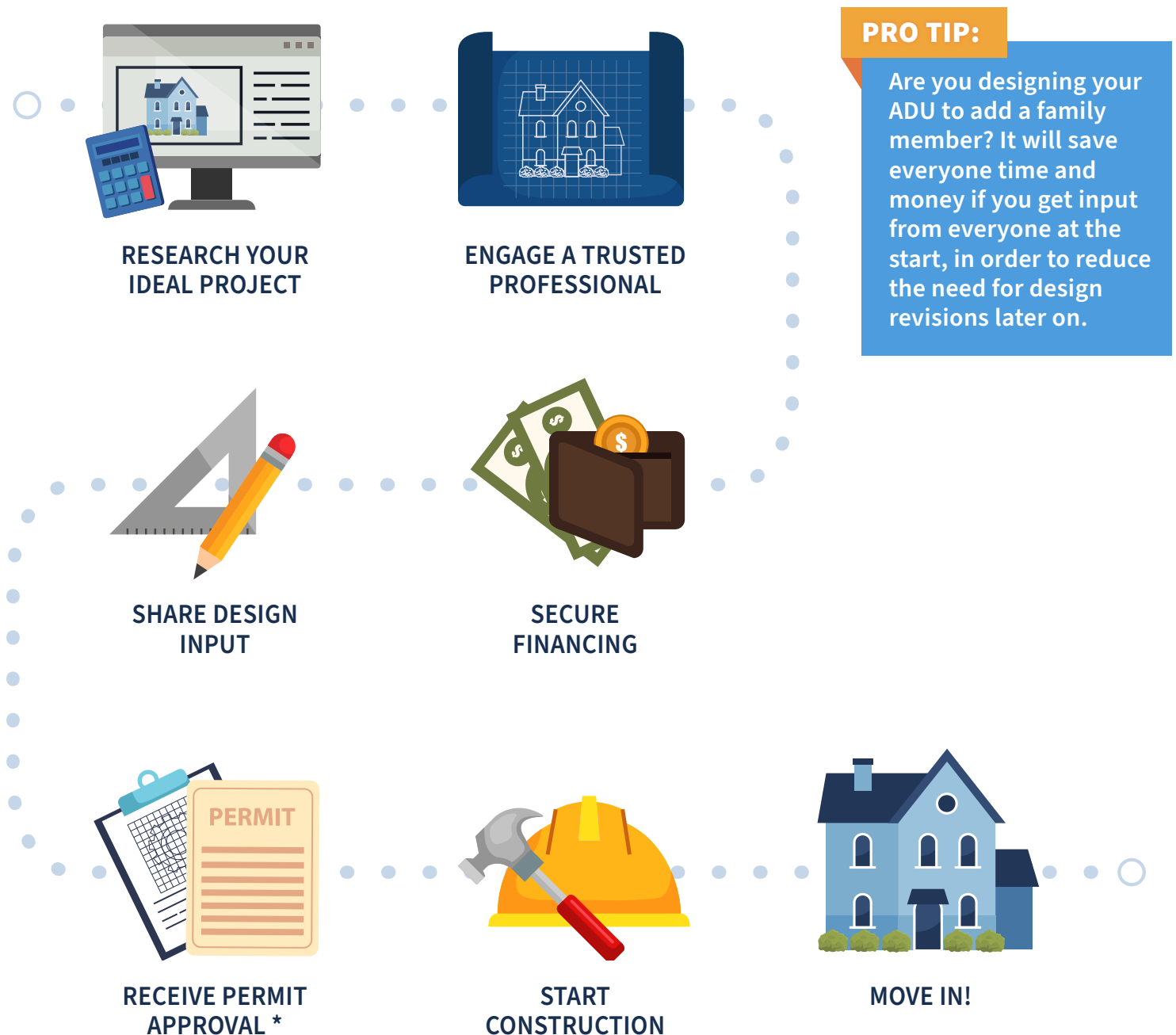
### PRO TIP:

When seeking to build your ADU, home loan products for a single-family home are different from the loans available for duplexes. If you have a duplex, or two flat, It is important to communicate this to your lender up-front.

# An ADU Project Step-By-Step

## HOMEOWNER KEY STEPS

Building an ADU is a major project that involves professionals such as an architect and a general contractor. Keep your eye on the goal and embrace this as your project! Here's a flowchart that explains your roles and responsibilities.

