Tower Lakes, IL eviction risk: Moderate

Lake County · Population 1,106 · Ranked #928 of 1456 in Illinois · Nationally in the 48th percentile

Tower Lakes, IL scores **4.4/10** on the Eviction Risk Score — the moderate tier. The score blends nine independent sub-scores covering local, regional, and state political climate; economic stress; supply constraint; rent-control risk; eviction-process difficulty; tenant-organizing strength; and housing-court bias. Every input is sourced from public data — Census ACS, MIT Election Lab, BLS, and the state landlord-tenant statute — with no synthetic estimates.

EVICTION RISK SCORE · 2026

4.4 / 10

MODERATE

POLITICAL LEAN
Dem
+20.8% margin

Timeline	Cost range	Average rent	Renters
123d	$4.6–13.9k	$1,449	3%
filing → judgment	legal + lost rent	53% stretched on rent	of households

The score in one paragraph

At **4.4/10**, Tower Lakes sits in the **moderate** tier. Eviction proceedings move at a reasonable pace and the legal framework favors timely lease enforcement when properly documented. Continue standard screening protocols and stay current with state statute revisions, particularly any post-COVID just-cause expansions.

9-axis sub-score breakdown

Higher = more tenant-protective conditions

SUB-SCORE	VALUE	DISTRIBUTION
Local political climate	5.4	
Regional political climate	5.4	
State political climate	5.2	
Economic stress	3.8	
Supply constraint	5.8	
Rent-control risk	3.4	
Eviction-process difficulty	5.4	
Tenant-organizing strength	1.9	
Housing-court bias	2.9	
Primary Eviction Risk Score	4.4	9-axis mean

How Tower Lakes compares

Tower Lakes, IL 4.4

Lake County 5.4

Illinois average 5.7

US national average 5.3

> **Tower Lakes scores 4.4/10** — that's 0.9 points **below** the US national average (5.3) and ranks **#928 of 1456** covered places in Illinois. Nationally, 47.6% of cities score lower than this one.

Demographics & economic context

Population	1,106
Renter share of households	3.1%
Average gross rent	$1,449 / month
Average household income	$172,656 / year
Share of income spent on rent	53.4%
Poverty rate	3.0%
Unemployment rate	3.3%
2024 county presidential margin	+20.8%

Of every 100 households in Tower Lakes, roughly **3** rent. The typical renter household earns $172,656 a year and pays $1,449 a month in rent — equivalent to **53%** of average household income. HUD classifies any household spending more than 30% of income on housing as "cost-burdened" and more than 50% as "severely cost-burdened" — Tower Lakes sits **well into severely cost-burdened territory**.

Eviction cost & timeline detail

Estimated all-in eviction cost (low)	**$4,558**
Estimated all-in eviction cost (high)	**$13,892**
Lost-rent share of total (typical)	~60–75%
Court filing + summons service fees	$385 – $610
Sheriff lockout fee	$145 – $200
Attorney fees (contested cases)	$1,500 – $5,000+
Typical timeline (filing → judgment)	**123 days**
Post-eviction turnover (cleaning, repairs, re-leasing)	+30–60 days
Tenant-prevailing outcome rate	38.7%

In a typical eviction in Tower Lakes, **lost rent is the dominant cost driver** — accounting for 60–75% of total expense. At the city's average rent of $1,449/month (≈ $48/day), every day of vacancy during the eviction process costs the landlord roughly $48. A 123-day filing-to-judgment timeline followed by a 30-day turnover means 153 days of vacancy — $5,941 in lost rent alone, before any other cost.

Illinois statute snapshot

Governing statute	735 ILCS 5/9 (Forcible Entry and Detainer)
Just-cause eviction required	No (statewide; local rules may apply)
Typical uncontested timeline (high)	60 days
Typical contested timeline (high)	150 days

Per-axis detail — what each sub-score actually measures

The Eviction Risk Score is an arithmetic mean of nine independent 0–10 sub-scores. Each is measuring something different about the local landlord-side legal and political environment. Below is what each one is and what Tower Lakes's value reflects.

