



**AGENDA AND NOTICE OF A MEETING  
Housing & Community Development Committee  
Tuesday, January 20, 2026**

**Lorraine H. Morton City Hall, 909 Davis Street, Evanston, IL 60201 Council Chambers  
6:30 PM**

Those wishing to make public comments may submit written comments or sign-up to provide in-person comment with the public comment form or by calling/texting 847-448-4311 by 5pm the day of the meeting.

The purpose of public comment is to enable members of the public to provide input on any topic on the agenda. The Committee may question the commenter, but a response is not required. The length of the public comment period will be **15 minutes**; the time allocated for each commenter is dependent on the number wishing to speak, but will not exceed **5 minutes per person**. The length of the public comment may be extended at the discretion of the Chairperson depending on the number of commenters and time needed to address the items on the agenda.

Public comment form: <https://forms.gle/juR6pAK1NMmWNQCJA>

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Page

**1. CALL TO ORDER/DECLARATION OF A QUORUM**

## 2. APPROVAL OF VIRTUAL COMMITTEE MEMBER PARTICIPATION

## 3. PUBLIC COMMENT

## 4. APPROVAL OF MEETING MINUTES

- A. **Approval of the December 16, 2026, meeting minutes.** 3 - 10

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## 5. NEW BUSINESS/OLD BUSINESS

- A. **Pilot Property Circuit Breaker Program** 11 - 21

**For Action**

[Pilot Property Circuit Breaker Program - Attachment - Pdf](#)

- B. **Housing4All Plan Update** 22 - 24

**For Discussion**

[Housing4All Plan Update - Attachment - Pdf](#)

## 6. ADJOURNMENT

## 7. STAFF UPDATES

No staff updates.

*Agenda items and order are subject to change.*

*Questions can be sent to Marion Johnson, Housing & Grants Supervisor at [marionjohnson@cityofevanston.org](mailto:marionjohnson@cityofevanston.org).*

*The City of Evanston is committed to making all public meetings accessible to persons with disabilities. Any citizen needing mobility or communications access assistance should contact 847-448-4311 or 847-448-8064 (TTY) at least 48 hours in advance of the scheduled meeting so that accommodations can be made. La ciudad de Evanston está obligada a hacer accesibles todas las reuniones públicas a las personas minusválidas o las quines no hablan inglés. Si usted necesita ayuda, favor de ponerse en contacto con la Oficina de Administración del Centro a 847/866-2916 (voz) o 847/448-8052 (TDD).*



## **Housing & Community Development Committee**

**Tuesday, December 16, 2025 @ 6:00 PM**

Lorraine H. Morton City Hall, 909 Davis Street, Evanston, IL. 60201 Council Chambers

**COMMITTEE MEMBER PRESENT:**

Shawn Iles, Councilmember  
Bobby Burns, Councilmember  
Matt Rodgers, Councilmember  
Joanne Zolomij, Member  
Cory King, Committee Member  
Trina Ntamere, Community Member

**COMMITTEE MEMBER ABSENT:**

Stephanie Murray, Committee Member  
Juan Geracaris, Councilmember

**STAFF PRESENT:**

Sarah Flax, Director of Community Development  
Marion Johnson, Interim Housing & Grants Manager  
Ana Elizarraga, Housing & Economic Development Analyst  
Margaret Sparr, Property Maintenance Supervisor  
Bridget Nash, Senior Project Manager Streets and ROW

**GUESTS PRESENT:**

Amy Kaufman, Community Partners for Affordable Housing (CPAH)

**1. CALL TO ORDER/DECLARATION OF A QUORUM**

Chair Burns called the meeting to order at 6:12 p.m.

**2. APPROVAL OF VIRTUAL COMMITTEE MEMBER PARTICIPATION**

No virtual committee member participation.

