

Housing4All

Strategic Housing Plan Update



City of Evanston
January 13, 2026



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EXECUTIVE SUMMARY

The purpose of Housing4All, the strategic housing plan, is to establish Evanston’s first comprehensive and actionable housing strategy — one that provides clear direction for how the City will address housing challenges and opportunities through 2036.

Challenges

Evanston has many housing-related challenges. Its economic and racial diversity are at risk, and although diverse overall, Evanston’s neighborhoods are economically and racially segregated. Housing costs are rising rapidly, outpacing income growth. Renters are significantly cost-burdened, paying more than 30 percent of their incomes on housing, and purchasing a home is increasingly difficult, particularly for younger people.

Vision

The City of Evanston will sustain a **diverse** mix of homes that allow all residents to live and thrive. Housing will be **accessible** for people of all abilities, **attainable** across income levels and life stages, and **connected** to jobs, schools, amenities, and services. We will ensure a housing environment free from discrimination, and promote **healthy, safe** living spaces in every neighborhood. By offering **integrated** housing options in varied forms, tenures, and price points across the city, and supporting **stable** conditions free from displacement and overcrowding, Evanston will remain a community where people can put down roots and stay.

Focus

The City will use three objectives to address these challenges:

1. **Protect residents from displacement**
2. **Preserve affordable housing units**
3. **Create new housing units**

Protecting residents from displacement will support household and community stability as Evanston continues to grow and evolve. **Preserving affordable housing units** will expand long-term affordability and economic diversity in Evanston. **Creating new housing units** will increase affordable housing and housing options overall in Evanston.

The above will require expanded funding, collaboration, and data-driven decision making.

Our Goals

The City of Evanston is committed to achieving the following goals by 2036:

- Increase economic diversity through a more equitable distribution of income
- Increase racial diversity through a more equitable distribution of race and ethnicity
- Reduce geographic disparities based on income, race, and net worth
- Reduce the number of cost-burdened households by 5 - 10%
- Preserve 500 - 1,000 existing affordable housing units
- Create 2,500 - 4,000 new housing units

INTRODUCTION

In December 2023, City Council approved several goals, including the development and implementation of a strategic housing plan. Current City Council's draft goals include completing a strategic housing plan and implementing the adopted policies and actions.

Housing4All is Evanston's first comprehensive and actionable strategic housing plan that will provide clear direction to address housing challenges and opportunities over the next 10 years. Like other cornerstone City of Evanston strategic plans — CARP for climate action, EPLAN for public health, Evanston Thrives for economic development and Preserve 2040 for historic preservation — Housing4All will be the guiding framework for housing. It will cement priorities, define measurable goals, and provide a roadmap that aligns with the City's values of equity, sustainability, and community well-being.

This Plan has several core purposes:

- **Assess Evanston's housing needs and gaps**, based on local and regional data and community members' input and lived experiences.
- **Identify strategies and initiatives** that are effective and reflect the community's priorities, with sensitivity to those with housing challenges.
- **Establish an implementation system** with specific targets, actions, responsibilities, and timelines.
- **Monitor and report progress** to ensure accountability and commitment to the Plan's objectives and goals.

Equally important is what Housing4All is not. Approval of the Plan will not solve all housing challenges, nor provide immediate housing. Housing4All is a practical tool to align efforts across City departments, strengthen local and regional partnerships, position Evanston to compete for state, federal, and philanthropic funding, and ensure that our limited resources are used strategically to maximize impact.

By setting a bold vision, identifying the path(s) forward, and consistently piloting and implementing the Plan's initiatives, we will work towards a tomorrow where every Evanstonian, regardless of income, race, age, disability, or country of origin, has safe, stable, and affordable housing.

Vision

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Did you know?

Displacement is the forced or involuntary relocation of residents, including departure from a home or neighborhood where a tenant would otherwise have wanted to remain if not for socioeconomic pressures making that infeasible or undesirable (Dorazio, 2022). This could be due to a large rent increase, eviction or nonrenewal, foreclosure, a negligent housing provider, or uninhabitable living conditions.

Equity recognizes that people start from different positions due to systems like racism, classism, and sexism. The goal of housing equity is to achieve comparable outcomes, not just ensure equal treatment or access to the same resources.

Different people have different housing needs and preferences, so Evanston requires a range of housing options to provide housing for all. Historically and currently, various groups face greater challenges-- this must be addressed to improve the quality of life for those who have been most impacted.

People affected include, but are not limited to: immigrants, justice-involved individuals (people who have interacted with the criminal justice system), the LGBTQIA+ community, long-time residents, multi-generational households, older adults, people experiencing gender-based violence, people experiencing unstable housing, people living with a disability, people of color, people who work in Evanston and want to live here, people with children, people with lower incomes, single parent families, students, and young people.

Community Input

Community members and City Council have long prioritized attainable, affordable housing options. Recent community input through Envision Evanston 2045 Comprehensive Plan, the Environmental Equity Investigation, and Reparations outreach have continued to highlight the need for increasing housing affordability and combating displacement.

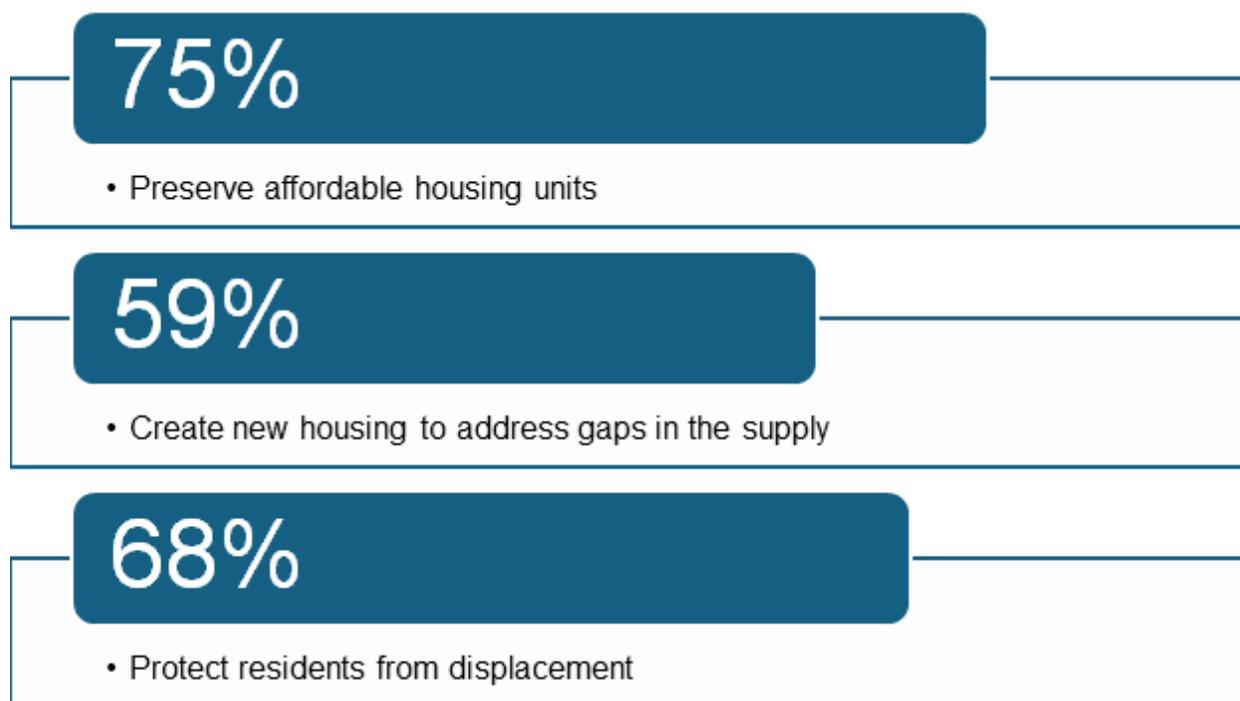
Housing4All Community Engagement

In June - July 2024, over 110 community members provided input through a digital feedback form, at the Housing and Community Development Committee meetings on June 18, 2024, and September 17, 2024, and at an in-person "Housing Conversation". Key takeaways from this input that have been incorporated into the Plan include an expansive vision, acknowledging the wide range of housing challenges, a greater focus on affordability and housing cost burden, and a sense of urgency.

Following the release of the Plan and the Housing Gap Analysis on September 12, 2025, community input was solicited through October 12, 2025. The City received 678 survey responses. Input was solicited via an online and paper survey in Spanish and English. The survey solicited feedback on objectives and strategies and collected demographic data about respondents. The City held pop-ups at community centers and libraries, presented at ward meetings, posted paper flyers, and shared info in newsletters and on social media.

Survey responses are not representative of the Evanston community, including a smaller percentage of renters and lower-income residents— those with a higher likelihood of having housing challenges. Even with an overrepresentation of higher-income households and homeowners, there is strong support for the objectives and strategies in the Plan. All objectives are supported by a majority of respondents, and many strategies were supported by more than two-thirds of respondents.

Figure 1. Community Support for Plan Objectives



Source: (City of Evanston, 2025)

The City also received 940+ open-ended responses as part of the survey, including concerns about property tax increases; support for, and concerns about, increased density; concerns about affordability and support for rental assistance; support for housing-related climate action; and support for transit-oriented residential development.

Strategic Plan Synergy

Housing4All expands upon and supports the implementation of other City of Evanston strategic plans as follows:

[Envision Evanston 2045: Comprehensive Plan](#) (as of 12/22/25) emphasizes housing affordability and creates a framework for increasing housing choice and supply, maintaining existing housing stock, preventing displacement, and preserving Evanston's racial and economic diversity. Plan recommendations include implementing a comprehensive housing strategy, increasing housing supply and affordable housing choices at all income levels, promoting healthy buildings and neighborhoods, building and leveraging local partnerships to expand housing availability and affordability, seeking out and expanding revenue sources for housing initiatives, and updating the zoning code to help implement these strategies.

The [Environmental Equity Investigation](#) (EEI) explores environmental injustices in Evanston today and explores both rising housing costs and housing conditions from an environmental equity lens. The EEI recommends expanding housing retrofit programs and outreach, creating a housing rental license program, promoting inclusionary housing and increased housing diversity, expanding incentives for new affordable housing, and using Community Benefit Agreements for new developments to achieve community goals.

[Evanston Thrives](#) recognizes the importance housing plays in supporting local business districts. The plan links Downtown revitalization to the construction of new housing and highlights the need for zoning code updates to facilitate new residential and mixed-use development. It also encourages redevelopment of properties in neighborhood districts, as more residential density will provide greater support for local businesses.

The [2022 EPLAN](#) identifies housing as a major driver of health inequities in Evanston. The plan is concerned about the loss of naturally occurring affordable housing and lead exposure, which both disproportionately impact low-income households. The plan calls out the persistent racial segregation that continues, leading to Black and Hispanic/Latino households experiencing greater poverty, risk of displacement, and barriers to stable housing. The EPLAN calls for more affordable, accessible housing for older adults, people with disabilities, and other vulnerable populations.

[Preserve 2040](#) supports adaptive reuse policies to diversify housing options, tools to maintain affordability, and the rehabilitation of aging housing stock. The plan serves as a roadmap to make preservation more accessible, equitable and effective – serving as the City's guide to champion a preservation movement that saves and celebrates the places that embody Evanston's unique character and identity while mutually addressing the challenges of today including housing attainability, sustainability, and economic development pressures.

Evanston's [Climate Action and Resilience Plan](#) (CARP) promotes energy-efficient buildings, expanding access to renewable energy, and integrating green infrastructure to improve resilience. The plan emphasizes equity-focused strategies that prioritize upgrades and protections for low-income and vulnerable residents while leveraging tools like PACE financing, zoning reform, utility incentives, and energy efficiency programs.

Figure 2. City of Evanston Plan Synergy Key

Shorthand	Plan	Focus	Approved
EE45	Envision Evanston 2045 Comprehensive Plan	Land Use	TBD
EEL	Environmental Equity Investigation	Environmental Justice	2026
Thrives	Evanston Thrives: Retail District Action Plan	Economic Development	2023
E-PLAN	Evanston Project for the Local Assessment of Needs	Public Health	2022
Preserve	Preserve 2040: Preservation Commission Long-Range Plan	Historic Preservation	2022
CARP	Climate Action and Resilience Plan	Sustainability	2018

To identify plan synergies and opportunities for collaboration, each Housing4All initiative will call out the City of Evanston strategic plans that are in alignment.

Constraints and Opportunities

As of January 2026, the City of Evanston faces various constraints in its efforts to close the affordability gap, including limited land for housing development, limited funding to support new and expanded initiatives, and increased economic and political uncertainty. However, each of these constraints also provides opportunities.

Limited Land? Not so limiting!

Evanston is a largely built-out community with limited vacant land available for new housing. This can limit opportunities to expand the housing supply, especially affordable units, and can drive up development costs. However, ample opportunities exist, including adaptive reuse of existing buildings, redevelopment of underutilized properties, transit-oriented development (TOD), mixed-use development on east-west corridors, additional “missing middle” housing, development on smaller parcels, and increasing accessory dwelling units.

Limited Funding? We’ll find more!

As federal housing funds continue to decrease, the cost of preserving and creating affordable housing continues to increase. While federal funds have been the backbone of the City’s housing work, these funds can also be very restrictive. There are abundant opportunities to pursue philanthropic, institutional, and corporate resources, raise revenue locally, and leverage public-private partnerships and low-interest financing.

Uncertainty? This is our north star!

As key federal departments are operating with a skeleton staff, interest rates and tariffs fluctuate, there is little certainty regarding housing resources or markets. These uncertainties, however, present opportunities. By strengthening community engagement and advancing policies that better adapt to changing conditions, Evanston can become more resilient and better position itself to meet current and future housing needs.

HOUSING AFFORDABILITY

Housing affordability often uses a significant amount of jargon. Housing4All attempts to cut through the jargon through plain language definitions, relatable context, and call out boxes, like the ones below.

Housing Affordability

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

A **household** is a family, a person living alone, or a group of unrelated roommates living together. When housing costs exceed 30% of household income, the household is **housing cost burdened**. Households that spend more than 50% of their income are **severely housing cost burdened**.

Similarly, when energy costs are 6% or more of household income, the household has a **high energy burden**. Households that spend 10% or more on energy costs have a **severe energy burden**.

For example, household incomes and housing costs are often based on the Area Median Income (AMI). In 2025, the Area Median Income in Evanston, Cook County, and the Chicago-Naperville-Joliet, IL Metropolitan Area was \$84,000 for a one-person household and \$95,900 for a four-person household (Illinois Housing Development Authority, 2025). What's an Area Median Income? Learn more in the call out box below.

Area Median Income (AMI)

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

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

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

Government agencies and community organizations use different terminologies when discussing households earning various incomes. For Housing4All, household income levels are defined below:

Figure 3. Household Income Levels, 2025

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

Source: Illinois Housing Development Authority, *Schedule of Maximum Annual Income Limits, 2025*.

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

Figure 4. Federal and State Program Maximum Incomes, 2025

Program	Maximum Income, Household Size			
	1-person	2-person	3-person	4-person
SNAP* (food stamps)	\$20,345	\$27,495	\$34,645	\$41,795
Medicaid* (health insurance)	\$21,597	\$29,187	\$36,777	\$44,367
ISRN (rent assistance)	\$25,200	\$28,800	\$32,400	\$35,950
WIC* (supplemental nutrition)	\$28,953	\$39,128	\$49,303	\$59,478
LIHEAP* (utility assistance)	\$31,300	\$42,300	\$53,300	\$64,300
Housing Choice Voucher (rent assistance)	\$42,000	\$48,000	\$54,000	\$59,950

*Based on percent of federal poverty level

Source: USDA, *SNAP Income Eligibility Limits, 2025*; USDA, *WIC Income Requirements, 2025*; Illinois Department of Healthcare and Family Services, *Medical Programs, 2025*; Illinois Department of Commerce and Economic Opportunity, *Utility Bill Assistance, 2025*; Illinois Housing Development Authority, *Statewide Referral Network, n.d.*; U.S. Department of Housing and Urban Development, *FY 2025 Income Limits Documentation System, 2025*.

Did you know?

The Housing Authority of Cook County (HACC) is the second largest public housing authority in Illinois. HACC was established in 1946 to serve 108 communities, as well as unincorporated areas in suburban Cook County. HACC administers rent assistance programs for over 13,000 families, seniors, and people with disabilities, and owns over 2,100 units of low-income housing (Housing Authority of Cook County, n.d.).

Housing Choice Vouchers (HCV), also known as Section 8 Vouchers, is a federal rental assistance program that helps very low-income households, older adults, and people with disabilities afford market-rate homes. The tenant pays 30% of their income and the public housing agency pays the difference, with maximum assistance based on local housing costs. The voucher is connected to an individual and can be used for apartments, townhouses, single-family homes, etc.

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

Illinois Housing Development Authority (IHDA), created in 1967, is a self-supporting agency to finance affordable housing in Illinois. IHDA does not use taxpayer dollars to sustain its operations, though it administers publicly funded programs. IHDA has provided over \$27 billion in state, federal, and leveraged financing to make possible the purchase, development, or rehab of over 327,000 homes for low- and middle-income households (Illinois Housing Development Authority, n.d.).

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

Figure 5. Estimated Annual Salaries / Payments

Salary or Benefit	Annual Salary
SSA Disability Benefit (Mean)	\$18,989
SSA Retiree Benefit (Mean)	\$23,712
Cook County Minimum Wage (Full-time)	\$30,000
Certified Nursing Assistant (Median)	\$38,000
Food Service Worker (Median)	\$42,000
NU Grad Student	\$46,350
ETHS Teacher (1st year)	\$64,103
COE Firefighter (1st Year)	\$71,470
Registered Nurse (Mean)	\$89,155
NU Assistant Professor (Mean)	\$125,500

Note: ETHS (Evanston Township High School), NU (Northwestern University), SSA (Social Security Administration), COE (City of Evanston)

Source: Social Security Administration, *Disabled Worker Statistics*, 2025; Social Security Administration, *Maximum-taxable benefit examples*, 2025; Cook County Government, *Minimum Wage Ordinance and Regulations*, 2025; Northwestern University, *Compensation and Benefits*, 2024; Northwestern University, *Average Salary of Full-Time Instructional Faculty by Rank 2013-2014 through 2022-2023*, 2023; Evanston Township High School. (2022). *Collective Bargaining Agreements*, 2022; City of Evanston, *Application Process and Requirements*, 2024; Indeed, *Nurse Salaries Yearly for Endeavor Health*, n.d.; Indeed, *CNA - Certified Nursing Assistant*, 2026.; Glassdoor, *Food Service Salaries*, 2026.

The Housing Continuum

The housing continuum illustrates the spectrum of housing options designed to meet the needs of all residents—from those experiencing homelessness to households able to purchase market-rate homes. It can be used to identify where gaps in the supply exist and identify how to fill them. There are many versions of the housing continuum, and one example is below:



Source: Atkey et al., *The Municipal Role in Housing*, 2022.

It is important to note that the housing continuum enables mobility. People move along the continuum as their life circumstances evolve—from transitional housing to a rental apartment, from a rental apartment to purchasing a home, or from a homeowner to a rental apartment. **When a gap exists at one point along the continuum, it places pressure on the entire housing system.** It is a valuable planning tool that helps identify where Evanston’s housing stock is strong and where targeted investment is most needed. In Housing4All, the housing continuum includes:

Figure 6. Evanston Housing Continuum

Continuum Stage	Income (AMI)	Description
Homelessness	<50%	Lack of fixed, regular, and adequate nighttime residence, including sleeping outdoors, in a car, couch surfing, or “doubling up”.
Emergency Shelter	<30%	Immediate, short-term safe space for those experiencing homelessness. The goal is stabilization, connection to supportive services, and moving into transitional or permanent housing.
Transitional Housing	<30%	Temporary, medium-term housing (typically 6-24 months) with supportive services. The goal is stability, independence, and self-sufficiency. Often in a group home or a unit in a multifamily building.
Permanent Supportive Housing	<30%	1+ year lease; often serves tenants with chronic conditions. The goal is for tenants to choose future housing. Often 1-3 story, less than 15-unit building or a unit in a multifamily building.
Affordable Rental - Income Restricted	<80%	Below market, affordable rents. Through inclusionary housing, rental assistance, or public housing. Often 3-6 stories, 50-75 units, 5-12 stories, 90-120 units or a unit in a multifamily building.

Continuum Stage	Income (AMI)	Description
Affordable Rental - Naturally Occurring	50-120%	Affordable rents without subsidy or income restrictions. Often older buildings, 1-4 stories, 2-40 units or 5-8 stories, 40-80 units.
Affordable Homeownership - Income Restricted	80-120%	Below market, affordable housing. Through inclusionary housing, down payment assistance, or a development subsidy. Often single unit, townhomes, rowhomes, condos, or co-ops.
Affordable Homeownership - Naturally Occurring	80-150%	Affordable monthly costs due to unit size, cost of construction, community land trust, or shared ownership. Often single unit, townhomes, rowhomes, condos, or co-ops.
Market-Rate Rental	120%+	Competitive prices determined by supply and demand. Can ease demand pressures for affordable units. Often newer buildings, 3-5 stories, 20-230 units, or 6+ stories, 100-500 units.
Market-Rate Homeownership	120%+	Competitive prices determined by supply and demand. Can ease demand for affordable units. Often single unit, townhomes, rowhomes, condos, or co-ops.

EVANSTON RESIDENTS

Housing4All seeks to implement a diverse group of strategies, but to create an effective plan, we must assess the needs in the Evanston community. By focusing on the unmet needs, we can see what incomes, ages, and household types are most impacted by housing affordability in Evanston.

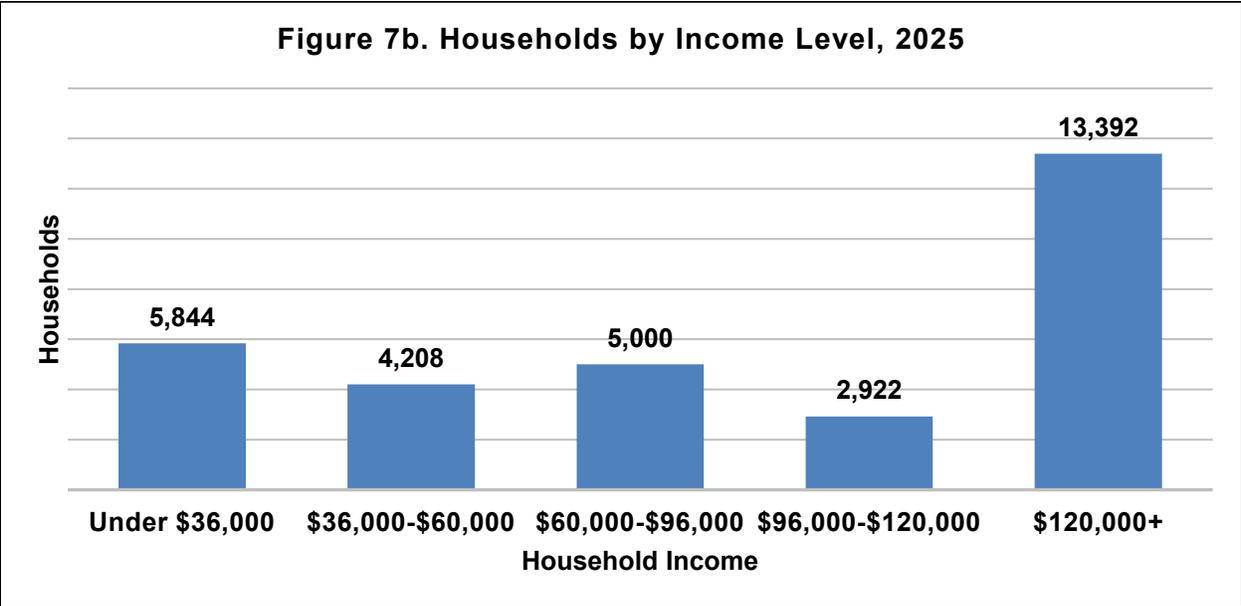
Income

The City of Evanston is made up of households with varying levels of annual income. Higher incomes provide greater access to housing options, the “profiles” below summarize elements of each income level. Note: An * indicates that not all households in the income level are eligible.

Figure 7a. Households by Income Level, 2025

Household Income		Number	Percent
\$	AMI		
Under \$36,000	Under 30%	5,844	19%
\$36,000-\$60,000	30-50%	4,208	13%
\$60,000-\$96,000	50-80%	5,000	16%
\$96,000-\$120,000	80-100%	2,922	9%
\$120,000+	Over 100%	13,392	43%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025



Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025

Figure 8. Evanston Income “Profiles”

Extremely Low, ≤ 30% AMI	1-Person	4-Person
Income Range	\$0 - \$25,000	\$0 - \$36,000
Eligible Public Programs	WIC, LIHEAP, SNAP*, Medicaid*	WIC, LIHEAP, SNAP, Medicaid
Employment Examples	Minimum wage job (full-time, part-time)	
Affordable, Rentals	0-5%	0-6%

Very Low, 30-50% AMI	1-Person	4-Person
Income Range	\$25,000-\$42,000	\$36,000-\$60,000
Eligible Public Programs	WIC*, LIHEAP*	WIC*, LIHEAP, SNAP*, Medicaid*
Employment Examples	Minimum wage, CNA, food service	CNA, food service, NU PhD student
Affordable, Rentals	5-9%	6-20%

Low, 50-80% AMI	1-Person	4-Person
Income Range	\$42,000-\$67,000	\$60,000-\$96,000
Eligible Public Programs	N/A	LIHEAP*
Employment Examples	ETHS teacher, food service	ETHS teacher, COE firefighter, registered nurse
Affordable, Rentals	9-39%	20-63%

Middle, 80-120% AMI	1-Person	4-Person
Income Range	\$67,000-\$100,800	\$96,000-\$143,880
Employment Examples	Registered nurse, COE firefighter	NU professor
Affordable, Rentals	39-80%	20-90%

Upper-Middle, 120-150% AMI	1-Person	4-Person
Income Range	\$100,800-\$126,000	\$143,880-\$179,850
Employment Examples	NU professor	
Affordable, Rentals	80-99+%	90-99+%

Higher, 150%+ AMI	1-Person	4-Person
Income Range	\$126,000+	\$179,850+
Affordable, Rentals	99+%	99+%
Affordable, For-Sale ⁺	48+%	65+%

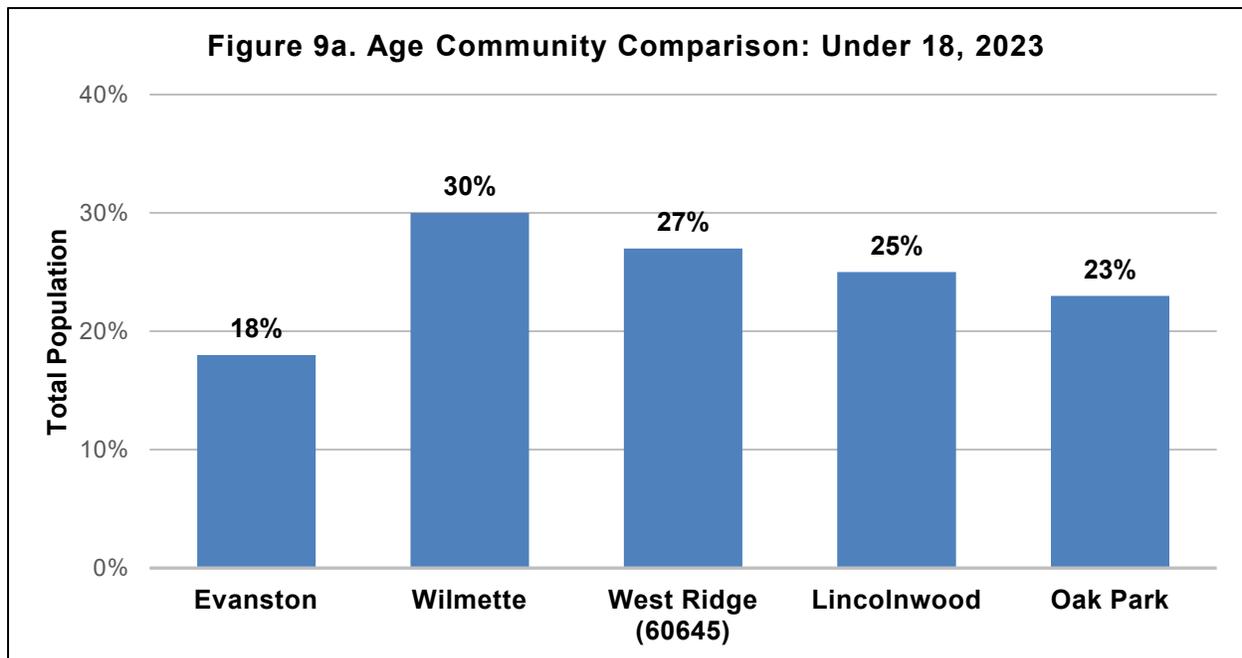
Note: ETHS (Evanston Township High School), NU (Northwestern University), CNA (Certified Nursing Assistant), SSA (Social Security Administration), COE (City of Evanston).

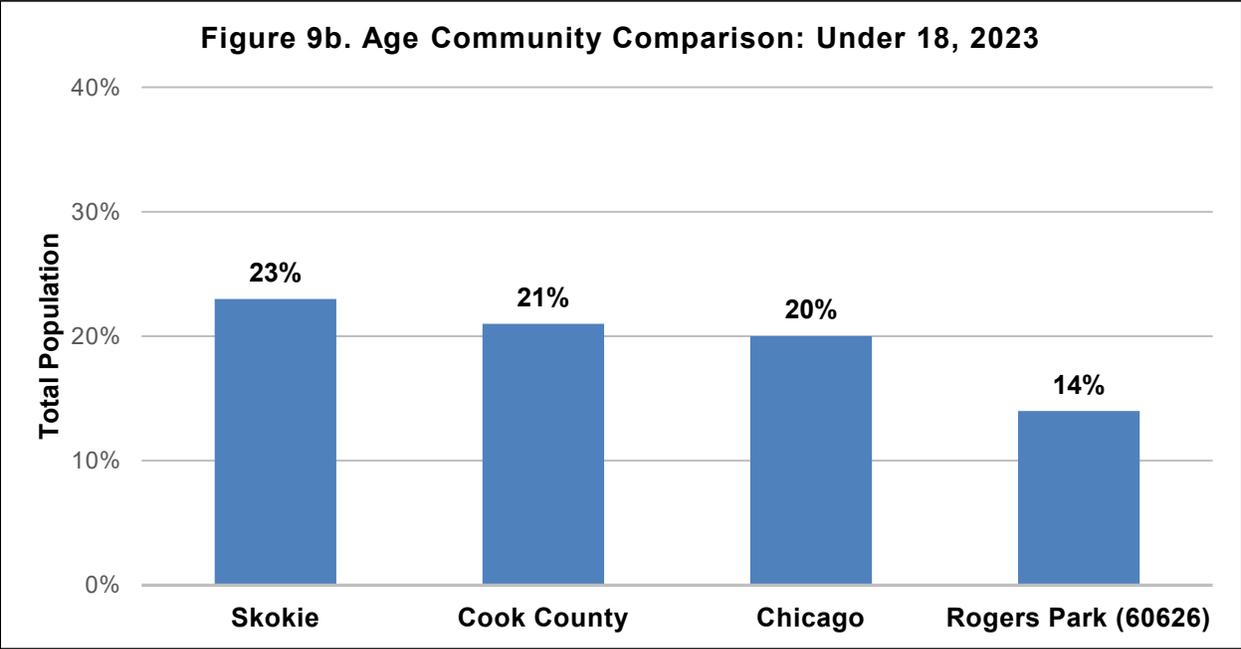
Source: See Figure 1; Figure 2; Figure 3; U.S. Census Bureau and U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25063*, n.d.

Families and Children

The American Community Survey, produced by the U.S. Census Bureau, defines family household as “a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption.” (U.S. Census Bureau, n.d.). This is important to consider when reading the data below.

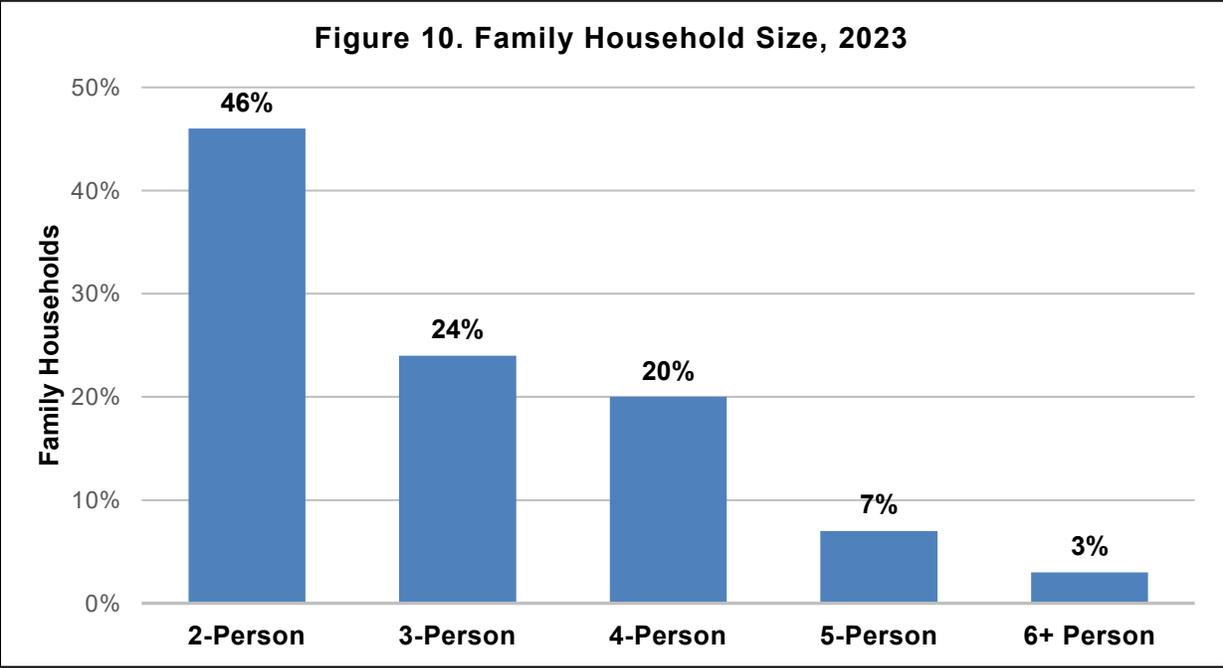
Approximately 18% (14,056) of Evanstonians are under 18, lower than all comparable communities other than Rogers Park (60626).





