

## **CHAPTER 2** **HOUSING MARKET ANALYSIS**

This chapter provides an overview of Evanston's housing market and services for homeless and non-homeless special needs populations. Section A describes Evanston's housing supply/market. Section B describes housing assistance available for low income residents. Section C describes housing facilities and services for the homeless and non-homeless special needs populations. Section D presents an analysis of housing supply/market, including housing trends and their impacts on availability, accessibility, adequacy, and affordability.

### **A. Housing Supply / Market**

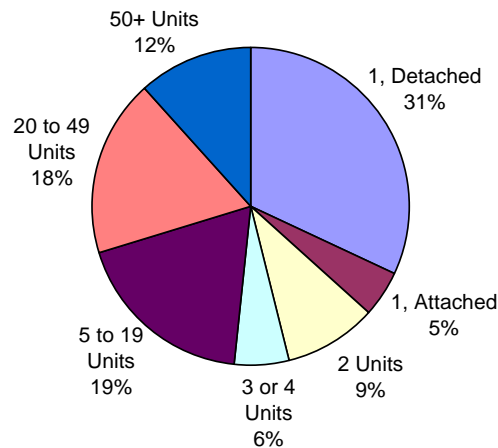
This section begins with an overview of the general characteristics of Evanston's housing stock, including quantity, type of structures, age, and condition. Housing demographics are then discussed, including occupancy, tenure, vacancies, crowding, and years lived in unit. Housing costs for renters and owners are then discussed. Appendix 2.1 contains detailed information at the Census Tract level for additional reference.

#### **1. General Characteristics of Housing Stock: Quantity, Age, and Condition**

In 2000, Evanston had over 30,800 total housing units. Figure 1 shows the breakdown of the housing stock by type of structure based on 2000 Census data. More than half of all structures were multi-family buildings with five or more units. Roughly 30% were detached single family homes, and the remainder were 2-4 flats and single family attached homes.

Almost 95% of all units were built before 1970, and nearly 60% were built before 1950 (e.g., pre-World War II). The next wave of construction began in the 1990s and continues to the present. Most new construction has occurred downtown, with additional new construction concentrated in the Chicago Avenue and Central Street corridors.

**Figure 1. Units by Type, 2000.**



Note: There were 30,817 units in 2000.  
Source: 2000 US Census.

While Evanston's housing stock is aging, it is generally in good condition. Nearly all units have kitchens and plumbing, per code requirements, and the City maintains a building code inspection program within the Housing Rehabilitation and Property Standards Divisions. The Basic National Property Maintenance Code (BOCA) is used to determine code violations. All multi-family rental dwelling units are inspected at least every four years. Rental buildings located in the CDBG target area are inspected every two years.

In addition to inspections, the Property Standards Division helps Evanston residents resolve lead-based paint issues. The City estimates that 21,456 of Evanston's housing units, or 79% of the total contain lead-based paint. This correlates with the age of the housing stock, as 95% of the housing units were built prior to 1970 (lead based paint was banned in 1978).

## 2. Occupancy and Tenure

Table 1 provides city-wide data on the number of units by tenure (owner vs. renter) and vacancy rates. In 2000, Evanston had 30,817 total housing units (an increase from 29,295 in 1980), of which 29,651 were occupied (96.2%). Evanston has a higher occupancy level (96.2%) than the region (94.9%) and nation (91.0%). Despite a slight shift in favor of ownership since 1980, Evanston has a lower ownership rate (52.7%) than the region (64.6%) and the nation (66.2%). While the owner/renter split is close to 50/50, this is not uniform across the city (e.g., some parts of the city have a much higher percentage of ownership). Evanston's vacancy rate is low relative to the region (5.1%) and nation (9.0%).

**Table 1. Number of Units by Tenure, 1980-2000.**

	Total Units	Occupied	%	Ownership	%	Rental	%	Vacant	%
<b>1980 Census</b>	29,295	27,907	95.3%	13,526	48.5%	14,381	51.5%	1,388	4.7%
<b>1990 Census</b>	29,164	27,954	95.9%	14,272	51.1%	13,682	48.9%	1,210	4.1%
<b>2000 Census</b>	30,817	29,651	96.2%	15,612	52.7%	14,039	47.3%	1,166	3.8%
<b>CHICAGO PMSA</b>	3,132,638	2,971,690	94.9%	1,920,201	64.6%	1,051,489	35.4%	160,948	5.1%
<b>NATION</b>	115,904,641	105,480,101	91.0%	69,815,753	66.2%	35,664,348	33.8%	10,424,540	9.0%

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Table H4. 1970-1990 Data from 2000 Consolidated Plan.

### a. Owner Occupied Units

In 2000, there were 15,612 owner occupied units (52.7%). Ownership exceeded the city-wide percent (52.7%) in the northwest and southwest sides (e.g., Census Tracts 8088, 8089, 8090, and 8091 and Census Tracts 8097, 8103.01, and 8103.02, respectively). Ownership rates were lower in Census Tracts 8093 and 8094, near Northwestern University, and in Census Tract 8102 on the south side.

Table 2a shows 2000 Census data for owner occupied units by selected race/ethnicity. The city-wide Black ownership rate (15.9%) was higher than that for the region (11.5%) and nation (7.9%). Within Evanston, it was very low compared to that for Whites (78.8%) but not as low as the ownership rate for Hispanic/Latinos (3.0%), which is below the rate for the region (8.5%) and nation (6.0%).

**Table 2a. Owner Occupied Units by Selected Race/Ethnicity, 2000.**

Census Tract	Owner Occupied							
	Total Units	% of All Units (30,817)	White Alone	%	Black Alone	%	Hispanic/Latino of Any Race	%
<b>EVANSTON</b>	15,612	52.6%	12,300	78.8%	2,488	15.9%	474	3.0%
<b>CHICAGO PMSA</b>	1,920,291	64.6%	1,528,230	79.6%	221,759	11.5%	163,769	8.5%
<b>NATION</b>	69,816,513	66.2%	59,667,254	85.5%	5,549,286	7.9%	4,190,613	6.0%

Source: 2000 US Census, Summary File 3 (SF 3), Sample Data, Table H11.

Table 2b shows the average household size for owner occupied units by selected race/ethnicity in 2000. Evanston's average household size (2.5) is smaller than that for the region (2.89) and nation (2.69). Within Evanston, Hispanic/Latinos had the largest average household size (4.03), which is smaller than that for the region (4.4) but larger than that for the nation (3.81).

**Table 2b. Average Household Size for Owner Occupied Units by Selected Race/Ethnicity, 2000.**

Census Tract	Owner Occupied			
	Total	White Alone	Black Alone	Hispanic/Latino of Any Race
<b>EVANSTON</b>	2.5	2.35	3.02	4.03
<b>CHICAGO PMSA</b>	2.89	2.72	3.18	4.4
<b>NATION</b>	2.69	2.6	2.92	3.81

Source: 2000 US Census, Summary File 1 (SF 1), 100-Percent Data, Tables H12, H12A, H12B, H12H.

**b. Renter-Occupied Units**

In 2000, there were 14,039 renter occupied units (47.3%). The percent of renter occupied housing exceeded the city-wide percent in Census Tract 8101 on the south side, as well as three Census Tracts near Northwestern University (8093, 8094, and 8095).

Table 3a shows 2000 Census data for renter occupied units by selected race/ethnicity. The city-wide percent of Black renters (22.3%) was below that for the region (28.7%) but above that for the nation (18.0%). The percent of Hispanic/Latino renters (5.3%) was notably below that for the region (16.8%) and nation (14.0%).

**Table 3a. Renter Occupied Units by Selected Race/Ethnicity, 2000.**

Census Tract	Renter Occupied							
	Total Units	% of All Units (30,817)	White Alone	%	Black Alone	%	Hispanic/Latino of Any Race	%
<b>EVANSTON</b>	14,039	47.4%	8,848	63.0%	3,134	22.3%	744	5.3%
<b>CHICAGO PMSA</b>	1,051,399	35.4%	577,465	54.9%	301,820	28.7%	176,832	16.8%
<b>NATION</b>	35,663,588	33.8%	24,047,914	67.4%	6,428,023	18.0%	4,989,151	14.0%

Source: 2000 US Census, Summary File 3 (SF 3), Sample Data, Table H11.

Table 3b shows the average household size for renter occupied units by selected race/ethnicity in 2000. Like owner occupied units, Evanston's average household size (2.01) is smaller than that for the region (2.44) and nation (2.4). Similarly, within Evanston, Hispanic/Latinos had the largest average household size (3.01), which was not as large as the average for the region (3.63) and nation (3.46).

**Table 3b. Average Household Size for Renter Occupied Units by Selected Race/Ethnicity, 2000.**

Census Tract	Renter Occupied			
	Total	White Alone	Black Alone	Hispanic/Latino of Any Race
<b>EVANSTON</b>	2.01	1.74	2.66	3.01
<b>CHICAGO PMSA</b>	2.44	2.11	2.67	3.63
<b>NATION</b>	2.4	2.19	2.57	3.46

Source: 2000 US Census, Summary File 1 (SF 1), 100-Percent Data, Tables H12, H12A, H12B, H12H.