**3. PUBLIC COMMENT**

T. Paden, J. Trujillo, C. Sutton provided public comment.

**4. PUBLIC INPUT ON DRAFT 2026 ACTION PLAN AND CLOSING OF THE 30-DAY PUBLIC COMMENT PERIOD**

T. Paden provided public comment on the 2026 Action Plan.

**Draft**

**5. APPROVAL OF MEETING MINUTES**

**A. Approval of meeting minutes from November 18, 2025.**

Motion to approve the meeting minutes from November 18, 2025.

**Motion:** Zolomij

**Second:** King

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nayes:** None

**Absent:** Murray and Geracaris

**6. NEW BUSINESS/OLD BUSINESS**

**A. Approval to recommend allocations by goal by percentage of the 2026 estimated federal grants (CDBG, HOME)**

Interim Housing & Grants Manager, Marion Johnson presented the allocations by goal of the 2026 estimated HUD Federal grants: Community Development Block Grants (CDBG) and HOME Investment Partnership. Johnson was present to answer questions from the Committee.

Motion to approve allocations by goal by percentage of the 2026 estimated Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Grant.

**Motion:** Councilmember Rodgers

**Second:** Zolomij

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nayes:** None

**Absent:** Murray and Geracaris

**B. Discussion and Vote to Recommend Approval of the Draft 2026 Action Plan to City Council Following Receipt of 2026 Grant Amounts**

**Draft**

Motion to approve the Draft 2026 Action Plan to the City Council following receipt of 2026 grant amounts.

**Motion:** Councilmember Rodgers

**Second:** Councilmember Iles

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nayes:** None

**Absent:** Murray and Geracaris

C. **Discussion and Vote to Recommend 2026 CDBG funding for Housing Rehabilitation, Code Enforcement and Public Infrastructure Improvements**

Staff discussed the 2026 CDBG funding for Housing Rehabilitation, Code Enforcement, and Public Infrastructure Improvements. Amy Kaufman, Margaret Sparr, Bridget Nash were present to answer questions from the committee.

Motion to recommend approval of the 2026 funding allocations for Housing Rehabilitation, and Public Infrastructure so the programs can continue their work without interruptions

**Motion:** Councilmember Rodgers

**Second:** Councilmember Iles

**Motion Passed 5-1-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, and King

**Nayes:** Ntamere

**Absent:** Murray and Geracaris

Motion to recommend approval of the 2026 funding allocations for Code Enforcement so the program can continue their work without interruptions.

**Motion:** Zolomij

**Draft**

**Second:** Committee Member Ntamere

**Motion Passed 5-1-2**

**Ayes:** Iles, Burns, Zolomij, King, and Ntamere

**Nays:** Rodgers

**Absent:** Murray and Geracaris

D. **Housing and Community Development (HCDC) 2026 Proposed Meeting Dates**

Motion to approve the Housing and Community Development (HCDC) proposed meeting dates for 2026. Meetings will start at 6:30 p.m. in 2026.

**Motion:** Councilmember Rodgers

**Second:** Councilmember Iles

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nays:** None

**Absent:** Murray and Geracaris

**7. STAFF REPORTS AND UPDATES**

No updates.

**8. ADJOURNMENT**

Chair Burns adjourned the meeting at 7:45 p.m.



## Housing & Community Development Committee

Tuesday, December 16, 2025 @ 6:00 PM

Lorraine H. Morton City Hall, 909 Davis Street, Evanston, IL. 60201 Council Chambers

**COMMITTEE MEMBER**

Shawn Iles, Councilmember

**PRESENT:**

Bobby Burns, Councilmember

Matt Rodgers, Councilmember

Joanne Zolomij, Member

Cory King, Committee Member

Trina Ntamere, Community Member

**COMMITTEE MEMBER**

Stephanie Murray, Committee Member

**ABSENT:**

Juan Geracaris, Councilmember

**STAFF PRESENT:**

Sarah Flax, Director of Community Development

Marion Johnson, Interim Housing & Grants Manager

Ana Elizarraga, Housing & Economic Development Analyst

Margaret Sparr, Property Maintenance Supervisor

Bridget Nash, Senior Project Manager Streets and ROW

**GUESTS PRESENT:**

Amy Kaufman, Community Partners for Affordable Housing (CPAH)

**1. CALL TO ORDER/DECLARATION OF A QUORUM**

Chair Burns called the meeting to order at 6:12 p.m.