Source: U.S. Census Bureau, U.S. Department of Commerce, American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, n.d.

Slightly more than half (53%) of Evanston households are family households. Of those, 46% are 2-person, 44% are 3- or 4-person, and 9% are 5+ person households.



Source: U.S. Census Bureau, U.S. Department of Commerce, *Household Type by Household Size. American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B11016, n.d.*

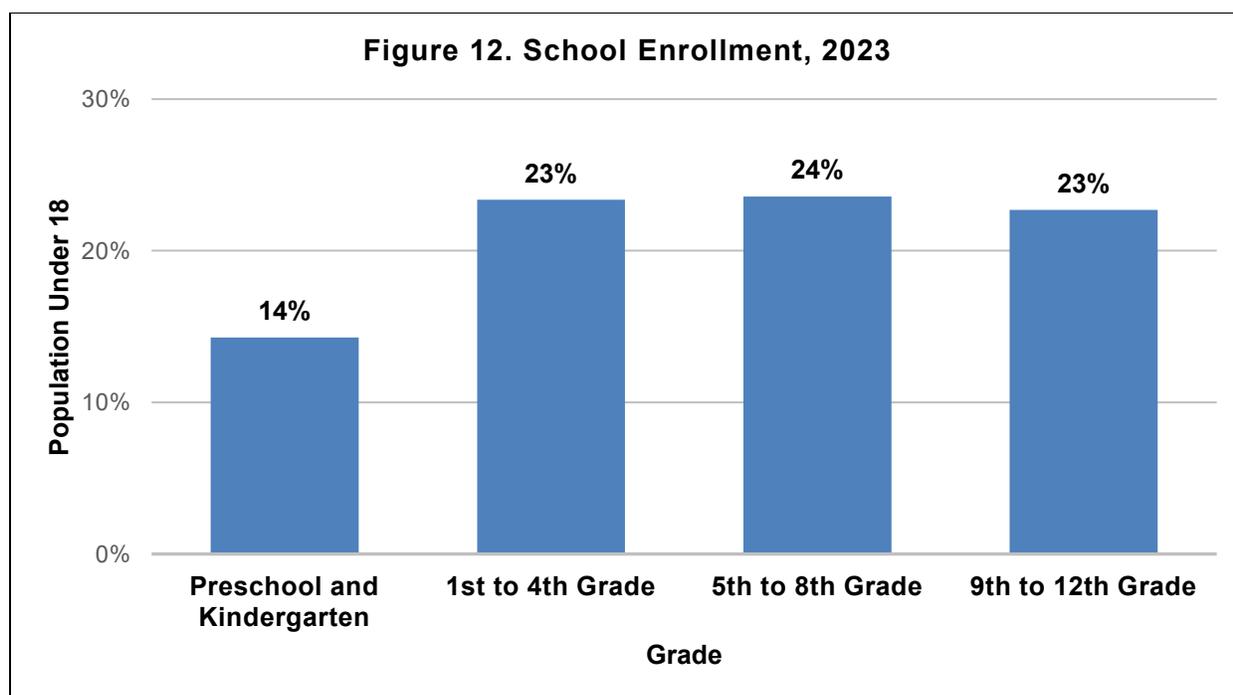
About one-quarter of households overall (24%) have children under 18. Of those, 69% are married parents, 20% by female householders, and 10% by male householders. Note: this includes households with two parents who are not married.

Figure 11. Households with Children, 2023

	Number	Percent
Total Households	31,387	
Households With Children Under 18	7,567	24% (of total)
Married Couple	5,240	69%
Female Householder	1,495	20%
Male Householder	789	10%
Nonfamily	43	1%

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25115.*, n.d.

Seventeen percent of children in Evanston attend preschool or kindergarten, 28% attend 1st - 4th grade, 28% attend 5th - 8th grade, and 27% attend high school.



Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1401.*, n.d.

Students

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

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

- Northwestern University requires 1st and 2nd year undergraduate students to live on campus, in on-campus student housing. Some 3rd and 4th year undergraduate students

and some graduate students live in student housing on campus as well. These students are included in Census population data, but since they reside in “group quarters,” they are not considered households and are not included in Census household data.

- Students who live “off campus” are included in both Census population and household data. Some students are independent, similar to non-student households in Evanston. Other students are dependent on family members and therefore have a higher ability to pay than an independent student on a similar income.

Evanston’s “on campus” student population makes up a significantly greater percentage of the total population (7%) than any other comparable community.

Figure 13. Population in “On Campus” Student Housing (%), 2020

Geography	“On Campus” Student Housing
Evanston	7%
Rogers Park (60626)	3%
Cook County	1%
Chicago	1%
Skokie, Oak Park, Lincolnwood, Wilmette, West Ridge (60645)	0%

Source: U.S. Census Bureau, *Decennial Census, DEC Demographic and Housing Characteristics, Table P5*, n.d.

The tables below illustrate the diversity of the Northwestern student body and the students’ unique housing situations. Over 4,000 students attend Northwestern’s other campuses and over 3,000 graduate students attend programs at the Evanston Campus remotely.

Figure 14. Student Population, Northwestern University

	Estimate	Percent
Total Students, All Campuses	23,431	
Total Students, Evanston Campus	19,173	82%
Evanston Campus Undergraduate (Full-Time), Graduate (In-Person)	16,100	69%

Source: Northwestern University, *Enrollment Statistics*, 2024.

Of Northwestern’s 8,900 undergraduate students, about 58% live on campus. Of the remaining 3,760 undergraduate students, at least 200 live outside of Evanston. Therefore, about 3,560 undergraduate students live “off campus” in Evanston, or approximately 4% of Evanston’s population.

Figure 15. Undergraduate Housing, Northwestern University

	Estimate	Percent
Evanston Campus Undergraduate Students (Full-Time)	8,900	
On-Campus Student Housing Capacity	5,140	58%
Off-Campus Student Households (Total)	3,760	42%

Off-Campus Student Households (Non-Evanston)	200	5%
Off-Campus Student Households (Evanston)	1,100	29%
Off-Campus Student Households (Unknown)	2,460	65%

Note: These numbers are conservative as they do not account for students studying abroad

Source: From email correspondence with Luke Figora, Vice President and Chief Operating Officer of Northwestern University (L. Figora, Personal Communication, September 11, 2025).

Some Northwestern graduate students live on-campus (10%), close to half live outside of Evanston (44%), and a similar amount (47%) live in Evanston. Graduate students living outside of Evanston primarily live in Chicago. About 3,375 graduate students live “off campus” in Evanston, or approximately 4% of Evanston’s population.

Figure 16. Graduate Housing, Northwestern University

	Estimate	Percent
Evanston Campus Graduate Students (In-person)	7,200	
On-Campus Student Housing Capacity*	645	9%
Off-Campus Student Households (Total)	6,555	91%
Off-Campus Student Households (Non-Evanston)	3,180	49%
Off-Campus Student Households (Evanston + Unknown)	3,375	51%
Off-Campus Student Households (Evanston)	3,240	
Off-Campus Student Households (Unknown)	135	

**This does not account for spouses, children, and other family members housed in these units*

Source: From email correspondence with Luke Figora, Vice President and Chief Operating Officer of Northwestern University (L. Figora, Personal Communication, September 11, 2025).

The table below outlines common themes of different cohorts and student types at Northwestern, providing a clearer picture of student housing needs.

Figure 17. Student Cohorts, Northwestern University

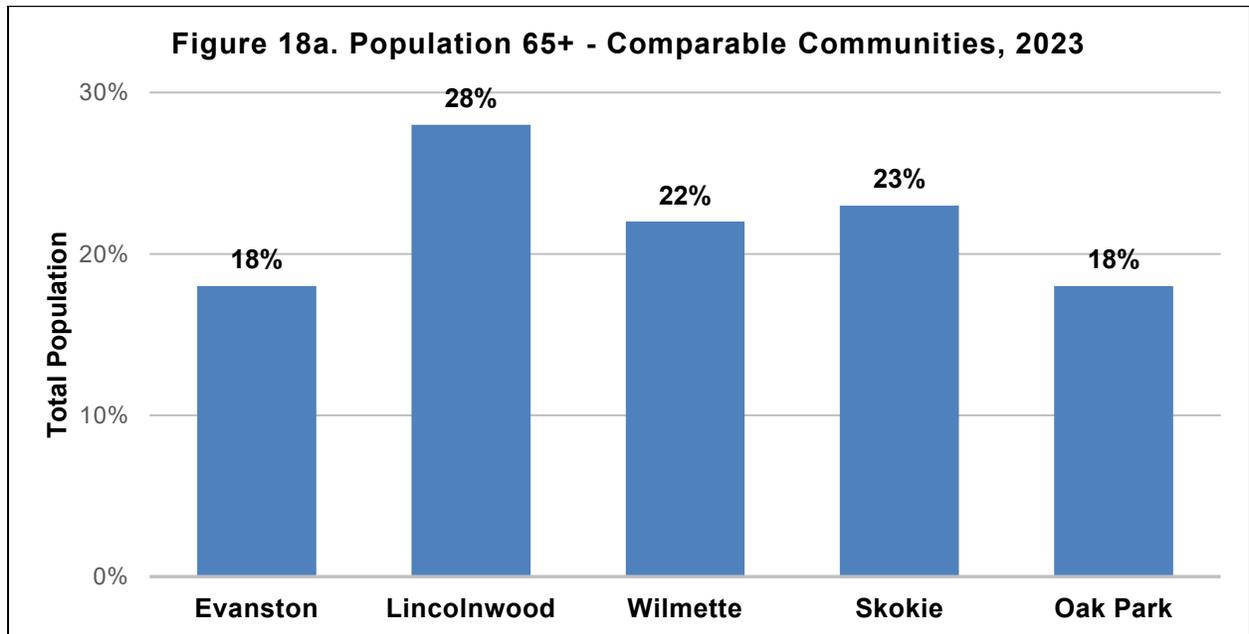
Student Cohort	Common Elements
1st and 2nd Year Undergrad	<ul style="list-style-type: none"> • Often first time living away from home, developing social circles • Targeted programming to orient and onboard to Northwestern
3rd and 4th Year Undergrad	<ul style="list-style-type: none"> • Primary social groups are often formed • Familiar with campus, more self-sufficient and independent • Study abroad and internship participation takes them off campus • Less interested in structured residence hall experience
Masters and Professional Student	<ul style="list-style-type: none"> • Programs are generally 1-3 years • Some work; some go to school full-time • Some recent grad, some mid-career • Many have spouses/partners and families, have life beyond NU • Wide spectrum of financial resources

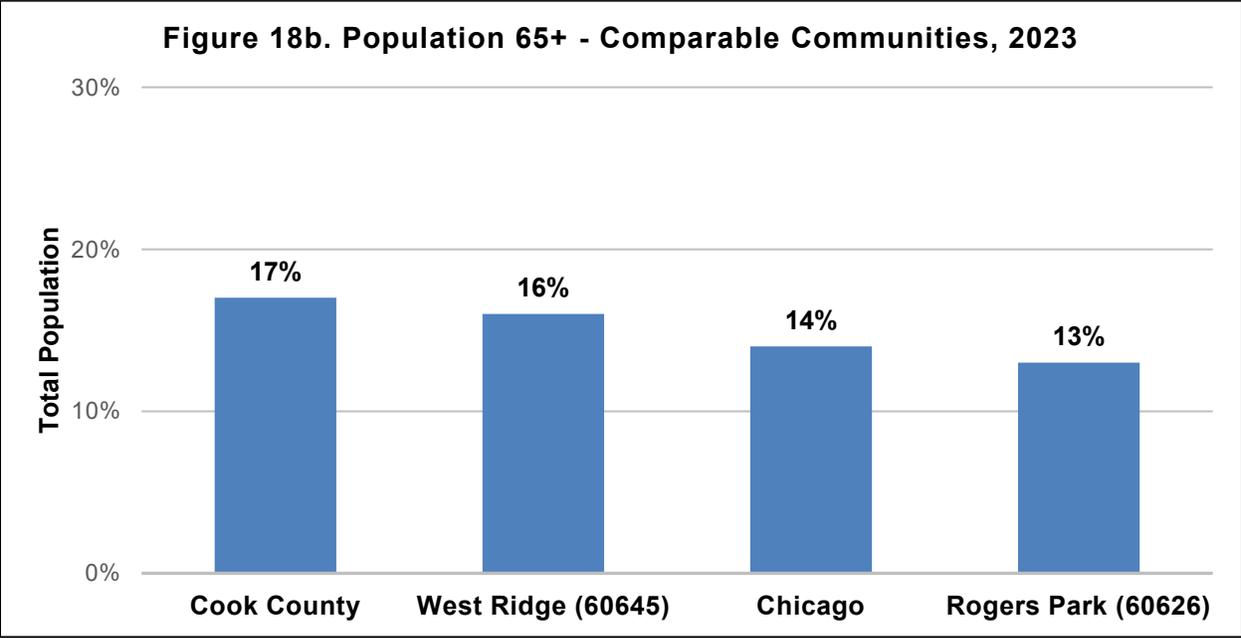
Student Cohort	Common Elements
PhD Student	<ul style="list-style-type: none"> • Programs often 6-7 years, can go through various life stages • Many have spouses/partners and families, have life beyond NU • Housing is a long-term commitment, may purchase if possible • Many are on fixed stipend
International Student	<ul style="list-style-type: none"> • Share traits outlined above depending on program type • Often challenged by initial entry into US housing

Source: From email correspondence with Luke Figora, Vice President and Chief Operating Officer of Northwestern University (L. Figora, Personal Communication, September 11, 2025).

Seniors

In Housing4All, the term “senior” is defined as an individual who is 65 years or older. Note: various government programs, such as Social Security and Medicare, have different definitions for seniors. About 18% of Evanston residents are 65+, similar to Oak Park, less than Lincolnwood, Wilmette, and Skokie, and greater than other comparable communities. In taking into account the student population in calculating the percentage of seniors in Evanston, the population size of students did not greatly affect the ratio of seniors in relation to the overall population of Evanston.





Source: Esri, Esri Updated Demographics 2025 [Population], 2025.

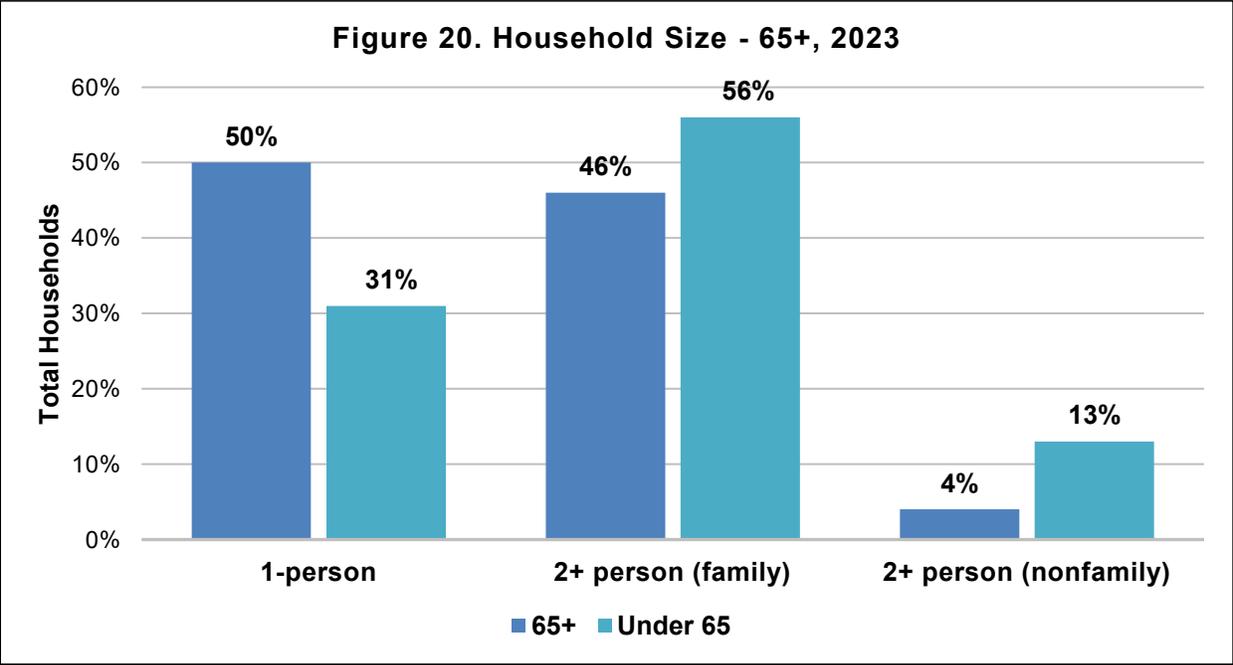
A little more than half (54%) of Evanston seniors live in family households, 40% in nonfamily households (live alone or with a non-family member), and 7% in group quarters. Seniors in assisted living facilities are typically considered households and those in nursing homes or skilled nursing wings of lifecare communities are living in group quarters.

Figure 19. Household Type - 65+, 2023

	Estimate	Percent
Population 65+	13,628	
Family households	7,302	54%
Nonfamily households	5,417	40%
Group quarters	909	7%

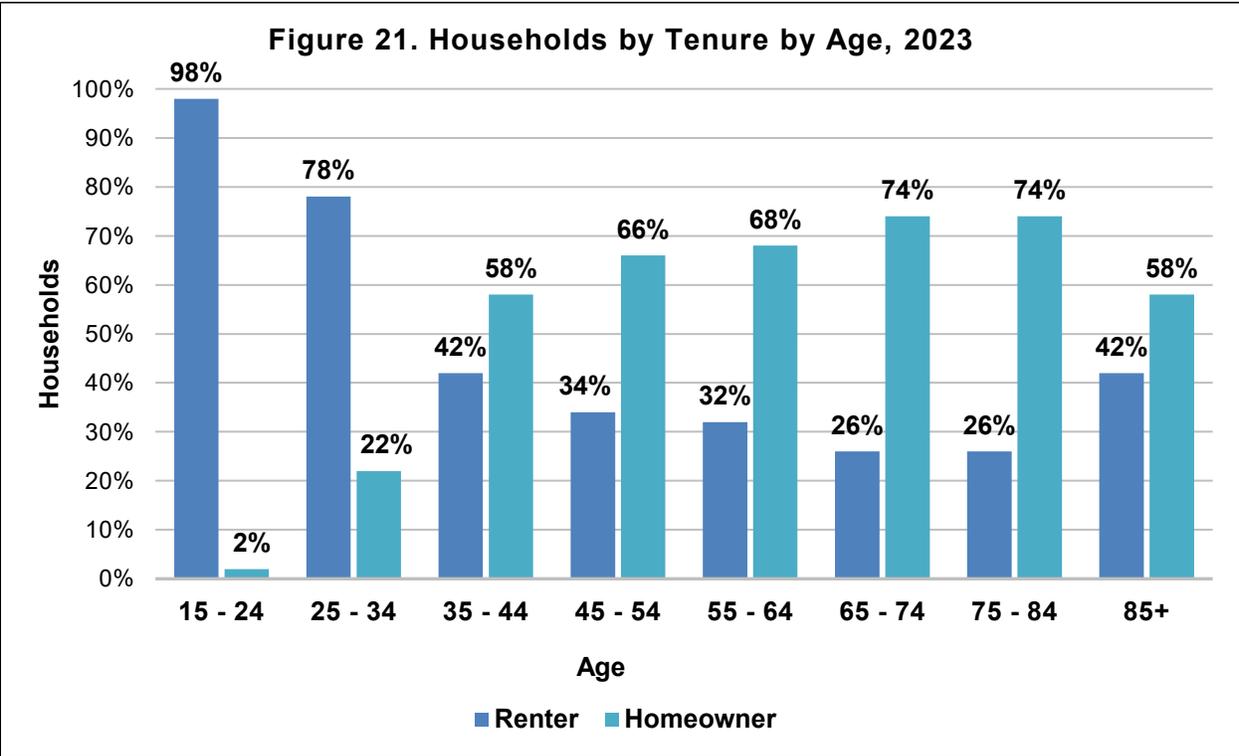
Source: U.S. Census Bureau, U.S. Department of Commerce, American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B09020, n.d.

Half of households with a senior are 1-person households, compared to only 31% for non-senior households. Meanwhile, only 4% of households with a senior are nonfamily households, compared to 13% for non-senior households.



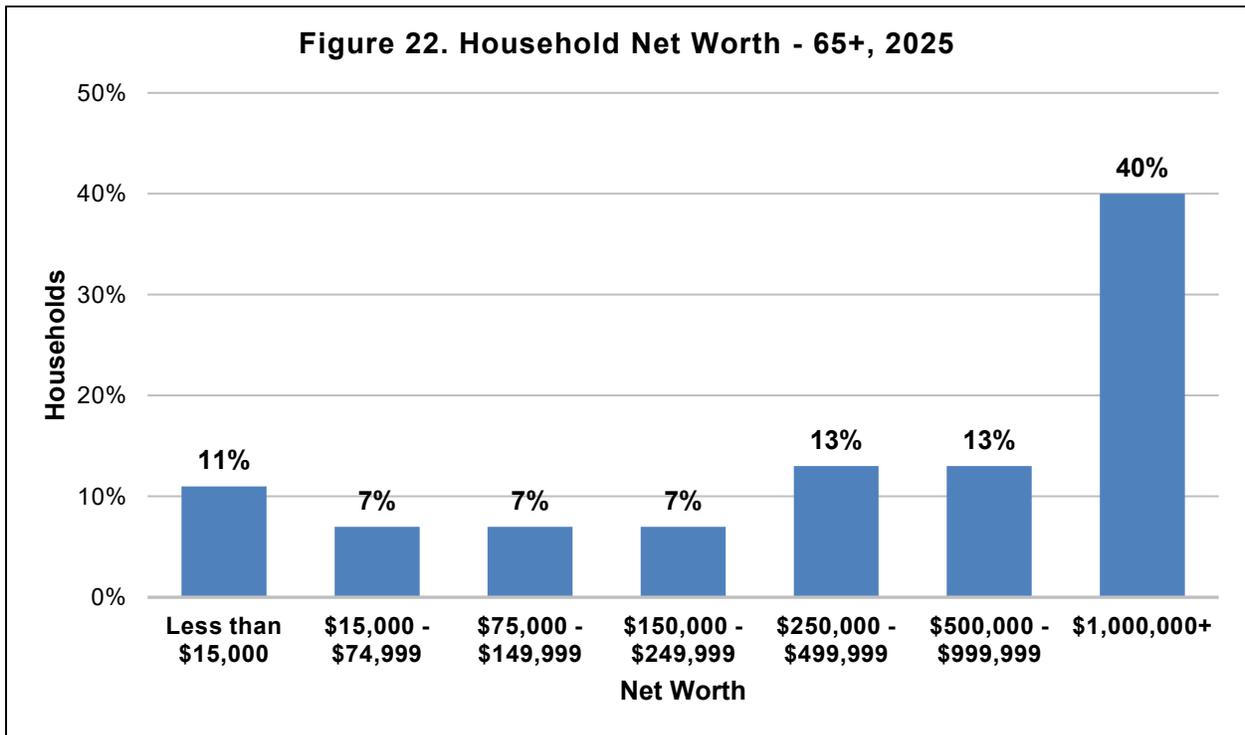
Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B11007, n.d.*

Most households in Evanston with a householder 15 to 34 years old are renters. That changes with householders 35-44, as 58% of those households are homeowners. This trend continues, with 74% of households with seniors 65-84 are homeowners, but meaningfully decreases for seniors 85+, with 58% homeowners.



Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25007, n.d.*

While about 40% of Evanston senior households have at least \$1 million in net worth, about one in five senior households have less than \$75,000.



Source: Esri, *Esri Updated Demographics 2025 [Net Worth]*, 2025.

CHALLENGES

Housing4All’s objectives and strategies are rooted in Evanston’s current and projected housing needs. Development Planning Partners (DPP), a Chicago-based consulting firm, completed the Housing Gap Analysis Final Report on September 9, 2025. The report provides a timely, relevant analysis that, combined with other quantitative and qualitative data, anchors this Plan’s recommendations in Evanston’s current and projected housing needs. Key data are included below; additional data can be found in Appendix C.

Data Terms

American Community Survey (ACS): a continuous, national household survey conducted by the U.S. Census Bureau that provides annual data on various characteristics of the U.S. population.

According to the Census, **ethnicity** is whether a person is of Hispanic or Latino origin. Someone of Hispanic or Latino ethnicity can be a member of any one or more races (U.S. Census Bureau, n.d.).

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

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

Affordability Gap

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

Assuming no major changes to the local housing market or new housing strategies by the City of Evanston, in 2035, the Housing Gap Analysis projects that the number of cost-burdened households will decrease to 8,354 households, 26% of households in 2035 (Development Planning Partners, 2025).

Figure 23. Housing Cost Burden, 2025 - 2035

	Total Households	Cost-Burdened Households	
		Estimate	Percent
2025	31,366	11,019	35%
2035	31,879	8,354	26%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

Contributing factors include:

- **Displacement:** As lower-income households leave Evanston and higher-income households move to Evanston, the number of cost-burdened households will decline.

However, Evanston will have lost critical members of our community, and the underlying affordability challenge will persist.

- **Aging population:** Some older adults may pay off their mortgages, reducing their monthly housing expenses and no longer be cost-burdened.
- **Household consolidation:** More people living together, like adult children with parents, roommates, or multigenerational households, can spread costs across multiple incomes, but mask other housing challenges, such as overcrowding.
- **Income growth and inflation:** An increase in income that outpaces increases in rent or homeownership costs can contribute to greater housing affordability.

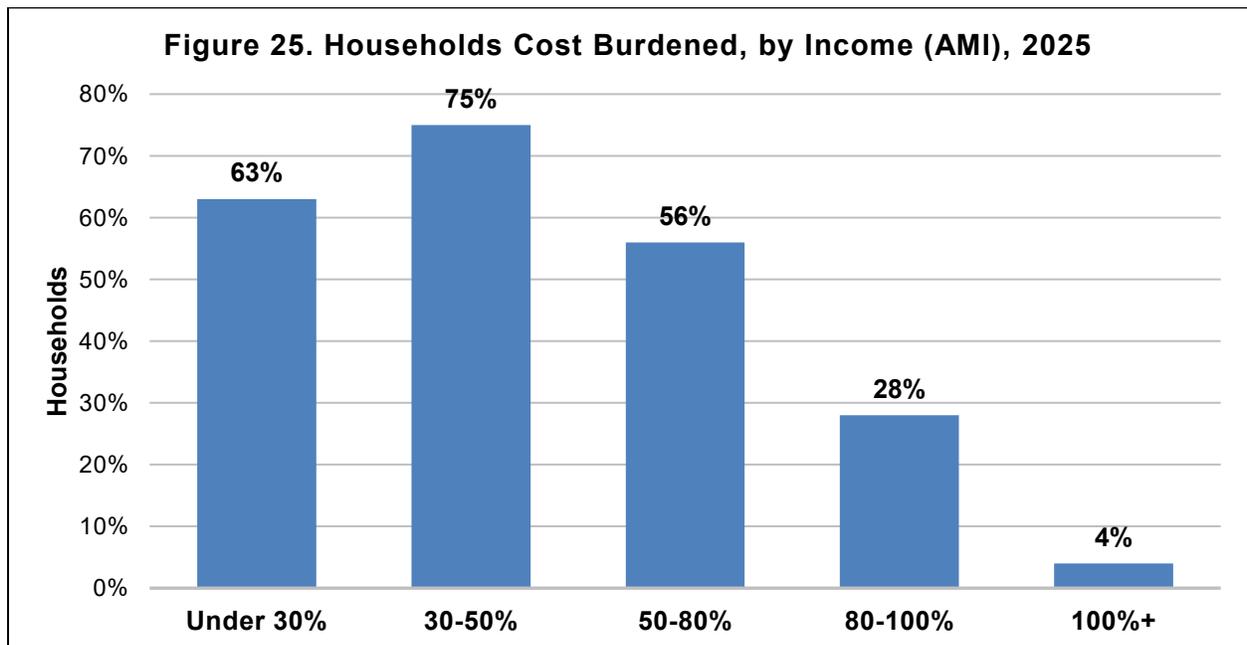
Because displacement and limited housing options are likely contributing factors to the 2035 projection, and because the number and percent of cost-burdened households remain large, **strategic action is needed to assist Evanston’s cost-burdened households.**

Figure 24. Housing Cost Burden, by Tenure, 2025

Total	Renter	Owner
11,019	64%	36%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

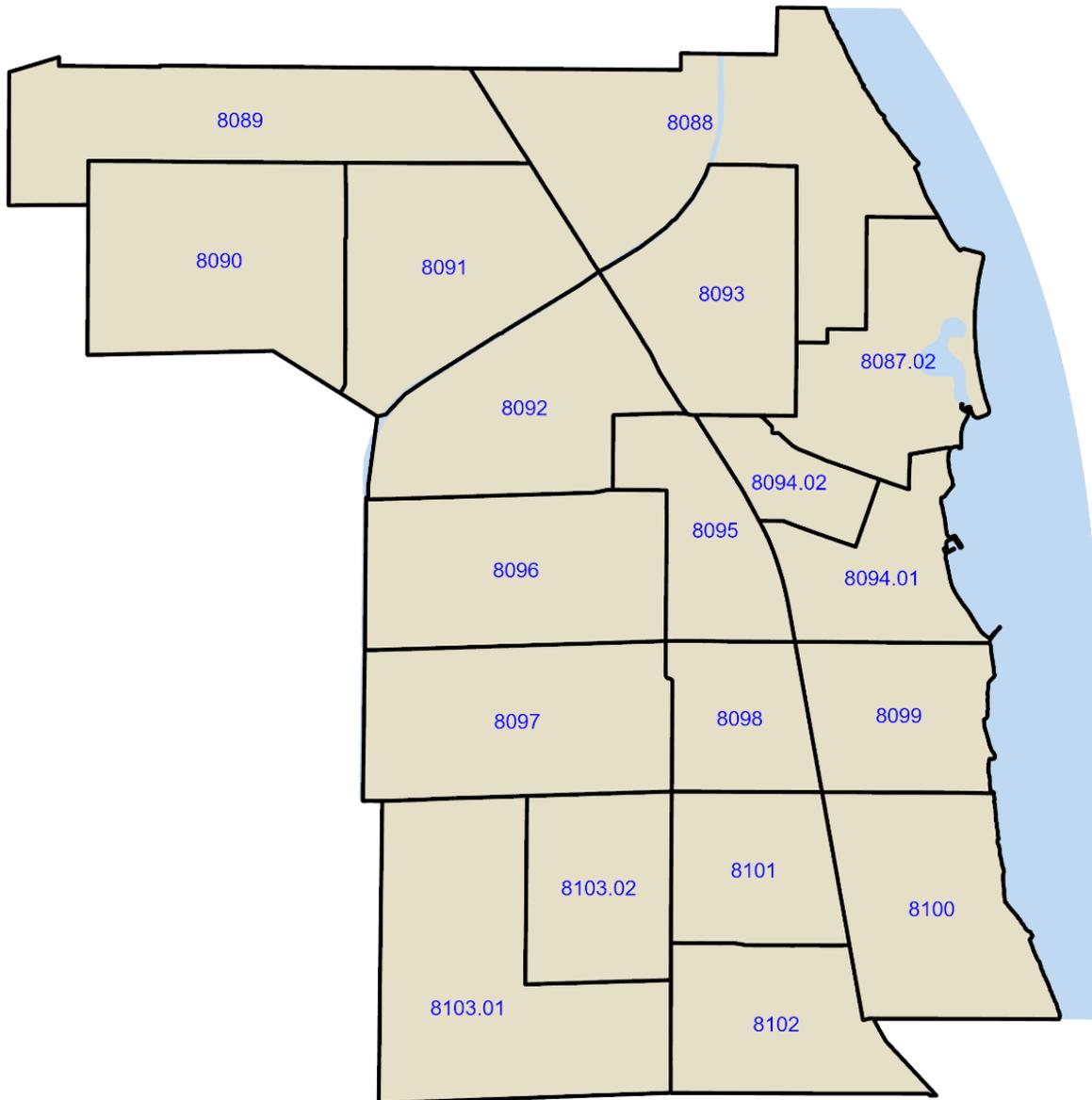
Cost burden is not evenly distributed— lower-income households are much more likely to be cost burdened. Between 56% and 75% of households earning less than 80% AMI are cost-burdened, compared to 28% earning 80-100% AMI, and just 4% earning over 100% AMI. **To address this challenge, strategic action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



Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

To assess housing needs at the neighborhood level, Housing4All uses census tracts. Census tracts, defined by the U.S. Census Bureau, have an average population of 4,000 people and are relatively permanent. Evanston currently has 19 census tracts. In 2020, census tract 8094 (generally downtown) was divided into 8094.01 and 8094.02. Therefore, when comparing census tracts before and after 2020, census tracts 8094.01 and 8094.02 have been combined.