Subsets of rental housing that should be mentioned include:

- **Student Housing:** Although not shown in the table, it is worth noting the amount of student housing in Evanston due to the presence of Northwestern University and other universities and colleges. A portion of the 14,039 rental units may include some of the roughly 5,200 units found in 63 educational rooming houses owned by the educational institutions.
- **Commercial Rooming Houses:** As of October, 2004, there were 17 commercial rooming houses in the City of Evanston containing 1,445 units. Of those, there are four hotels or inns geared primarily for visitors or short term guests, with 659 units. The other large rooming houses are the North Shore Hotel, which caters to seniors with 160 rooms; 28 rooms for women at the YWCA and 177 rooms for men at the YMCA, and 44 rooms at the Evanshire Hotel.

### 3. Vacant Units

Census data indicated that Evanston's overall vacancy rate remained low since 1980. In 2000, it was 3.8%, which was down from 4.7% in 1980, although there undoubtedly were fluctuations during each decade. There were no concentrations of 'for rent' or 'for sale' vacant housing in any Census Tract. There were a small number of vacant units in the downtown (e.g., Census Tracts 8094), most of which were categorized in the Census as 'seasonal, recreational, or occasional use.'

The City's Property Standards Division tracks vacant and boarded-up buildings. As of October, 2004, there were 12 Vacant and Boarded Properties in Evanston. The Property Standards Division also tracks foreclosure notices for Evanston properties, and nine of the 12 vacant properties resulted from foreclosure actions. In the first nine months of 2004, there were 57 foreclosure sales scheduled for Evanston properties. Of those, five were vacant boarded properties. The majority of the foreclosed properties were located in the west Evanston CDBG target area.

The vacancy level for rental housing recently has increased. Table 4 summarizes the results of an annual survey of Evanston apartment buildings of 10 or more units undertaken by a private real estate group since 1985.<sup>1</sup> This survey determined vacancy rates of 4.2% in 2000 and 3.8% in 2001, then increasing dramatically to 7.9% in 2002 and to 10.3% in 2003, which is the highest rate reported in the 20 years of the survey.

The recent increase in renter-occupied vacancies is generally attributed to an extended period of extremely low mortgage interest rates that propelled many renters to become homeowners and to take advantage of their expanded purchasing power as a result of lower financing costs.

### 4. Housing Values and Costs

This section contains information on Evanston's housing costs in 2000 for owners and renters, including real estate taxes. An analysis of cost burden also is provided which shows the number of owners and renters paying more than 35% and 50% of their monthly income toward housing costs.

**Table 4. Vacancy Rates in Rental Buildings of 10+ Units, 2000-2003.**

Year	Avg Rent Increase	Avg Vacancy Factor
2000	3.80%	4.20%
2001	4.20%	3.80%
2002	2.10%	7.90%
2003	2.00%	10.30%

Source: Arthur Goldner & Associates Annual Apartment Surveys for Evanston, Illinois.

<sup>1</sup> The 2001 Arthur Goldner & Associates Rental Survey covered 2,931 Apartment units in 91 buildings. The 2003 Rental Survey covered 3,062 apartment units in 92 buildings.

a. Owner Occupied Units

Table 5a contains 2000 Census sample data for specified owner occupied housing units in Evanston. Roughly 40% of owner occupied units were valued between \$100,000 and \$249,000, and almost 50% were valued at more than \$300,000. The median value was \$290,800.

Table 5b shows 2000 Census sample data on monthly costs for specified owners with mortgages, including real estate taxes. Of almost 9,600 owners, nearly 7,100 had a mortgage, a second mortgage, and/or a home equity loan. Nearly half paid more than \$2,000 per month, and almost 20% pay more than \$3,000 per month.

In 2000, Evanston's median real estate taxes were \$5,028, which was almost twice the regional median (\$2,894) and almost four times the national median (\$1,334). The Census asked homeowners to include real estate taxes in monthly costs.

**Table 5a. Value for Specified Owner Occupied Units, 2000.**

Value	Owners in 2000	%
Less Than \$60,000	33	0.3%
\$60,000 to \$99,999	285	3.0%
\$100,000 to \$149,999	1,078	11.2%
\$150,000 to \$199,999	1,426	14.9%
\$200,000 to \$249,999	1,200	12.5%
\$250,000 to \$299,999	952	9.9%
\$300,000 to \$399,999	1,723	18.0%
\$400,000 to \$499,999	1,183	12.3%
\$500,000+	1,717	17.9%
<b>TOTAL</b>	<b>9,597</b>	<b>100.0%</b>
<b>MEDIAN VALUE</b>	<b>\$290,800</b>	

Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, Table HCT64.

**Table 5b. Monthly Costs for Specified Owners with Mortgages, 2000.**

Census Tract	Total Owners	Median Real Estate Taxes	Owners with a Mortgage	Monthly Costs					
				Less Than \$1,000	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500-\$2,999	\$3,000+
<b>EVANSTON</b>	9,597	\$5,028	7,096	483	1,625	1,627	1,091	887	1,383
<b>CHICAGO PMSA</b>	1,513,515	\$2,894	1,133,983	230,467	424,686	262,601	110,848	48,077	57,304
<b>NATION</b>	55,212,108	\$1,334	38,663,887	16,961,030	11,679,988	5,555,203	2,274,125	985,009	1,208,532

Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, Tables HCT72, HCT75, and HCT85.

Table 5c shows 2000 Census sample data for specified owner occupied units, including the number of units that had a mortgage and which were cost-burdened. Monthly costs for almost 1,600 mortgage holders (22.5%) exceeded 35% of their income, which was slightly higher than the rate for the region (20.2%) and nation (19.1%). Almost 600 owners (8.4%) had monthly costs exceeding 50% of their income, but this was lower than the rate for region (9.1%) and nation (9.1%).

**Table 5c. Monthly Costs Exceeding 35% of Income for Specified Owner Occupied Units, 2000.**

	Total Housing Units	Total Housing Units with a Mortgage	Over 35% of Monthly Costs		35%-49% of Monthly Costs		Over 50% of Monthly Costs	
				%		%		%
<b>EVANSTON</b>	9,597	7,096	1,598	22.5%	996	14.0%	602	8.4%
<b>CHICAGO PMSA</b>	1,513,515	1,133,983	229,466	20.2%	126,248	11.1%	103,218	9.1%
<b>NATION</b>	55,212,108	38,663,887	7,403,569	19.1%	3,894,853	10.0%	3,508,716	9.1%

Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, Tables HCT79.

**b. Renter Occupied Units**

Table 6a contains recent data on rent levels by unit type based on surveys done in 2001 and 2003. Among the renters surveyed, rents increased most for three-bedroom two-bath units. Rents for studios and units with two bedrooms and two baths experienced the second highest increases.

**Table 6a. Survey of Rents by Unit Type, 2001 and 2003.**

Unit Type	2001				2003				Change in Average from 2001
	# Surveyed	High	Low	Average	# Surveyed	High	Low	Average	
Studio	524	\$1,250	\$450	<b>\$670</b>	445	\$1,375	\$450	<b>\$740</b>	+10%
1 BR 1 BA	1,248	\$1,585	\$490	<b>\$930</b>	1,380	\$1,710	\$550	<b>\$925</b>	- 1%
2 BR 1 BA	594	\$1,495	\$595	<b>\$1,090</b>	719	\$1,865	\$650	<b>\$1,125</b>	+ 3%
2 BR 2 BA	308	\$2,740	\$900	<b>\$1,360</b>	312	\$2,673	\$1,100	<b>\$1,525</b>	+ 12%
3BR 2 BA	110	2,325	\$900	<b>\$1,605</b>	83	\$3,000	\$1,025	<b>\$1,925</b>	+ 20%

Source: Arthur Goldner & Associates Annual Apartment Surveys for Evanston, Illinois, 2001 and 2003.

The rent survey information is more recent than the 2000 Census, but Census data can give an indication of cost burden among renters, as shown in Table 6b. In 2000, a total of 5,704 renters (40.7%) were paying more than 35% of their income for rent, which was higher than the rate for the region (36.4%) and nation (36.8%). A total of 3,367 renters (24.0%) were paying more than 50% of their income for rent, which was higher than the rate for the region (17.9%) and nation (17.6%). Some proportion of these renters may be Northwestern University students, but there also are concentrations of cost-burdened renters on the south and west sides.

**Table 6b. Gross Rents Exceeding 35% of Income, 2000.**

	Total Housing Units	Over 35% of Monthly Income		35%-49% of Income		Over 50% of Income	
			%		%		%
<b>EVANSTON</b>	14,029	5,704	40.7%	2,337	16.7%	3,367	24.0%
<b>CHICAGO</b>	1,048,271	381,748	36.4%	193,627	18.5%	188,121	17.9%
<b>PMSA</b>							
<b>NATION</b>	35,199,502	12,969,286	36.8%	6,759,718	19.2%	6,209,568	17.6%

Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, Tables HCT59.