**2. APPROVAL OF VIRTUAL COMMITTEE MEMBER PARTICIPATION**

No virtual committee member participation.

**3. PUBLIC COMMENT**

T. Paden, J. Trujillo, C. Sutton provided public comment.

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**Motion:** Zolomij

**Second:** King

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nays:** None

**Absent:** Murray and Geracaris

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Motion to approve allocations by goal by percentage of the 2026 estimated Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Grant.

**Motion:** Councilmember Rodgers

**Second:** Zolomij

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nays:** None

**Absent:** Murray and Geracaris

B. **Discussion and Vote to Recommend Approval of the Draft 2026 Action Plan to City Council Following Receipt of 2026 Grant Amounts**

Motion to approve the Draft 2026 Action Plan to the City Council following receipt of 2026 grant amounts.

**Motion:** Councilmember Rodgers  
**Second:** Councilmember Iles

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nayes:** None

**Absent:** Murray and Geracaris

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Motion to recommend approval of the 2026 funding allocations for Housing Rehabilitation, and Public Infrastructure so the programs can continue their work without interruptions

**Motion:** Councilmember Rodgers  
**Second:** Councilmember Iles

**Motion Passed 5-1-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, and King

**Nayes:** Ntamere

**Absent:** Murray and Geracaris

Motion to recommend approval of the 2026 funding allocations for Code Enforcement so the program can continue their work without interruptions.

**Motion:** Zolomij  
**Second:** Committee Member Ntamere

**Motion Passed 5-1-2**

**Ayes:** Iles, Burns, Zolomij, King, and Ntamere

**Nayes:** Rodgers

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**Motion:** Councilmember Rodgers

**Second:** Councilmember Iles

**Motion Passed 6-0-2**

**Ayes:** Iles, Burns, Rodgers, Zolomij, King, and Ntamere

**Nayes:** None

**Absent:** Murray and Geracaris

**7. STAFF REPORTS AND UPDATES**

No updates.

**8. ADJOURNMENT**

Chair Burns adjourned the meeting at 7:45 p.m.



## Memorandum

To: Members of Housing & Community Development Committee  
From: Liza Roberson-Young, Chief Legislative Policy Advisor  
Subject: Pilot Property Circuit Breaker Program  
Date: January 20, 2026

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Recommended Action:

Staff recommends the Housing & Community Development Committee discuss and make a recommendation to City Council.

Council Action:

For Action

Summary:

Councilmember Kelly, together with co-referrers Councilmembers Davis and Suffredin, have submitted a referral to create a municipal property tax “circuit breaker” program. In general, circuit breaker programs are intended to protect people from property tax “overload” just as traditional circuit breakers protect against electrical overload. Under most circuit breaker programs, when a property tax bill exceeds a certain percentage of a taxpayer’s income, the circuit breaker kicks in to reduce property taxes in excess of the “overload” level.

The attached documents provide an overview of how the circuit breaker program would be structured and summarize circuit breaker programs in other jurisdictions.

Legislative History:

The circuit breaker proposal was initially referred to the Finance and Budget Committee and the Human Services Committee. The Finance and Budget Committee heard discussion on this proposal at its March 11, 2025 and September 9, 2025 meetings. The Human Services Committee discussed the circuit breaker proposal at its April 7 meeting. Both committees decided that this proposal presented a policy question about how to allocate funds that should be determined by Council. City Council considered the circuit breaker proposal at its November 10, 2025 meeting and unanimously opted to refer the proposal to the Housing and Community Development Committee for consideration alongside other related policies, such as the strategic housing plan.