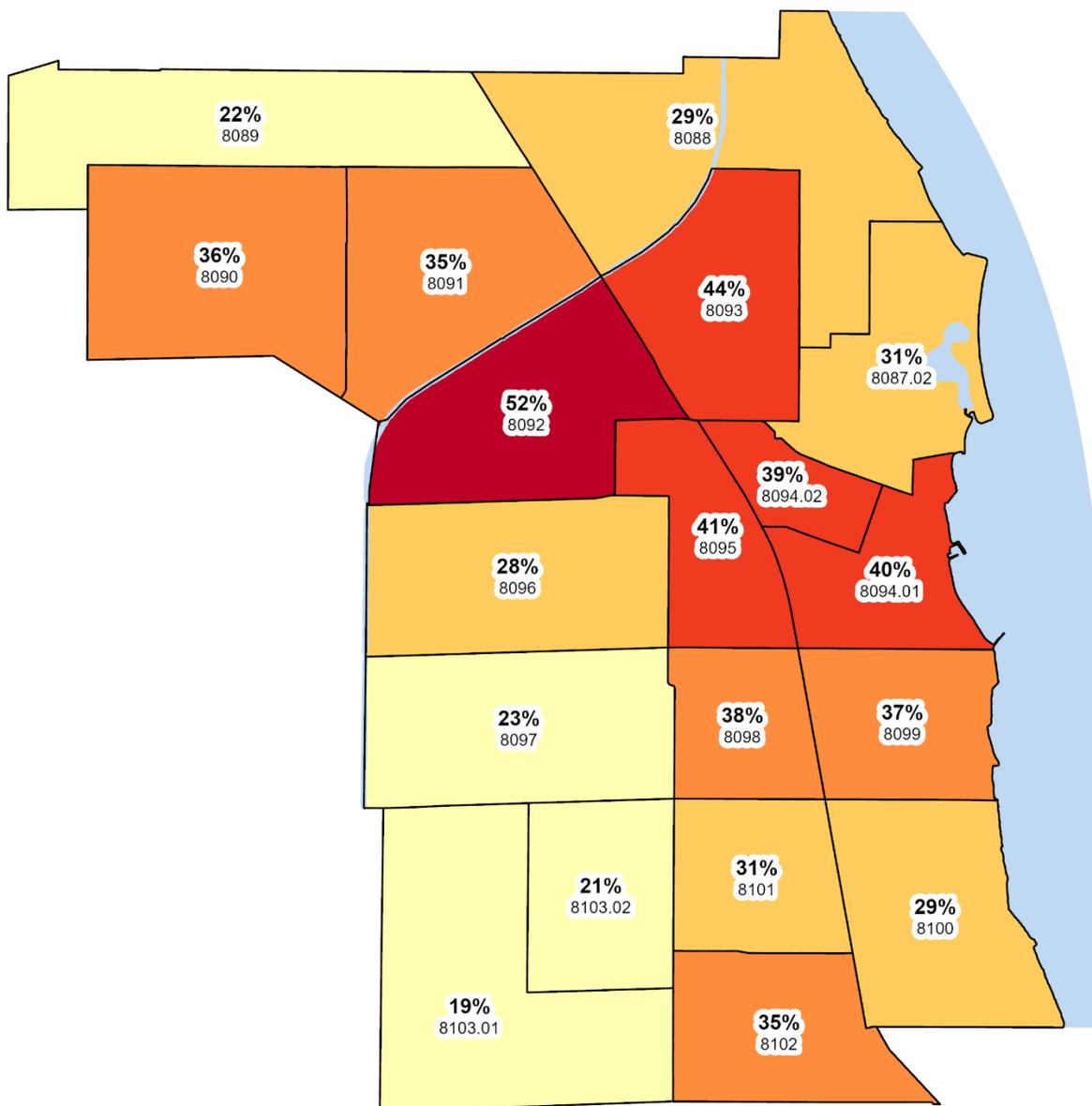
Figure 26: City of Evanston Census Tracts, 2025



Source: City of Evanston, 2020 Census Tracts, 2020.

Cost burden is also unevenly distributed across Evanston. Census tracts 8102, 8095, and 8093 (parts of the 5th and 8th Wards and Downtown) contain 30% of Evanston's cost-burdened households. While fewer cost-burdened households can be positive, it is more likely an indicator of limited housing options affordable to households with lower incomes. Therefore, **strategic action is needed in all census tracts to assist Evanston's cost-burdened households.**

Figure 27. Evanston Housing Cost Burden, by Census Tract, 2025



Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

Economic Diversity

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

Evanston households earning over \$120,000 per year comprise over 43% of Evanston households, of which only 4% are cost burdened. This is not surprising as cost burden is inversely tied to income –as incomes rise, cost burden decreases. Their housing challenges are often due to the inability to find the type or tenure of housing in a location they desire and may seek housing in other communities as a result (Development Planning Partners, 2025).

Energy Burden

Energy burden describes the percentage of annual household income that goes toward energy costs. Spending 6% or more of household income on energy costs is considered **high energy burden**. Meanwhile, spending 10% or more on energy costs is considered **severe energy burden**.

As of 2024, 25% of households in the Chicago metro area had an energy burden over 4%. However, 25% of Black households had an energy burden of 9%, and 25% of low-income households had an energy burden over 16% (Ayala & Dewey, 2024).

For renters, there is a unique conundrum - housing providers pay for property improvements, but tenants pay for their energy usage. Called the split incentive, housing providers lack financial motivation to invest in energy-saving upgrades that would reduce tenant utility bills.

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

Racial Diversity and Black Population Decline

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

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

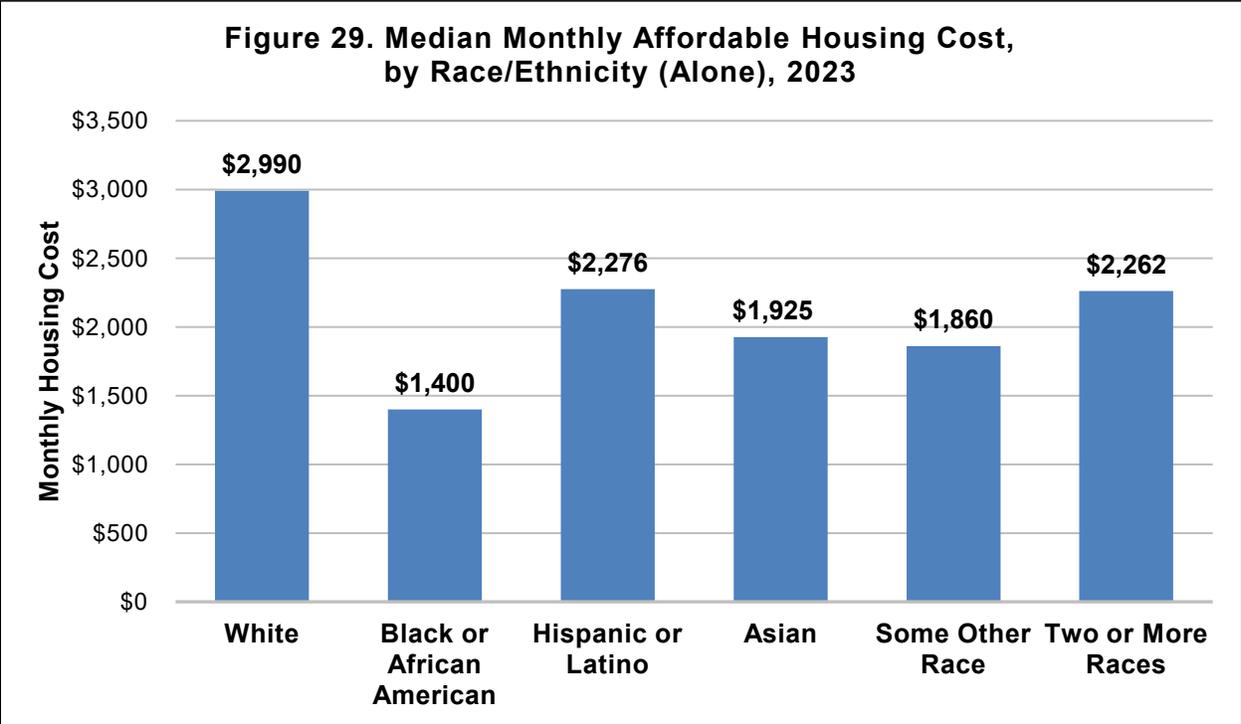
Housing challenges due to income are particularly acute for Evanston’s households of color, especially Black households.

Figure 28. Median Household Income by Race (Alone), 2023

	White	Black or African American	Hispanic or Latino	Asian	Some Other Race	Two or More Races
Median Income	\$119,602	\$56,004	\$91,023	\$76,985	\$74,391	\$90,477

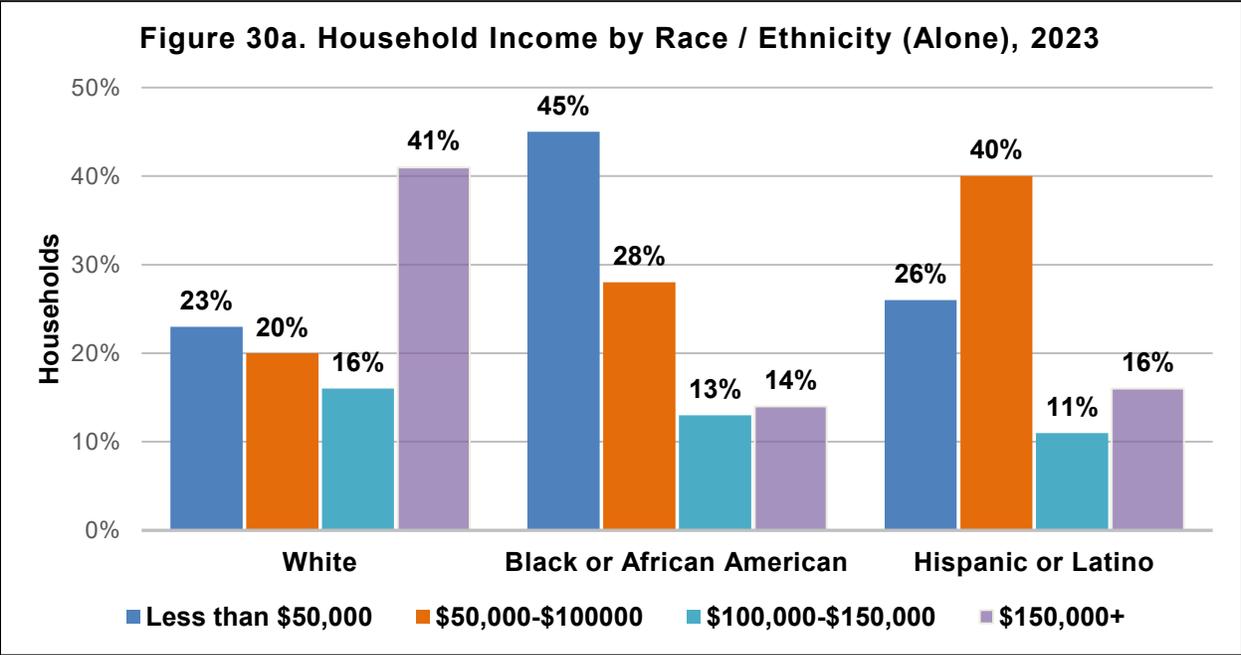
Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

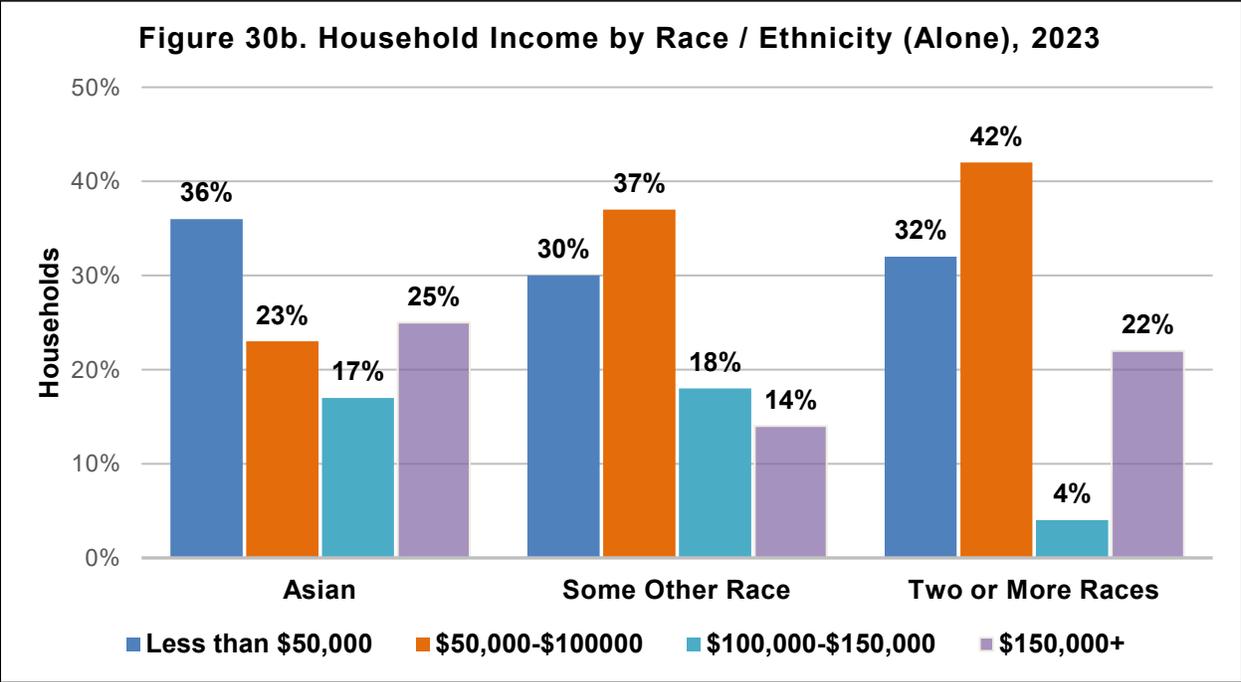
Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B19013*, n.d.; Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.



Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.
 Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

As can be seen below, racial disparities in household income are even more pronounced. Over 40% of White households in Evanston earn at least \$150,000 per year while only 14% of Black households and 16% of Latino households earn equivalent amounts. This has significant implications regarding housing access, choice, and stability.





Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.
 Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B19001*, n.d.; Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

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

One approach compares each race alone and Hispanic or Latino origin of any race. According to this method, while the total population increased 2% since 2013, the Black population decreased by about 16%. Also, there is a substantial increase in Evanstonians who identify as multiracial; the changes noted above are likely a significant contributing factor.

Figure 31. Population Change, by Race Alone, 2013-2023

	Total	White alone	Black or African American alone	Hispanic or Latino of any race	Asian alone	Some other race alone	Two or more races
2013	74,937	50,603	13,521	7,174	7,015	1,524	2,274
2023	76,552	46,598	11,365	9,446	6,904	3,315	8,370
% Change	2%	-8%	-16%	32%	-2%	118%	268%

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B02001*, n.d.

Note: Summed cells may exceed the total population.

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

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

Figure 32. Population Change, by Race Adapted, 2013-2023

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

Source: U.S. Census Bureau & U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05*, n.d.

Note: Summed cells may exceed the total population.

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

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

Diverse, Yet Segregated

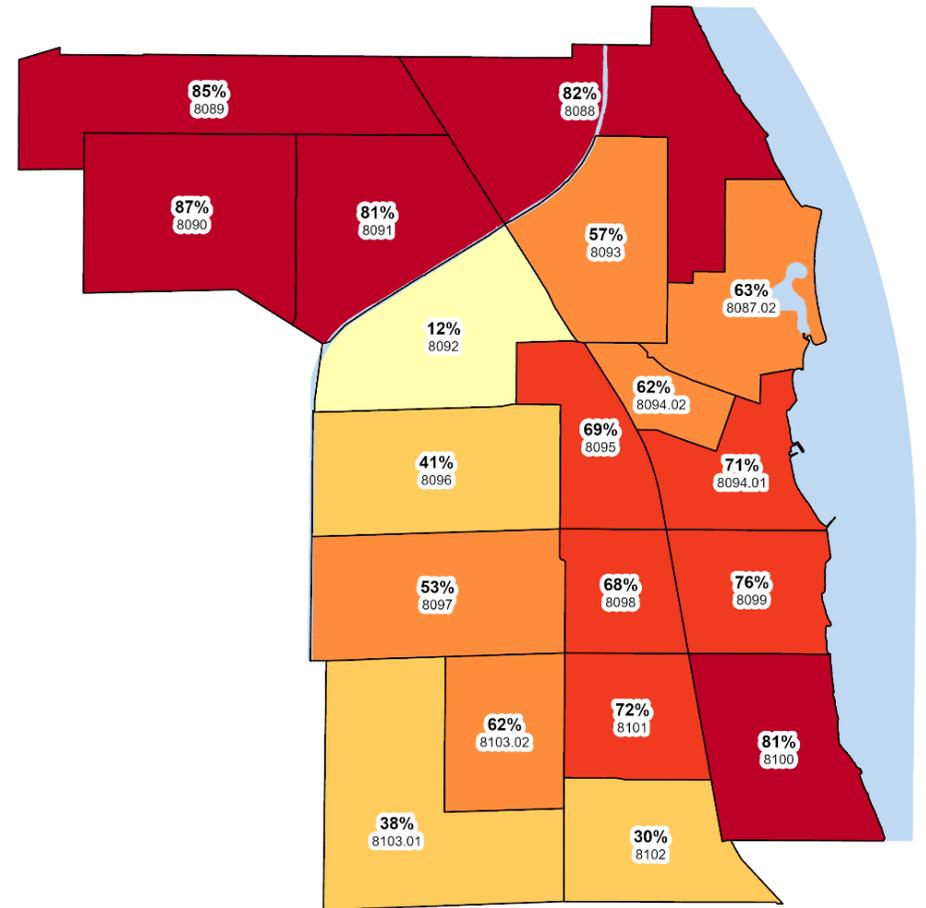
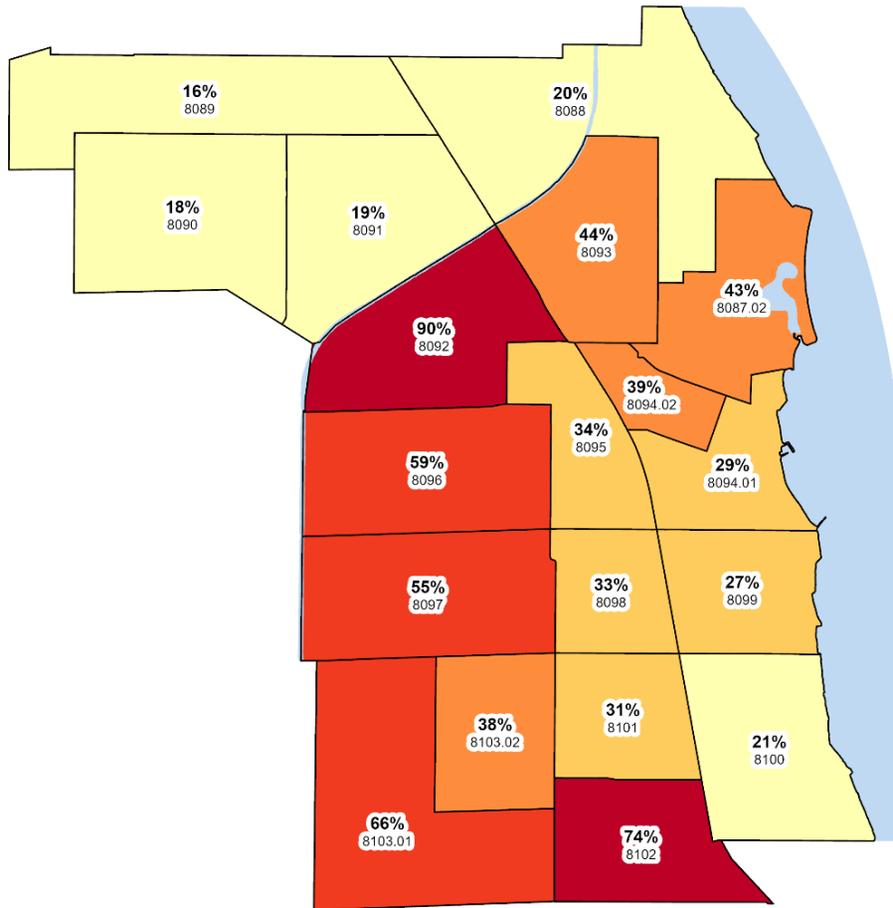
Evanston is a diverse community, yet that diversity is unevenly distributed, with clear patterns of segregation by race, household income, net worth, and housing cost burden. These divisions shape who can access certain neighborhoods, schools, and opportunities, reinforcing inequities across generations.

As can be seen below, Black Evanstonians comprise less than 10% of most census tracts but make up 27-53% of the population in census tracts 8092, 8102, 8096, and 8097 (parts of the 2nd, 5th, and 8th Wards). Hispanic or Latino Evanstonians of any race also make up less than 10% of many census tracts but make up 16-36% of the population in census tracts 8103.01, 8092, 8097, and 8101 (parts of the 2nd, 5th, 8th, and 9th Wards).

Overall, people of color make up 20% or less of the population in census tracts 8089, 8090, 8091, and 8088 (mainly the 6th and 7th Wards) and the majority of Evanstonians in census tracts 8092, 8102, 8103.01, 8096, and 8097 (mainly the 2nd, 5th, 8th, and 9th Wards).

Figure 33a. People of Color, 2023

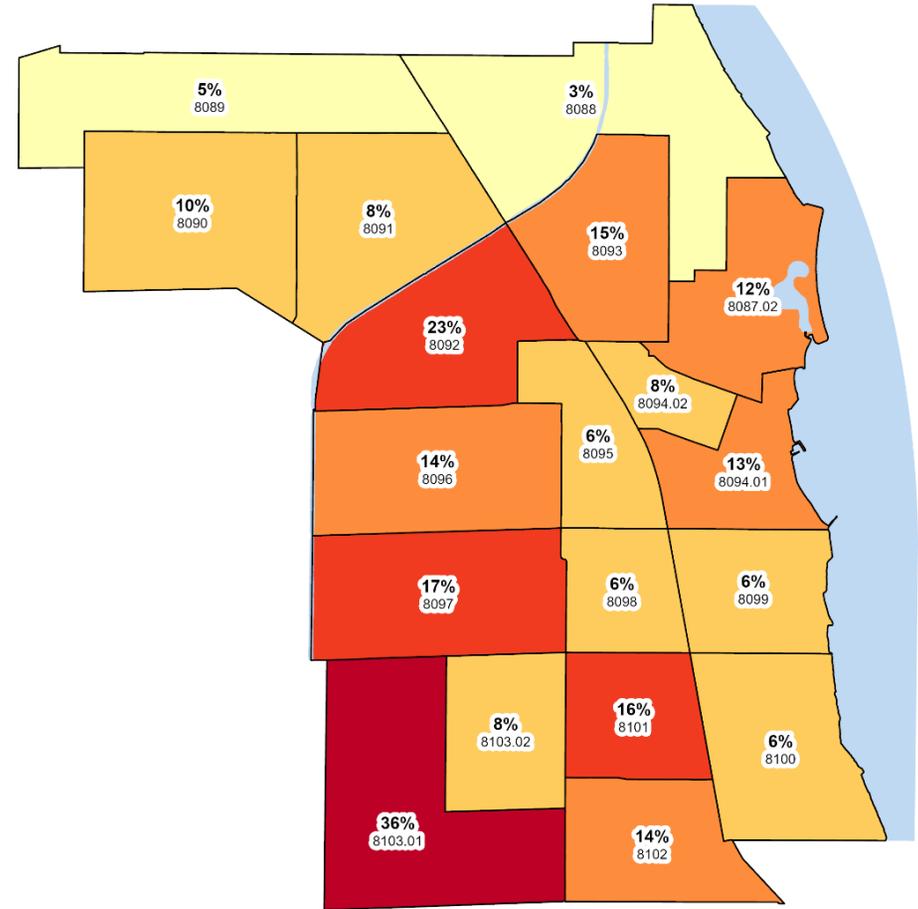
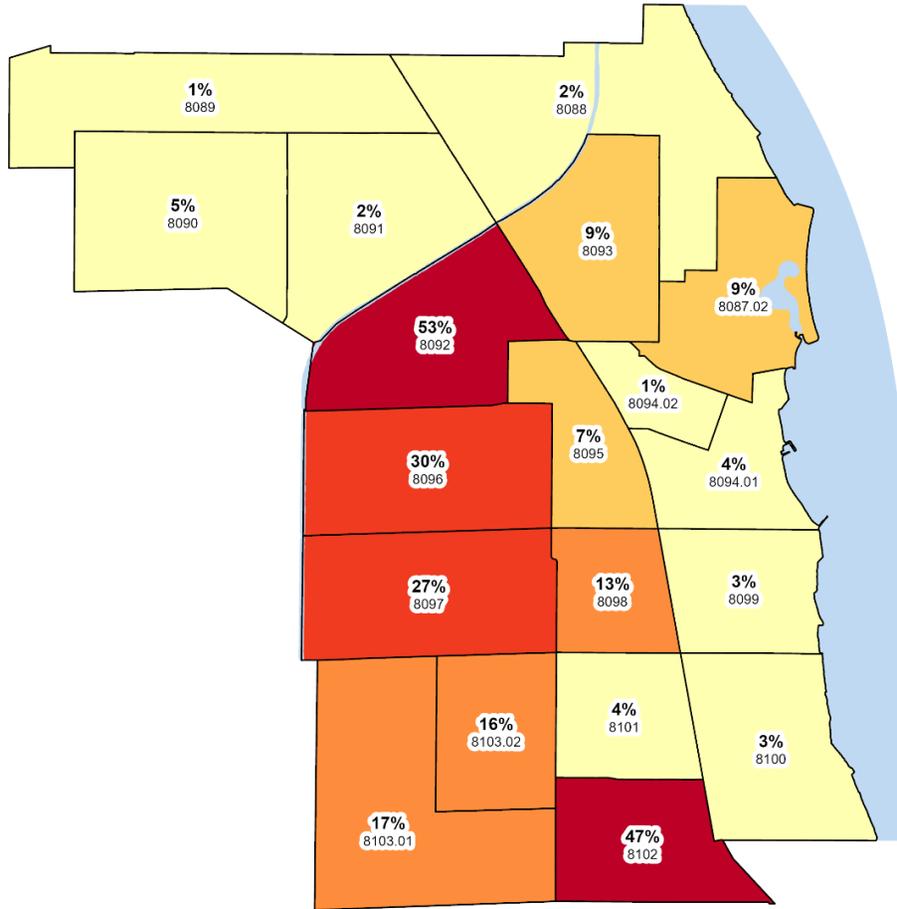
Figure 33b. White Population, 2023



Source: U.S. Census Bureau, RACE. *Decennial Census, DEC Redistricting Data (PL 94-171), Table P1*, n.d.
 Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

Figure 33c. Black or African American Population, 2023

Figure 33d. Hispanic or Latino (Any Race), 2023



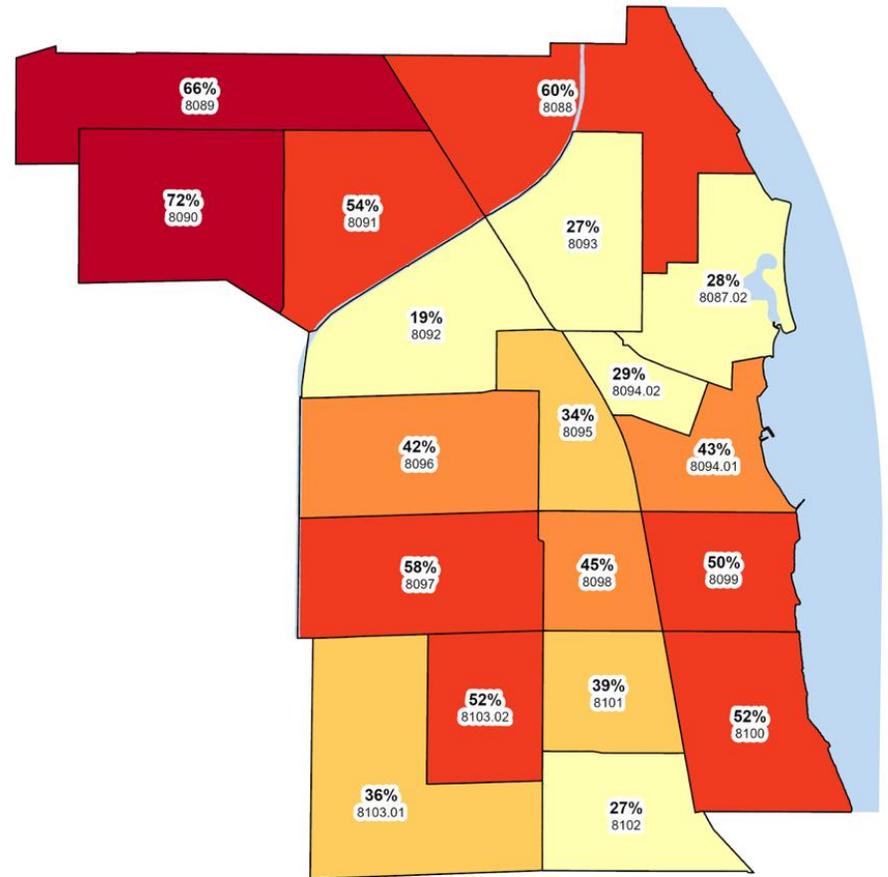
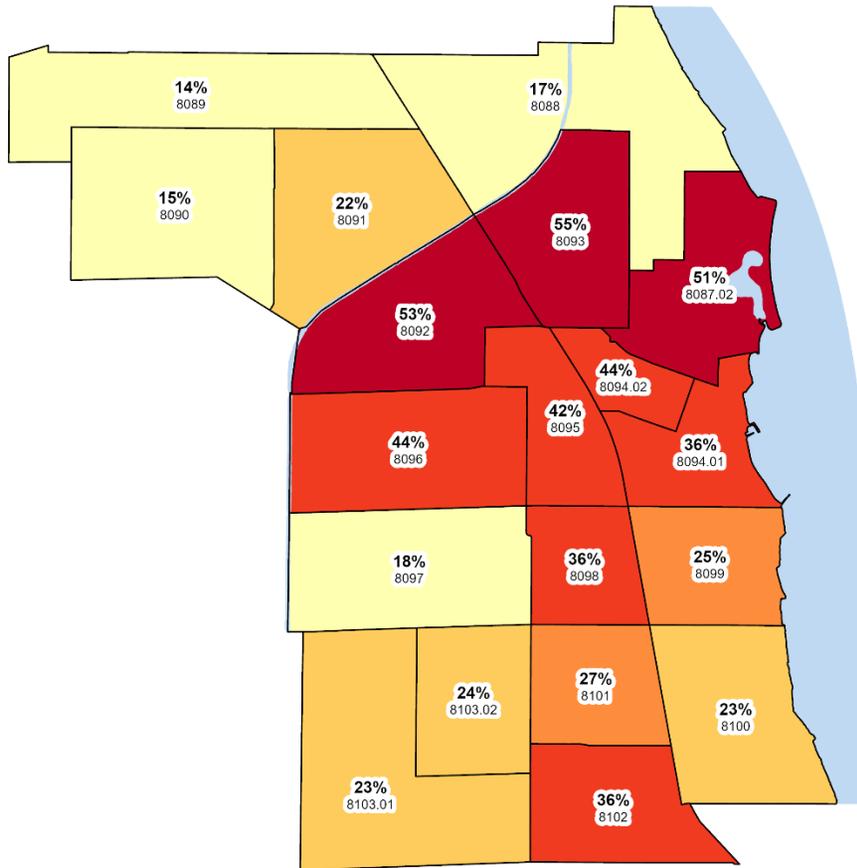
Source: U.S. Census Bureau, RACE. *Decennial Census, DEC Redistricting Data (PL 94-171), Table P1*, n.d.
 Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander

Household income is also unevenly distributed in Evanston. Fewer than 7% of households in census tracts 8088, 8089, and 8090 (parts of the 1st, 6th, and 7th Wards) are very low- or extremely low-income (under 50% AMI), while more than 60% of households earn \$120,000 or more. In comparison, more than half of households in census tracts 8092 and 8093 (mainly the 5th Ward) are very low- or extremely low-income (under 50% AMI), with less than 30% of households earning \$120,000 or more.

The contrast of household net worth by census tract is even more stark. Over 30% of households in census tracts 8088, 8089, 8090, and 8091 (mainly the 6th, and 7th Wards) have a net worth of at least \$2 million, while fewer than 7% of households have a net worth under \$15,000. In comparison, fewer than 10% of households in census tracts 8092, 8093, and 8094.02 (the 5th Ward and part of Downtown) have a net worth of at least \$2 million, while 34-49% of households have a net worth under \$15,000.