Local political climate — 5.4

2024 county presidential margin (MIT Election Lab, 2020 fallback). Reflects the local electorate's lean — strong-Dem counties tend to support stronger tenant ordinances; strong-Rep counties tend to favor faster, landlord-neutral eviction processes.

Regional political climate — 5.4

Population-weighted average of surrounding counties in the same metro area. Local rent-control fights almost always cluster regionally — adjacent counties with the same political lean produce coordinated policy waves.

State political climate — 5.2

Statewide presidential margin + legislative chamber composition. The state legislature controls preemption (whether cities CAN pass rent control), eviction notice periods, and just-cause requirements.

Economic stress — 3.8

Census ACS poverty rate combined with BLS LAUS unemployment. High economic stress correlates with higher eviction filing rates because rent-payment problems track joblessness more reliably than any other single signal.

Supply constraint — 5.8

Renter share × average gross rent. Constrained markets (low vacancy, high rent) produce both higher rent-burden and more aggressive tenant organizing, both of which raise eviction risk.

Rent-control risk — 3.4

National percentile of rent burden. Cities at the top of the rent-burden distribution are the most likely targets of new rent-stabilization ordinances within 1–2 legislative cycles.

Eviction-process difficulty — 5.4

Coded reading of state landlord-tenant statute: notice periods, response window, available defenses, just-cause coverage, mandatory mediation. Higher = longer, more procedural, more dismissal-prone.

Tenant-organizing strength — 1.9

Renter share weighted by political lean. Cities with majority-renter populations and tenant-friendly politics produce active tenant unions that escalate individual disputes and lobby for stronger protections.

Housing-court bias — 2.9

State-weighted disposition data + appellate posture. Some state housing courts apply procedural rules strictly against landlords (dismissals for minor notice defects); others apply them strictly against tenants.

Quick answers

What is the eviction risk score for Tower Lakes?

4.4/10 — Moderate tier. The score is the arithmetic mean of nine sub-axes covering political climate (local, regional, state), economic stress, supply constraint, rent-control risk, eviction-process difficulty, tenant-organizing strength, and housing-court bias. Inputs are public ACS 2023 5-year data, 2024 county presidential margins (MIT Election Lab; 2020 fallback), BLS LAUS unemployment, and a coded reading of the Illinois landlord-tenant statute.

How long does an eviction take in Tower Lakes?

Filing to judgment runs roughly **123 days** for a standard case. All-in cost runs **$4,558–$13,892** per case — that's legal fees, lost rent, sheriff lockout, plus post-eviction turnover. Contested cases (where the tenant files an Answer) add another 30–60 days. Cases where a tenant raises a habitability defense or files an appeal can run 4–6 months total.

What share of Tower Lakes households rent?

3.1% of households are renter-occupied (ACS 2023 5-year, table B25008). About **53%%** of average household income goes to rent at the city's average gross rent of **$1,449/month** (ACS table B25064).

Is Tower Lakes a landlord-friendly market?

Lower-risk tier (**4.4/10**). Default-judgment frequency is high when notices are served properly. Tenant-side appeals are rare, and the statute provides a clear path from notice to lockout.

What does "stretched on rent" mean?

HUD defines a household as "cost-burdened" if it spends more than 30% of income on housing, and "severely cost-burdened" above 50%. Tower Lakes's value of **53.4%** measures the city-wide average from Census ACS 2023 5-year table B25071 (gross rent as a percentage of household income). The higher this number, the more financially fragile the average renter household, and the more likely a missed paycheck cascades into a rent default.

Who is this report for?

Landlords evaluating a market for an acquisition, property managers underwriting an existing portfolio, investors comparing submarkets, tenants researching their rights, and journalists/researchers covering local housing policy. Every number is reproducible from public sources cited at the back of this report. **No legal advice is provided** — consult a licensed attorney in Illinois for guidance specific to a particular property or dispute.