Attachments:

[Pilot Circuit Breaker Program Proposal](#)  
[Evanston Circuit Breaker Program Proposal References](#)

## **EVANSTON CIRCUIT BREAKER PROGRAM PILOT**

### **A. Amount and source of funding for the program.**

- *\$500,000 request from the Affordable Housing Fund.*

### **B. Eligibility & Selection**

The eligibility criteria and selection process for the property tax relief program are based on a "circuit breaker" model, which provides financial relief to households whose property taxes exceed a specified percentage of their income. This model is designed to help long-term residents who are at risk of being displaced due to the financial burden of rising property taxes.

The circuit breaker works by reducing a portion of the property tax bill, offering direct financial relief to eligible individuals or households. This reduction is particularly beneficial for low- and low-middle-income residents, helping to alleviate the financial strain caused by escalating property taxes and ensuring that they can remain in their homes.

#### ***Eligibility criteria (Pilot Year):***

- *Applicants must have owned and/or occupied their Evanston property as a primary residence for at least 15 consecutive years.*
- *Household income must be below or at the Area Median Income (AMI).*
- *Annual property tax burden must consume 10% or more of total household income.*
- *Total square footage of applicants must not exceed the average Evanston home size of 2,878 sq. feet.*

#### ***Selection process:***

- *Applications submitted directly to the City of Evanston.*

#### ***Required documentation:***

- *Tax return*
- *Property tax bill*
- *Home description*

*Reviewed and verified by City Staff (no third-party organizations involved).*

*First year one year Pilot program, going forward if funded; 3 year renewal*

- *Applicants prioritized by lowest income and highest property-tax-to-income ratio until available funds are exhausted.*
- *Award amounts calculated based on:*
  - *Verified property tax bill and property description of square footage*
  - *Program offers 20% relief of tax bill, and*
  - *Capped at \$5,000 per household (see Section D).*
- *Example: If a household's income is \$60,000 and taxes are \$15,000 (25% of income establishing eligibility), the program would provide \$3,000 to reduce the burden closer to a sustainable level.*
- *Example: If a household's income \$70,000 and taxes are \$10,000 (14% of income establishing eligibility), the program would provide \$2,000 to reduce the burden.*
- *Example: if a household's income is \$50,000 and taxes are \$9,000 (18% of income) the program would provide \$1,800*
- *Example: mansion on the lake ineligible even if the household income is \$75,000 and taxes are \$30,000 (40% of income)*

### **C. Implementation and disbursement procedures.**

#### ***New Program Role & Duties***

- *Application Intake: Residents submit Circuit Breaker applications directly through the City staff (online or in-person).*
- *Eligibility Verification:*
  - *Confirms 15 consecutive years of property ownership and residency.*
  - *Confirms property square footage.*
  - *Verifies household income ( $\leq$  AMI) and tax burden ( $\geq$  5% of income).*
  - *Staff review to ensure all property tax exemptions have been properly applied for.*

- *Award Approval: Calculates relief amounts up to the \$5,000 per-household cap.*
- *Disbursement Coordination: Disbursement would be made upon proof of 80% tax payment.*
- *Oversight & Transparency: Issues annual reports to City Council detailing number of applicants, approvals, average award size, and remaining fund balance.*

#### **D. Per-household cap amount of assistance.**

Each approved household will be eligible for up to \$5,000 in property tax relief during the pilot year.

Award amounts will be calculated based on property tax bill, and property description with the goal of reducing the property-tax-to-income burden to a more sustainable level.

The \$5,000 cap balances meaningful relief for long-term homeowners with the need to assist as many eligible households as possible.