Figure 34a. Household Income under \$60,000, 2025

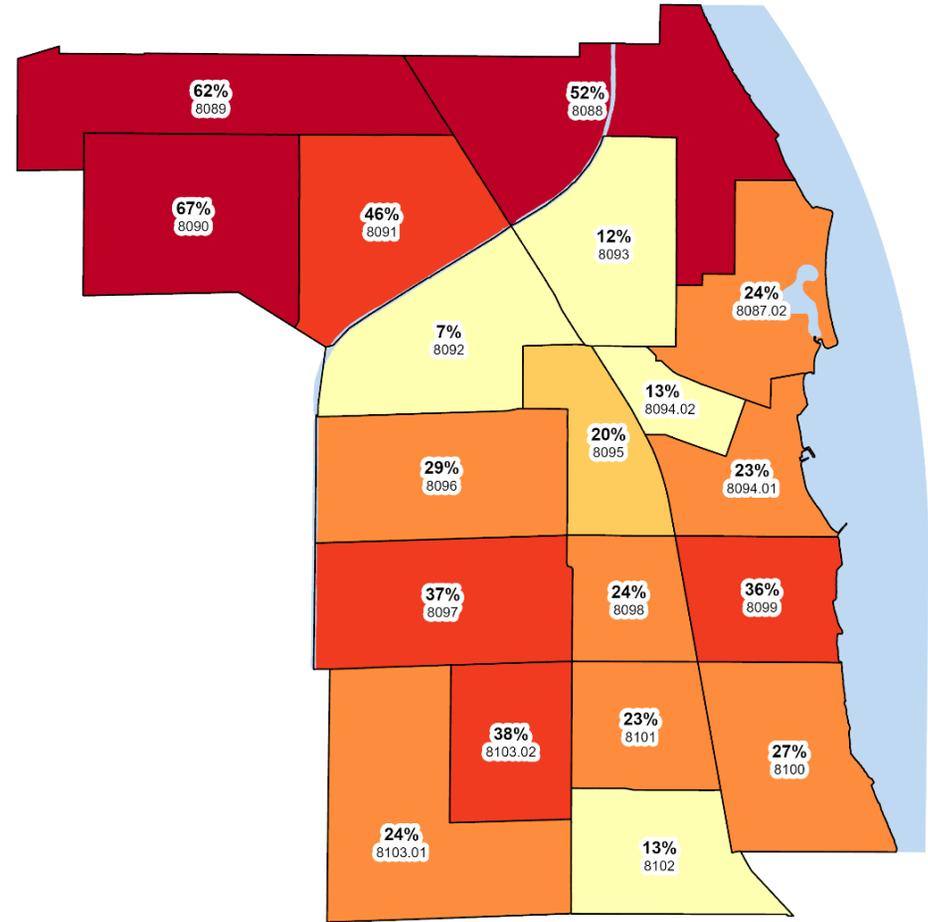
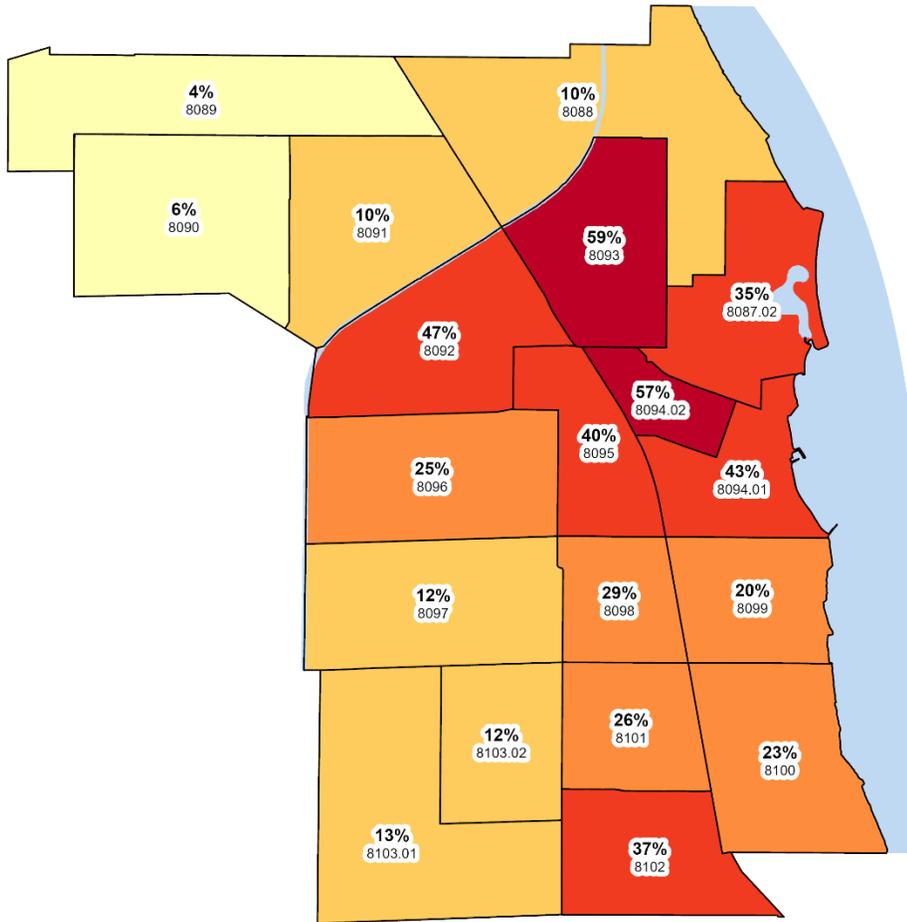
Figure 34b. Household Income greater than \$120,000, 2025



Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

Figure 35a. Household Net Worth below \$50,000, 2025

Figure 35b. Household Net Worth greater than \$1,000,000, 2025



Source: Esri, Esri Updated Demographics 2025 [Net Worth], 2025.

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

Renter & Owner Cost Burden

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

Figure 36. Housing Cost Burden, by Household Tenure, 2023

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

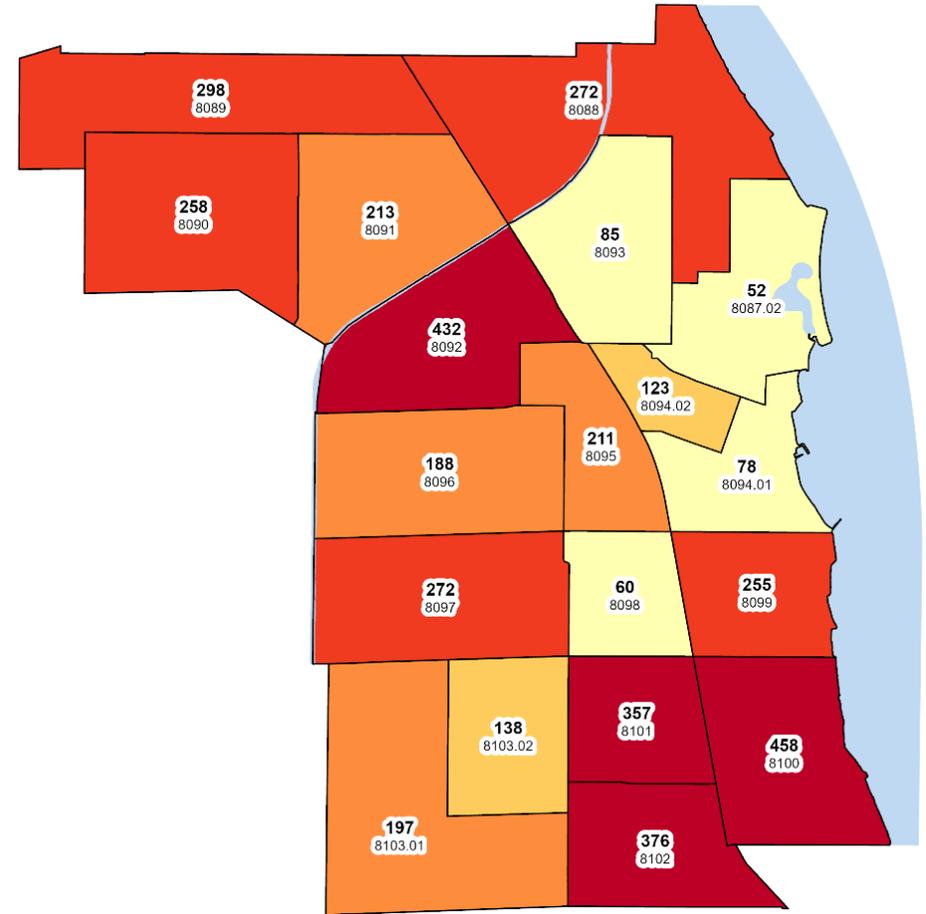
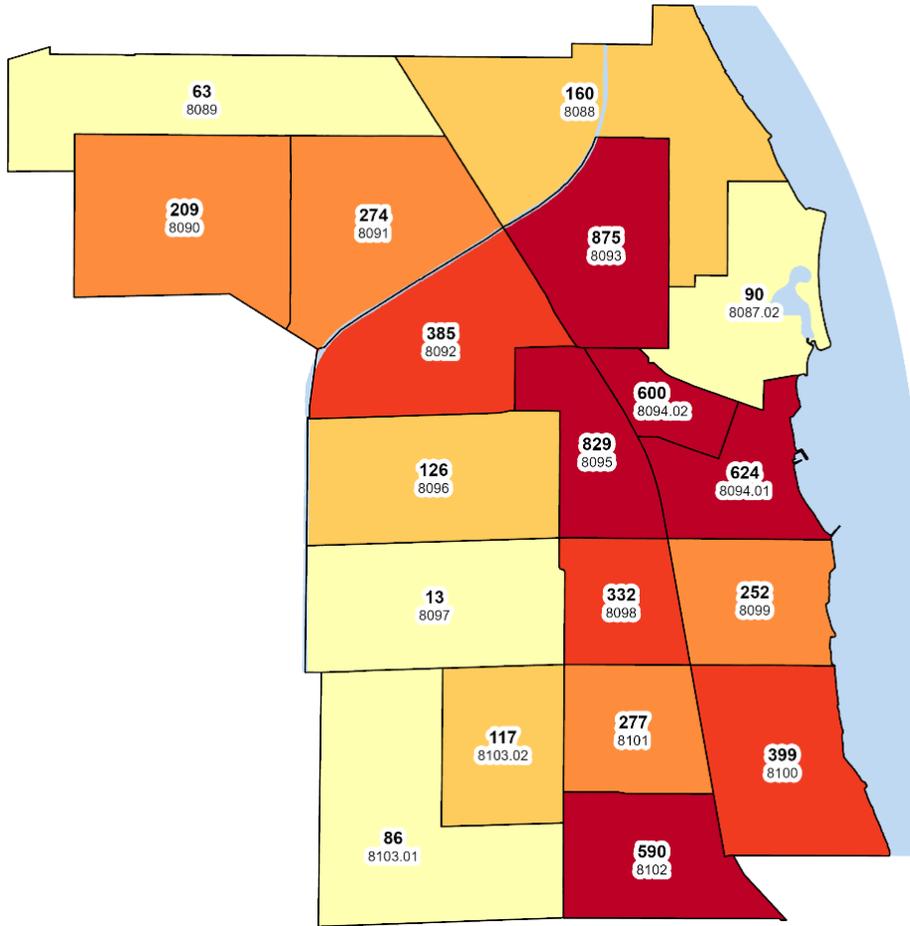
Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

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

As seen above, cost-burdened renter households are not evenly distributed across the City. Census tracts 8093, 8095, 8094.01, 8094.02, and 8102 (parts of the 4th, 5th, 8th Wards and Downtown) contain between 590 and 875 cost-burdened renter households, or 56% of the total city-wide. This data supports targeted initiatives led by the City to reduce the cost burden of renters in Evanston.

Figure 37a. Renter Cost Burden, 2023

Figure 37b. Homeowner Cost Burden, 2023



Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

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

Homeownership Barriers

Over 90% of detached homes sold in Evanston from January 2024 through June 2025 cost more than \$350,000. To afford a home over \$350,000, a household needs to earn at least \$100,000. This puts almost all detached homes out of reach for more than half of Evanston households. This is also a conservative estimate, as this calculation does not include utilities or homeowner association fees.

Figure 38. Home Value, 2023

Home Value	Share of Evanston Housing
Less than \$200,000	11%
\$200,000-\$300,000	14%
\$300,000-\$400,000	16%
\$400,000-\$500,000	12%
\$500,000-\$750,000	21%
\$750,000-\$1,000,000	14%
\$1,000,000+	11%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025; U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25075*, n.d.

About 70% of detached homes sold in Evanston during this time period cost over \$550,000. To afford a home over \$550,000, a household needs to earn at least \$150,000. With 67% of current Evanston households earning below \$150,000, this puts more than two-thirds of detached homes out of reach for more than two-thirds of Evanston households (Development Planning Partners, 2025).

Figure 39. Detached Home Sales Data, 2024 - 2025

Home Price	Estimate	Percent
Less than \$350,000	38	8%
\$350,000-\$450,000	50	11%
\$450,000-\$550,000	55	12%
\$550,000-\$725,000	75	16%
\$725,000-\$900,000	70	15%
\$900,000-\$1,100,000	59	13%
\$1,100,000+	122	26%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.
 Note: 2025 data is through June 30, 2025.

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

About 12% of attached homes sold in Evanston during this time period for over \$550,000. With 67% of current Evanston households earning below \$150,000, this puts only 12% of attached homes out of reach for more than two-thirds of Evanston households.

Figure 40. Attached Home Sales Data, 2024 - 2025

Home Price	Estimate	Percent
Less than \$350,000	416	59%
\$350,000-\$450,000	131	19%
\$450,000-\$550,000	75	11%
\$550,000-\$725,000	49	7%
\$725,000-\$900,000	29	4%
\$900,000-\$1,100,000	3	0%
\$1,100,000+	4	1%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.
 Note: 2025 data is through June 30, 2025.

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

Seniors' Diverse Needs

There is significant projected growth in senior households in the next 5-10 years. By 2030, the senior population is projected to grow by 8%, close to 700 people. And seniors' median household income is projected to be near \$83,000. Like all Evanston households, there will be meaningful variations in growth and household income based on location within Evanston (Development Planning Partners, 2025).

Figure 40. Senior (65+) Household Projected Growth, 2025-2030

	2025	2030	Change
Households	8,824	9,495	8%

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

For example, increases at or below 5% are anticipated in census tracts 8096, 8097, 8099, 8101, and 8091, (parts of the 2nd, 3rd, 7th, and 9th Wards) while 10% and greater increases are anticipated in census tracts 8095, 8102, 8098, 8090, and 8094.01 (parts of the 4th, 6th, and 8th Wards and Downtown). Significantly greater disparities are projected in senior household income, ranging from under \$37,000 in census tract 8092 (part of the 5th Ward) to over \$177,000 in census tract 8090 (part of the 6th Ward).

Housing strategies for seniors should address disparate needs, while focusing on lower-income households, to help them continue to live in their community with dignity.

GOALS AND OBJECTIVES

Goals

To address Evanston’s challenges, the City is committed to achieving the following goals:

Category	Low-Funding Scenario	High-Funding Scenario
Expand Economic Diversity	Various*	
Expand Racial Diversity	Various*	
Reduce Segregation	Various*	
Reduce Housing Cost Burden (2025: 35%)	30%	25%
Preserve Affordable Units	500	1,000
→ Permanently Affordable	100	500
Create New Units (2015-2024: 1,794)	2,500	4,000
→ Affordable Units	500	800

*Household income, net worth, race and ethnicity distributions and variations by census tract

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

Objectives

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

Objective 1: Protect residents from displacement

This is a central housing challenge in Evanston, particularly for lower-income households and people of color. Thirty-five percent of households are cost burdened and income disparities by race are stark: median income for Black households is \$56,004, compared to \$76,985 for Asian households, \$91,023 for Latino households, and \$119,602 for White households. Additionally, Evanston’s Black population continues to decline. Community members see anti-displacement strategies as essential to protecting the city’s diversity and ensuring long-term residents can remain in our community.

The City of Evanston is well-positioned to lead on anti-displacement efforts. With on-the-ground knowledge of local conditions, direct relationships with community partners, and the authority to set housing policy, the City can tailor strategies to the needs of our most vulnerable residents.

Anti-displacement initiatives are critical in the short term as preserving and creating new housing units can take time. By investing in protections now, the City can address both

the immediate risks households face and the long-term goal of preserving Evanston’s identity as a diverse and inclusive community.

Objective 2: Preserve affordable housing units

Evanston faces a pressing need to preserve all forms of affordable housing. Thirty-five percent of households are cost burdened, with meaningfully higher rates for households earning less than 80% AMI and households of color. Housing units have affordability terms set to expire prior to 2036, threatening the number of affordable units unless proactive steps are taken.

Community feedback reinforces this urgency, with preservation of current affordable housing consistently named as a top priority.

Preservation is not only about affordability, but it also aligns with Evanston’s values around sustainability and cultural heritage. Retaining and reinvesting in existing housing stock can be more cost-effective than new construction, better maintain neighborhood fabric, decommodify the built environment, and reduce environmental impacts due to demolition or new construction.

The City is uniquely positioned to lead this effort. Municipal government writes and enforces the building code, Evanston can shape housing quality, accessibility, and long-term affordability. The City also has an effective historic preservation program that can help advance the City’s housing goals. Together, these factors make preservation an essential pillar of the City’s housing strategy.

Objective 3: Create new housing units

Evanston’s housing needs extend well beyond preservation—there is a critical demand for new housing of all sizes, tenures, and price points, both market-rate and affordable options. The Housing Gap Analysis shows a gap of 1,400 units of income-restricted housing and 2,060 units of “missing middle” housing. Community members have expressed support for creating more housing options across the city to address affordability, segregation, and access to opportunity.

New housing units are not only created through new construction, but also through the adaptive reuse of current buildings currently used for non-residential purposes.

The City of Evanston plays a central role in creating new housing. With control of zoning and land-use regulations, the City has the authority to shape where and how new housing can be built. By using this authority in concert with incentives and partnerships, the City can catalyze new housing and our commitment to equity, sustainability, and long-term vitality.

Cross-Cutting Objectives

Evanston has significant housing challenges that require action. To achieve the Plan’s ambitious goals, the City must be creative, innovative, and nimble. **To support all three objectives, the City of Evanston will expand funding for housing initiatives, collaborate internally and externally, and center data-driven approaches to maximize our impact.**

STRATEGIES AND INITIATIVES

To achieve the objectives of the Plan, the City of Evanston has identified ten strategies. Each strategy contains specific initiatives to advance the corresponding strategy. Each initiative has also been categorized and evaluated on a series of indicators, including vision alignment, household incomes served, length of impact, cost, committed funding, geographic scale, and synergy with other City of Evanston strategic plans.

Through this process the City has identified a subset of these initiatives that have catalytic potential. The City is committed to accomplishing these catalytic initiatives by the end of 2028.

Below is a detailed summary of each initiative, organized by strategy, and the order they appear in the text below. In the implementation matrix in the following section, the initiatives are organized by target launch date. Initiatives highlighted in blue are the catalytic initiatives.

Note: initiatives are not intended to be specific programs. Due to changes in funding and participant and community feedback, programs will need to remain nimble and evolve. Initiatives provide the framework to remain aligned with the goals of Housing4All.

The City of Evanston has over 30 active housing programs, policies, and initiatives, and additional initiatives in program design. About half of the programs are anti-displacement initiatives, seven programs and policies are focused on housing preservation, four programs help create additional housing, and four policies expand housing choices, particularly “missing middle” housing. More details on the City’s housing initiatives can be found in Appendix C.

There are a series of case studies below, showing real-world examples of proposed initiatives and identifying their applicability to Evanston. Please note that these are intended to be examples. Any new program or ordinance will need to be tailored to fit the needs of Evanston’s community members and housing needs.

Summary of Initiatives

Initiative	Income (AMI)	Scale	Alignment	Impact (Years)	Cost	Status	
Protect 1.1: Housing Equity							
A	Strengthen renter protections	All	Citywide	High	Ongoing	¢	Expand
B	Implement a housing provider mitigation program	Up to 80%	Citywide	High	Ongoing	\$	New
C	Expand fair housing enforcement and education	All	Citywide	High	Ongoing	\$	Expand
Protect 1.2: Housing Stability							
A	Strengthen rental registration through data collection and enforcement	All	Citywide	High	Ongoing	¢	Expand
B	Provide housing rehab services	30%-80%	Citywide	High	10-29	\$\$	Expand
C	Provide housing / rental assistance	Up to 80%	Citywide	High	1	\$\$\$	Continue
D	Implement an asset building / financial counseling program	Up to 120%	Citywide	Medium	Ongoing	\$	New
E	Explore local property tax relief	Up to 80%	Citywide	Low	1	\$\$\$	New
Preserve 2.1: Affordable Housing							
A	Implement tenant / community right to purchase program	50%-120%	Citywide	High	Permanent	\$	New

Initiative		Income (AMI)	Scale	Alignment	Impact (Years)	Cost	Status
B	Facilitate long-term affordability through land trusts	Up to 120%	Citywide	High	Permanent	\$\$	Expand
C	Facilitate long-term affordability via shared-equity homeownership	50%-120%	Citywide	High	Permanent	\$\$	New
Preserve 2.2: "Missing Middle"							
A	Implement an anti-deconversion policy	50%-120%	Citywide	High	Permanent	¢	New
B	Utilize historic preservation tools to preserve affordable housing	80%-120%	Focused	Medium	TBD	¢	New
C	Explore a transfer of development rights program	30%-120%	Focused	Medium	TBD	¢	New
Create 3.1: Institutional Property							
A	Implement housing strategy on City-owned property	Up to 120%	Citywide	High	TBD	\$	Continue
B	Implement a residential development program with Faith Based Organizations	50%-120%	Citywide	High	TBD	\$	Expand
C	Explore partnerships to redevelop transit agency-owned properties	Up to 120%	Citywide	High	TBD	¢	New
D	Explore innovative development models	Up to 120%	Citywide	High	TBD	¢	New
Create 3.2: Private Property							
A	Remove building code requirements that increase costs	All	Citywide	High	Ongoing	¢	New

Initiative		Income (AMI)	Scale	Alignment	Impact (Years)	Cost	Status
B	Provide accessory dwelling unit financing and technical assistance	30%-120%	Focused	High	TBD	\$	New
C	Require affordable units in new construction and adaptive reuse	30%-120%	Citywide	High	30+	¢	Continue
Create 3.3: Zoning Code							
A	Implement right-sized parking policies	All	Citywide	High	Permanent	¢	Expand
B	Expand by-right “missing middle” development	All	Focused	High	Permanent	¢	Expand
C	Expand by-right housing development in TOD areas	All	Focused	High	Permanent	¢	Expand
D	Streamline entitlement and permitting processes	All	Citywide	High	Permanent	¢	Continue
Cross-cutting 4.1: Funding							
A	Implement external housing funding strategy	Up to 120%	Citywide	High	Ongoing	¢	New
B	Establish a progressive local funding source	Up to 120%	Citywide	High	Ongoing	¢	New
Cross-cutting 4.2: Collaboration							
A	Deepen and expand housing partnerships	All	Citywide	High	Ongoing	¢	Expand
B	Centralize City and partner housing resources	Up to 120%	Citywide	High	Ongoing	¢	New

Initiative		Income (AMI)	Scale	Alignment	Impact (Years)	Cost	Status
C	Streamline City housing initiatives	Up to 120%	Citywide	High	Ongoing	¢	New
Cross-cutting 4.3: Data Tracking + Reporting							
A	Audit City housing programs	Up to 120%	Citywide	High	Ongoing	¢	New
B	Track data to monitor progress towards Plan targets	All	Citywide	High	Ongoing	¢	New
C	Create a housing data dashboard	All	Citywide	Medium	Ongoing	¢	New

Protect 1.1: Housing equity

Combating housing discrimination is critical because past and present inequities shape who can live here, unaligned with the City’s welcoming and inclusive values. The City is committed to stronger renter protections and fair housing enforcement and education to ensure residents know their rights and housing providers meet their responsibilities.

A. Strengthen renter protections	
Households (AMI): All	Geographic Scale: Citywide
Cost: €	Type: Policy
Funding: Needed	Plan Synergy: NA
Status: Continue	Strategy Overlap: NA

The City of Evanston will pursue a just cause policy to strengthen renter protections and promote housing stability. Just cause policies restrict non-renewals and evictions to specific, well-defined circumstances, such as nonpayment of rent, significant lease violations, or major property rehabilitation needs. This reduces the risk of residents being displaced for arbitrary or unjust reasons, without restricting housing providers in extenuating circumstances.

Case Study: Colorado Just Cause Legislation

Colorado Homes for All (COHFA), a housing justice coalition led by those most impacted by housing instability, played a key role in the passage of just cause legislation in 2024. Though many housing provider organizations were opposed, COHFA held regular town halls and meetings across the state to mobilize renters and solicited feedback from members and opponents to refine the bill. The legislation requires a valid reason for non-renewal (Colorado Homes for All, 2024).

Target population: All renters

Applicability: With homeownership out of reach and little protection against non-renewals, Evanston renters need additional protections and stability.

B. Implement a housing provider mitigation program	
Households (AMI): 0% - 80%	Geographic Scale: Citywide
Cost: \$	Type: Program
Funding: Committed	Plan Synergy: E-PLAN EE45
Status: New	Strategy Overlap: NA

One barrier that prevents extremely low-income renters from accessing stable housing is concern about the household’s ability to pay additional costs, such as damage to the unit, or eviction legal fees. The City will implement a program that would reimburse housing providers for qualified costs. By offering financial security to property owners and managers, this will hopefully expand housing provider participation in rental assistance programs.

Case Study: North Dakota Opening Doors Landlord Loss Mitigation Fund

The North Dakota Housing Finance Agency created this fund to increase housing opportunities for the most vulnerable populations, including the unhoused and those who are justice-involved.

The Fund offers up to \$2,000 to compensate housing providers for any housing damage or lost rent over an 18-month period. Potential tenants are Medicaid-eligible and are referred by transitional service providers. The initial grant provided \$145,000 for the fund and \$15,000 for administration and was projected to last 13 years and up to 67 claims. Over a three-year period, 39 individuals secured housing and only nine claims, totaling \$15,000, have been paid. (North Dakota Housing Finance Agency, 2022).

Target population: Under 50% AMI

Applicability: Evanston has contemplated piloting the mitigation fund for a subset of vulnerable populations and eventually serve a broader extremely low-income population.

C. Expand fair housing enforcement and education	
Households (AMI): All	Geographic Scale: Citywide
Cost: \$	Type: Program
Funding: Needed	Plan Synergy: EE45 EEI
Status: Expand	Strategy Overlap: NA

The City will expand fair housing education through improved digital resources and targeted workshops and fair housing enforcement through the rental registration program (see Protect 3.2 D) and increased testing. Both enforcement and education will be strongest through increased partnerships with fair housing organizations.

Protect 1.2: Housing stability

With rising housing costs and economic uncertainty displacing residents and disrupting, combatting housing instability is essential. The City of Evanston is committed to promoting stability through housing assistance, an improved rental registration program, and exploring additional tools to help community members remain safely and securely housed.

A. Strengthen rental registration through data collection and enforcement	
Households (AMI): All	Geographic Scale: Citywide
Cost: ¢	Type: Program
Funding: NA	Plan Synergy: EEI
Status: Expand	Strategy Overlap: NA

The City will continue to monitor rental units for code violations and life safety concerns for current and future tenants. Moving from registration to licensing can strengthen enforcement. Through expanded data collection, the City will increase its knowledge of the rental market, including naturally occurring affordable housing.

B. Provide housing rehab services	
Households (AMI): 30% - 80%	Geographic Scale: Citywide
Cost: \$\$	Type: Program
Funding: Committed	Plan Synergy: E-PLAN Preserve EE45 EEI
Status: Continue	Strategy Overlap: Preserve

The City will continue to provide housing rehab services to low- and middle-income households as well as housing providers serving low- and middle-income households. This includes rehab projects that address life safety issues, accessibility, and electrification, energy efficiency, and weatherization.

C. Provide housing / rental assistance	
Households (AMI): 0% - 80%	Geographic Scale: Citywide
Cost: \$\$\$	Type: Program
Funding: Committed	Plan Synergy: E-PLAN
Status: Continue	Strategy Overlap: NA

The City of Evanston will continue to provide critical rental and housing assistance support to extremely low-income households, who may regularly face housing insecurity and displacement. Covering a significant share of housing costs reduces trade-offs between paying rent and meeting other basic needs. For those on the brink of eviction, timely support can prevent homelessness.

D. Implement an asset building / financial counseling program	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Program
Funding: Committed	Plan Synergy: NA
Status: New	Strategy Overlap: NA

The City will establish an asset-building and financial counseling program to help community members save for emergencies, improve credit, and reduce debt, all protections against housing instability and displacement. This will improve individual financial well-being and as housing costs rise, help residents remain rooted in their neighborhood. Over time, building assets can also create pathways for long-term stability and intergenerational security.

E. Explore local property tax relief	
Households (AMI): 50% - 120%	Geographic Scale: Citywide
Cost: \$\$\$	Type: Program
Funding: Needed	Plan Synergy: NA
Status: New	Strategy Overlap: NA

The City of Evanston will explore providing local property tax relief to low- and middle-income households. Though there are various Cook County tax programs to reduce residential property taxes, this could be an additional method to combat displacement. The first step will likely be speaking with community members and analyzing Cook County Assessor data.

Preserve 2.1: Income-restricted and naturally occurring affordable housing

With rising housing costs and increased displacement pressure, it is critical to preserve income-restricted and naturally occurring affordable housing. As a first step, the City will identify and track existing affordable properties. This will better position the City to proactively equip owners with tools and incentives to preserve affordability.

A. Implement tenant / community right to purchase program	
Households (AMI): 50% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Policy Program
Funding: Needed	Plan Synergy: E-PLAN
Status: New	Strategy Overlap: Protect

The City will also implement a tenant and/or community right to purchase program to preserve affordability. By providing tenants and mission-driven organizations with the first opportunity to buy rental properties, the City can reduce displacement and preserve affordable housing. When paired with financing and technical assistance, a right to purchase program empowers communities to build collective ownership, protect neighborhood continuity, and ensure that housing remains a stable foundation rather than a speculative asset.

Case Study: DC Tenant Opportunity to Purchase Act (TOPA)

TOPA was enacted in 1980 and serve as the model legislation. When an owner proposes selling a rental property, tenants can buy the property, select a buyer, or negotiate for repairs or cash payouts. From 2006 to 2020, over 16,000 units were preserved or developed through TOPA. Additionally, tenant associations were formed for 45% of sales, demonstrating strong tenant participation.

In 2025, DC approved significant changes to TOPA through the RENTAL Act, including exempting properties <15 years old and those with <5 units not owned by a corporation. The RENTAL Act is currently under congressional review and is anticipated to become law in January 2026 (Trout et al., 2023; Sayin & Calma, 2025; Council of the District of Columbia, 2025).

Target population: All renters

Applicability: Since TOPA was enacted 45 years ago, other models have been enacted, providing the City of Evanston with data to inform a policy that best fits Evanston's housing needs and market.

B. Facilitate long-term affordability through land trusts	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: \$\$	Type: Program Collaboration
Funding: Committed	Plan Synergy: E-PLAN EE45
Status: New	Strategy Overlap: Protect

The City currently partners with Community Partners for Affordable Housing (CPAH) to provide permanently affordable housing through its Community Land Trust (CLT) Program. With a renewed focus on preserving existing affordable housing, the City will partner with owners of at-risk properties and facilitate, when feasible, transferring them into the land trust. This may lead to additional affordable homeownership opportunities as well (see Preserve 2). Most critically, this will extend affordability beyond 15–30-years, common with publicly-funded affordable housing.

Case Study: Los Angeles County Community Land Trust Partnership Program

In 2020, the LA County launched a pilot program with established CLTs to acquire, rehabilitate, and preserve multifamily housing with the goal of establishing long-term affordable housing. With a \$14 million investment, the program was able to preserve eight residential properties with 43 units serving 110 individuals, who were primarily Black, Indigenous, and/or people of color.

The average cost per unit was 47% less than the cost of new construction projects in LA County, and 39% less than the cost of Low-Income Housing Tax Credits (LIHTC) acquisition-rehab projects (Lesar Development Consultants, 2022).

Target population: Under 80% AMI

Applicability: Evanston has an established partnership with CPAH. Funding will be the key to success in Evanston.

C. Facilitate long-term affordability via shared-equity homeownership	
Households (AMI): 50% - 120%	Geographic Scale: Citywide
Cost: \$\$	Type: Program Collaboration
Funding: Committed	Plan Synergy: E-PLAN
Status: New	Strategy Overlap: Protect

The City will promote and facilitate shared equity housing, such as limited equity cooperatives (LEC), to provide opportunities for long-term affordable homeownership. Buyers of shared equity homes generally have smaller mortgages and lower monthly payments than purchasers of similar homes through traditional means. In an LEC, tenants are owners of shares in the co-op and lease their homes from the co-op. When the home is sold, the co-op buys the shares at a restricted price and resells them to new tenants at a restricted price. The former tenants are allowed modest growth in equity. Shared equity housing can be used in tandem with CLTs or on their own.

Preserve 2.2: “Missing middle” housing

It is also critical that the City preserves “missing middle” housing, which can offer lower rents and ownership costs, larger units, and access to high-resource areas for low- and middle-income households.

A. Implement an anti-deconversion policy	
Households (AMI): 50% - 120%	Geographic Scale: Citywide
Cost: ¢	Type: Policy
Funding: NA	Plan Synergy: E-PLAN Thrives EE45
Status: New	Strategy Overlap: Protect

The City will implement an anti-deconversion policy and zoning regulations to prevent the loss of “missing middle” housing stock by limiting redevelopment of multi-family properties into single-family or two-unit homes. Small, multifamily buildings provide attainable rental and ownership options for low- and moderate-income households, young families, and seniors who may be priced out of single-family homes. The City will also update the current Demolition Tax to better match the goals of this plan.

Case Study: Chicago Anti-Deconversion Ordinance

In 2021, Chicago passed anti-deconversion ordinances for the Pilsen neighborhood and the immediate area around the Bloomingdale Trail (606). Both ordinances eliminated as-of-right construction of single- and two-family homes within a target area unless most of the lots on the proposed block are single- or two-family homes. These ordinances were designed to reduce displacement of low-moderate income households in two- to eight-unit buildings. There are also demolition fees associated with both ordinances as well (Nitkin, 2022).

Target population: Under 120% AMI

Applicability: Prior to proposing an equivalent policy, the City will need to identify the zoning districts and/or parcels that have the relevant housing typologies and are experiencing displacement pressure.

B. Utilize historic preservation tools to preserve affordable housing	
Households (AMI): 80% - 120%	Geographic Scale: Focused
Cost: ☹️	Type: Program Policy
Funding: NA	Plan Synergy: Preserve EE45
Status: New	Strategy Overlap: Protect

The City will utilize historic preservation tools to preserve naturally occurring affordable housing without limiting the redevelopment of “missing middle” housing. This may include conservation districts and/or other historic preservation tools.

C. Explore a transfer of development rights program	
Households (AMI): 30% - 120%	Geographic Scale: Focused
Cost: ☹️	Type: Program Policy
Funding: NA	Plan Synergy: Preserve EE45 Thrives
Status: New	Strategy Overlap: Protect

The City will explore a transfer of development rights program, allowing owners of affordable housing to sell development rights to the owner of another property. For example, a courtyard building with naturally occurring affordable housing lacks the resources to make upgrades without dramatically raising rents. If there is unutilized development potential, i.e. additional density is allowed by right, the housing provider may sell that development potential to another property owner in an approved area of the program. This would provide critical funding for rehab of the affordable property, reduce risk of displacement, and grant the purchaser the ability to add additional housing units to their property.