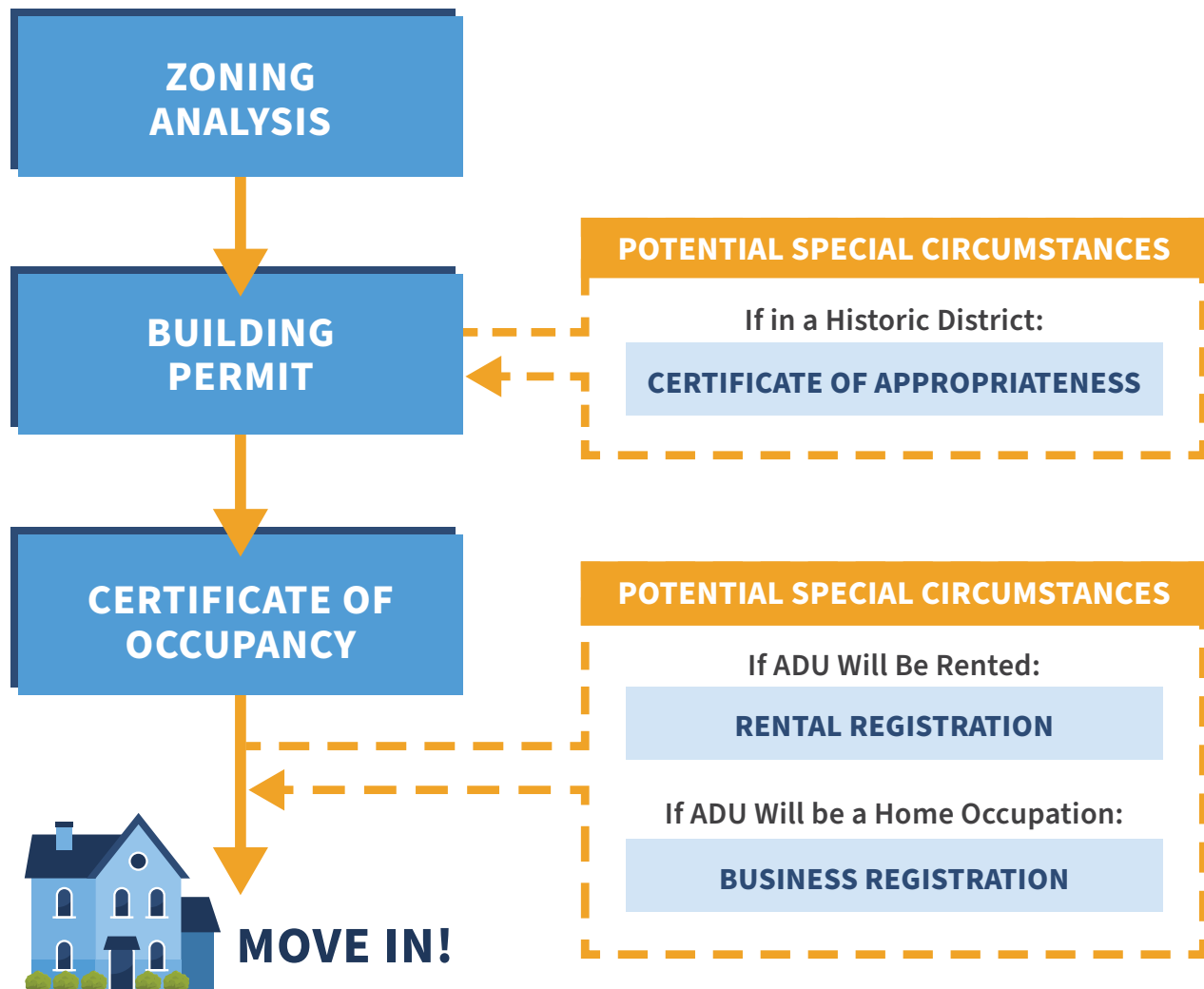


\* See page 16 for more information about the City of Evanston's process for reviewing and approving ADUs.

# An ADU Project Step-By-Step

## CITY OF EVANSTON PROCESS

In Evanston, most ADUs are considered permitted use, meaning that you do not typically need a zoning variance if your project follows the City of Evanston's regulations. These are the steps we take to make sure your ADU is safe, compliant, and ready to be part of our community.