With a total pilot fund of \$500,000, the program could assist:

- *~100 households at the full \$5,000 cap, or*
- *125 - 140 households if average awards fall closer to \$3,500 - \$4,000.*

*City Staff will be responsible for:*

- *Verifying eligibility (income, years of ownership, property description, tax burden).*
- *Calculating award amounts based on the property tax bill.*
- *Ensuring no household exceeds the \$5,000 cap.*
- *Certifying all disbursements before funds are applied directly to Cook County property tax accounts.*

## **E. Metrics to gauge success of Pilot Circuit Breaker Program**

### **Quantitative Metrics**

- *Number of households served with approved awards.*
- *Average award amount per household compared to the \$5,000 cap.*
- *Total property tax relief delivered (aggregate dollars applied).*
- *Reduction in property-tax-to-income ratio for participating households (e.g., from 35% down to 28%).*
- *Ward-by-ward breakdown of participating households to ensure geographic equity.*
- *Demographic breakdowns (age, race/ethnicity, income levels) to confirm assistance reaches the intended long-term, working- and middle-class residents.*
- *Delinquencies, foreclosures, or tax sale filings avoided among participating households.*

### **Qualitative Metrics**

- *Resident satisfaction surveys assessing:*
  - *Confidence in remaining in their home.*
  - *Stress reduction from property tax relief.*
  - *Perception of City transparency and fairness in program administration.*
- *Community trust indicators - whether residents view the City as a reliable partner in fighting displacement.*

### **Ongoing Oversight & Communication**

- *City staff will issue an annual report to City Council.*

- *In addition to Council updates, program sponsors will meet regularly with City Staff to review results, identify patterns, and determine where criteria may need to be revised, strengthened, or expanded.*
- *This creates a feedback loop: real data → regular communication → adjustments for improvement.*
- *At the conclusion of the pilot year, City Staff will deliver a public evaluation report that includes:*
  - *Full data on participation and impact.*
  - *Lessons learned on eligibility, award calculation, and disbursement processes.*
  - *Recommendations for continuation, scaling, and expansion to include renters in subsequent years.*

**Income/Tax Threshold Comparisons:**

<b>Program</b>	<b>Income Limit</b>	<b>Income-to-Tax Ratio Threshold</b>	<b>Maximum Award/Cap</b>
<a href="#">Massachusetts Senior Circuit Breaker Tax Credit</a>	~\$72,000–\$109,000 <ul style="list-style-type: none"> <li>• \$72,000 for a single individual who is not the head of a household.</li> <li>• \$91,000 for a head of household.</li> <li>• \$109,000 for married couples filing a joint return.</li> </ul>	linked with age ≥ 65 and property tax must exceed 10% of your total Massachusetts income for the tax year.	\$2,730 (for tax year 2024)
<a href="#">Maine Property Tax Fairness Credit</a>	\$61,250–\$80,000 <ul style="list-style-type: none"> <li>• \$61,250 for single</li> <li>• \$80,000 for both head of household and married couples filing jointly</li> </ul>	Property tax must exceed 4% of your total income	\$1,500 for filers aged 65 and older and \$1,000 for those under age 65.
<a href="#">New Jersey Property Tax Relief for Senior Citizens</a>	\$500,000	None	\$6,500
<a href="#">Washington DC Homeowner and Renter Property Tax Relief</a>	\$63,900–\$87,900 <ul style="list-style-type: none"> <li>• \$63,900 for those &lt;70 yrs old</li> <li>• \$87,900 for those &gt;70</li> </ul>	Property tax must exceed 5% for income less than or equal to \$63,900 For seniors, it is 3%	\$1,375

Income thresholds are usually moderate to low, ensuring relief is focused on those with financial need. States with lower average home values and property tax bills set lower award caps, since residents' property tax burdens are smaller. In contrast, states like Massachusetts or New Jersey have much higher property values and taxes, so their caps are higher to make the benefit meaningful.

# Evanston Circuit Breaker Program Proposal

## References

**Purpose:** The purpose of this document is to provide the references and sources used to identify key attributes of the circuit breaker program proposal, including eligibility requirements and selection process procedures.