Case Study: Arlington Ballston Macy's Redevelopment

Developed in 2007, Arlington, VA's transfer of development rights (TDR) program aims to preserve affordable housing and other community amenities. Through this program, a former Macy's is being redeveloped into 533 apartments and retail adjacent to the Ballston Metro station.

To achieve the proposed number of housing units, unutilized development potential is being purchased from Haven Apartments, 118-units of naturally occurring affordable housing 1.5 miles away. Through the TDR, 236 additional units are allowed on site, and the Haven Apartments will become income-restricted units (60% AMI) for 30 years (Cleva, 2022).

Target population: Under 60% AMI

Applicability: Through a similar program, Evanston could simultaneously incentivize extending affordability in one location and greater density in a transit-oriented location.

Create 3.1: New housing on institutional properties

This strategy creates new housing, including income-restricted units, and strengthens the City's tax base, generating revenue for public infrastructure and essential services. These strategies include both new construction and adaptive reuse, advancing affordable housing and historic preservation goals.

A. Implement housing strategy on City-owned property	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Program
Funding: Committed	Plan Synergy: Preserve Thrives EE45
Status: Continue	Strategy Overlap: Preserve Protect

The City of Evanston will repurpose underutilized city-owned properties, through new construction and adaptive reuse, converting tax-exempt assets into tax-paying new housing. By "Putting Assets to Work," the City can leverage its ownership, ensuring that publicly held assets deliver maximum benefit to both current and future generations.

B. Implement FBO residential development program	
Households (AMI): 50% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Program Collaboration
Funding: Needed	Plan Synergy: EE45 Thrives
Status: New	Strategy Overlap: Preserve Protect

The City of Evanston will partner with religious institutions to redevelop underutilized property into housing. By working with the City, these institutions can support their missions, generate long-term financial stability, and provide additional affordable housing.

C. Explore partnerships to redevelop transit agency-owned properties	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: ¢	Type: Collaboration
Funding: Needed	Plan Synergy: NA
Status: New	Strategy Overlap: Protect

The City of Evanston will pursue partnerships with the soon-to-be-created Northern Illinois Transit Authority (NITA), successor to the Regional Transportation Authority. With the recent passage of the Northern Illinois Transit Authority Act and the authorization of (NITA) to perform transit-supportive development, or joint development, there will be greater opportunities to leverage transit agency-owned properties and stations, in particular.

D. Explore innovative development models	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: ¢	Type: Program Collaboration
Funding: Needed	Plan Synergy: EE45
Status: New	Strategy Overlap: Joint Protect

The City will explore innovative development models to fill in gaps unaddressed by traditional affordable housing development. For example, the City of Chicago’s Green Social Housing initiative will pair public funding with private investment to set aside a minimum of 30% affordable units. Because there will be public ownership stake in these properties, units will be permanently affordable.

Create 3.2: New housing on private property

While new housing on City-owned and institutional property can be catalytic, there are ample opportunities to increase housing units, affordable housing in particular, across the City.

A. Remove building code requirements that increase costs	
Households (AMI): All	Geographic Scale: Citywide
Cost: ¢	Type: Policy
Funding: NA	Plan Synergy: Preserve
Status: New	Strategy Overlap: Preserve Protect

Simplifying fire and life safety provisions where appropriate, such as permitting single stairwells in small multifamily buildings, providing exceptions for sprinkler installation in certain contexts, and developing a rehabilitation subcode can further reduce barriers without compromising occupant safety. These updates support adaptive use of existing structures and the creation of more diverse and affordable housing types without changing the built form.

Case Study: New Jersey Rehabilitation Subcode

New Jersey adopted its Rehabilitation Subcode in 1998 to encourage improvement to existing buildings and to create predictability for property owners and developers. In 1997, nearly 50% of permitted construction value was rehab or additions and much higher in cities like Newark and Trenton. The previous code was a deterrent to improving buildings, though many were safe and habitable.

The Subcode, which provides stand-alone requirements for existing buildings, provides clear guidance and greater predictability for property owners and developers seeking to improve their properties. (State of New Jersey, Department of Community Affairs, n.d.)

Target population: All households

Applicability: Through multidisciplinary input, the City can update our building code to create financially viable pathways to adaptively reuse existing buildings, preserve existing building stock, and create new housing options.

B. Provide accessory dwelling unit financing and technical assistance	
Households (AMI): 30% - 120%	Geographic Scale: Focused
Cost: \$\$	Type: Program
Funding: Committed	Plan Synergy: EEI EE45
Status: New	Strategy Overlap: Protect

Accessory dwelling units (ADUs) are smaller housing units, most frequently co-located with a single-family home. To increase development and support low- and moderate-income households, the City will develop an ADU financing and technical assistance program with two approaches. Helping low- to middle-income homeowners create an ADU (with no income restrictions) will provide an income stream to help them remain in their home and age in place. Helping higher-income homeowners create an ADU with affordability requirements will provide new housing opportunities for low- and middle-income households.

Case Study: Boston ADU Financial Assistance Program

The Boston Home Center offers ADU financial and technical assistance for owners of 1- to 3-unit homes who are at or below 135% AMI and \$100,000 in assets (excluding home equity, retirement funds, and college savings plans). The program offers \$7,500 for pre-development and a 0% interest loan of \$50,000 for construction. Payments are deferred until the property is sold. Homeowners at 120% -135% AMI must match the loan, while those below 120% AMI have no matching requirements.

Homeowners can qualify for additional financing through the ADU Bank Loan Program, a partnership with local banks. Participants also have access to guidance on relevant codes and a construction specialist who monitors construction progress (City of Boston, 2025).

Target population: Under 135% AMI

Applicability: Evanston's zoning code allows for ADUs, and the City has developed an ADU guide to help property owners navigate the ADU development process.

C. Require affordable units in new construction and adaptive reuse	
Households (AMI): 30% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Policy Program
Funding: NA	Plan Synergy: EEI E-PLAN EE45
Status: Continue	Strategy Overlap: Protect

Current inclusionary housing policies require market-rate developments to provide affordable units or an in-lieu payment to support affordable housing. Evanston’s stronger Inclusionary Housing Ordinance (April 2025) represents a major step forward in expanding housing affordability and equity. By requiring more affordable units and higher in-lieu fees, and by offering incentives for deeper affordability and larger units, the City ensures that new development more effectively addresses our housing needs.

Create 3.3: New housing by updating the zoning code

Strategic changes to Evanston’s zoning code will play a critical role in facilitating new housing development. Exclusionary zoning limits the housing supply and housing choice and perpetuates segregation. Both Minneapolis (MN) and New Rochelle (NY) implemented policies to increase housing supply and saw lower rent increases than the rest of the state or nation, respectively (Horowitz, 2024; Liang et al., 2024). Zoning code updates will foster inclusive growth while advancing sustainability and reducing the pressures that drive up housing costs.

A. Implement right-sized parking policies	
Households (AMI): All	Geographic Scale: Citywide
Cost: \$	Type: Policy
Funding: NA	Plan Synergy: EE45 Thrives CARP
Status: New	Strategy Overlap: Preserve

Parking infrastructure is very expensive, and these costs are passed on to renters and homebuyers. Right-sized parking policies align parking requirements with demand versus one-size-fits-all mandates, such as parking minimums. The City will allow developers to address transportation impacts through a multi-modal strategy, lowering construction costs, and encouraging more efficient land use.

B. Expand by-right “missing middle” development	
Households (AMI): All	Geographic Scale: Focused
Cost: ☹	Type: Policy
Funding: NA	Plan Synergy: EEI EE45
Status: New	Strategy Overlap: Preserve

The City of Evanston will expand the area where “missing middle” housing can be built by-right. This will enable the creation of smaller-scale, multi-unit homes in additional neighborhoods, through new construction or adaptive reuse, without the uncertainty, delay, and added cost of discretionary approvals. By reducing regulatory barriers, by-right policies lower development risk and costs, making it more feasible to build housing that fits naturally into existing neighborhoods.

C. Expand by-right residential development in TOD areas	
Households (AMI): All	Geographic Scale: Focused
Cost: ☹	Type: Policy
Funding: NA	Plan Synergy: EE45 Thrives CARP EEI
Status: New	Strategy Overlap: Protect

The City will increase the number of residential units allowed by-right in transit-oriented development (TOD) areas, reducing development timelines, lowering per-unit costs, and making projects more viable. This will enable more people to live in walkable, transit-rich areas and support Downtown and neighborhood business districts.

D. Streamline entitlement and permitting processes	
Households (AMI): All	Geographic Scale: Citywide
Cost: ☹	Type: Policy
Funding: NA	Plan Synergy: EEI EE45
Status: Continue	Strategy Overlap: Preserve

The City will streamline the entitlement and permitting process for developments with a minimum affordability level, accelerating the creation of much-needed housing. Streamlined processes reward projects aligned with community goals—providing affordable, sustainable, or family-sized housing—through streamlined review. One method is through an affordable housing overlay like the City of Cambridge’s 100% Affordable Housing Overlay (Community Development Department, City of Cambridge, 2020). Proposals that do not meet the minimum affordability level would undergo further review, so public input is focused where most valuable.

Cross-Cutting 4.1: Expand funding

A. Implement external housing funding strategy	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Funding Collaboration
Funding: Needed	Plan Synergy: EE45
Status: New	Strategy Overlap: All

The City of Evanston will develop and implement a new housing funding strategy. The City will explore funding from philanthropic institutions, social impact bonds, New Markets Tax Credits, and revolving loan funds, as well as low-cost financing through Community Development Financial Institutions (CDFIs), Private Activity Bonds, and HUD. By increasing and broadening our housing resources, we can sustain progress even with constrained public budgets.

Did you know?

Community Development Finance Institutions (CDFIs) have a mission to provide fair, responsible financing that mainstream finance doesn't traditionally reach (Opportunity Finance Network, n.d.).

Private Activity Bonds (PABs) allow a government entity to provide low-cost financing to qualified projects providing public benefit. (Chen, 2025).

The **CDBG Section 108** program allows municipalities such as Evanston to access low-cost, flexible financing for larger development projects (U.S. Department of Housing and Urban Development, 2025).

The **New Markets Tax Credit Program** seeks to address disinvestment in low-income communities by attracting investment with low cost, flexible financing. (U.S. Department of the Treasury, 2025).

Case Study: Montgomery County Affordable Housing Opportunity Fund

Montgomery County, MD established a \$20 million, revolving loan fund to acquire at-risk properties or land for new units. Loan terms are up to three years and for properties with 50+% of units affordable at 70% AMI. Borrowers must be not-for-profits, and the minimum affordability term is 10 years.

The fund is matched at least 3:1 with private lending and is administered by a local CDFI. The first loan was to the Leeland Tenants Association to buy their 15-unit building when the owner planned to sell. Technical assistance providers worked with the tenants' association to buy the property, secure funding for rehab, and transition to a limited-equity cooperative (Department of Housing and Community Affairs, Montgomery County, Maryland, n.d.).

Target population: Households under 70% AMI

Applicability: The City of Evanston is also committed to long-term affordability through tenant / community right to purchase and shared equity housing, such as limited-equity cooperatives.

Case Study: Atlanta Neighborhood Development Partnership (ANDP)

ANDP is a not-for-profit that develops and finances affordable housing. They develop about 100 units annually and 76% of homebuyers are households of color, demonstrating a five-year wealth gain of almost \$90,000.

ANDP uses New Markets Tax Credits (NMTC) to lower initial purchase prices. Twenty percent of homes must be affordable at 80% AMI, which provides opportunities for both low- and middle-income households to become homeowners (Atlanta Neighborhood Development Partnership, Inc., n.d.).

Target population: Up to 120% AMI

Applicability: Nine of Evanston’s census tracts (primarily located in the 2nd, 5th, 8th, and 9th Wards, and Downtown) are eligible for NMTC investments.

B. Establish a progressive local funding source	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: ¢	Type: Policy Funding
Funding: Needed	Plan Synergy: NA
Status: New	Strategy Overlap: All

The City will establish a progressive, dedicated, and sustainable source of revenue to advance the funding priorities of Housing4All. Options include raising funds from non-residential projects that increase housing demand and home purchases, renovations, or additions above a specified size or cost. A successful fee would balance the need for new housing and economic growth with the commitment to support housing for low- and middle-income households.

Case Study: Denver Affordable Housing Linkage Fee

Denver’s linkage fee went into effect in 2017 and is a key funding source for their dedicated affordable housing fund. Housing fund resources support the housing and supportive services for at-risk residents, low- and moderate-income rental housing, and moderate-income for-sale housing.

Denver’s residential linkage fees are assessed on developments with 9 or fewer units – Denver’s Inclusionary Housing policy covers developments of 10+ units. The fee is based on new Gross Floor Area (GFA), such as an addition to an existing unit.

Target population: Under 120% AMI

Applicability: There are opportunities to raise revenue from development not covered by Evanston’s Inclusionary Housing Ordinance to support anti-displacement, preservation, and creation initiatives.

C. Establish a joint call for housing project funding	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: €	Type: Collaboration Funding
Funding: NA	Plan Synergy: NA
Status: New	Strategy Overlap: All

The City will establish a cross-departmental call for housing project funding, greatly increasing the impact and efficiency of Evanston’s housing investments. By aligning resources across departments and programs, the City can provide a more effective and efficient process for applicants and better evaluate funding requests based on alignment with Housing4All and other City strategic plans.

Cross-Cutting 4.2: Expand collaboration

A. Deepen and expand housing partnerships	
Households (AMI): All	Geographic Scale: Citywide
Cost: €	Type: Collaboration
Funding: NA	Plan Synergy: E-PLAN EE45
Status: Expand	Strategy Overlap: All

The City will deepen and expand relationships with community organizations, tenant associations, housing providers, developers, employers, anchor institutions, and state, county, and transit agencies. This includes exploring employer-assisted housing programs and supportive housing investments for residents with repeat hospitalizations. Stronger informal and formal partnerships will also better position the City to leverage and layer external resources.

B. Centralize City and partner housing resources	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: €	Type: Collaboration
Funding: NA	Plan Synergy: EEI
Status: New	Strategy Overlap: All

The City will actively coordinate and publicize City housing programs, funding requests, and partner agency offerings. Clear communication and outreach, tailored to the needs of different communities, will increase participation and prevent crises leading to displacement. This will maximize the impact of current programs and increase trust among community members.

C. Streamline City housing initiatives	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: \$	Type: Program Collaboration
Funding: Committed	Plan Synergy: NA
Status: New	Strategy Overlap: All

The City of Evanston will streamline housing initiatives to better connect community members to programs and administer them more efficiently. In particular, the City will launch a “One-Stop Shop” for housing rehab. The City currently offers many programs across multiple departments, and they can be difficult for homeowners to navigate. The One Stop Shop will consolidate information, applications, and program management, improve the customer experience and maximize the impact of the programs.

Cross-Cutting 4.3: Expand data tracking and reporting

A. Audit City housing programs	
Households (AMI): 0% - 120%	Geographic Scale: Citywide
Cost: ¢	Type: Data
Funding: NA	Plan Synergy: NA
Status: New	Strategy Overlap: All

The City will develop and perform a standardized review of all current and upcoming housing programs to identify strengths and challenges. The audit will include households served, administration costs, cost per unit and/or household, participant satisfaction, and level of impact. Through this effort and in concert with the goals of this plan, City programs can be expanded, shifted, and replicated to maximize our impact.

B. Track data to monitor progress towards Plan targets	
Households (AMI): All	Geographic Scale: Citywide
Cost: ¢	Type: Data
Funding: NA	Plan Synergy: NA
Status: Expand	Strategy Overlap: All

The City will track data at the program, initiative, strategy, objective, and Plan levels to measure the efficacy of our work, pivot when appropriate, and share our progress with the greater Evanston community.

C. Create a housing data dashboard	
Households (AMI): All	Geographic Scale: Citywide
Cost: \$	Type: Data
Funding: Needed	Plan Synergy: E-PLAN
Status: New	Strategy Overlap: All

The City will create a user-friendly housing data dashboard, allowing community members and partner organizations to access current housing data and monitor the City’s progress towards the goals of Housing4All.

IMPLEMENTATION

A plan without action is just a dream. With rising rents, significant gaps in supply, and widening economic disparities, the lack of housing affordability is putting increased pressure on the Evanston community. The City recognizes the consequences of inaction—displacement, deepened inequities, and the loss of community diversity. **We cannot wait any longer to take strategic action.**

While Housing4All lays out a ten-year vision, the City of Evanston will launch programs, approve policies, pass ordinances, and explore possibilities by 2031, in the first five years of Plan implementation, to respond to the immediacy of the crisis.

The City is committing to swift, meaningful action that stabilizes households today while laying a foundation for long-term solutions. **Therefore, the City will fast-track all anti-displacement initiatives (“Protect residents from displacement”) and catalytic initiatives, highlighted in blue, by the end of 2028.**

Note: The “Timeline” column in the implementation table below identifies the year the City commits to launch programs, approve policies, and pass ordinances. Each initiative will require different time commitments in advance of the year identified and that will be incorporated accordingly into department workplans.

Implementation Team

Upon approval of this Plan, the City will create an interdepartmental team to lead the implementation of Housing4All and to maximize the impact of the Plan. Housing intersects with many City priorities like racial equity, public health, climate resilience, and economic mobility, and an interdepartmental team will encourage and require alignment of resources, data sharing, innovative program design that recognizes this intersectionality. This collaborative approach will also ensure that Housing4All initiatives are responsive to the complex needs of community members and can achieve broader, community-wide benefits.

The City also recognizes the critical role that external partners will play in taking bold action, independently and in partnership with the City, to address Evanston’s housing challenges. **Upon approval of the plan, the City will work to deepen and expand relationships and partnerships, particularly with those most affected by Evanston's housing challenges.**

Implementation Matrix

Initiative		Objective	Strategy		Income (AMI)	Lead Dept.	Supporting Depts.	\$ Committed	Timeline
B	Provide housing rehab services	Protect	2	Stability	30%-80%	CD	CMO	<input checked="" type="checkbox"/>	Ongoing
C	Provide housing / rental assistance	Protect	2	Stability	Up to 80%	CD	HHS CMO	<input checked="" type="checkbox"/>	Ongoing
B	Require affordable units in new construction and adaptive reuse	Create	2	Private	30%-120%	CD	NA	NA	Ongoing
A	Deepen and expand housing partnerships	Cross-cutting	2	Collaboration	All	CD	CMO HHS	NA	Ongoing
B	Track data to monitor progress towards Plan targets	Cross-cutting	3	Data	All	CD	CMO HHS P&R PW	NA	Ongoing
B	Strengthen renter protections	Protect	1	Equity	All	CD	Law HHS	NA	2027
C	Expand fair housing enforcement and education	Protect	1	Equity	All	CD	HHS	<input checked="" type="checkbox"/>	2027
D	Implement an asset building / financial counseling program	Protect	2	Stability	Up to 120%	CMO	CD HHS	<input checked="" type="checkbox"/>	2027
B	Facilitate long-term affordability through land trusts	Preserve	1	Affordable housing	Up to 120%	CD	Law	<input checked="" type="checkbox"/>	2027
A	Implement housing strategy on City-owned property	Create	1	Institutional	Up to 120%	CMO	CD Law	<input checked="" type="checkbox"/>	2027
A	Remove building code requirements that increase costs	Create	2	Private	All	CD	Fire	NA	2027
A	Implement external housing funding strategy	Cross-cutting	1	Funding	Up to 120%	CD	CMO HHS	NA	2027

Initiative		Objective	Strategy		Income (AMI)	Lead Dept.	Supporting Depts.	\$ Committed	Timeline
B	Centralize City and partner housing resources	Cross-cutting	2	Collaboration	Up to 120%	CD	CMO HHS P&R PW	NA	2027
B	Implement a housing provider mitigation program	Protect	1	Equity	Up to 80%	CD	CMO HHS	<input checked="" type="checkbox"/>	2028
A	Strengthen rental registration through data collection and enforcement	Protect	2	Stability	All	CD	HHS	NA	2028
E	Explore local property tax relief	Protect	2	Stability	Up to 80%	Finance	NA	NA	2028
A	Implement tenant / community right to purchase program	Preserve	1	Affordable housing	50%-120%	CD	CMO HHS	<input checked="" type="checkbox"/>	2028
A	Implement an anti-deconversion policy	Preserve	2	Missing middle	50%-120%	CD	Law	NA	2028
B	Provide accessory dwelling unit financing and technical assistance	Create	2	Private property	30%-120%	CD	CMO	<input checked="" type="checkbox"/>	2028
A	Implement right-sized parking policies	Create	3	Zoning code	All	CD	AS Law	NA	2028
B	Expand by-right “missing middle” development	Create	3	Zoning code	All	CD	Law	NA	2028
C	Expand by-right residential development in TOD areas	Create	3	Zoning code	All	CD	Law	NA	2028
D	Streamline entitlement and permitting processes	Create	3	Zoning code	All	CD	PW CMO	NA	2028
B	Establish a progressive local funding source	Cross-cutting	1	Funding	Up to 120%	CD	Law CMO	NA	2028
B	Streamline City housing initiatives	Cross-cutting	2	Collaboration	Up to 120%	CD	CMO HHS P&R NA	<input checked="" type="checkbox"/>	2028

Initiative		Objective	Strategy		Income (AMI)	Lead Dept.	Supporting Depts.	\$ Committed	Timeline
A	Audit City housing programs	Cross-cutting	3	Data	Up to 120%	CD	CMO HHS P&R PW	NA	2028
B	Utilize historic preservation tools to preserve affordable housing	Preserve	2	Missing middle	80%-120%	CD	Law	NA	2029
C	Facilitate long-term affordability via shared-equity homeownership	Preserve	1	Affordable housing	50%-120%	CD	Law	<input checked="" type="checkbox"/>	2030
C	Explore a transfer of development rights program	Preserve	2	Missing middle	30%-120%	CD	Law	NA	2030
B	Implement a residential development program with Faith Based Organizations	Create	1	Institutional	50%-120%	CD	CMO	<input checked="" type="checkbox"/>	2030
C	Create a housing data dashboard	Cross-cutting	3	Data	All	CD	CMO HHS	<input checked="" type="checkbox"/>	2030
C	Explore partnerships to redevelop transit agency-owned properties	Create	1	Institutional	Up to 120%	CD	CMO	NA	2031
D	Explore innovative development models	Create	1	Institutional	Up to 120%	CD	CMO HHS	NA	2031

City of Evanston Department Acronyms/Shorthand: AS: Administrative Services, CD: Community Development, CMO: City Manager's Office, Finance: Finance and Budget, Fire: Fire, Law: Law, HHS: Health and Human Services, P&R: Parks and Recreation, PW: Public Works.

Oversight, Tracking, and Reporting

The City of Evanston is committed to regular data collection and analysis to measure progress toward the goals of Housing4All. This includes tracking Plan-level metrics, as well as initiative and program-specific metrics. By consistently monitoring these data points, the City can identify both successes and emerging challenges in real time.

The City will submit an annual report to the Housing and Community Development Committee, highlighting measurable achievements, lessons learned, and areas where course correction is needed. These reports will provide transparency and accountability to the community, decision-makers, and partners.

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

Onward!

Housing4All challenges us to take action to address the housing needs of all Evanstonians and strive to ensure that everyone has safe, attainable housing, a foundation to thrive. We commit to building an inclusive city – for ourselves, for our neighbors, and for future generations.

Housing4All establishes ten strategies designed to overcome the greatest housing challenges facing Evanston today. With this Plan's adoption, we move into action mode. Together, we will build a future filled with healthy, stable housing we can afford.

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APPENDICES

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A. Evanston's History of Housing

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

1835-1871: Formative Years

Evanston's formative years were spurred by early stagecoach service on the Green Bay Road as a post road between Chicago and Green Bay Wisconsin, development of the Ten-Mile House in 1837, selling of government land to settlers in 1841, and creation of Ridgeville Township by 1850. In 1851, Northwestern University was established, and the plat of the original town of Evanston, bound roughly by the Lake to the east, Foster Street to the north, Wesley Avenue to the west, and Dempster Street to the south was accepted in 1854. 1855 would see an amendment to the University's charter that disallowed the consumption of alcohol within four miles of the University. The town of Evanston was incorporated in 1863 following the start of the Civil War two years prior. Although the town was much larger than any of its North Shore counterparts during this period, its growth would swell following the Chicago Fire of 1871.

1872–1890s: Evanston's Beginnings

Following the Civil War, Evanston quickly annexed land to the north and west between Church Street to the south, Lincolnwood Drive to the west, Wilmette to the north, and the lake to the east. The town grew as a community anchored by Northwestern University and its religious, cultural, and civic institutions. Gracious homes, built on tree-lined gridded streets, and a bustling and vibrant downtown reflected the City's image as a model suburban retreat for middle- and upper-class families. Residential growth clustered around rail and streetcar lines, which connected Evanston to Chicago and established early commuter patterns that remain influential today.

The Town of Evanston would grow in 1874 by annexing the Village of North Evanston. In 1884, Evanston would construct its first apartment building, the Essex, at 520 Davis Street, signaling a willingness to diversify its housing stock to meet new demands. By 1891 Evanston had come into its own with amenities of churches, clubs, and libraries, and no lack of energetic people willing to experiment and eager to carry out social programs that benefited the City. However, its growth, as well as that of neighboring South Evanston, was stifled by water supply concerns – this issue would eventually lead to the annexation of the Village of South Evanston in 1892 an area south of Dempster Street, west of Florence Avenue, and north of Chicago. These boundaries would form the City of Evanston, incorporated in 1892.

1900s–1916: The Making of a City

By the turn of the century, Evanston was no longer a small suburb but a thriving city. First references to Evanston as the “City of Homes” appeared in the Evanston Index, and the City's neighborhoods boasted high-quality craftsmanship in its vernacular housing as well as high-style housing designed by some of the nation's preeminent architects, many of which lived in Evanston while employed in Chicago. Apartments and multi-family buildings began to appear offering housing for upper-middle class families as well as workers and new immigrant families. The Hereford, 1637 Chicago, and the Boyleston, 614 Clark Street, were both early examples built at the fringe of the downtown between 1899 and 1900.

In 1901, the City passed its first ordinance regulating the construction of apartment buildings due to opposition from proposals within established neighborhoods and fears of fire. The ordinance required buildings to be built of masonry, with slate or clay tile roofing. Despite this, the transformation of the suburban landscape continued, with 94 apartment units built in 1912, 112 in 1913, 163 in 1914, and 209 in 1915. The City also annexed portions of today's 9th and 8th wards, west of Florence in 1913, in part to capture a growing manufacturing center along the Mayfair Industrial Spur. In 1915, the City adopted new ordinances regulating the construction of apartments. These created building height restrictions, minimum

room sizes, as well as minimum lot sizes. Also in 1915, the primarily multi-family neighborhoods south of Calvary Cemetery and north of Howard Street, petitioned the City for secession, a proposal that was granted, and the area became part of Chicago. In 1916, 411 apartment units were constructed. The same year would see the bulk of today's Northwest Evanston west of Lincolnwood Drive, annexed by the City.

The City also established "restricted residence districts" in 1916 following concerns by residents in southeast Evanston, allowing the construction of only homes with a single owner-occupied unit. These districts could be created upon petition of 2/3rds of residents in the proposed area. Following this, only 18 apartment units were created in 1917, and none in 1918 and 1919. During this period, Evanston's African American community grew significantly as well, especially in the Fifth Ward, drawn by employment opportunities in nearby institutions and households. Yet exclusionary practices—such as restrictive covenants—were already beginning to shape patterns of residential segregation.

1917–1944: Depression, Redlining, and War-Time Housing

In 1917, the Plan of Evanston, the City's first comprehensive plan, was written by Daniel Burnham Jr, Dwight Perkins, and other prominent architects of the time. The plan established parks and recreation centers, a public lakefront, and the foundations for the City's first zoning ordinance and enhanced building regulations. In 1919, a Zoning Commission was established, and in 1921, following extensive hearings, the City and States first zoning ordinance was established. The City's Plan Commission would be established in 1926.

By 1933, the City would annex its last portions of residential areas, largely creating the City's boundaries as we know them today. Northwest Evanston west of Lincolnwood Drive would develop rapidly during this same time, with many homes designed by prominent architects, developers, and builders. The Great Depression reshaped housing markets across the country, and the City and school districts incurred crippling debt during this period. In Evanston, federally sponsored "redlining" maps designated much of the African American neighborhood as too risky for mortgage investment. This practice locked generations of families out of mainstream homeownership.

During World War II, Evanston also experienced a surge of defense-related employment, which increased demand for rental housing and led to the construction of modest homes and apartments, often of lower quality, in segregated neighborhoods. However, the 1930s were also a period of social awareness and change in Evanston. The Community Hospital, an outgrowth of the Evanston Sanitarium, was established in 1930 in the former home of Dr. Rudolph Penn. In 1931, Edward Jourdain was elected as the City's first black alderman, and following a contested election, was reelected in 1932. In the same year, Daisy Sandidge was elected as Evanston's first female alderman.

1945–1960s: Urban Renewal and Desegregation

Post-war prosperity and the expansion of the automobile fueled suburban growth. Evanston, like many older suburbs, faced new competition from rapidly developing communities further from Chicago. Concentrations of post-war housing were constructed in west and far northwest Evanston. The razing and subsequent subdivision of large estates, in both today's Ridge and Lakeshore Historic Districts further diversified Evanston's housing. Locally, "urban renewal" and slum clearance projects cleared housing in many parts of Evanston including the Fifth Ward, displacing Black families, and replacing older homes with smaller more modern dwellings as well as institutional and commercial uses.

In 1967, the City amended its zoning ordinance to increase the height of allowable buildings in the downtown to 225 feet. This decision would permanently alter the visual character of the downtown and result in large portions being razed into the 1970s, and 1980s to keep up with changes in retail preferences and consumer demands of the automobile age. Public housing was introduced but largely concentrated in segregated areas, reinforcing racial and economic divides. In 1966, the City Council

passed an open housing ordinance, but the mayor vetoed the measure, reflecting the deep resistance to desegregation at the time.

1970s–1980s: Rising Costs

Land for new development at this point became scarce, and housing costs began to rise. This is deeply tied to rising interest rates, economic downturns, energy crises, and the political and economic policies in response. Rental housing remained more affordable than ownership, yet vacancy and disinvestment were challenges in certain neighborhoods. At the same time, federal housing policy shifted away from direct construction toward subsidies, including Section 8 vouchers, which played an increasing role in Evanston's housing system. In 1972, the City would approve sale of liquor by-the-drink, and in 1983 approve packaged liquor sales.

In 1975, following controversial urban renewal efforts and an erosion of Evanston's vernacular and high-style architectural heritage, the City established its historic preservation program, and the Preservation Commission was formed. Faced with challenges of outlying shopping centers and a collapse of its retail market share, the City began planning for a project called Downtown II, the area south of Emerson, between the CTA tracks and the Chicago and North Western tracks. The same period saw rising interest in the now failed "Research Park" development. The joint venture between the City and Northwestern University was a highly contentious issue that included widespread land clearance and displacement.

1990s–2000s: Downtown Revitalization and Redevelopment

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

2010s: Equity and Affordability Challenges

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

2020s: Reparations and a New Housing Future

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

Source: Buchbinder-Green, *Evanston: A Pictorial History*, 1989.

Additional Articles and Exhibits:

- Theodore Reese and G.W. Terry, [Map of Evanston](#), 1868-1872
- Robert Teska, [Downtown Evanston Revitalized:1956-2006](#), 2007
- Robert Teska, [Downtown Evanston Revitalized:2007-2018](#), 2018
- [Segregated by Design](#), 2019
- Harrison Tremarello, [The Lasting Impacts of Evanston Redlining](#), 2019
- [Redlining Evanston](#), 2019

- Morris (Dino) Robinson, Jr. and Jenny Thompson, PhD, [Evanston Policies and Practices Directly Affecting the African American Community](#), 2021
- Ji Ho Kim and Ethan Tang, [The City of Evanston and Segregation of Wards](#), 2021
- [Segregation in Evanston: An Impact Study](#), 2021
- Digital Scholarship Lab, [Mapping Inequality: Redlining in New Deal America](#), 2023
- Enterprise, [A History of Housing Policy Through a Racial Equity Lens](#), 2024
- Joint Center for Housing Studies, [The State of the Nation's Housing](#), 2024

Additional Resources:

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

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

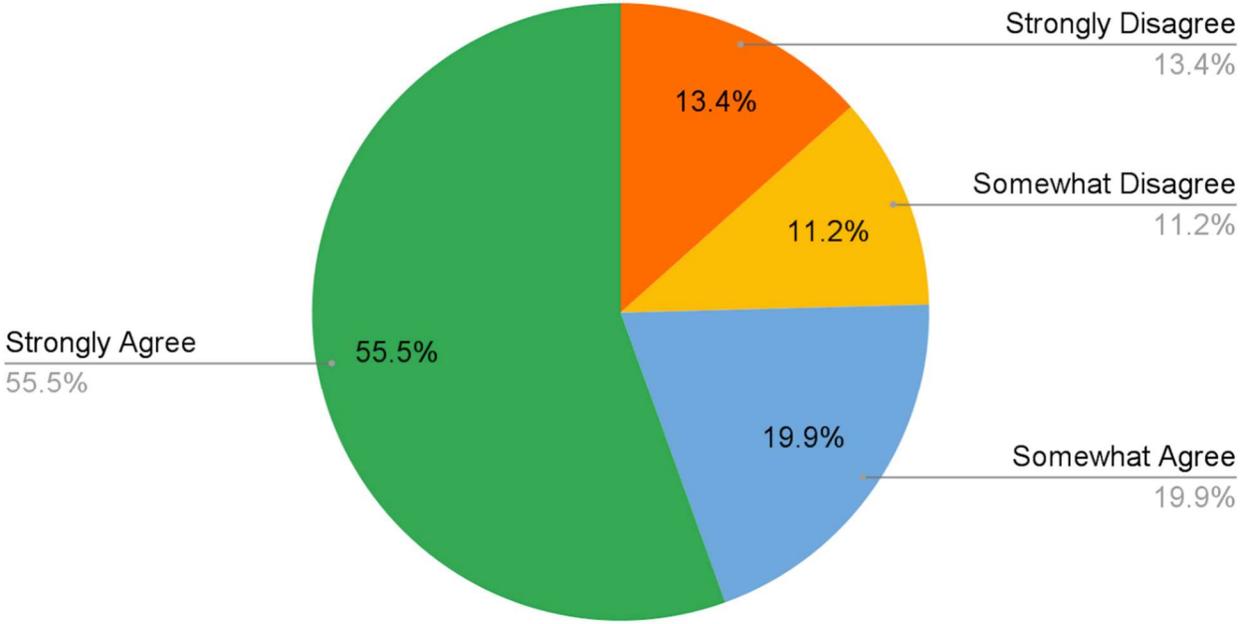
- [2025-2029 Consolidated Plan](#), 2025
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B. Community Feedback

The following are charts summarizing community feedback about each proposed objective and strategy from the Draft Plan released in September 2025.