“We decided to build an ADU to add one more needed affordable unit and help a hard-working, low-income family. Our big backyard was not being used and we even created additional off-street parking.”

- R. K. | AFFORDABLE HOUSING BUILDER



# ADU Frequently Asked Questions

## ■ Does the homeowner need to live on the property?

No, the owner does not need to live on the property.

## ■ How do I register a new address for my ADU?

Submit a plan to Public Works showing the main access door along with a letter requesting the address. The City will generate an address considering the properties in similar blocks and the new address will be sent for review to multiple divisions. After review and approval, the City will generate a new address letter that will be circulated to all the concerned parties including the post office and various City departments.

## ■ If I want to rent out my ADU, what do I need to know about being a landlord and property management?

To rent out your ADU, you will need to [register](#) your new rental unit with the City of Evanston. Visit the City's [Landlord & Tenant Resources page](#) for more information.

If you want your tenant to pay their own electricity bill, then the ADU will need to have its own meter.

## ■ Can I run my home business out of my ADU?

Yes. ADUs are considered part of the principal dwelling unit for home-based business purposes and follow the same regulations (home occupation regulations can be found [here](#)). Find out how to register your business [here](#).

## ■ Will my property taxes go up?

Yes, but the original home on your property will not be reassessed immediately, which means the property taxes on your principal residence will stay the same until the next scheduled reassessment. Learn more about your property taxes on the [Cook County Assessor's website](#).

## ■ What are the requirements for water and sewer service for a detached ADU?

The ADU water service must be connected to your main residence, and it cannot connect directly to the street. An upgrade is required if the main residence does not have sufficient capacity for your new attached or detached ADU. This can be an additional cost.

## ADU Frequently Asked Questions

### ■ **Are there building or fire code issues I should know about?**

If you are building a new structure, fire sprinklers are required. These typically require you to upgrade your water service to your main home and extend it to your detached ADU.

If your ADU project is a conversion of an existing structure, no new fire sprinklers are required. Egress windows with direct exits, minimum ceiling heights, and the wall separating the ADU and main house must meet fire code requirements.

### ■ **There's a pole with power lines near my property that might be near a 2-story ADU. How does this affect my project?**

Depending on your project, one common option is to work with an electrician and the utility company to relocate the utility pole or bury the power lines. ADUs need to meet certain clearance requirements from overhead electric lines, so an alternative is to design a structure that meets these requirements. Reach out to the City of Evanston or ComEd to figure out what you can build on your property in these cases.

You will also want to look for “easements” on your property, which can be found in your deed, and by contacting the relevant utility company. These are agreements that can allow utility companies or neighboring property owners to take up certain parts of your property, for electric lines or water pipes. If you need to move a power line, you may need to engage a local real estate attorney to determine the best path forward.

“I have lived in Evanston for over 40 years and am a happy owner of an ADU. It was ideal for the years when my mother-in-law lived here, and we have also used it for family caregivers.”

– B.Z. | LONGTIME EVANSTON HOMEOWNER

# About This Guide

This guide was developed through a partnership between the City of Evanston and the Evanston Development Cooperative (EDC).



## **CITY OF EVANSTON**

[www.cityofevanston.org](http://www.cityofevanston.org)

Evanston is home to approximately 75,000 residents and is located just north of Chicago. Bordering Lake Michigan and home to Northwestern University and Rotary International, Evanston's unique beauty and character delights visitors and residents of all ages. With a vision to create the most livable city in America, Evanston celebrates the diversity of its opportunities and residents.



## **EVANSTON DEVELOPMENT COOPERATIVE**

[www.evanston.coop](http://www.evanston.coop)

The Evanston Development Cooperative (EDC) designs and builds energy-efficient ADUs for Evanston homeowners and residents. As a community-owned worker cooperative, EDC pursues initiatives focused on housing affordability, racial equity, and climate resiliency. Its work on ADUs has been covered by Crain's Chicago Business, the Evanston RoundTable, and Evanston Now.



## **AARP**

[www.aarp.org](http://www.aarp.org)

This guidebook was made possible due to generous support from AARP.

FOR MORE INFORMATION ABOUT ACCESSORY DWELLING UNITS:  
[www.cityofevanston.org/adu](http://www.cityofevanston.org/adu)