**B. Housing Assistance for Low Income Residents**

Public housing and housing choice vouchers are administered by the Housing Authority of the County of Cook (HACC). The City of Evanston directs current and prospective public housing tenants and voucher holders to HACC and to other housing and service providers as needed.

**1. Public Housing**

HACC operates a total of 245 public housing units in Evanston consisting of 200 units of elderly housing and 45 scattered sites, as shown in Table 7a. The 45 units of scattered site housing consist of 16 two-bedroom units, 23 three-bedroom units, and six four-bedroom units. These units fill an important need and must be maintained.

**Table 7a. Public Housing Units Owned and Operated by HACC, 2004.**

	Responsible Agency	Residents	Type of Units	Number of Units
Walchirk	HACC	Elderly	Studio & 1-BR	100 – Section 8
Perlman	HACC	Elderly	Studio & 1-BR	100 – Section 8
Scattered Site	HACC	Family	Variable	45

Source: HACC, 2004.

There are five other subsidized housing projects in Evanston that provide 262 units of rental housing, as shown in Table 7b. Two buildings serve elderly households (175 units), two other buildings serve disabled persons (57 units), and one town-home development serves 30 families. All are expected to remain as affordable, subsidized units.

**Table 7b. Subsidized Housing Developments, 2004.**

Ebenezer Primm Towers	Elderly	Ebenezer Church	1 BR	100 – Section 202
Evanston Apartments	Disabled	Anixter Center	1 and 2 BR	24 -
Jacob Blake Manor	Elderly	Ebenezer Church	1 BR	75 – Section 202
Hill Arboretum Apartments	Disabled	Over the Rainbow Association	1 BR	33 units -
Oak Tree Village	Family	Oak Tree LLC	18 1-BR 8 2-BR 4 3-BR	30 – Section 8

Source: City of Evanston, 2004.

The City of Evanston's Property Standards Division inspects public housing and subsidized units as part of their regular inspection cycle. There have been few problems with the tenancy or management of the scattered site units in Evanston. Most of the senior buildings are managed quite well, although the City's Commission on Aging worked with the residents of the Walchirk Apartments on management response and safety.

There are seldom vacant public housing and as in the past, no units are expected to be lost from the public housing inventory for any reason, including losses through public housing demolition or conversion to home ownership. According to HACC's Annual Plan for 2005, they anticipate making \$189,000 in improvements at the Evanston buildings, as shown in Table 7c.

**Table 7c. HACC's Planned Improvements in Evanston, 2005.**

Scattered Sites	Replace Water Heaters	\$19,000
	Entrance Doors	\$15,000
	Landscaping	\$15,000
	Security Lighting	\$ 5,000
Walchirk Apartments	MATV System	\$10,000
	Parking Lot	\$120,000
	Stand Pipes	\$5,000

Source: HACC, 2004.

Through the Capital Fund Program, HACC has Public Housing Rehabilitation activities planned as outlined in their PHA Plan for Fiscal Years 2006-2009 and shown in Table 7d.

**Table 7d. HACC's Planned Improvements in Evanston, 2006-2009.**

Perlman Apartments	Renovate Bathrooms, Replace Roof
Scattered Sites	Painting, Replace Furnaces, Bathroom Renovation, Replace Roofs
Walchirk Apartments	Ranges, Painting, Emergency Generator

Source: HACC, 2004.

## 2. Housing Choice Vouchers

Housing choice voucher holders pay up to 30% of their income for rent, with the remainder paid by HACC. Vouchers stay with the income-eligible resident rather than being tied to a specific property, so the voucher holder must find an apartment where the landlord is willing to accept payment from HACC and with monthly rent that meets the Fair Market Rent levels (or the exception rent levels).

According to HACC, there were 859 housing choice voucher holders scattered throughout Evanston as of October, 2004, which is the second highest number in suburban Cook County. Appendix 2.2 lists the number of voucher holders by Census Tract in 2004. Roughly 60% of the voucher holders live in one of two Census Tracts, both of which are in the CDBG target area because more than 50% of the residents are low/moderate income. Census Tract 8102 in southeast Evanston has 263 voucher holders (30.6%), and Census Tract 8092 on the west side has 259 voucher holders (30.1%).

Table 8 provides demographic information on voucher holders. Over 90% of voucher holders are Black, and over 90% are female headed households. The majority of voucher holders are families (59.1%), followed by disabled (24.3%) and elderly (12.3%). Almost 75% of all voucher holders live in two- and three-bedroom units. In 2003, it was estimated that over 550 Evanston residents were on the waiting list for housing choice vouchers, but HACC has not been able to accommodate prospective voucher holders.

### **C. Housing and Services for the Homeless and Non-Homeless Special Needs Populations**

For a city of its size, Evanston has a large number of housing and social service providers for the homeless and non-homeless special needs populations. A number of Divisions within the City's Department of Health and Human Services are responsible for housing related activities:

- **Commission on Aging**: This Commission provides advocacy for older Evanstonians and provides information and referral services to assist individuals in obtaining services. The Long-Term Care Ombudsman assists individuals and families seeking nursing home information and investigates complaints in licensed facilities in Evanston, helping residents to seek resolution. The Commission has established housing and transportation programs that enhance the ability of seniors to remain in their own homes, as well as advocacy programs that protect the rights of long-term care residents. The Commission also sponsors educational forums and provides information about the array of senior services available in Evanston. Organized under a local municipal ordinance, the Commission meets monthly to discuss service needs and planning for older persons living in Evanston. The COA serves in an advisory capacity to City staff and the members of the City Council. Members are appointed by the Mayor with City Council approval.
- **Evanston Mental Health Board (MHB)**: Organized under State Statute and a local municipal ordinance, the MHB plans, funds, coordinates, and evaluates local community-based services for individuals with psychiatric impairment, developmental disabilities, and/or substance abuse problems. The MHB provides advocacy services to facilitate, expedite, and/or change systems to ensure the provision of services; and serves in an advisory capacity to City staff and the members of the City Council. Members are appointed by the Mayor with the consent of the City Council. Housing issues for special populations are an important priority of the MHB. The City of Evanston allocates general revenue funds through the MHB to purchase mental health and broad-scale human services for citizens of Evanston. Low income residents are a priority population for the MHB.
- **Community Intervention Services (CIS)**: This office provides housing assistance for individuals and families needing emergency shelter after a disaster such as a fire, flood, or lack of heat, or who will be displaced due to City code violations. CIS also provides referrals and services to residents who are affected by income, language barriers, or a disability. CIS works in conjunction

**Table 8. Demographic Breakdown of Housing Choice Voucher Holders, 2004.**

<b>Race of HH head/recipient</b>	<b>Participant</b>	<b>%</b>
<b>White</b>	72	8.38
<b>Black/African-American</b>	783	91.16
<b>American Indian/Alaska native</b>	0	0.00
<b>Asian</b>	2	0.23
<b>Hawaiian/Pacific Islander</b>	2	0.23
<b>Total (100%)</b>	859	100.00
<b>Ethnicity</b>		
<b>Hispanic</b>	12	1.40
<b>Non-Hispanic</b>	847	98.60
<b>Total (100%)</b>	859	100.00
<b>Gender</b>		
<b>Male</b>	61	7.10
<b>Female</b>	798	92.90
<b>Total (100%)</b>	859	100.00
<b>Type of Household</b>		
<b>Family</b>	508	59.14
<b>Elderly (Head)</b>	106	12.34
<b>Disabled (Head)</b>	209	24.33
<b>Single</b>	36	4.19
<b>Total (100%)</b>	859	100.00
<b>Size Distribution</b>		
<b>0 BR</b>	5	0.58
<b>1 BR</b>	119	13.85
<b>2 BR</b>	373	43.42
<b>3 BR</b>	297	34.58
<b>4 BR</b>	54	6.29
<b>5+ BR</b>	11	1.28
<b>Total (100%)</b>	859	100.00

Source: HACC, 2004.

with Property Standards, Red Cross, Fire and Police department to insure that residents are safe and with shelter. CIS also manages two other offices that provide additional assistance:

- Office of the Outreach Specialist: This office is charged with the coordination of outreach services to the City's Spanish-speaking population. The Outreach Specialist serves as a liaison between the City of Evanston and Hispanic/Latino residents. The goal of the program is to establish a dialogue in order to meet the needs of this sector of the community.
- Office of Disabled Services: This office provides technical assistance to Evanston residents on matters related to the Americans with Disabilities Act (ADA). It also provides ADA technical assistance to City Departments to ensure that they are in compliance with the Americans with Disabilities Act Accessibility Guidelines (ADAAG). Other services include monitoring and evaluating city policies, building surveys for accessibility, home assessments, advocacy, and assistance for communication access such as sign language interpreters, voice transcription, and reader services. The office also offers other programs such as the Adaptive Device program as well as the Accessible Curb Ramp program. Disabled Services also offers workshops on topics of interest to the disabled community such as employment, and assists job seekers with appropriate referrals to agencies that can assist them in obtaining employment.
- Evanston Township General Assistance: This locally-administered program provides financial assistance to persons who are not eligible for any other state or federal assistance programs and who do not have income or resources for their own basic needs. Evanston Township also provides Emergency Assistance Services, funded by the City of Evanston, as short-term assistance for residents without income who are applying for income support, or whose income has been interrupted. Assistance is provided for emergency housing, food, and utility payment.