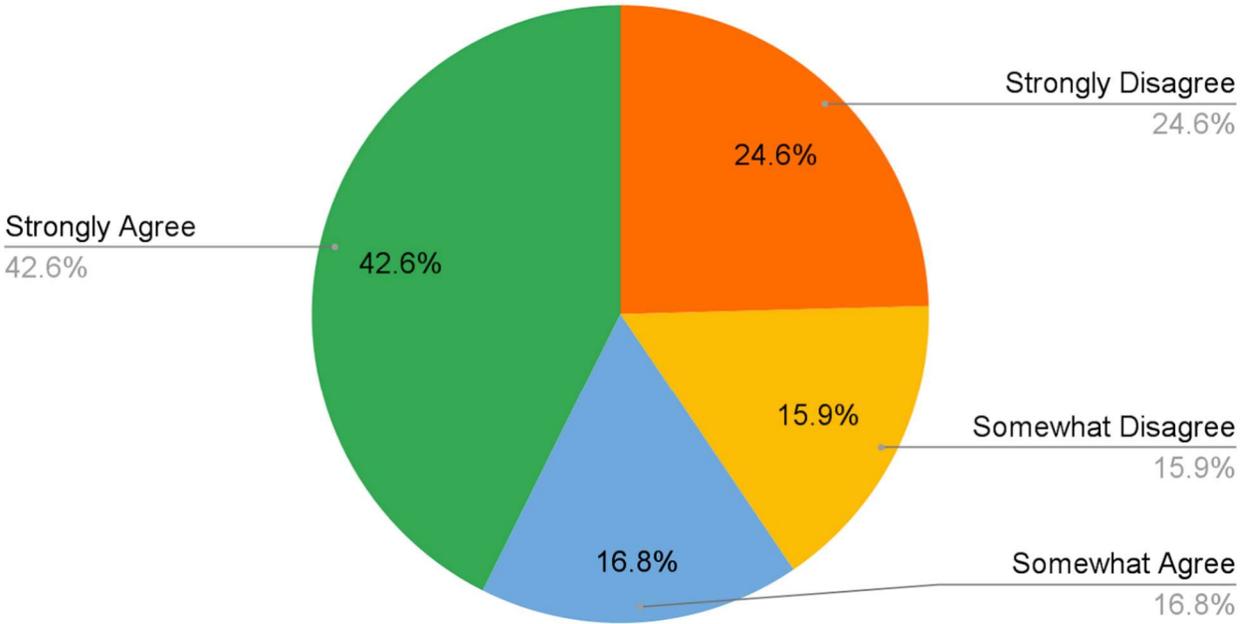
Preserve Affordable Housing Units

663 Responses



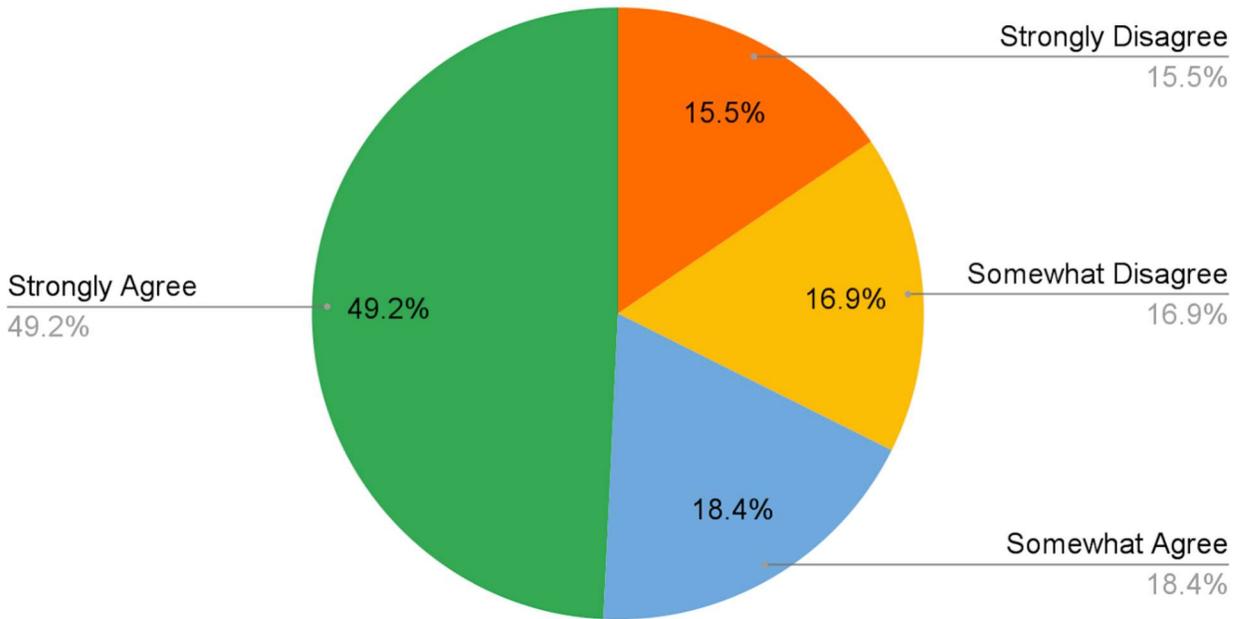
Create new housing to address gaps in the supply

659 Responses



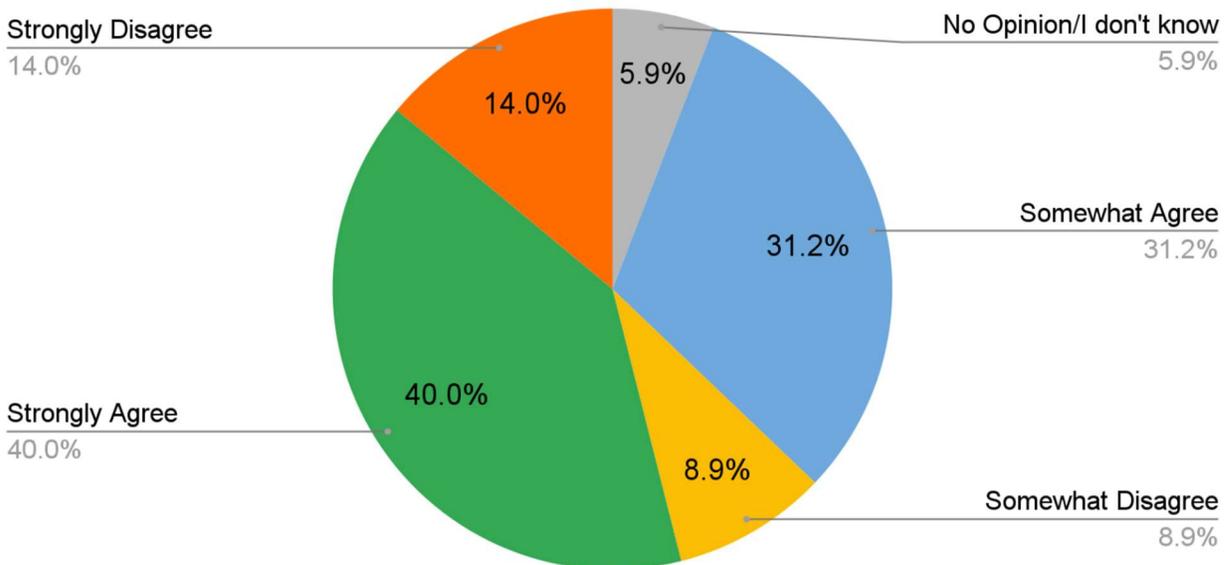
Protect residents from displacement

658 Responses



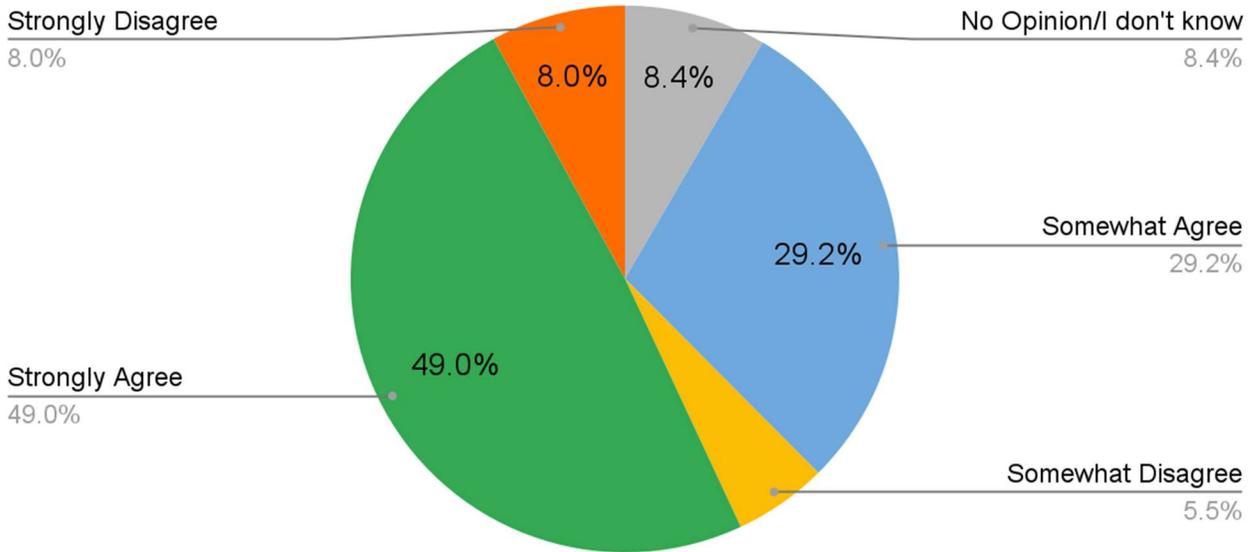
1.1 Subsidized Units: Extend the affordability periods of subsidized affordable housing

493 Responses



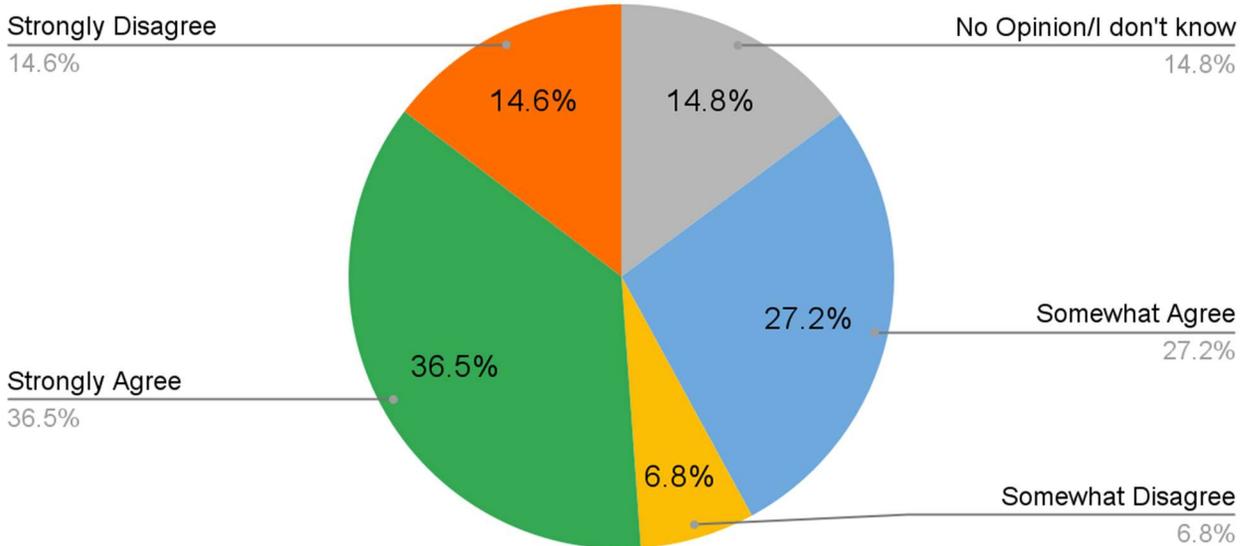
1.2 NOAH Preservation: Sustain existing naturally occurring affordable housing (NOAH)

490 Responses



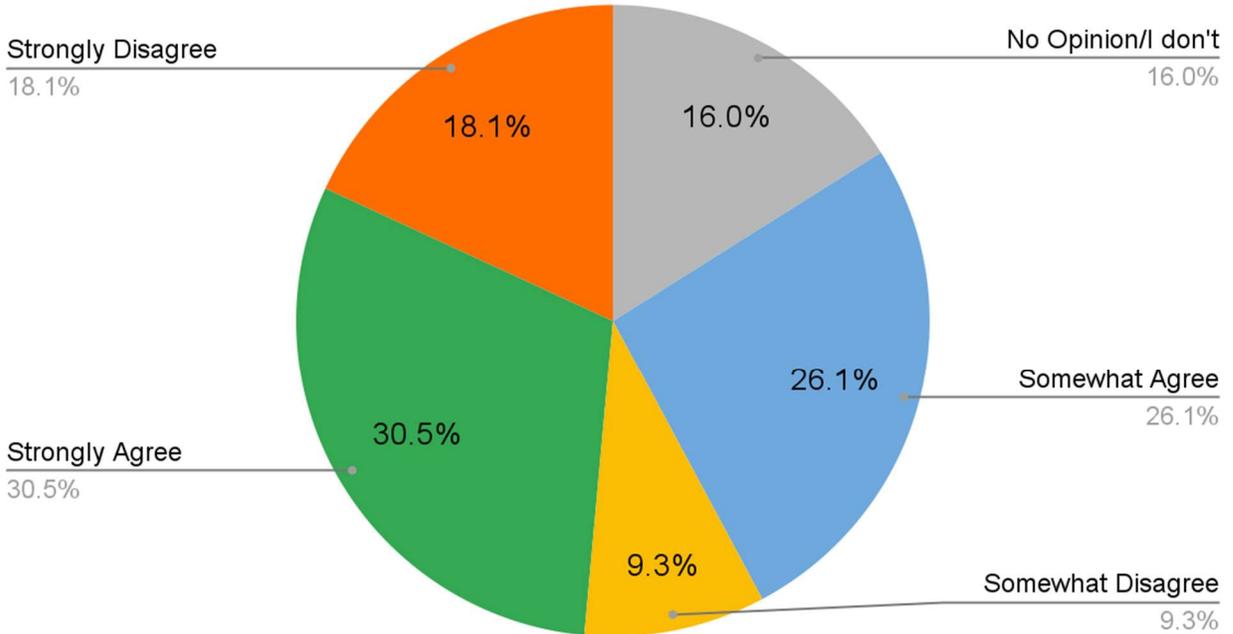
1.3 One-Stop Shop: Establish a “one-stop shop” of housing rehabilitation resources

485 Responses



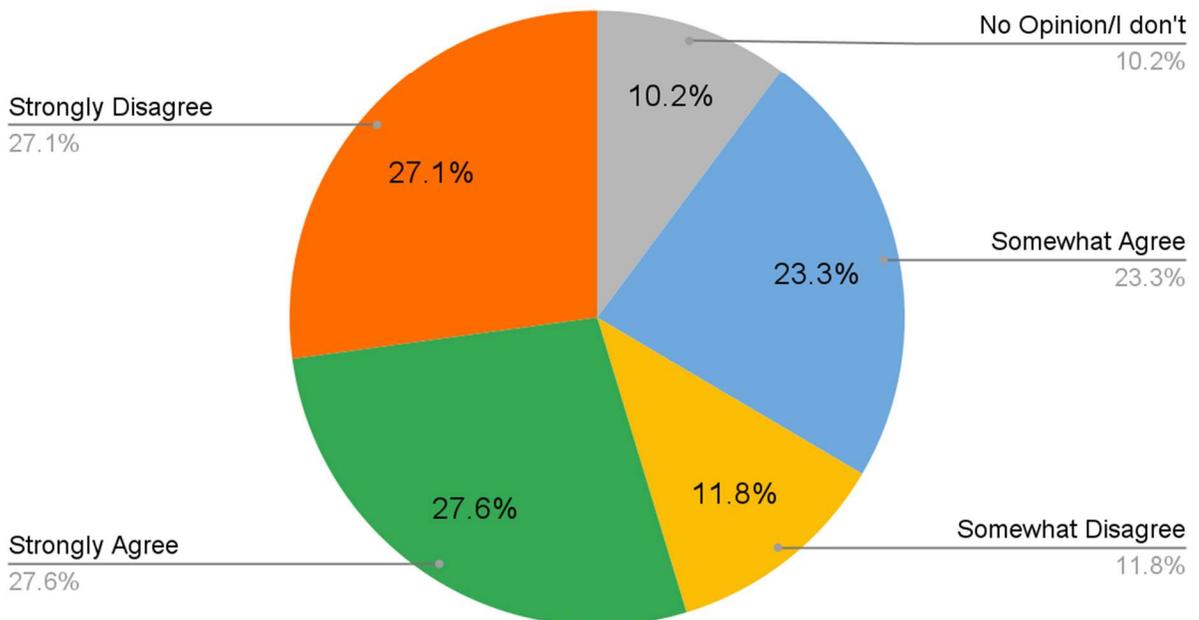
1.4 Alternative Ownership Models: Expand shared-equity homeownership models, including land trusts and limited

486 Responses



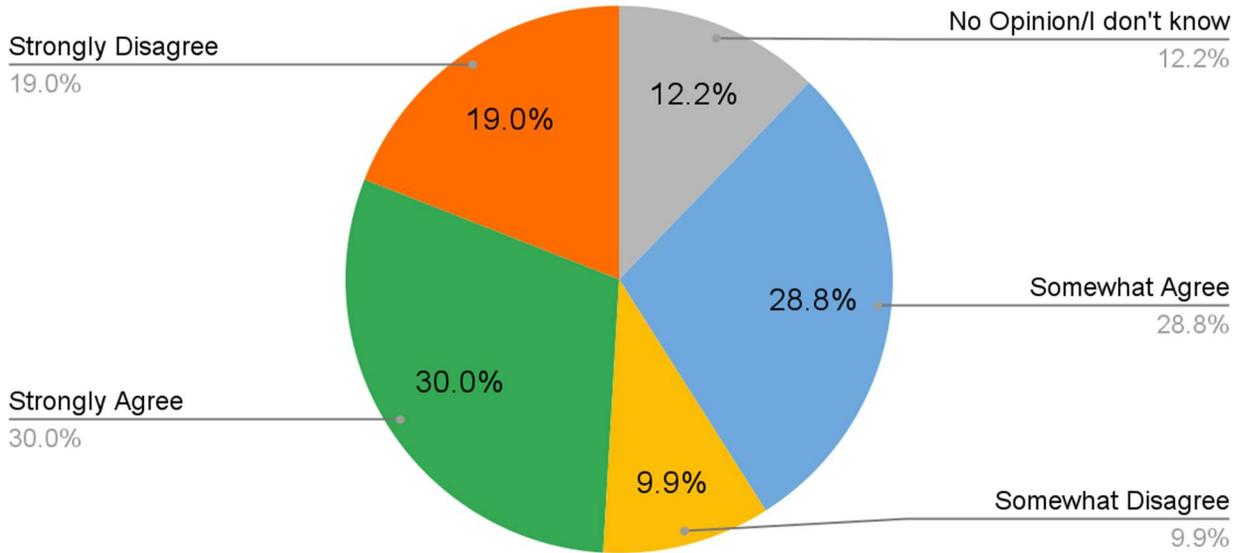
1.5 Acquisition & Preservation Fund: Establish a fund to support acquisition and preservation of properties of risk

490 Responses



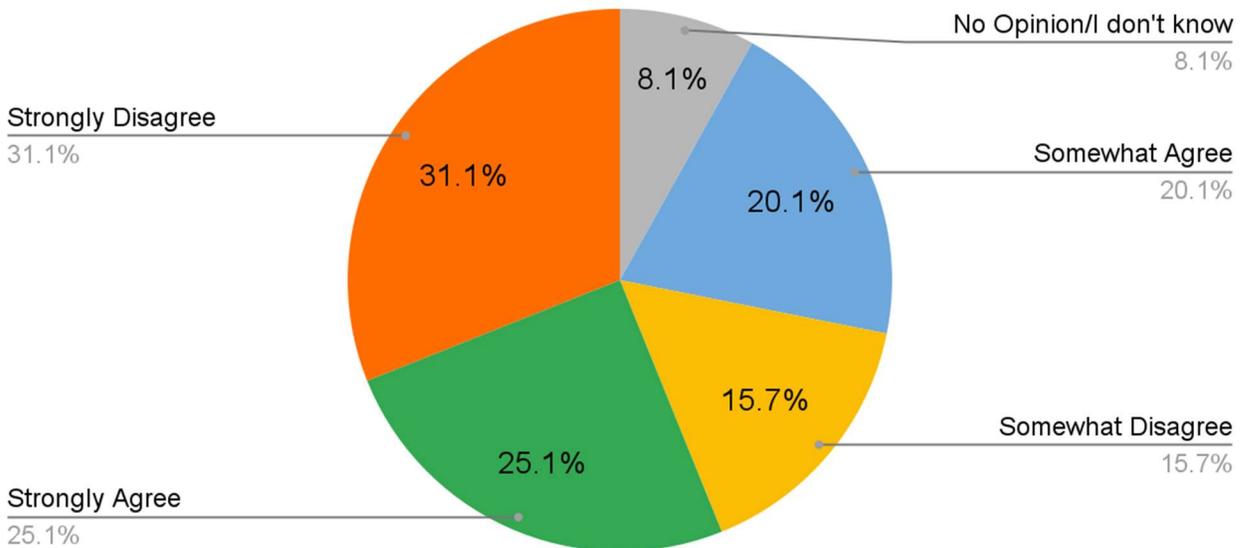
1.6 Housing Project Funding: Streamline and prioritize funding efforts through citywide program collaboration

483 Responses



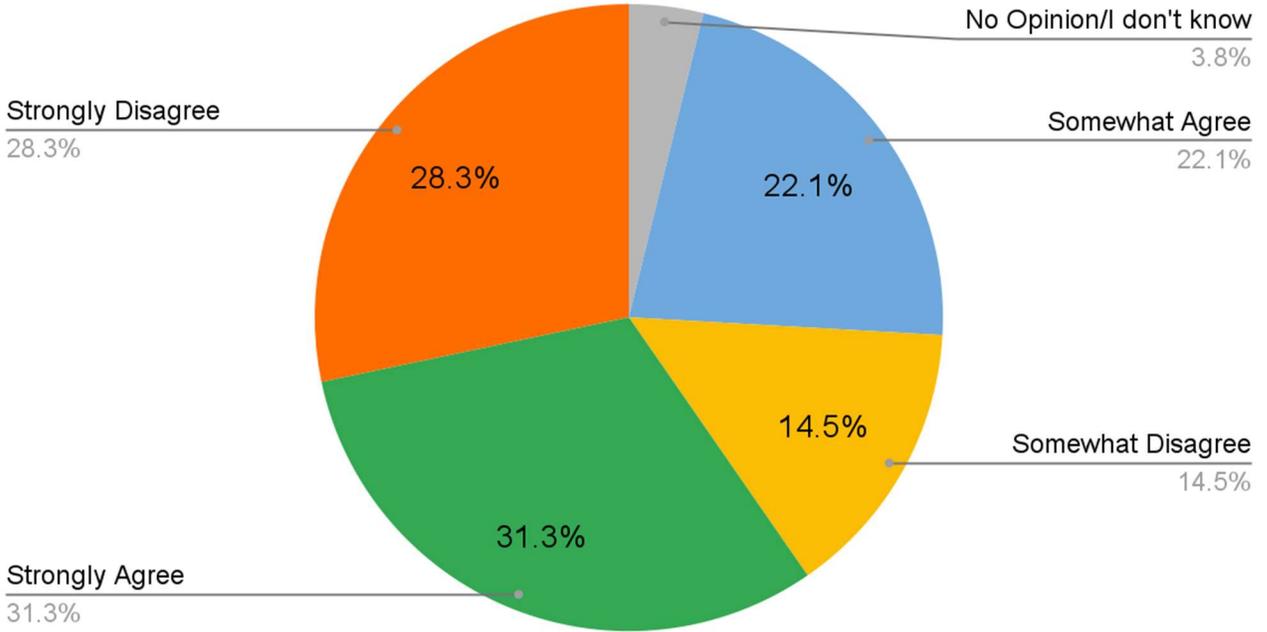
1.7 Housing Impact Fee: Create a dedicated source of revenue to contribute to long-term housing goals

483 Responses



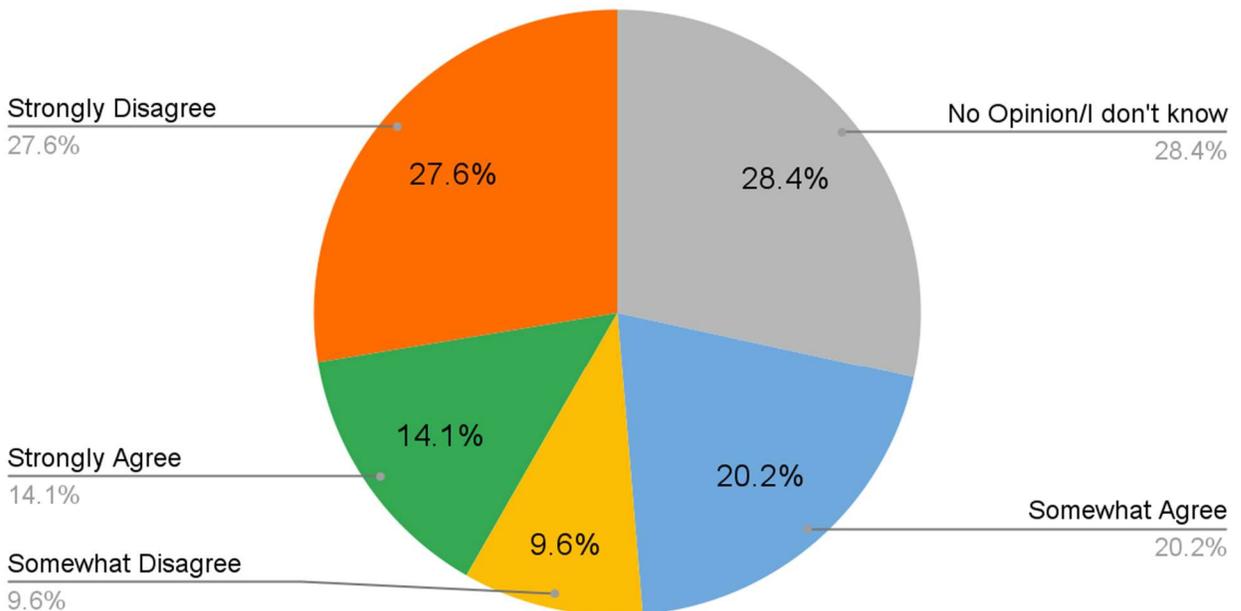
1.8 Anti-Deconversion Policy: Prevent 2- and 3-units properties from being redeveloped into single-family homes

498 Responses



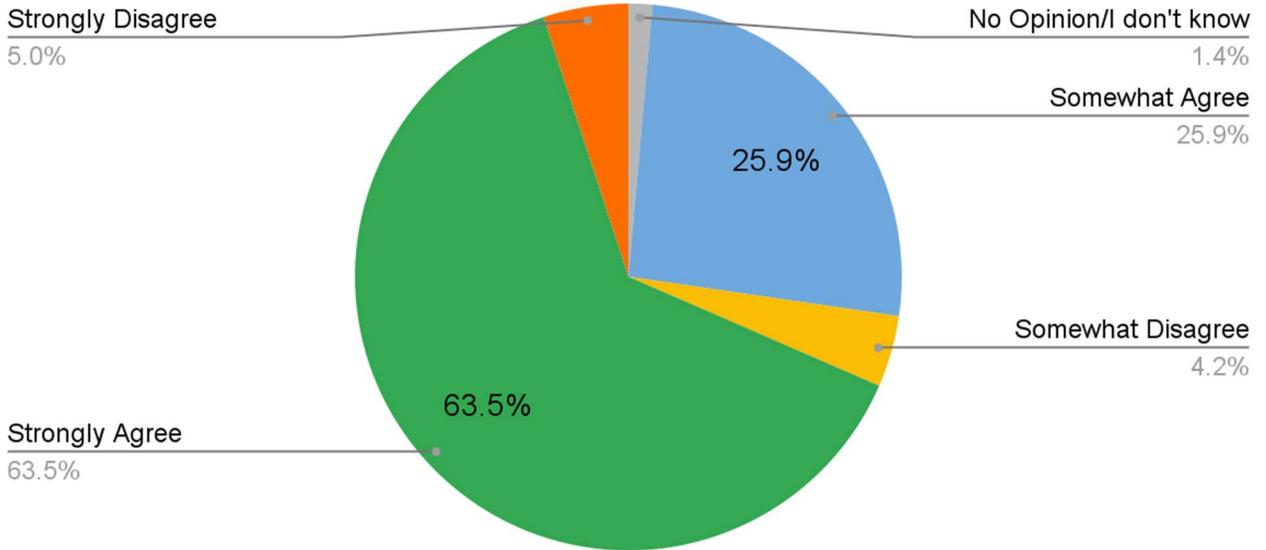
1.9 Transfer of Development Rights: Allow property owners in designated areas sell development rights to owners in

489 Responses



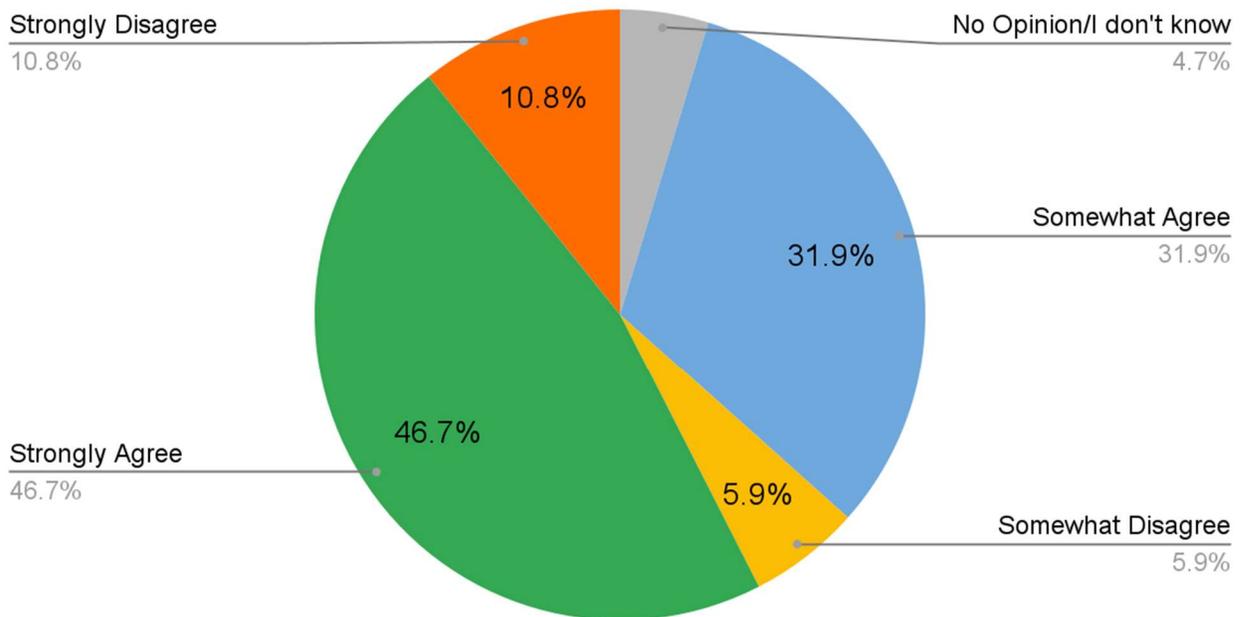
1.10 Adaptive Reuse: allowing for existing buildings to be repurposed for residential use