Methodology

The primary Eviction Risk Score is computed as the arithmetic mean of nine sub-scores, each independently normalized to a 0–1 national percentile against the universe of 31,828 covered US cities, then multiplied by 10. Each sub-score is capped at [1.0, 10.0] before averaging to keep the headline number from being dragged to extremes by a single outlier axis.

$$\text{score} = (S_{\text{local}} + S_{\text{regional}} + S_{\text{state}} + S_{\text{economic}} + S_{\text{supply}} + S_{\text{rent-control}} + S_{\text{eviction-process}} + S_{\text{tenant-org}} + S_{\text{court-bias}}) \div 9$$

REPRODUCIBILITY

Every input is sourced from a public dataset cited in the source registry below. To reproduce Tower Lakes's score from scratch, pull the city's ACS variables from *data.census.gov* (place GEOID), the county presidential margin from MIT Election Lab's CSV, and the state statute from the cited code section. The full computation lives at **evictionriskmap.com/methodology/** and the per-city payload is available as JSON at **evictionriskmap.com/api/v1/cities/{id}.json**.

CONFIDENCE & UNCERTAINTY

ACS 5-year estimates for places with population under ~25,000 carry meaningful margins of error — we suppress the score entirely for places under 5,000 and add a wide confidence band for places 5,000–25,000. Presidential margins use county-level returns (the most granular level published consistently for every US county) so they uniformly under-represent within-county political variation in large metros. The eviction-process sub-score is a coded reading of statute text; it does not attempt to measure within-state judicial variation.

Source registry

SOURCE	COVERAGE	VINTAGE
US Census ACS 5-year (B17001, B19013, B25008, B25064, B25071)	Poverty, income, renter share, rent, rent burden	2023
US Census Gazetteer	Place + county geometry, FIPS codes	2024
MIT Election Lab	County presidential margin	2024 (2020 fallback)
BLS Local Area Unemployment Statistics	City-level unemployment rate	Latest available
Illinois landlord-tenant statute	Notice periods, just-cause, rent caps, timelines	2026 reading
HUD cost-burden thresholds	30% / 50% income-on-rent benchmarks	Codified
NGP-EvictStats scoring formula	9-axis Eviction Risk Score	Current production version

Disclaimer

This report is informational only. The Eviction Risk Score is descriptive of measurable inputs (Census demographics, voting history, statute structure) — it is not a prediction for any individual property, tenant, or dispute. It does not constitute legal, financial, or investment advice. Eviction outcomes depend heavily on case-specific facts (notice service quality, tenant defenses, judicial assignment) that no aggregate score can capture. Before taking any action on a specific property or tenancy, consult a licensed Illinois attorney.

All public-source citations above are non-exclusive: anyone can reproduce the Eviction Risk Score by pulling the same source data and applying the methodology published at **evictionriskmap.com/methodology/**. NextGen Properties publishes EvictionRiskMap.com as a free research tool; we do not sell the underlying data and we do not warrant the score's fitness for any particular purpose.

ABOUT NEXTGEN PROPERTIES

NextGen Properties is a licensed real estate brokerage and full-service property-management firm. We own and operate a portfolio of single-family rentals and small multifamily buildings across the West and South, and we publish **EvictionRiskMap.com** as a free research tool for landlords, tenants, and investors evaluating local rental markets. Our team blends 20+ years of operational landlord experience with original data work — we ingest, validate, and combine public datasets (US Census ACS, BEA, Princeton Eviction Lab, CDC SVI, FRED) so customers can underwrite a market in minutes rather than weeks.

WHAT WE DO

Full-service property management for landlords (leasing, maintenance, accounting, legal coordination) · Pre-purchase market diligence reports for investors · Free public risk data and methodology at evictionriskmap.com

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