#### 1. Facilities and Services for the Homeless

In addition to City resources, there are myriad other housing and service providers in Evanston. Appendix 2.3 contains an inventory of facilities and services for the homeless, and Appendix 2.4 contains an inventory of facilities and services for non-homeless special needs populations.

##### a. Homeless Persons

Evanston has an extensive safety net for the homeless, including shelters, drop in centers, emergency aid, soup kitchens, food distribution programs, crisis situations and other services, as listed in Appendix 2.3. The Evanston Alliance on Homelessness (EAH) manages the Continuum of Care for homeless services in Evanston. It is composed of 15 local service providers, other non-profits, government agencies and others. The EAH conducted its annual point-in-time census of both the sheltered and unsheltered homeless on November 11, 2003 to get a count of the number of homeless in Evanston.

The 2004 Continuum of Care estimated the total number of homeless persons to be 185 individuals, including 118 individuals and 67 persons in families with children (23 families total). A total of 80 individuals were chronically homeless. Some chronically homeless are seen consistently, whereas approximately a third appear only once or intermittently for a few days at a time. Most individuals come to Evanston either when they have exhausted their stay at other shelters or for dinner at a popular soup kitchen, after which they return that evening to another municipality (typically Chicago).

The Continuum of Care includes counts for homeless subpopulations: 38 were seriously mentally ill, 69 had chronic substance abuse issues, 11 were veterans, six had HIV/AIDS, 26 were victims of domestic violence, two were youth, 37 had a Department of Corrections association, and 8 had physical or developmental disabilities.

Connections for the Homeless is the primary provider of overnight shelter with 36 emergency and transitional shelter beds for adult males and females and three transitional apartments for families. They also offer an array of supportive services and are in the process of expanding current family emergency and transitional housing programs.

b. *Persons At-Risk of Becoming Homeless*

The 2000 Census indicates that in 2000, 602 owners and 3,367 renters were severely cost-burdened, meaning that they were paying more than 50% of their income towards rent/mortgage. This serves as a rough estimate for those at-risk of becoming homeless. It is not broken down by number of families, persons with HIV/AIDS, at-risk youth (etc.) because that data is not available.

There are a number of City services available to help prevent persons at-risk of becoming homeless, as previously mentioned (e.g., Evanston Township General Assistance Fund). However, should they become homeless and choose not to leave Evanston, they can turn to the homeless resources previously described.

2. *Facilities and Services for Non-Homeless Special Needs Populations*

The City of Evanston has a large number of housing and social service providers for non-homeless special needs populations, as listed in Appendix 2.4. Table 9 contains the estimated number of units for special needs populations, for an estimated total of 2,941 housing units.

There are an estimated total of 2,167 units for the elderly, of which 1,116 are for frail elderly. There are an additional estimated total of 64 units for persons with developmental disabilities, 63 units for persons with physical disabilities, and 608 units for persons with mental illness. There are currently no units available for persons with HIV/AIDS in Evanston, although BE-HIV provides support to clients as needed in their own living units. There also are no housing units available specifically for persons with substance abuse problems, although an array of services are available. For victims of domestic violence, the YMCA Battered Women's Shelter offers 32 beds. In addition, the Housing Opportunity Development Corporation/Claridge Apartments has seven set-aside units for persons with disabilities who are homeless.

a. *Elderly / Frail Elderly*

According to the US Census, 10,394 Evanston residents were age 60 or older in 2000. Of this number, 2,380 were between the ages of 60-64, 3,751 were between the ages of 65-74, 2,801 were between the ages of 75-84, and 1,462 were 85 years of age or older (considered to be 'frail elderly').

A total of 3,189 Evanston residents over age 60 live alone (31.0%), and 2,722 persons over 65 (34.9%) have a disability. The number of seniors with incomes below the federal poverty guidelines decreased from 1,223 in the 1990 census to 534 in 2000.

In 2004, Mather LifeWays conducted a random telephone survey with 204 Evanston residents over the age of 65 to evaluate the senior population's satisfaction with and awareness of community services. The telephone interview also included questions about the affordability of housing and plans to remain in Evanston. The survey revealed a population of older adults that are generally quite satisfied with life in Evanston. The indicators for health, housing and community satisfaction show a large percentage of respondents are satisfied with their present situation. Points of note in the survey included:

- Seniors wish to remain in their homes and in Evanston. 97% want to remain in their current residences. 62% of respondents felt confident about their ability to do so.
- Seniors are familiar with the available community resources and knowledgeable about where to call to obtain information about these services. 65% identified City staff as their primary source for information about local services.

**Table 9. Estimated Number of Units to Serve HUD-Defined Special Needs Populations, 2004.**

<b>Special Needs Population</b>	<b>Facility Type</b>	<b># Units</b>
Elderly	Intermediate Care Facilities (units)	256
	Skilled Nursing Facilities (units)	580
	Sheltered Care Facilities (units)	280
	Independent Living Arrangements (units)	675
	Subsidized Units	<u>376</u>
	<b>TOTAL</b>	<b>2,167</b>
Frail Elderly	Intermediate Care Facilities (units)	256
	Sheltered Care Facilities (units)	280
	Skilled Care Facilities (units)	<u>580</u>
	<b>TOTAL</b>	<b>1,116</b>
Developmental Disabilities	Anixter Center	8
	Center for Independent Futures (2 residential sites)	12
	Rimland Services (4 residential sites)	18
	SHORE ( 4 residential sites)	<u>26</u>
	<b>TOTAL</b>	<b>64</b>
Physical Disabilities	Over the Rainbow	39
	Anixter Center (also developmental disabilities)	<u>24</u>
	<b>TOTAL</b>	<b>63</b>
Mental Illness	Albany Care (IMD)	417
	Greenwood Care (IMD)	145
	Housing Options - Permanent Housing	37
	Housing Options – Transitional Housing Program	<u>9</u>
	<b>TOTAL</b>	<b>608</b>
Persons with HIV/AIDS	BE-HIV provides housing assistance including rental subsidies (emergency or ongoing) for eligible clients.	BE-HIV does not hold any leases, but provides support to clients, as needed, in their own living units
Victims of Domestic Violence	YWCA Battered Women's Shelter	32 beds
General	Housing Opportunity Development Corporation/ Claridge Apartments	7 set-aside units for homeless persons who have a disability. Planned and supportive services are provided by other organizations

Source: Evanston Mental Health Board publications, 2004.

Note: There are no single room occupancy (SRO) facilities that include a planned service component.

- Seniors are involved in activities outside of their homes and maintain regular contact with family, friends, social groups and faith communities.
- Seniors feel safe in their homes and do not identify crime as a significant problem in their neighborhoods.

Evanston has approximately 1,051 units in non-medical independent living or assisted living facilities, including 200 units of subsidized housing available through the HACC and 176 units available in two Section 202 buildings. For low/moderate income frail elderly, there are 256 intermediate care beds, 280 sheltered care beds, and 580 skilled nursing beds (1,116 total beds), licensed by the City of Evanston and the Illinois Department of Public Health under the Evanston Long-Term Care Facilities Ordinance and the Illinois Nursing Home Care Act.

*b. Persons with Developmental Disabilities*

The total number of persons with developmental disabilities (DD) can be estimated using national prevalence data. The US prevalence rate for persons with developmental disabilities is 1.2% to 1.6%, which leads to an estimate of 890 to 1,180 Evanston DD residents. Currently, 88 adults with DD are being provided some type of supported housing in Evanston:

- SHORE offers three different residential programs for adults with DD. Shore Homes East is an intermediate care facility that provides 12 beds in a staff-supervised setting. SHORE's Brummel Town homes provide four clustered apartment units for eight people, with staff and case management services available, as needed. SHORE's Community Integrated Living Arrangement (CILA) program provides 24-hour, intensive supervision for six individuals in two separate units. In addition, SHORE provides ongoing case management and support for individuals who have a developmental disability and are living in their own apartment or living arrangement in the Evanston community.
- Rimland Services provides four residential care homes with 24-hour staff supervision for 18 people.
- Anixter Center provides an eight-bed home for children and adolescents who are not able to live with their families. The program provides an extensive array of supportive services and 24-hour supervision for individuals who have both a developmental disability and multiple medical and physical problems. Anixter also manages an apartment program for 24 people who have a developmental disability and physical limitations.
- In 2003 and 2004, Center for Independent Futures opened two supported housing units for six young adults with developmental disabilities in each. While the agency provides the housing and basic support services, the individuals and their families are responsible for arranging clinical and ancillary support services from other community networks and providers.