498 Responses



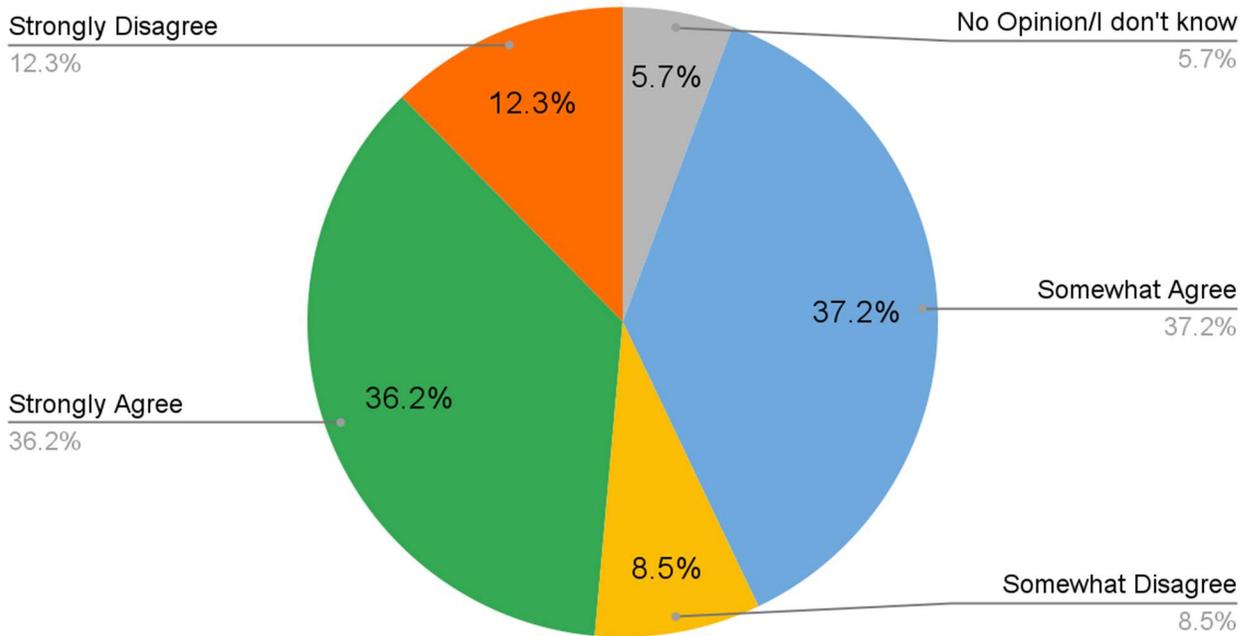
2.1 Redevelop City-Owned Property: Redevelop underutilized city-owned properties from tax exempt to tax-

492 Responses



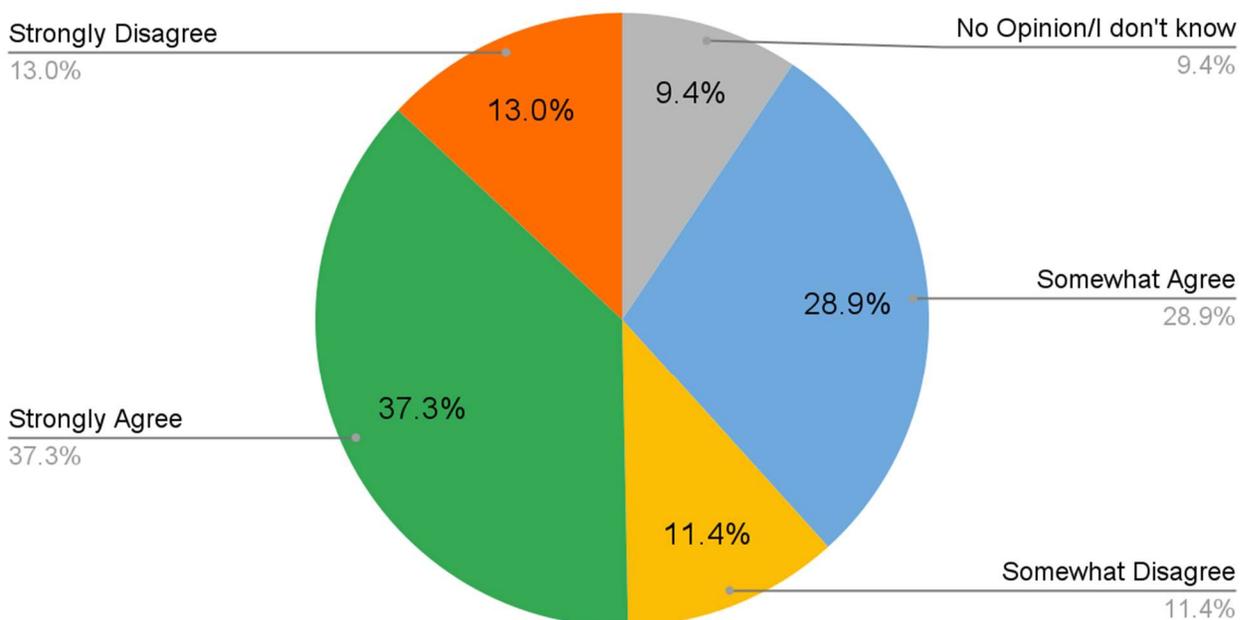
2.2 Partnerships with Religious Institutions: Work with religious institutions to redevelop surplus or underutilized

494 Responses



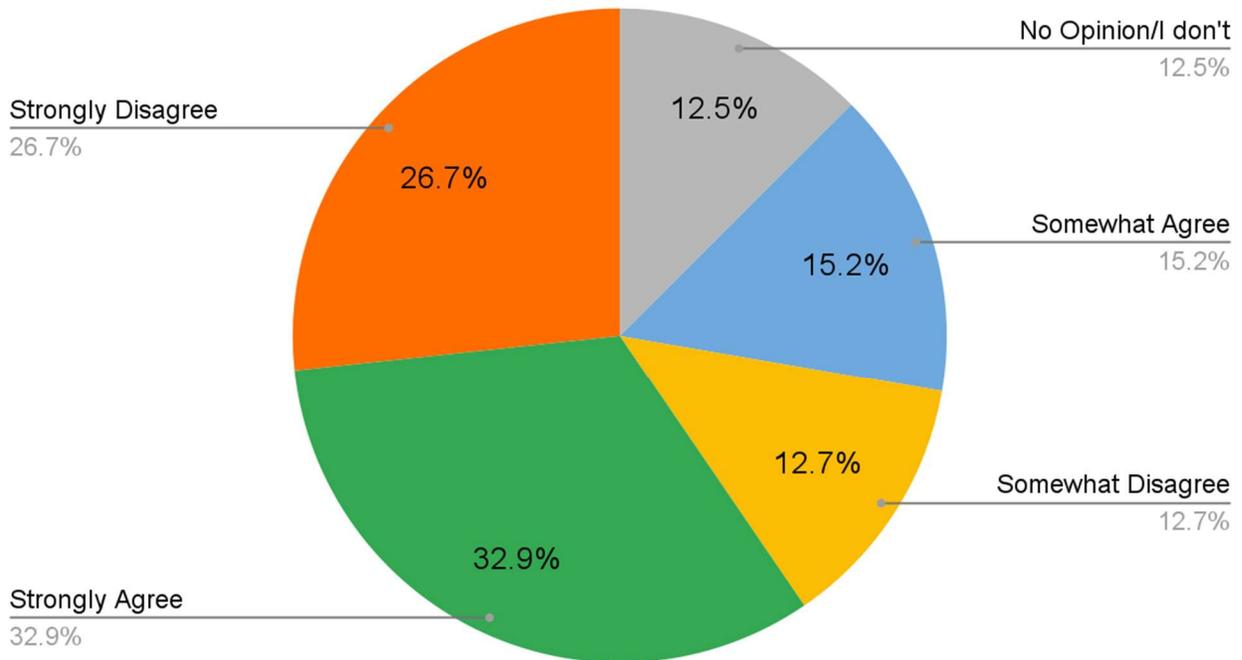
2.3 ADU Financing and Technical Assistance: Support accessory dwelling unit (ADU) development affordable to a

491 Responses



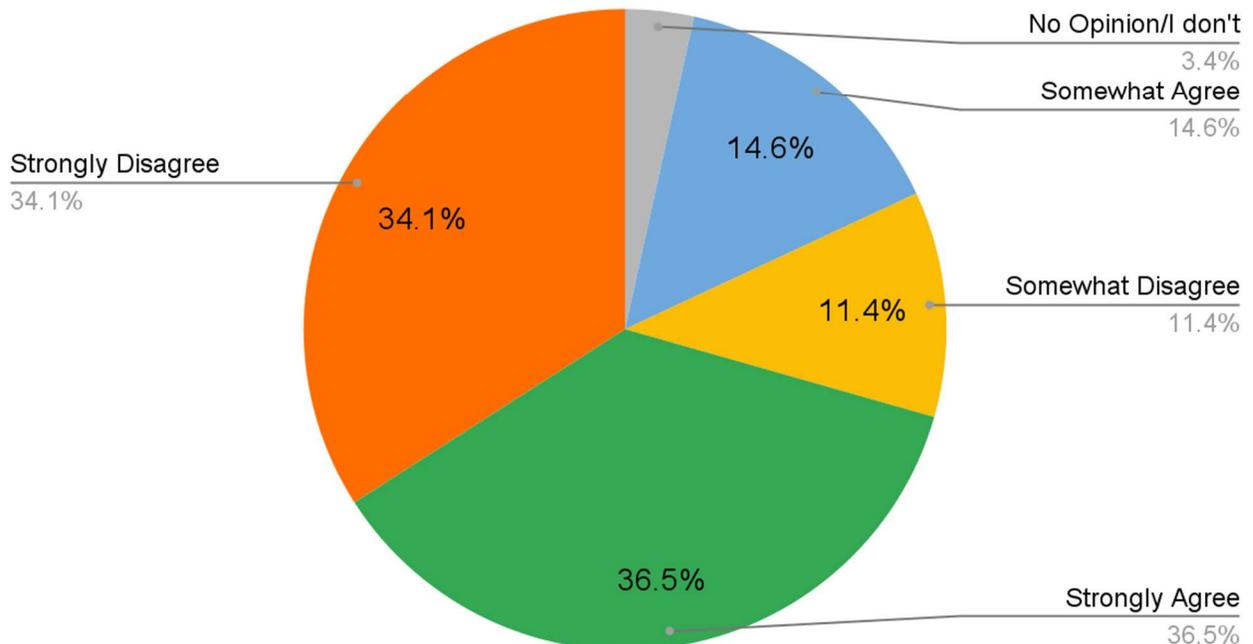
2.4 Inclusionary Housing: Expand housing affordability and equity across the city through the Inclusionary Housing

487 Responses



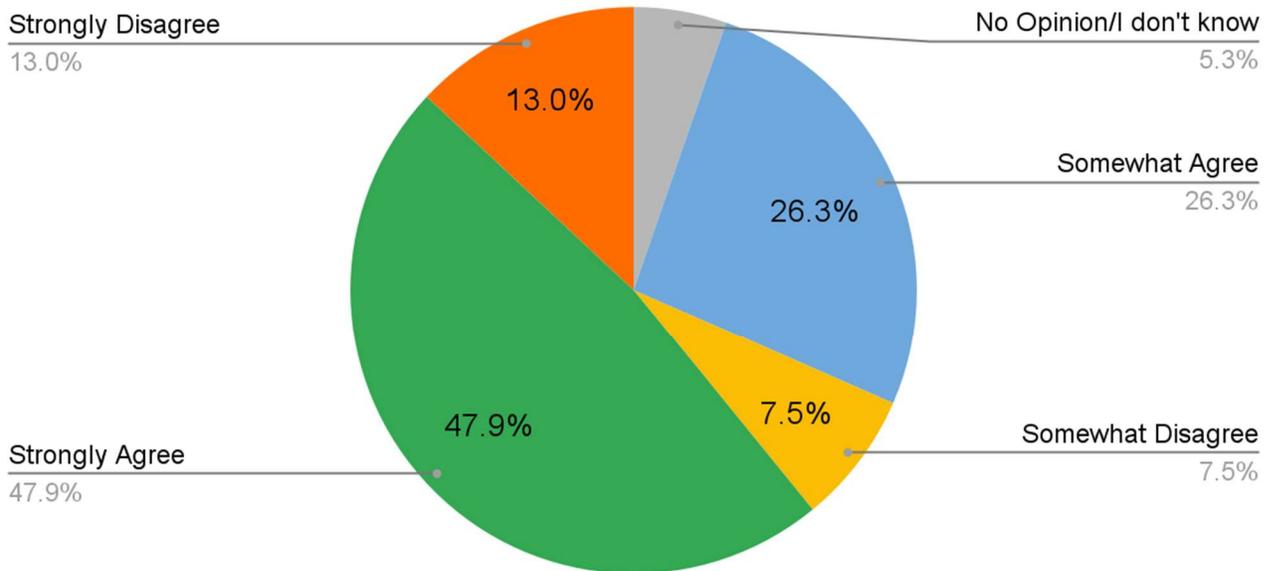
2.5 Zoning Code Updates: Update the zoning code to facilitate housing development and allow different housing

493 Responses



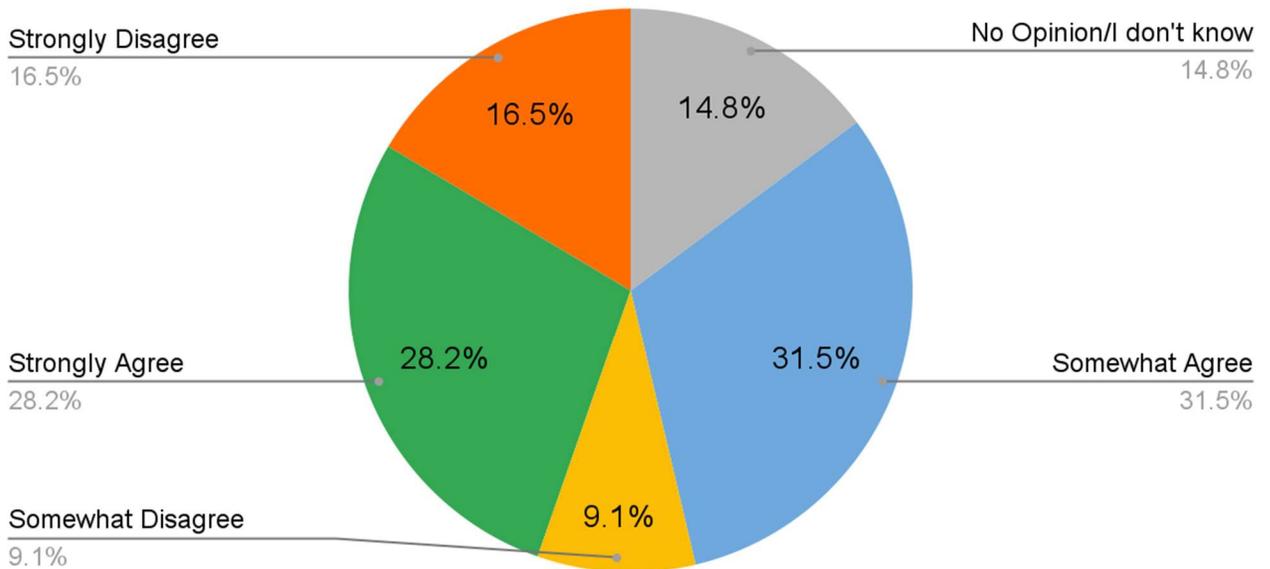
2.6 Streamline Processes: Increase efficiency of the permitting process to accelerate housing creation

491 Responses



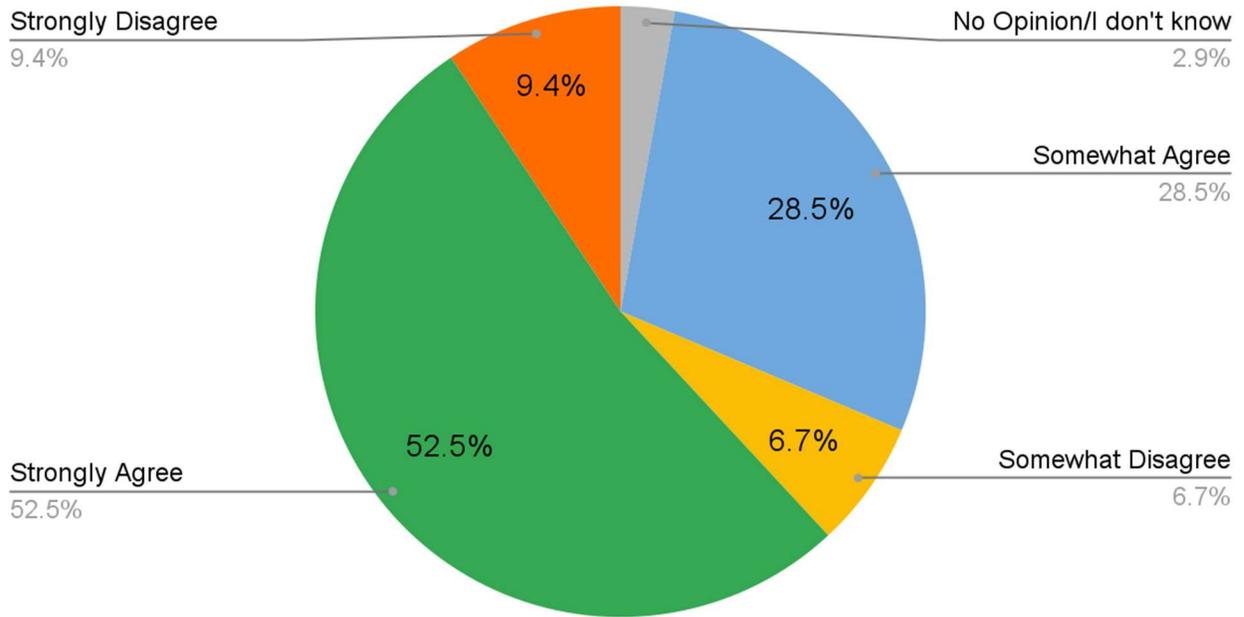
2.7 Employer-Assisted Housing: Explore partnerships to create employer-assisted housing programs

486 Responses



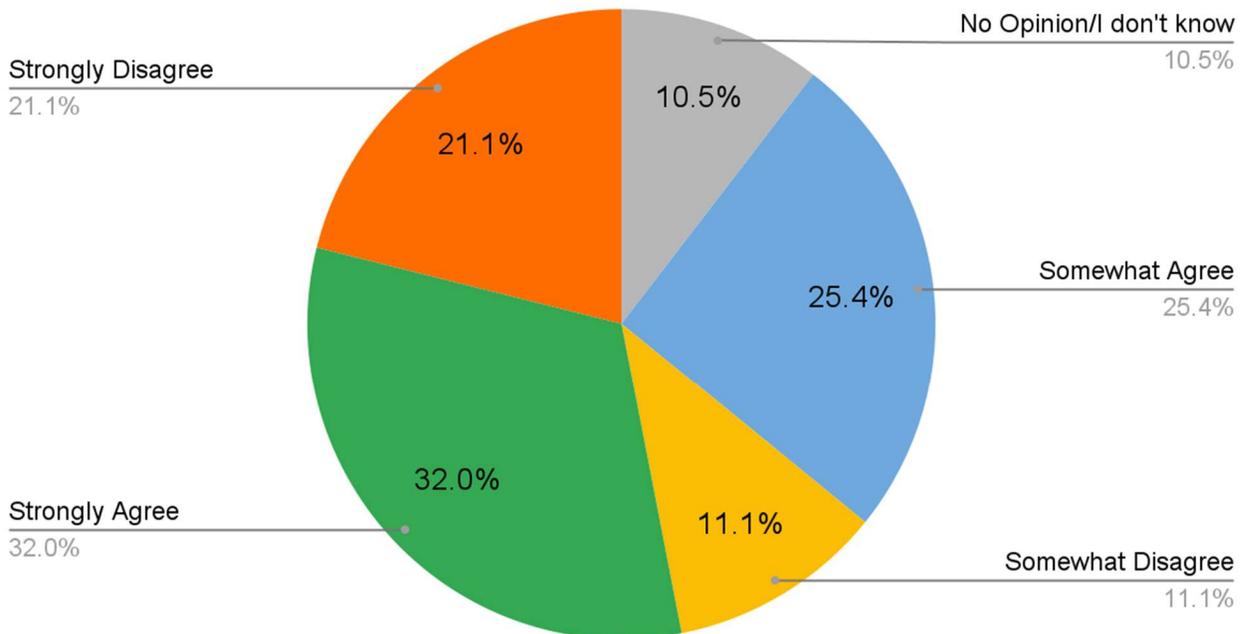
3.1 Fair Housing: Support renters and housing providers through education on their rights and protections, as well as

491 Responses



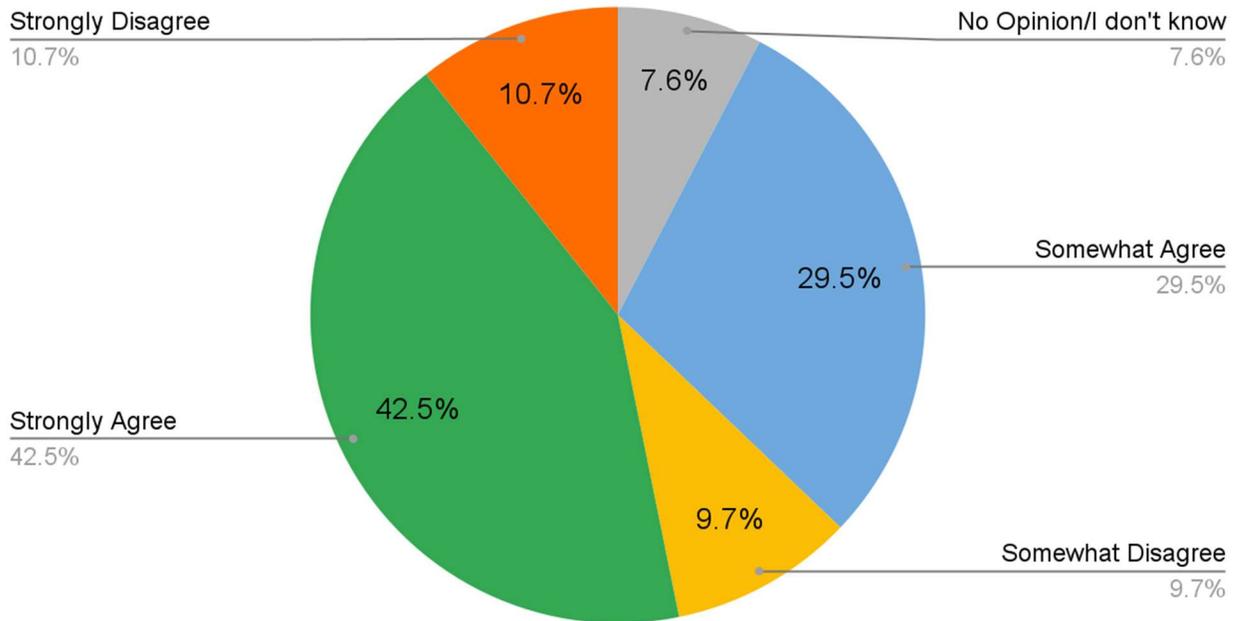
3.2 Housing Provider Mitigation Fund: Reduce barriers that often prevent low-income renters from accessing housing

488 Responses



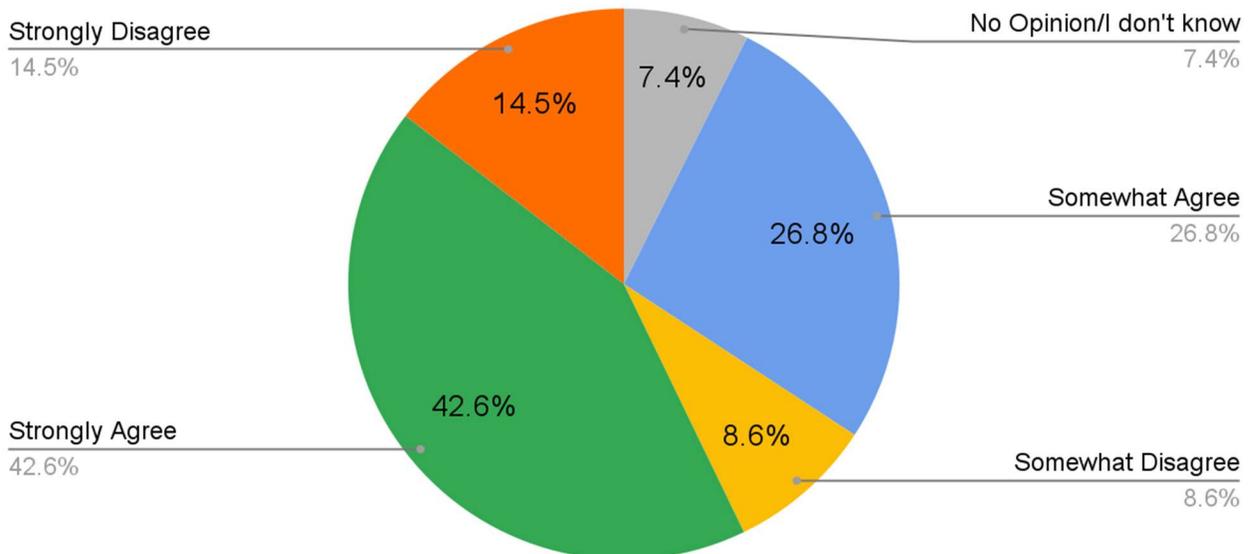
3.3 Asset Building/Financial Counseling Program: Help residents build stronger protections against financial shocks,

485 Responses



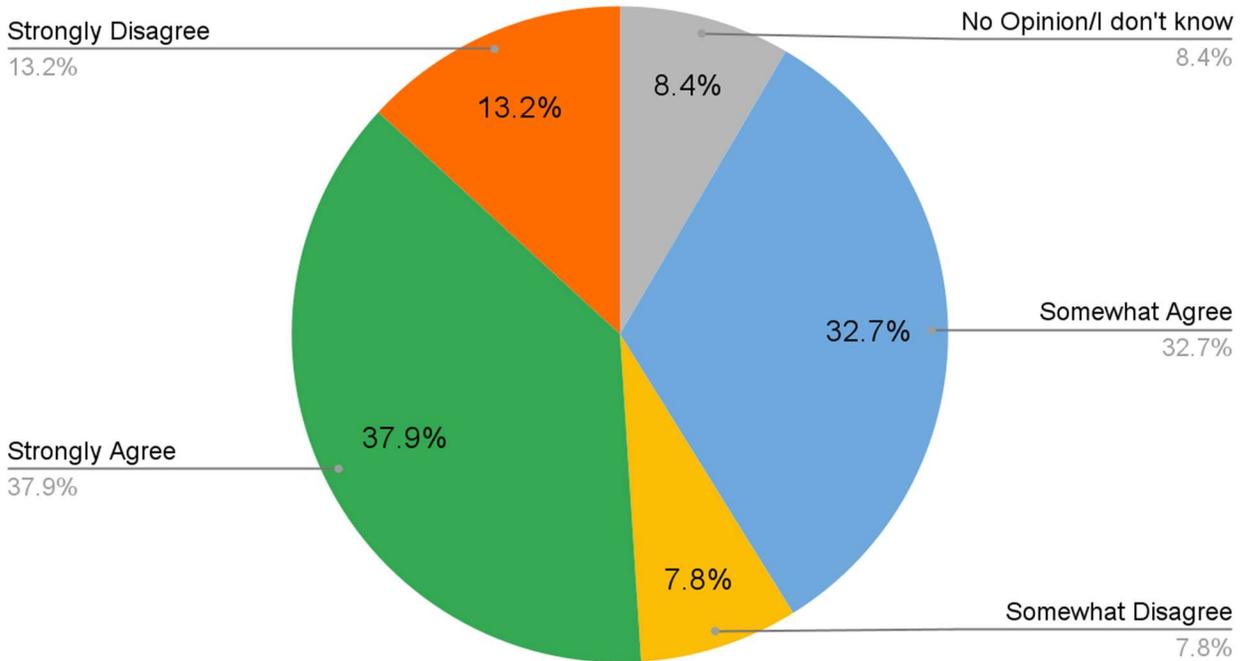
3.4 Building Code Updates: Reduce the cost of construction to increase affordable housing options

488 Responses



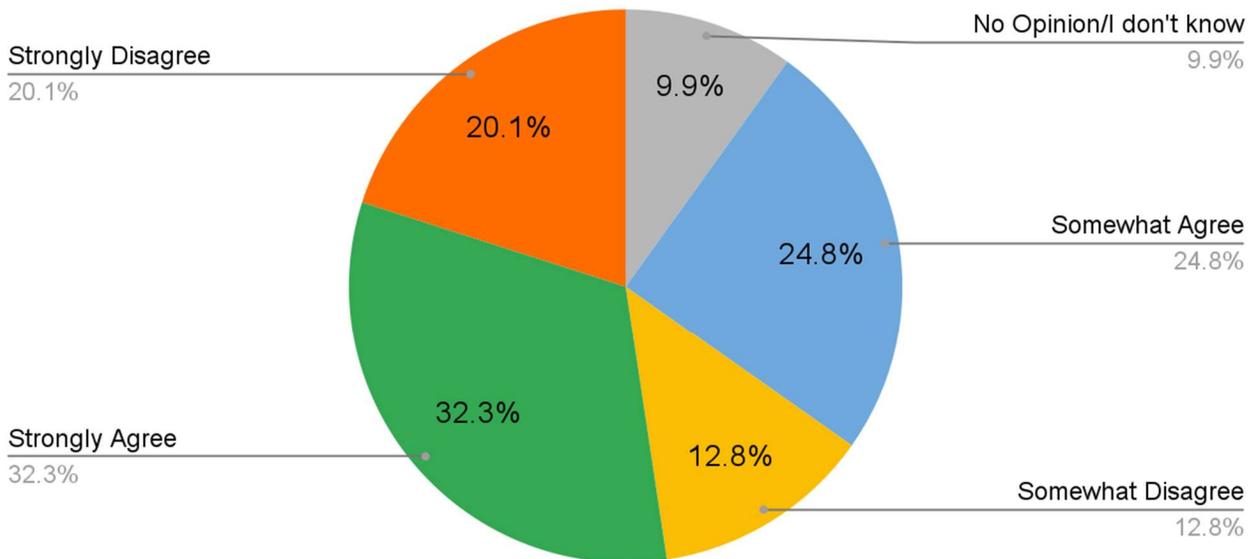
3.5 Rental Registration Program: Use an updated rental registry to track the city's housing stock and inform future

486 Responses



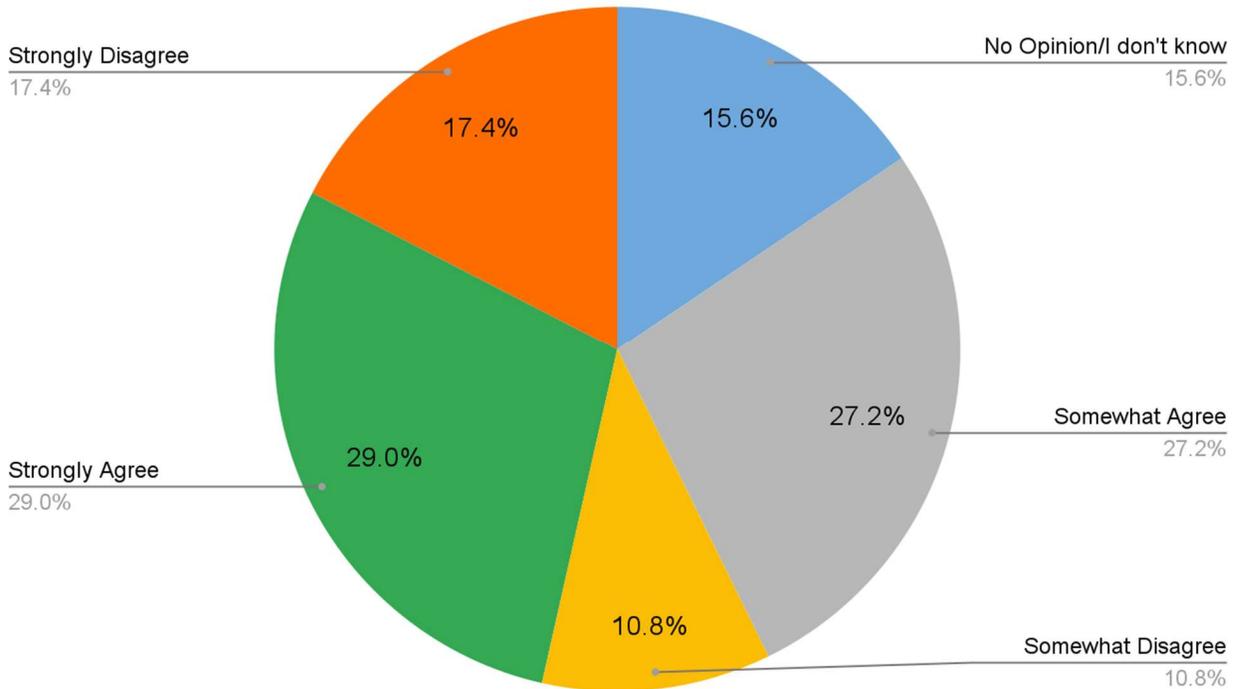
3.6 Anti-Displacement Funding: Diversify and expand funding sources to support neighborhood stability

483 Responses



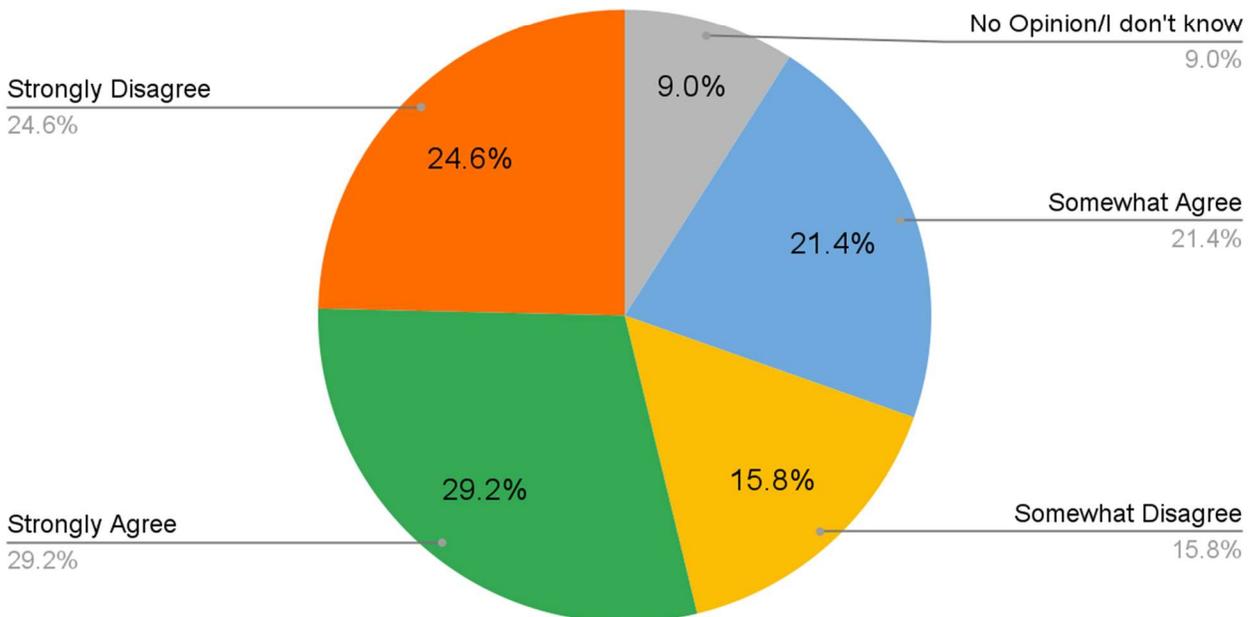
3.7 Local Hospital Housing Investment Partnership: Encourage local hospitals to invest in housing solutions for patients who routinely use hospital services due to housing instability