The gap between the number of estimated persons with DD (890-1,180 Evanston residents) and the met need (88 Evanston residents) reflects a state-wide issue. In 2000, the University of Illinois at Chicago conducted a family survey for the Family Support Network for their families who had members with a developmental disability. Of the 140 surveys returned, 85% reported that independent living was their #1 concern for their family member. At the same time, the conditions in Illinois make it difficult to accomplish that goal:

- 30,000 individuals are living with caregivers over the age of 60;
- Illinois ranks 4<sup>th</sup> in housing individuals in institutions, and 47<sup>th</sup> in providing housing in the community;
- 67% of individuals with developmental disabilities live in Cook County, yet housing openings that are available are over 5 hours away in southern Illinois;
- 85% of adult individuals with disabilities live at home as dependents.

Evanston residents with DD who are currently living in their family's homes with aging caregivers, or who are in need of a supported living arrangement, are having to be placed on wait lists. The housing placements that are being developed as a priority are primarily for individuals in need of an emergency placement (e.g., they have lost a current housing placement, or they have lost their caregiver or parent).

The lack of a sufficient number of supported housing units in Evanston requires families to apply for housing with as many agencies as they can in the very broad metropolitan area. As a result, there are multiple lists, and the size of the "waiting list" for any community-based services for Evanston residents is conjecture at this point. However, Illinois is beginning to develop one waiting list for the State.

In fall 2004, Illinois began to implement the activities required under the Cross-Disability Database Legislation that was signed into law (Public Act 93-0503).<sup>2</sup> The State is beginning to solicit families to complete the Illinois Prioritization of Urgency of Need for Services in order to begin to develop a data base of need for housing, day services, employment, and special support services.

c. Persons with Physical Disabilities

Chapter 1 noted that in 2000, there were 1,177 persons with physical disabilities: 8.2% were children age 5-15, 17.6% were adults age 16-64, and 45.0% were seniors. The 2000 Census indicated that of all persons with incomes below the poverty level, persons with disabilities comprised roughly 20% (1,683 persons). It is unknown how many were physically disabled.

Two Evanston facilities offer a total of 63 units for the physically disabled, which does not include units in facilities for the elderly/frail elderly. Anixter Center provides a 24 unit, barrier-free building for persons with physically disabling conditions. Over the Rainbow Association operates the Hill Arboretum Apartments, with 39 units designed for physically handicapped residents. Vocational training and other supportive services are located on site.

d. Persons with Severe Mental Illness

It is difficult to estimate the exact number of persons with mental illness (MI) in Evanston. Evanston offers a total of 608 units for persons with mental illness, 562 of which are in Institutes for Mental Disease (IMD) facilities (e.g., Albany Care and Greenwood Care). For its size, Evanston has a disproportionate number of beds in IMDs. With approximately 0.6% of the state's population, Evanston has more than 6% of the State's beds in IMDs.

Housing Options develops housing in Evanston specifically for individuals with mental illness. They have 37 permanent housing units and nine units in their transitional housing program. At present, their wait list has 16 non-homeless individuals. Housing Options' units have very little turn over and people live there for many years, making it difficult to estimate or predict how long a person would have to wait for housing. Because of the length of their tenure in Housing Options' programs, many of the people in their program are aging in place and beginning to experience increasing physical health issues of elder residents (e.g., heart problems, diabetes, arthritis, and osteoporosis). This is requiring the agency to begin reshaping the way that housing services are provided for some of the individuals that they serve and to expand their services.

e. Persons with Substance Abuse Problems

In 2003-2004, an estimated 798 low income Evanston residents with substance abuse problems were served out of a total of 991 Evanston residents and a regional total of 1,162 persons. Of these, 36 Evanston residents were dually diagnosed with mental health and substance abuse issues.

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<sup>2</sup> The Department of Human Services shall compile and maintain a cross-disability database of Illinois residents with a disability who are potentially in need of disability services funded by the Department. The database shall consist of individuals with mental illness, physical disabilities, and developmental disabilities. (20 ILCS 1305/10-26 new)

Low income persons with substance abuse can be homeless or at-risk of becoming homeless. The 2004 Continuum of Care estimated that 69 of the 185 homeless individuals had chronic substance abuse problems. There are no housing units specifically designated for persons with substance abuse problems in Evanston, but these individuals can use the homeless resources previously described.

There are a number of services for persons with substance abuse problems. They include the Addiction Recovery Center at Resurrection Health Care-St Francis Hospital, PEER Services, Adult, Child and Family Association at Carepoint, and the Substance Abuse Case Management Services at Connections for the Homeless. Persons are referred to residential treatment centers in the area as needed.

f. Persons with HIV/AIDS

In September of 2004, Evanston had 54 cumulative reported HIV cases and 254 cumulative reported cases of AIDS, of which approximately 114 were living and 140 were deceased. Historically, Evanston's rate of HIV/AIDS cases has been higher than the mean rate for Cook County. African Americans make up more than half (54%) of all adult living AIDS cases in Evanston, with the remaining cases distributed between Whites (34%) and Others, including Hispanic/Latinos (2%). The number of new cases in Evanston has been increasing at an average of 13 per year over the past five years.

Persons with HIV/AIDS are increasingly low-income and at-risk of becoming homeless. Many have difficulty maintaining stable housing because of loss of income due to illness and/or reduction in income due to dependence on public assistance. This, combined with the high cost of housing in Evanston, can make it difficult for people with HIV/AIDS to remain in the community. In extreme circumstances, they can be faced with a choice of leaving Evanston or becoming homeless.

For those who become homeless, there are no housing units specifically for persons with HIV/AIDS in Evanston, so these individuals must use the crisis resources previously described. From 1995 to 1998, nearly 40% of all HIV-positive diagnoses in Evanston were from persons using the community's soup kitchens and/or adult shelters.

In collaboration with the Evanston Health Department, several community organizations provide education, counseling, prevention services, and supportive services for individuals living with and at risk for HIV/AIDS. Better Existence with HIV (BEHIV), in partnership with the AIDS Foundation of Chicago, utilizes funds provided by HUD's Housing Opportunities for Persons with AIDS (HOPWA) program to prevent homelessness among the HIV/AIDS population in Evanston. HOPWA funds enable BEHIV to offer limited and short term rent assistance combined with financial management counseling and referrals to assist people living with HIV/AIDS in maintaining stable affordable housing. BEHIV also provides help with landlord/tenant relations and discrimination matters.

BEHIV's HOPWA clients develop service plans to address and meet their long-term housing needs. BEHIV's housing advocate assesses each applicant and creates an appropriate individualized budget plan. All available options are taken into consideration, including determining eligibility for entitlement programs, subsidized housing programs, housing choice voucher assistance and the need for support services. Each of BEHIV's case managers is trained in using rent assistance programs and providing affordable housing strategies for HIV-positive clients.

g. Victims of Domestic Violence

The Evanston/Northshore YWCA operates every day of the year to serve Evanston women and children that are victims of domestic violence. It also works closely with other domestic violence facilities in placing women and children in a safe environment outside their home area away from their abusers. In 2003-2004, a total of 46 Evanston women and children were served out of a regional total of 471 women and children.

The YWCA shelter operates an emergency shelter with 32 beds for individuals and families and a transitional housing program, and it provides services and referrals. In addition, the YWCA shelter maintains a full-time outreach program in a local courthouse. This outreach program, staffed by three full-time employees, assists battered women to obtain civil orders of protection, and serves to link many homeless women and their children to the services offered by the shelter or other providers. The YWCA shelter also maintains a 24-hour domestic violence crisis hotline that has been publicized widely in the community and the Northeastern Illinois region. Also, legal advocates from the YWCA shelter regularly meet with police officers to provide them with information that will assist them in referring battered women and their children to the shelter.

The YWCA shelter also has worked with area hospitals to formulate screening protocols to allow medical staff to effectively screen and refer homeless victims of domestic violence. Once families have connected with the shelter, the YWCA provides a thorough assessment at intake of both parents and children. This includes information on the history of the abusive relationship, the immediacy of the need for services, involvement with the Department of Children and Family Services (DCFS), physical health, mental health, substance abuse, educational and job training needs, life skills deficits, and financial needs. The YWCA then provides services or links residents of the Shelter with other providers as necessary, as victims of domestic violence in need of shelter are usually housed outside of their home town for their safety.

#### h. At-Risk Youth

The City and School Districts #65 and #202 provide many recreational and educational opportunities for at risk youth. The Youth Organization Umbrella (Y.O.U.) operates a 24 hour crisis hotline for youth needing emergency housing or support. Y.O.U. provides many youth services directly and can link youth with other needed services. It also can provide homeless youth with emergency shelter and in some cases, with transitional or permanent housing through linkage agreements with the Youth Campus (male) and the Harbour (female).

Homeless male teenagers working with Y.O.U. outreach workers or male adolescents in other Y.O.U. programs who are experiencing a personal or family crisis and are unable to stay in their current setting can move to long term transitional housing at the Youth Campus in Park Ridge under a contract agreement between the two agencies. Youth go to the intake house in emergency situations, where they stay for a few weeks to become accommodated to the Youth Campus, before moving into a group home. Y.O.U. maintains contact with the youth and his family whenever possible, working with them to resolve the issues causing the crisis, and to allow the youth to return home whenever possible.

Connections for the Homeless is developing a new, seven-unit scattered site supportive housing program for families headed by homeless, teen/young adult parents with children under the age of six. The program will provide a comprehensive array of services to stabilize the families to prevent future episodes of homelessness and other crises.

### **D. Analysis of Housing Supply / Market**

The analysis of housing supply/market is comprised of two parts. The first part identifies housing trends, and the second part discusses the impact of these trends on availability, accessibility, adequacy, and affordability.

#### 1. Housing Trends

Upon analyzing data on Evanston's housing supply/market, several key housing trends emerge: an increase in the number of condominiums through conversions and new construction, increased downtown residential development, a continued increase in property values since 1980, and continued demand for housing and services for low income persons.

a. Condominium Conversions and Construction of New Owner Occupied Units

Since 1999, a total of 634 rental units in 41 buildings have been converted to condominiums, as summarized in Table 10. In addition, 831 new owner occupied units in 25 buildings were constructed between 1999 and 2003. Combined, the 1,465 owner occupied units in 66 buildings have shifted slightly the almost 50/50 owner/renter split. It should be noted that this split is not uniform across the city, nor are condominium conversions (mostly south Evanston) and new condominium construction (mostly downtown).

**Table 10. Condominium Development, 1999-2003.**

Year	Conversion Buildings	Conversion Units	New Buildings	New Units	Total # of Buildings	Total # of Units
1999	8	123	3	81	11	204
2000	5	76	2	48	7	124
2001	9	263	12	227	21	490
2002	9	79	6	461	15	540
2003	10	93	2	14	12	107
<b>TOTAL</b>	<b>41</b>	<b>634</b>	<b>25</b>	<b>831</b>	<b>66</b>	<b>1,465</b>

Source: City of Evanston, 2004.

b. Downtown Residential Development

Housing has been a significant land use in the downtown for many years, but the substantial residential development since 2000 has been the subject of considerable discussion and has been recognized as a key component of a successful revitalization strategy. Historically, downtown Evanston has been defined by Emerson Street on the north, Hinman Avenue on the east, Lake Street on the south, and Asbury Avenue on the west.

Table 11 shows 2000 Census data for the downtown area and indicates that there were 2,785 housing units in 1990, which grew to 3,015 units in 2000. Based on data available in May of 2004, City staff estimate the total to be 3,708 units. If units that have been approved but not constructed are included, the total is 4,157. Most new units since 1990 are located in the core where there previously were fewer residential units, yet the significant majority of total units remain in the fringe or edge of downtown.

**Table 11. Downtown Residential Development, 1990-2004.**

	1990	2000	2004	Total Including Approved but Not Constructed as of May, 2004
<b>Housing Units</b>	2,785	3,015	3,708	4,157
<b>Owner Occupied</b>	634	607	1,300	1,749
<b>Renter Occupied</b>	1,961	2,273	2,273	2,273
<b>Vacant</b>	190	135	NA	NA (assumed 135)

Source: 1990 and 2000 US Census, 2004 Estimates from City of Evanston.

Table 12 indicates another characteristic of new downtown housing constructed since 2000, namely, nearly all new units are owner-occupied. In the past four years, a total of 693 new condominium units have been developed downtown. Prior to 2000, only 607 of the total 3,015 housing units downtown were owner-occupied.

**Table 12. Downtown Housing Constructed Between 2000 and 2004.**

Address	Developer	# of Units	Type
1720 Maple	Optima	207	Condo
1642 Maple	Focus	105	Condo
800 Davis	Optima	105	Condo
800 Elgin	Optima	248	Condo
1572 Maple	Roszak/ADC	28	Condo
<b>TOTAL</b>		<b>693 Units</b>	

Source: City of Evanston, 2004.

Table 13 shows the trend continuing since the 449 housing units approved but not yet constructed also will be condominiums. While some of the new condominiums are reportedly leased, this is a small percentage.

**Table 13. Housing Approved But Not Under Construction as of March, 2004.**

Address	Developer	# of Units	Type
Sherman Plaza	Klutznick	212	Condos
1100 Clark	Roszak/ADC	237	Condos
<b>TOTAL</b>		<b>449 Units</b>	

Source: City of Evanston, 2004.

The ownership emphasis of the post-2000 development is a departure from the residential development from 1989 to 1994 when 461 rental units were developed on Chicago Avenue as a result of the construction of Evanston Place (180 units) and the John Buck Development (281 units). Consequently, this new housing development in the downtown core has a greater owner occupancy presence and equity stake in the downtown.

The exception to the recent ownership-oriented development trend is the construction of the Reserve at Evanston, located at 1900 Ridge Avenue. Formerly the site of a car dealer and Fresh Fields/Whole Foods, it is now a rental complex comprised of 195 units. Although its location is just outside the north boundary for the downtown (Emerson Street), it is worth noting because it is the first major rental development in Evanston in ten years.

An important consideration is the potential revenue-generating impact of the new residential development in downtown since 2000. If it is conservatively assumed that the new condos will generate on average \$4,000 per year per unit, then the 693 new units could generate \$2,772,000 annually in real estate taxes. If the 449 units that have been approved are constructed, this could generate an additional \$1,796,000 annually in real estate taxes based on the same assumptions. Given that all recent housing developments include retail components and are near other downtown retail uses, sales tax revenues also are likely to increase.

*c. Continued Increase in Property Values Since 1980*

Table 14 contains 1980, 1990, and 2000 Census data for specified owner occupied housing values in Evanston. The continued increase in Evanston's property values since 1980 is striking, especially since 95% of all units were built before 1970. Table 13 shows that in 1980, nearly 85% of all owner occupied units were valued below \$150,000, compared to 2000 when less than 15% were valued below \$150,000. The median value increased from \$88,400 in 1980 to \$290,000 in 2000, which amounts to a 229% increase over 20 years.

**Table 14. Specified Owner Occupied Values, 1980-2000.**

Value	# in 1980	%	# in 1990	%	# in 2000	%
Less Than \$60,000	1,454	16.8%	251	2.7%	33	0.3%
\$60,000 to \$99,999	3,921	45.3%	1,549	16.8%	285	3.0%
\$100,000 to \$149,999	2,120	24.5%	1,737	18.9%	1,078	11.2%
\$150,000 to \$199,999	697	8.1%	1,476	16.1%	1,426	14.9%
\$200,000 to \$249,999	458	5.3%	1,121	12.2%	1,200	12.5%
\$250,000 to \$299,999	*	*	911	9.9%	952	9.9%
\$300,000 to \$399,999	*	*	1,041	11.3%	1,723	18.0%
\$400,000 to \$499,999	*	*	489	5.3%	1,183	12.3%
\$500,000+	*	*	618	6.7%	1,717	17.9%
<b>TOTAL:</b>	<b>8,650</b>	<b>100.0%</b>	<b>9,193</b>	<b>100.0%</b>	<b>9,597</b>	<b>100.0%</b>
<b>MEDIAN VALUE:</b>	<b>\$88,400</b>		<b>\$184,800</b>		<b>\$290,800</b>	

\* Note: The 1980 Census listed values up to \$200,000 or more, which are placed here in the \$200,000-\$249,999 category even though some of the 458 properties may have been worth more than \$250,000. Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, Table HCT64. 1990 US Census, Summary Tape File 1 (STF 1), 100% Data, Table H023. 1980 data from 2000 Consolidated Plan.

Table 15 shows median values by selected race/ethnicity and percent changes in value. City-wide values nearly doubled from 1980 to 1990 (\$88,600 in 1980 vs. \$181,600 in 1990), followed by a 60% increase from 1990 to 2000 (\$181,600 in 1990 vs. \$290,800 in 2000). Since 1980, White owner occupied median values increased more (259.6%) than those for Black owners (151.7%) and Hispanic/Latino owners (165.8%).

**Table 15. Specified Owner Occupied Median Value by Selected Race/Ethnicity, 1980-2000.**

	1980 Median Value	1990 Median Value	Increase 1980-1990	2000 Median Value	Increase 1990-2000	20-Year Increase
White Owners	\$95,300	\$253,265	165.7%	\$342,700	35.3%	259.6%
Black Owners	\$62,900	\$109,405	73.9%	\$158,300	44.7%	151.7%
Hispanic/Latino Owners	\$74,300	\$160,182	115.6%	\$197,500	23.3%	165.8%
<b>TOTAL ALL OWNERS</b>	<b>\$88,400</b>	<b>\$181,600</b>	<b>105.4%</b>	<b>\$290,800</b>	<b>60.1%</b>	<b>228.9%</b>

Source: 2000 US Census, Summary File 4, Summary Data, HCT66. 1990 Data from 2000 Consolidated Plan.