482 Responses



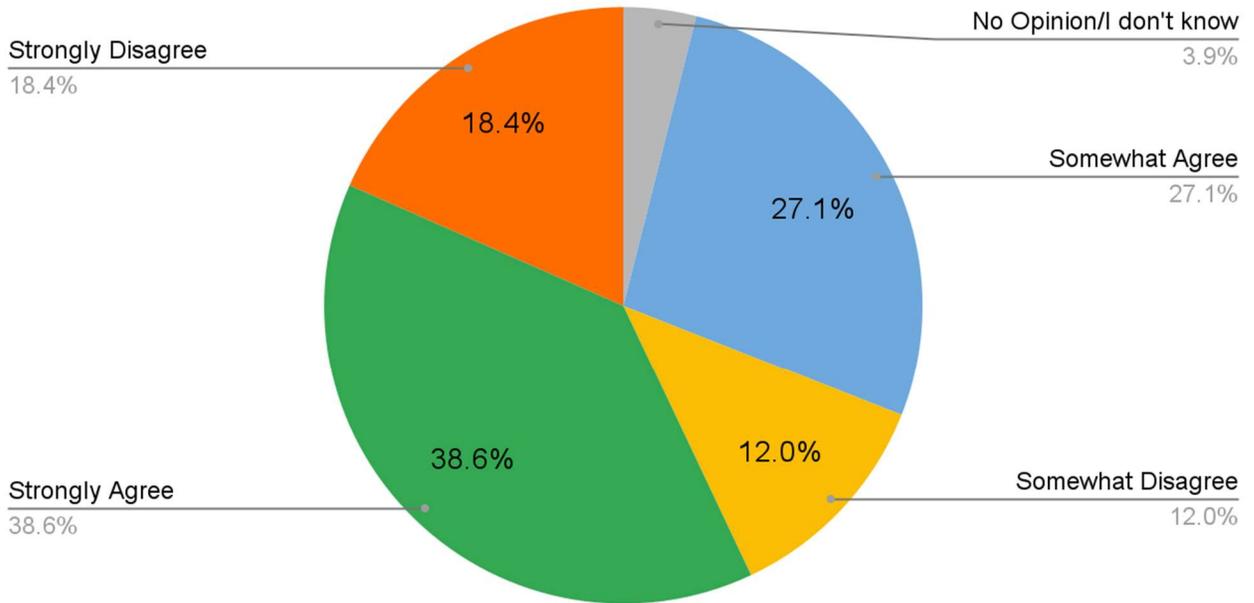
3.8 Just Cause Eviction Policy: Monitor a potential just cause eviction policy to strengthen renter protections and promote

487 Responses



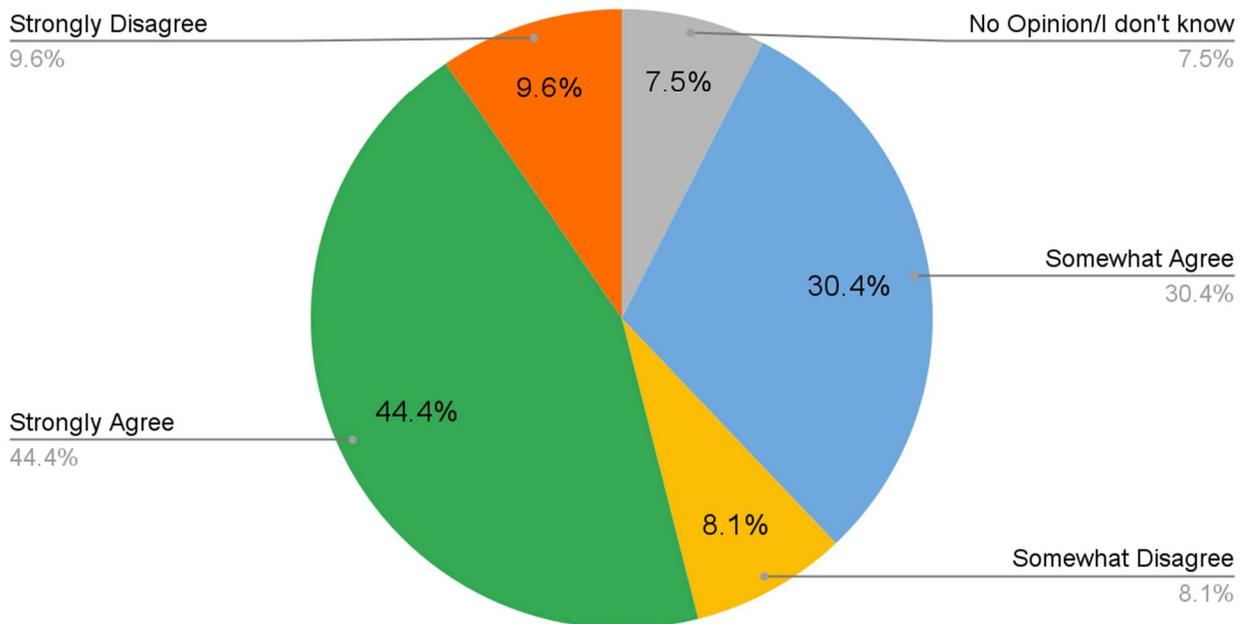
3.9 Rental Assistance Expansion: Provide relief for residents with extremely low income who face the greatest risk of

484 Responses



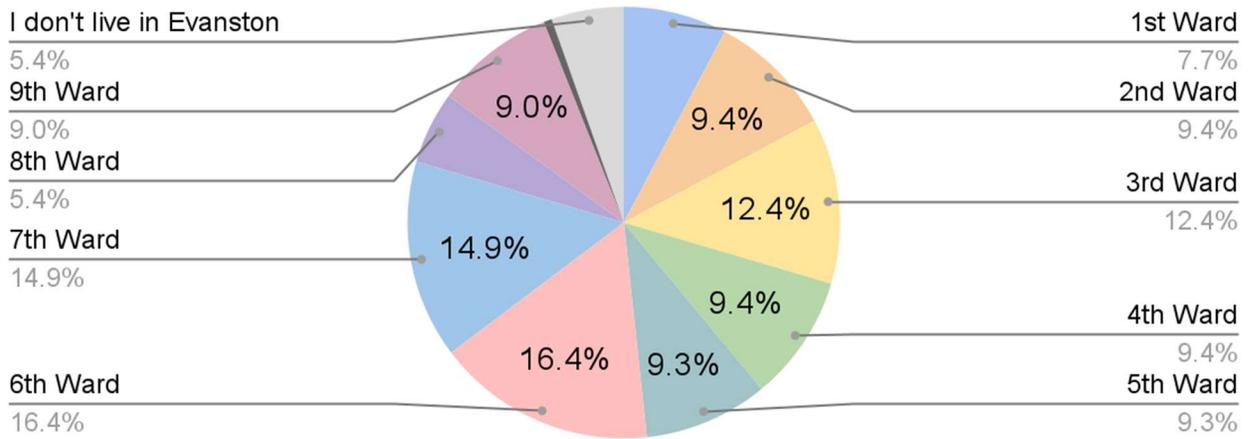
3.10 Promotion of City Resources: Increase coordination and promotion of programs offered by the City and partner agencies

480 Responses



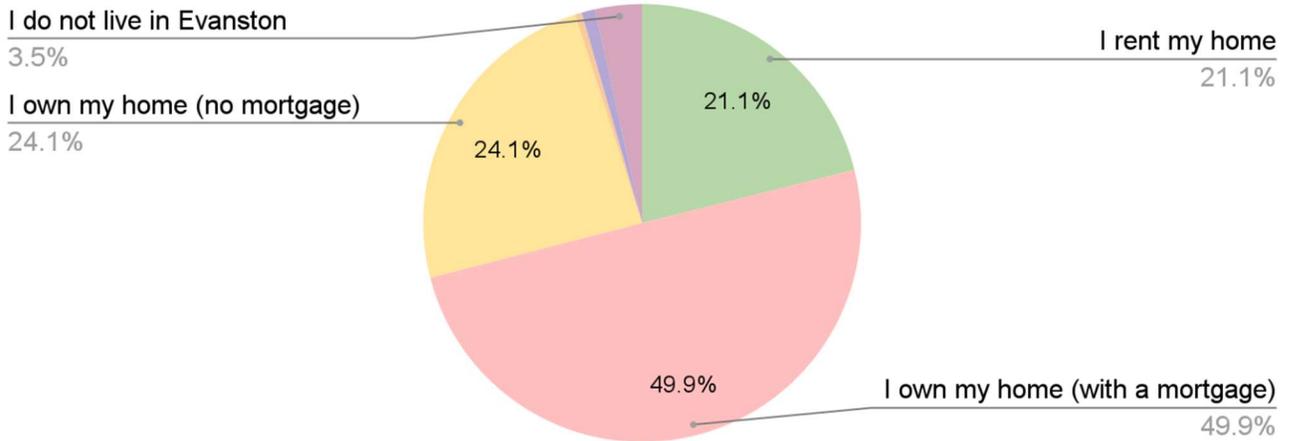
I live in:

630 Responses



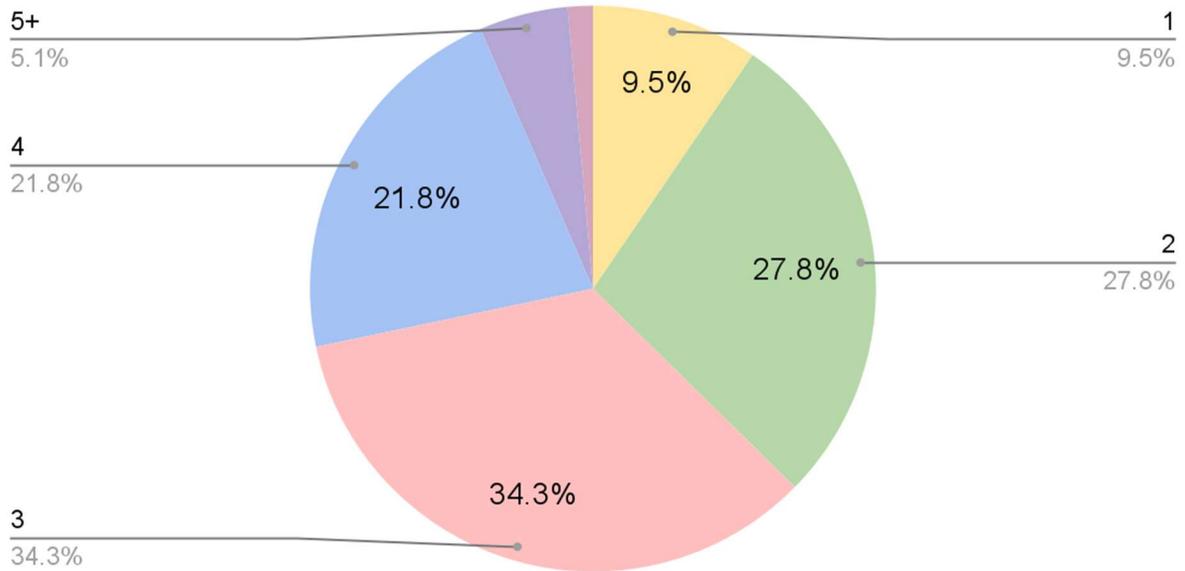
My Current Living Situation (In Evanston):

656 Responses



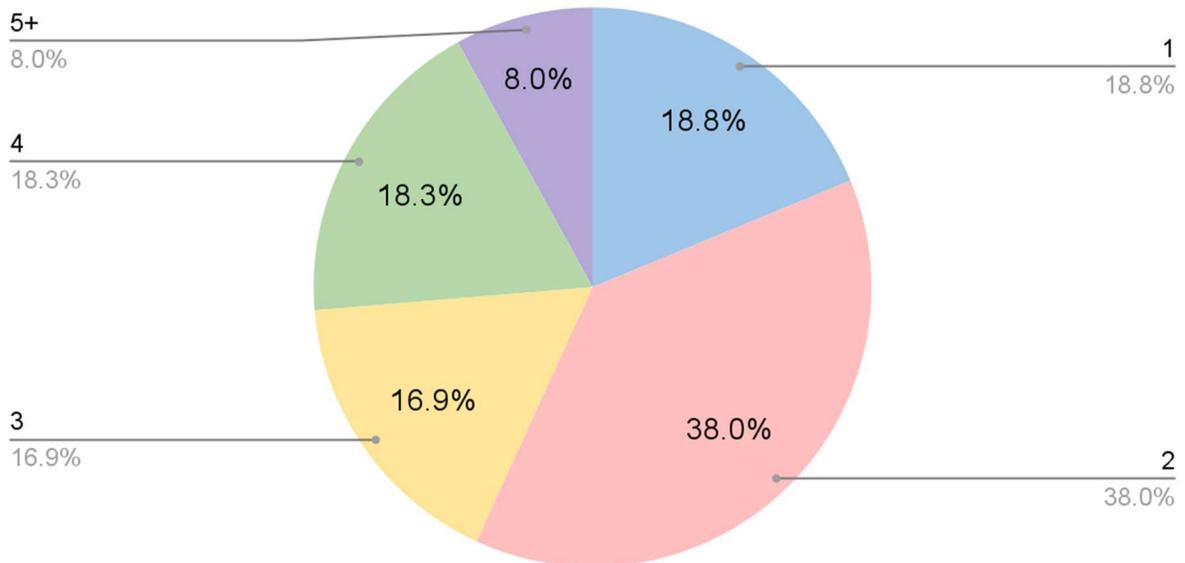
Number of Bedrooms in My Living Space:

629 Responses



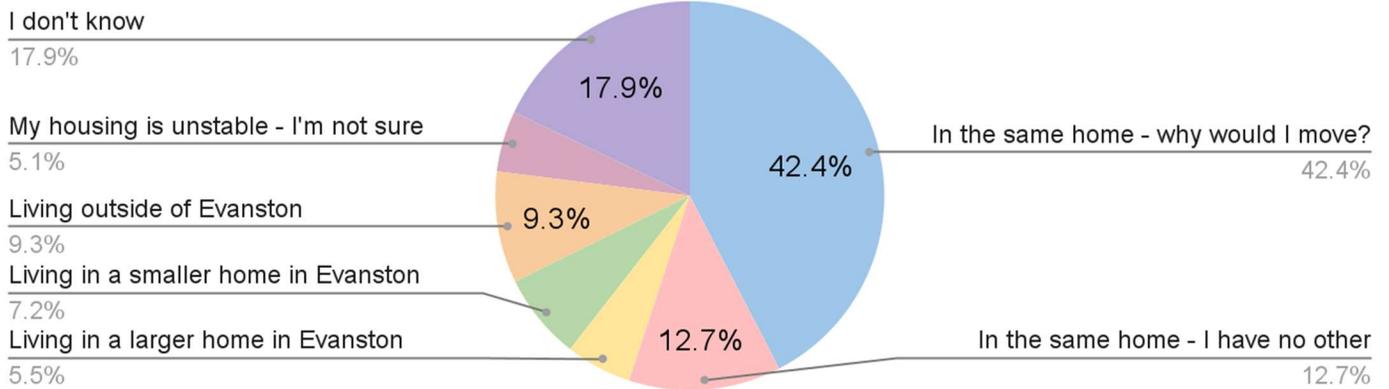
Number of people who live in my living space:

623 Responses



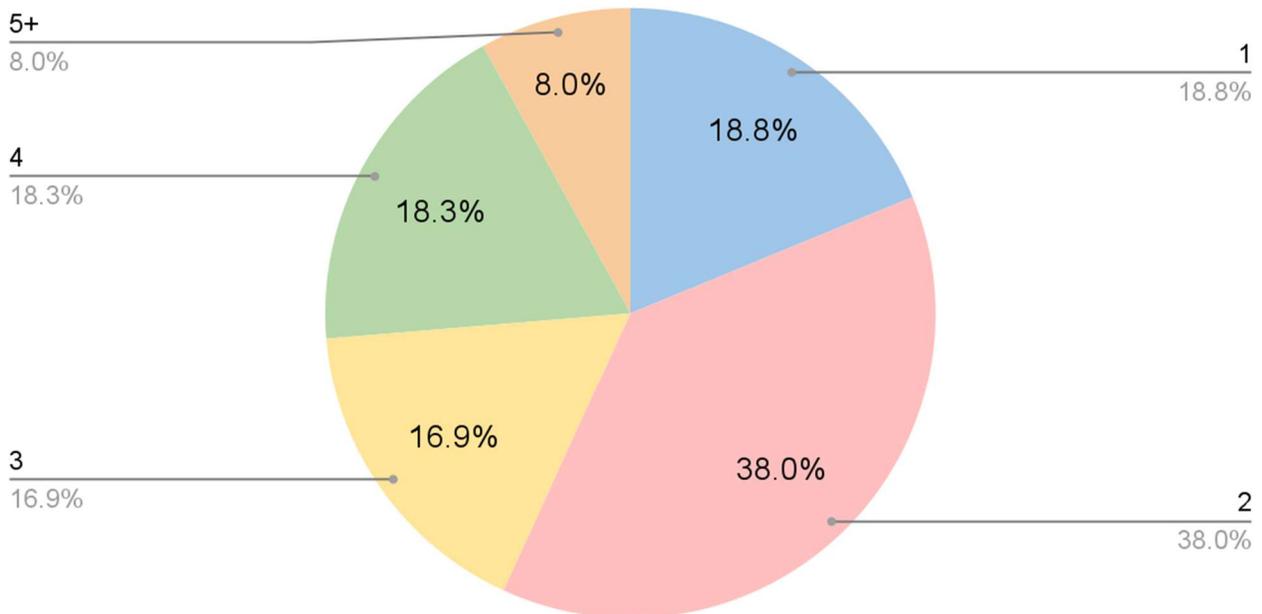
In 5 years, I intend to be:

659 Responses



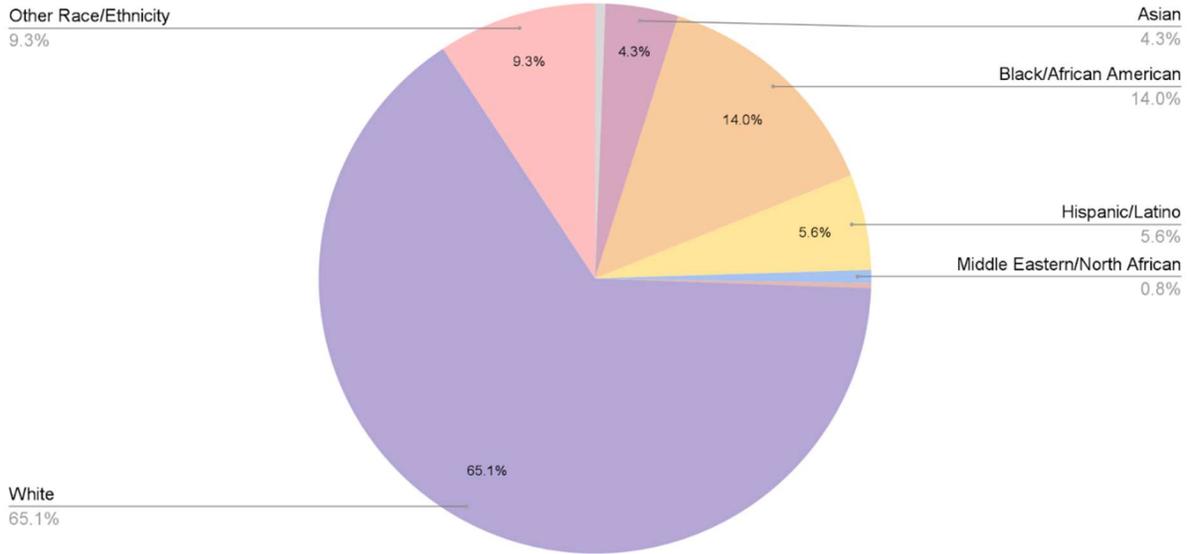
Age

636 Responses



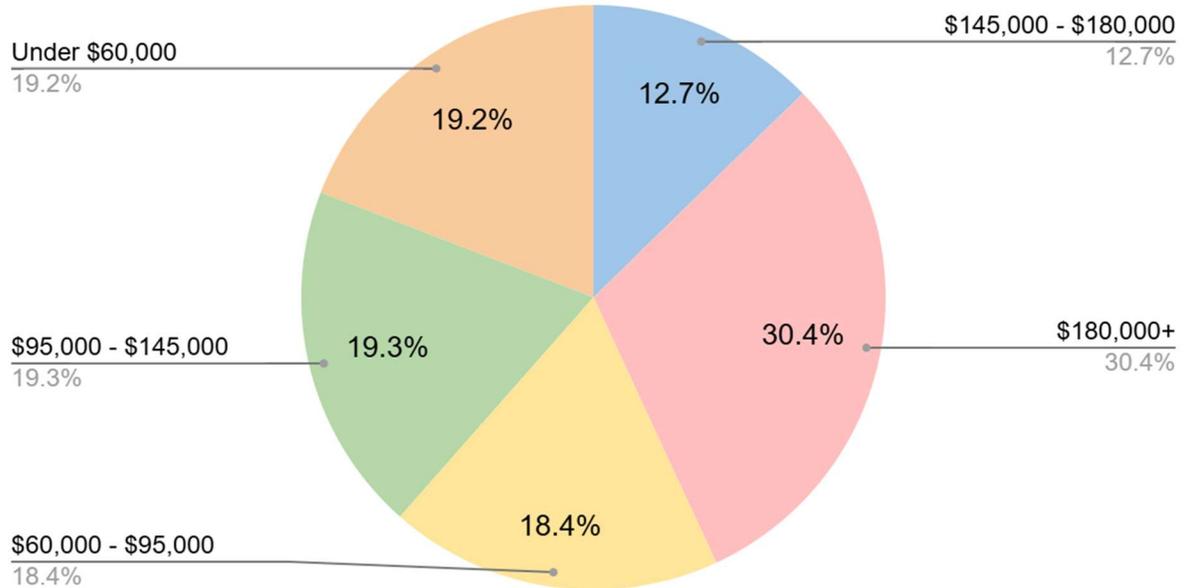
Race/Ethnicity

608 Responses



Household Income

543 Responses



Weighted Data

To account for underrepresentation of renters and lower-income households in Fall 2025 survey responses, the City analyzed both unweighted survey data and data weighted for tenure and income.

The weighted data shows even stronger overall support. For example, the weighted data by tenure shows an 8% increase in support for implementing a housing provider mitigation fund in comparison to the unweighted data. The table below shows the level of support for each objective unweighted, weighted for tenure, and weighted for income. Weighted data for all survey questions can be found below as well (City of Evanston, 2025).

Key:

	Responses
Support	66%
	Majority

Figure A1. Community Support: Objectives

Objective	Overall Agree		
	Unweighted	Weighted: Tenure	Weighted: Income
Preserve affordable housing units	75%	77%	80%
Create new housing to address gaps in the supply	59%	66%	67%
Protect residents from displacement	68%	73%	73%

Note: Overall Agree refers to survey responses of “Somewhat Agree” or “Strongly Agree”

Source: City of Evanston, 2025

Figure A2. Community Support: Preserve Strategies

#	Preserve affordable housing units	Overall Agree		
		Unweighted	Weighted: Tenure	Weighted: Income
1.1	Extend the affordability periods of subsidized affordable housing	71%	75%	76%
1.2	Sustain existing naturally occurring affordable housing (NOAH)	78%	79%	78%
1.3	Establish a “one-stop shop” of housing rehabilitation resources	64%	68%	68%
1.4	Expand shared-equity homeownership models, including land trusts and limited equity cooperatives	57%	60%	59%
1.5	Establish an Acquisition & Preservation Fund	51%	55%	55%
1.6	Establish a joint call for housing project funding	56%	65%	64%
1.7	Explore instituting a housing impact fee	45%	52%	54%
1.8	Explore an anti-deconversion policy	53%	59%	60%
1.9	Explore the creation of a transfer of development rights program	34%	39%	39%
1.10	Support policies for adaptive reuse	89%	91%	90%

Source: City of Evanston, 2025

Figure A3. Create Support: Weighted

#	Create new housing to address gaps in the supply	Overall Agree		
		Unweighted	Weighted: Tenure	Weighted: Income
2.1	Redevelop City-owned properties	79%	79%	80%
2.2	Partner with religious institutions to redevelop surplus property	73%	72%	74%
2.3	Develop an accessory dwelling unit (ADU) financing and technical assistance program	66%	69%	67%
2.4	Strengthen the inclusionary housing ordinance to maximize affordable unit creation	48%	57%	57%
2.5	Update the zoning code to facilitate housing development and allow different housing types	51%	58%	59%
2.6	Streamline the entitlement and permitting processes	74%	77%	76%
2.7	Explore employer-assisted housing programs	60%	61%	60%

Source: City of Evanston, 2025

Figure A4. Protect Support: Weighted

#	Protect residents from displacement	Overall Agree		
		Unweighted	Weighted: Tenure	Weighted: Income
3.1	Expand fair housing education and enforcement	81%	87%	86%
3.2	Establish housing provider mitigation fund	57%	65%	65%
3.3	Create an asset building / financial counseling program	72%	76%	77%
3.4	Update building code to reduce the cost of construction	69%	72%	73%
3.5	Expand impact of rental registration program	71%	76%	75%
3.6	Diversify and expand anti-displacement funding sources	57%	63%	64%
3.7	Explore local hospital housing investment partnership	56%	62%	63%
3.8	Explore just cause eviction policy	51%	60%	68%
3.9	Explore rental assistance expansion	66%	72%	72%
3.10	Improve promotion of current City and partner housing resources	75%	80%	81%

Source: City of Evanston, 2025

C. Additional Data

Figure A5. Race (Alone) by Census Tract, 2023

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

Source: Development Planning Partners, Housing Gap Analysis Workbook, Sept. 2025.
 Note: Some other race includes American Indian & Alaska Native and Native Hawaiian & Other Pacific Islander.

Figure A6. Household Income by Census Tract, 2025

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

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

Figure A7. Household Net Worth by Census Tract, 2025

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

Source: Esri, Esri Updated Demographics 2025 [Net Worth], 2025.

Figure A8. Housing Cost Burden, by Household Tenure, by Census Tract

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

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

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

Figure A9. Senior Household Projected Growth (65+)

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

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

Figure A10. Housing Cost Burden, by Census Tract, 2025

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

Source: Development Planning Partners, *Housing Gap Analysis Workbook*, Sept. 2025.

Figure A11. Life Expectancy by Census Tract, 2015

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

Source: City Health Dashboard, *City of Evanston*, 2015.

Figure A12. Year Structure Built, 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25034*, n.d.

Figure A13. Units in Structure, 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25024*, n.d.

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

Figure A14. Bedrooms, 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25041*, n.d.

Figure A15. Year of Move - Owner Occupied, 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25038*, n.d.

Figure A16. Year of Move - Renter Occupied, 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25038*, n.d.

Figure A17. Vacancy Rate - Owner, 2013 – 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25003*, n.d.; U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*, n.d.

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

Figure A18. Vacancy Rate - Renter, 2013 - 2023

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

Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25003*, n.d.; U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*, n.d.

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

Figure A19. Seasonal Units, 2013 – 2023

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

Source: Source: U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25002*, n.d.; U.S. Census Bureau, U.S. Department of Commerce, *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*, n.d.

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

D. Current Housing Programs

Objective 1: Protect residents from displacement

Residential Landlord Tenant Ordinance	
Households: All residents	Department: Community Development

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

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

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

Landlord Tenant Hotline	
Households: All residents	Department: Community Development

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

Shelter Support	
Households: <30% AMI	Department: Community Development

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

Rapid-Rehousing	
Households: <30% AMI	Department: Community Development

Rapid Re-Housing focuses on supporting those experiencing homelessness to find permanent housing through the provision of rental assistance, security deposits, utilities, and other direct housing costs.

Additionally, the program can support Housing Relocation and Stabilization Services and case management.

Eviction Protection	
Households: <30% AMI	Department: Community Development

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

Street Outreach	
Households: <30% AMI	Department: Community Development

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

General Assistance	
Households: <50% AMI	Department: Health and Human Services

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

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

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

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

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

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

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

Small Scale Refugee Fund / Vulnerable Population Assistance Program	
Households: <50% AMI	Department: Health and Human Services

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

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

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

Objective 2: Preserve affordable housing units

Restorative Housing Program	
Households: Ancestors + Direct Descendants	Department: City Manager's Office

The Restorative Housing Program is the first program of the Evanston Local Reparations Fund, which acknowledges the harm caused to Black/African American Evanston residents due to discriminatory housing policies and practices and inaction on the City's part. The program provides funds to qualified residents for down payment assistance, home improvements, and mortgage assistance.

CDBG Housing Rehab	
Households: <80% AMI	Department: Community Development

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

Evanston Green Homes Pilot	
Households: <80% AMI	Department: City Manager's Office

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

Community Land Trust	
Households: All residents	Department: Community Development

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

Adaptive Uses	
Households: All residents	Department: Community Development

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

Live / Work	
Households: All residents	Department: Community Development

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

Demolition Tax	
Households: All residents	Department: Community Development

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

Love Your Block	
Households: All residents	Department: City Manager’s Office

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

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

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

Objective 3: Create new housing units

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

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

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

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

Geometry in Construction	
Households: <120% AMI	Department: Community Development

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

Accessory Dwelling Units	
Households: All residents	Department: Community Development

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

Efficiency Homes	
Households: All residents	Department: Community Development

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

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

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

Program Design Phase

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

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

E. Housing Resources

National

Agencies

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

Organizations

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

State

Agencies

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

Organizations

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

Regional

Agencies

- Chicago Housing Authority (CHA)
- Chicago Metropolitan Agency for Planning (CMAP)

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

Organizations

- Active Transportation Alliance (Active Trans)
- Center for Neighborhood Technology (CNT)
- Chicago Area Fair Housing Alliance (CAFHA)
- Community Investment Corporation (CIC)
- Folded Map Project
- Howard Brown Health
- Housing Choice Partners
- Metropolitan Family Services
- Metropolitan Mayors Caucus (MMC)
- Metropolitan Planning Council (MPC)
 - [The Cost of Segregation](#), 2017
 - [Our Equitable Future: A Roadmap for the Chicago Region](#), 2022
- Metropolitan Tenants Organization (MTO)
- Northwest Municipal Conference
- Phis Alliance Chicago
- Shared Use Mobility Center
- The Alliance to End Homelessness in Suburban Cook County (The Alliance)
- Trilogy
- Woodstock Institute

Local

- Advocates for Action
- Ascension St. Francis Hospital
- Beth Emet The Free Synagogue
- Books and Breakfast
- Center for Independent Futures
- Childcare Network of Evanston
- Citizens Network of Protection
- CJE Senior Life
- Climate Action Evanston
- Community Alliance for Better Government
- Connections for the Homeless
- COFI (Community Organizing and Family Issues)
- CPAH (Community Partners for Affordable Housing)
- Curt's Cafe
- E-Town Sunrise
- Elevate
- Endeavor Health
- Erie Family Health Center Evanston/Skokie

- ETHS / District 202
- Evanston Cradle to Career
- Evanston Early Childhood Council
- Evanston Fight for Black Lives
- Evanston Grows
- Evanston History Center
- Evanston Latinos
- Evanston Own It
- Evanston Scholars
- Evanston/Skokie School District 65
- Evergreen Real Estate Group
- Family Focus
- Family Promise Chicago North Shore
- First Church of God CLC
- First Presbyterian Evanston
- First Repair
- FLAP (Farmworker and Landscaper Advocacy Project)
- HODC (Housing Opportunity Development Corporation)
- HOME (Housing Opportunities and Maintenance for the Elderly)
- HOW (Housing Opportunities for Women)
- Howard and Evanston Community Center
- Hear to Stay Committee
- Impact Behavioral Health Partners
- Inclusion Solutions
- Infant Welfare Society of Evanston
- Institute of Therapy Through the Arts
- Interfaith Action of Evanston
- James B. Moran Center for Youth Advocacy
- Joining Forces (Connections for the Homeless)
- Latinos en Evanston North Shore
- Law Center for Better Housing
- League of Women Voters
- The Lilac Tree
- Lutheran Social Services
- Lydia Home
- McGaw YMCA
- Meals on Wheels
- NAACP Evanston Branch
- NAMI Cook County North Suburban
- North Shore REALTIST Association
- North Shore Senior Center
- North Suburban Legal Aid Clinic
- Open Communities
- Oak Tree Village
- OTR Housing (formerly Over the Rainbow)
- PEER Services
- PIRHL
- Puerta Abierta
- Reba Early Learning Center
- Reba Place Church
- Reba Place Development Corporation

- Rebuilding Together North Suburban Chicago
- Rimland Collaborative Care for Individuals with Autism
- Rotary International
- Shore Community Services
- Shorefront Legacy Center
- The AUX
- The Cradle
- Transition House
- Turning Point Behavioral Health Care Center
- Unitarian Church of Evanston
- Young Black + Lit
- Youth & Opportunity United
- Youth Job Center Evanston
- YWCA Evanston/North Shore

Foundations

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

Academia

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

Financial Institutions

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

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

- [Partners for the Common Good](#)
- [Self-Help Ventures Fund \(Self-Help Credit Union\)](#)

Other Financial Institutions

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

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