Table 16 compares the increase in median values with similar communities in the Chicago region. It shows that Evanston is not alone in experiencing a continued increase in median values since 1980 (228.9% increase). Communities seeing greater increases than Evanston include Winnetka (339.8%) and Wilmette (269.5%) on the North Shore and Oak Park (248.9%), a western suburb with similar demographics to Evanston.

**Table 16. Regional Median Owner-Occupied Values, 1980-2000.**

	1980 Median	1990 Median	Increase 1980-1990	2000 Median	Increase 1990-2000	20-Year Increase
Deerfield	\$111,400	\$231,400	107.7%	\$342,900	47.7%	207.8%
<b>Evanston</b>	<b>\$88,400</b>	<b>\$181,600</b>	<b>105.4%</b>	<b>\$290,800</b>	<b>60.1%</b>	<b>228.9%</b>
Glenview	\$110,600	\$233,400	111.0%	\$336,000	42.6%	203.8%
Northbrook	\$130,600	\$272,400	108.6%	\$370,800	36.8%	183.9%
Oak Park	\$66,300	\$139,500	110.4%	\$231,300	65.8%	248.9%
Skokie	\$83,800	\$148,800	77.6%	\$217,500	82.5%	224.0%
Wheeling	\$69,300	\$113,800	64.2%	\$160,900	41.9%	132.2%
Wilmette	\$119,500	\$278,300	132.9%	\$441,600	57.3%	269.5%
Winnetka	\$172,000	\$480,500	179.4%	\$756,500	56.5%	339.8%

Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, HCT66. 1980 and 1990 Data from City of Evanston.

d. Continued Unmet Demand for Facilities and Services for the Homeless and Special Needs Populations

The supply of facilities and services for the homeless and special needs populations in Evanston has increased, but there remains unmet demand (although it is not necessarily increasing). However, demand for facilities and services is very difficult to estimate. One measure is the number of individuals and families turned away from facilities because they are at capacity. Another measure is the number of individuals and families placed on wait lists.

There are several caveats to estimating unmet demand through the number of persons on wait lists and turned away. There can be multiple wait lists, meaning that some persons could be counted multiple times. In addition, wait lists may be in existence for years, with few individuals, if any, accommodated over the years. As a result, some persons may choose to not be placed on the wait list and therefore not be counted.

In addition to these caveats, it is not always known whether individuals and families that are turned away or placed on a wait list are Evanston residents, which makes it difficult to assess whether Evanston is meeting its fair share of needs. This indicates a need for continued and enhanced regional cooperation in meeting the demand for facilities and services for the homeless and special needs populations.

With these caveats in mind, the number of persons turned away and placed on wait lists at selected housing and service providers is as follows (this list is not comprehensive):

- Subsidized Housing:
  - HACC: No specific numbers for Evanston, but there are 4,400 persons on the Suburban Cook County wait list for scattered site housing.
- Senior Subsidized Housing:
  - HACC: No specific numbers for Evanston, but there are 262 persons on the Suburban Cook County wait list for elderly disabled.
    - Perlman and Walchirk Apartments: Wait lists currently closed.
  - Primm Towers: 40 persons on the current wait list with average turnover of 1 – 6 units a year. Number of persons on wait list is lower than normal because the wait list was closed for two years while vacant units were renovated. It previously had up to 200 names, approximately 30% of which were from Evanston.
- Homeless:
  - Hilda's Place (Connections for the Homeless): 181 persons housed last year of 725 intakes and 544 referred to other sites.

- Family Transitional Program (Connections for the Homeless): 149 people turned away because of lack of space last year
- Persons with Disabilities:
  - Over the Rainbow: 183 people on waiting list; 10 Evanston residents and many from neighboring communities
  - SHORE: 28 applicants on their waiting list; the wait list has been in existence for approximately 14 years with an average of 30 persons. Time spent on the wait list is unpredictable because the agency's housing programs rarely have a vacancy. Each year, one or two of the individuals on the list find alternative housing somewhere else.
  - Center for Independent Futures: 35 families on a list that are looking for housing for their family member. The agency has only been keeping this list for the past 2 years.
- Victims of Domestic Violence:
  - YWCA Domestic Violence Program: 974 women with 1,209 children were turned away because they were at capacity; figures include families from Evanston and other north suburban communities.

## 2. Impacts of Housing Trends

As part of the analysis of housing supply/market, the impacts of recent housing trends on availability, accessibility, adequacy, and affordability are discussed. The section on affordability includes an analysis of barriers to affordable housing.

### a. Availability

Evanston is a developed city surrounded by similarly developed communities, meaning that opportunities for adding to the housing stock occur on a lot-by-lot basis throughout the City as sites become available for redevelopment. Except for a limited number of surface parking lots, the City does not own large parcels of vacant land suitable for development. Despite these constraints, the number of housing units has increased by more than 1,600 units from 1990 to 2000.

As previously discussed, most new construction has occurred in the downtown in the form of high-rise condominium buildings by private developers. Two projects were built on vacant land that had been part of a TIF area previously reserved for research park development. Other projects involved demolition of existing structures. One 90-unit town-home development in south Evanston is nearing completion. It was built on the site of a grocery store that relocated to a larger facility in a new retail development just a 1/2 mile south in Chicago and adjoining the Howard Street Transit station.

While the total number of available units has increased, the almost 50/50 renter/owner split has slightly shifted in favor of ownership because the number of rental units has decreased. As previously discussed, this is due to the condominium conversion trend and the trend of new construction favoring ownership. Only two new rental projects recently have been constructed for a total of 270 units, compared to roughly 1,463 converted or newly constructed condos. The Reserve at Evanston, a 195 unit project at 1930 Ridge with a mix of one-, two-, and three bedroom rental units was constructed in phases and occupied in within the last two years.<sup>3</sup> Jacob Blake Manor, a 75-unit subsidized senior development at 1609-1617 Emerson Street, was fully leased in 2004.

### b. Accessibility

While the City as a whole is economically and racially diverse, there are areas within the City that have less than 10% minority and low income households. Three predominantly owner occupied Census Tracts on the northwest side (e.g., Census Tracts 8089, 8090, and 8091) have less than 5% minority

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<sup>3</sup> The planned development approval included a requirement for 10 units to be set-aside as affordable in the same unit mix.

population, most of whom are renters. Similarly, Census Tract 8099 on the lakefront has less than 10% minority population, again comprised primarily of renters.

These neighborhoods can be inaccessible to lower income populations due to housing costs. They have the highest median home price of the City and are zoned for the lowest residential density. In addition, residents are protective of the existing character of the R-1 zoned district and often oppose redevelopment, whether for higher density multi-family buildings that may have a percentage of affordable units or high priced large homes that replace smaller existing homes and dwarf surrounding homes.

There are signs of change in some neighborhoods that are considered inaccessible. For example, south Evanston has experienced an increase in minority owner-occupied housing, which may be due to condominium conversions that were priced at levels affordable to low and moderate income persons.

### c. Adequacy

Nearly 60% of Evanston's housing stock of roughly 31,000 units was built before 1960, making maintenance and repairs a priority among many residents, including the remediation of lead based paint hazards. The City's 2,600 multi-family rental buildings are subject to routine code inspections using the Basic National Property Maintenance Code (BOCA). Buildings in the CDBG Target Area, which more typically house lower income persons, are inspected on a two year schedule. All other buildings are inspected on a four year schedule, although any building will be inspected as a result of a complaint.

Lead based paint hazards in Evanston are primarily addressed through the Childhood Lead Poisoning Prevention Program in the Evanston Health Department. Rehabilitation projects funded through Property Standards Division comply with federal requirements concerning Lead Risk Assessment, mitigation, or remediation and safe work practices. The City is committed to ongoing efforts to address lead based paint hazards and lead poisoning prevention.

To help lower income owners address other maintenance problems, the City offers very favorable rehabilitation loans. Owners with incomes under 50% of the HUD-defined Area Median Income (AMI) do not have to make any loan payments on interest-free loans up to \$30,000, with payment due only at the time they transfer title to another owner. Owners earning between 51% and 80% AMI may apply for low interest loans and extend payments over 20 years to make them affordable. While a number of single family owner-occupied houses have deteriorated and are detrimental to their neighborhood, Evanston does not have large pockets of deteriorating housing.

Several substandard, poorly maintained multi-family buildings in the southeast part of the City have been sold and rehabilitated, generally as part of condominium conversions. While the condominium conversions have decreased the number of rental units available, they have provided an opportunity to upgrade buildings with older and often inadequate electrical systems. Many of the conversions have involved "gut rehabs" where entire mechanical systems were updated and new bathrooms and kitchens constructed.

Vacant and poorly maintained buildings in foreclosure have affected efforts to revitalize neighborhoods and maintain affordable housing stock, but the number of vacant housing units is diminishing due to a combination of factors: demolition by the City, encouragement by the City that the owners sell or rehabilitate the properties, and normal market transactions. In 1999, the City tracked 16 vacant buildings, but this decreased to 12 buildings by October, 2004. Most of the remaining buildings are in Census Tract 8092.

There is growing interest among non-profits groups, private developers, and potential homeowners in dealing with vacant buildings in a positive way, and the City has taken steps to deal more effectively with vacant buildings. Investor interest and homebuyer interest has increased in recent years, to the point that even vacant or uninhabitable houses have been affected by the trend of appreciating home values. This has resulted in several vacant buildings being put back into productive use in a

shorter time period, but problems remain. In a few cases, only surface improvements are seen in the units rented at market rate to housing choice voucher holders, and subsequent maintenance and repair issues are not adequately addressed. Alternatively, the property might be sold at a significant profit to another investor or a homebuyer at a price beyond the reach of a low or moderate income household.

d. Affordability

In 2004, the Illinois Housing Development Authority (IHDA) completed a study pursuant to the Affordable Housing Planning and Appeal Act (Public Act 93-595, as amended by Public Act 93-678). IHDA developed a methodology to assess the percent of affordable housing in 1,287 Illinois municipalities and 102 counties based on 2000 Census data. The Act defines affordable housing as housing that costs no more than 30% of a household's income. Rental units must be affordable to households with incomes of 60% of AMI, and owner occupied units must be affordable to households with incomes of 80% of AMI.

Jurisdictions that did not have 10% affordable housing according to IHDA's methodology are considered non-exempt from the Act and must develop an affordable housing plan. Roughly 50 municipalities are non-exempt, all of which are located in the Chicago region. Evanston is not one of these communities.

IHDA's study found that 25.9% of Evanston's housing stock is affordable, which makes it exempt from the Act. The affordable sales price was determined to be \$125,244, and 2,471 ownership units were at or below this price. The affordable rent was determined to be \$775, and 5,259 rental units were at or below this price. Several nearby communities in the region were found to be non-exempt (e.g., Deerfield, Northbrook, Winnetka, Wilmette).

While 25.9% of Evanston's housing stock was affordable in 2000, maintaining and enhancing it is critically important. However, recent trends make this challenging, particularly the rising costs of housing in the last decade. Increasing housing costs disproportionately affect low/moderate income households and families, especially single parents and those with fixed incomes (e.g., seniors, persons on public assistance). These lower income residents may be paying a higher percent of their income on rent or mortgages, placing some in the cost-burdened or severely cost-burdened category and leaving less money for other costs of living.

Prices continue to rise due to a combination of national factors (e.g., sustained record low interest rates) and local factors (e.g., location, costs of land and construction).

- Desirability of Location: Evanston's geography, character, schools, services and amenities make it a location of choice, meaning that many people are willing to pay a premium for housing here. Evanston's desirability is evidenced not only by single family home sales but by continued interest among private, for-profit developers to build town-home or multi-family condominium projects in Evanston.

A study of permit data shows that Evanston added about 1,168 housing units between 1999 and 2003. Only 44 were detached single family units, 121 were attached single family (town-homes) and 1,003 were multi-family units. The analysis found a positive relationship between all types of new construction and average home values. In addition, a Planning Division study of Evanston property tax transfer stamp data shows that the mean price of single family detached housing grew from \$358,999 in 2000 to \$439,716 in the first half of 2003, while the mean price of condos for the same period went from \$188,864 to \$268,659.

As home sales prices have increased dramatically, fewer homes have been sold at a price that is affordable to median income Evanston residents. Median value of owner occupied units in 2000 was \$290,800, as reported by occupants. A study of MLS data of average (mean) home values for the periods of July 1, 1998 to June 30, 1999 and July 1, 2002 to June 30, 2003 paints a higher picture, with values increasing 47.5% over four years from \$336,829 to \$496,874. This was an average annual appreciation of 8.1%, ranking number 5 in a Near

North Suburban Housing Study of 20 municipalities performed by the Skokie Planning Department.

- High Cost of Land and Construction: The high cost of land in Evanston increases the base price necessary for a developer to cover costs and make a profit. As more building has occurred and units continue to sell, more developers look to build in Evanston, bidding up land costs even more.

Some of the newly constructed studio and one-bedroom condominium units are affordable to moderate income one or two person households, such as young professionals buying their first property and single persons or couples without young children desiring to reduce expenses or home maintenance. The larger units are generally marketed to a higher income bracket so that few, if any new units are affordable to households under 80% of area median income.

In response to the increased number of luxury units that are being developed, the Housing Commission, several aldermen and a number of community activists have been exploring the concept of an inclusionary housing policy that would require developments to include a percentage of affordable units. Also proposed is a policy in which any new construction, condominium conversion, or substantial rehabilitation involving five or more homes (rental or for-sale) would trigger the affordable set-aside requirements:

- Rental homes created through this proposal should be affordable to households earning below 50% of the AMI (for 2004: \$37,700 for a household of 4, or \$943/mo);
- For-sale homes created through this proposal should be affordable to households earning below 80% of the AMI (for 2004: \$56,500 for a household of 4, or \$1,412/mo – roughly \$140,000 for a home sales price); and
- For residents who choose to stay in buildings being converted to condominiums, the affordability cap would be raised to 90% AMI.

While the affordable set-aside policy is currently under discussion, some developers seeking planned development approval are voluntarily including some affordable units in their projects. The Sienna at 1100 Clark will have 12 affordable condominium units. Roszak/ADC is developing the planned development with 222 condominium units in four buildings and 15 town-homes. The affordable unit prices are subsidized by the developer for a 15 year period, at which time the buyer would repay the subsidy with interest to the developer.

In addition to working with developers to voluntarily provide affordable housing, the City has been involved in creating affordable housing. For example, the City donated a lot on the west side to a private developer for the construction of an affordable single family house. The lot was one of several scattered sites owned by the City as a result of demolition liens. Habitat for Humanity built affordable houses on three of the lots. HOME funds were used in the construction of a single family house that was sold in 2003. Two additional affordable units were completed in 2003, and three affordable townhouses are currently under construction. These efforts are summarized in Appendix 2.5.

The City also analyzes the impact of its programs and policies on the supply of affordable housing. In the programmatic areas, there are several single family and multi family endeavors which attempt to increase the supply of decent affordable housing. From a regulatory perspective, areas such as zoning, building code enforcement, and fair housing enforcement are analyzed to determine if there are additional initiatives or reforms useful to overcome barriers in these areas.

- Violations of the Fair Housing Ordinance: Enforcing City's Fair Housing Ordinance is the responsibility of the Human Relations Department and the Human Relations Commission. This ordinance has been described as being "substantially equivalent" to the Federal fair housing law. The Ordinance provides an equal opportunity to view, purchase, lease, and rent or occupy real estate. Fair housing activities include the provision of education and technical assistance to

property owners, realtors and property managers; the investigation and/or mediation of complaints; and the monitoring of realtors. An ongoing activity of the Commission is to address issues of access to more of the community by housing choice voucher holders by encouraging more property owners to participate in the program. Access to adequate housing for people with disabilities is another activity of the Commission. This includes advocacy for disabled residents in their efforts to secure suitable housing and enforcement of the Fair Housing Ordinance for this protected group.

- Zoning Ordinance and Zoning Enforcement: Zoning can be a barrier to affordable housing production. In Evanston, the zoning ordinance allows multi family housing in many parts of the City and does not require large lot zoning for single family housing. Zoning enforcement addresses substantial use violations of the Ordinance and does not negatively affect the supply of decent affordable housing. The retention and development of desirable accessory housing units is one of the tools staff will investigate over the next two years to determine its appropriateness for addressing local housing needs.
- Property Standards Codes and Building Codes: Both are reviewed annually to determine if there are standards or enforcement measures which create problems which deter the maintenance or development of affordable housing. In most cases, code enforcement protects the residents of affordable housing by insuring that reasonable standards of occupancy are maintained and inappropriate conditions are addressed. Perhaps the most controversial issues involve over occupancy standards which are sensitively enforced to prevent overcrowding. Property standards and building codes are reviewed annually to insure their reasonableness.
- Property Taxes: Property tax bills in Evanston on a \$200,000 home are approximately \$3,000 annually. Evanston has attempted to control property tax increases for the past 12 years with no property tax increases occurring on the City portion of the property tax bill from 1992-1997. Since that time, annual increases have been less than the consumer price index. The City portion of the tax bill is only 18% with the school districts constituting approximately 63% of the tax bill. The two local school districts are almost exclusively dependent on deriving their revenue from local property taxes, given the lack of income tax revenue available to schools in Illinois. Property taxes have an impact on housing affordability in Evanston, but they are not the major barrier to making housing affordable to a family earning 70-80% of median income.