### I. Eligibility Criteria

- Minimum Residency Requirement: *Applicants must have owned and/or occupied their Evanston property as a primary residence for at least 15 consecutive years.*
  - Comparisons:
    - a. [Indiana State](#): Seniors (65+) who have lived in their homestead for at least 10 years
    - b. [Melrose, MA](#): Seniors who must have lived and owned a home for 10 consecutive years
    - c. [Miami-Dade County, FL](#): Seniors who must have lived in their home for at least 25 years
    - d. [Colorado State](#): Seniors who must have occupied a property as their primary residence for at least 10 consecutive years
  - Generally, for circuit breaker programs targeting seniors and long-time residents, as our proposal does, the minimum age requirement ranges from 10 to 25 years. A 15-year residency requirement in Evanston would be appropriate, as it narrows the pool of eligible applicants to long-term residents who are most vulnerable to tax-induced displacement, reduces expenses by targeting a narrow demographic, and encourages community retention.
- Income-Tax Ratio Threshold: *Annual property tax burden must consume 5% or more of total household income.*
  - Comparisons: (states/municipalities with similar median household incomes & median property values)
    - a. [Hawaii \(Maui County\)](#): Received a home exemption on their property for at least 5 of the prior 6 years; Household income ≤ \$126,000; Gross building assessed value ≤ \$1,300,000; Not be delinquent in their property taxes; Have property taxes that exceed 2% of household income. If approved, the homeowner can receive a property tax credit equal to the amount that exceeds 2% of their household income, but not to exceed a maximum credit of \$8,200, applied directly to their property tax bill.
    - b. [Massachusetts Senior Circuit Breaker Tax Credit](#): **Linked with age ≥ 65, the property tax must exceed 10% of your total Massachusetts income for the tax year.**
    - c. [Maine Property Tax Fairness Credit](#): Property tax must exceed 4% of your total income.
    - d. [Michigan Homestead Property Tax Credit](#): If a claimant's property taxes exceed 3.2% of their household income, they could be obligated to pay for just 40% of the property taxes that are in excess of that threshold.
      - i. Note: Residents whose homesteads are valued above [\\$160,700](#) are not eligible for Michigan Homestead Property Tax Credit.
    - e. [Minnesota Homeowners' Homestead Credit Refund](#): sets a much lower threshold of income—ranging from 1%-2.5% of income—but based on claimants' income bracket, claimants are obligated to pay different

proportions of their property taxes that are in excess of their respective threshold. Maximum refunds are reduced as income brackets increase.

- i. [Tax Bill Spikes \(MN Stat § 290A.04 Subd.2h\)](#): Homeowners whose property taxes increased by over 12% from the previous year can apply for a special refund equal to 60% of the increased amount, up to a max refund of \$1,000.
  - f. [Washington DC Homeowner and Renter Property Tax Relief](#): Property tax must exceed 5% for income less than or equal to \$63,900, For seniors, it is 3%
- Based on these comparisons, income thresholds are usually moderate to low, ensuring relief is focused on those with financial need. Our 5% threshold would provide this and ensure relief reaches those who are income-burdened, not just those with valuable property. Many retirees and low- to moderate-income households face declining or fixed incomes, while property values and taxes continue to rise.
  - Household Income Limit: *Household income must be below or at the Area Median Income (AMI) - [\\$95,766](#)*
    - Comparisons: (states/municipalities with similar median household incomes & median property values)
      - a. [Hawaii \(Maui County\)](#): Maximum household income of \$126,000
      - b. [Massachusetts Senior Circuit Breaker Tax Credit](#): (~\$72,000–\$109,000) \$72,000 for a single individual who is not the head of a household. \$91,000 for a household head. \$109,000 for married couples filing a joint return ([AMI = \\$113,900](#))
      - c. [Maine Property Tax Fairness Credit](#): (~\$61,250–\$80,000) \$61,250 for single. \$80,000 for both head of household and married couples filing jointly. ([AMI = \\$90,723](#))
      - d. [Michigan Homestead Property Tax Credit](#): Maximum household income of [\\$69,700](#)
      - e. [Minnesota Homeowners' Homestead Credit Refund](#): Maximum household income of \$135,409
      - f. [Washington DC Homeowner and Renter Property Tax Relief](#): (~\$63,900–\$87,900) \$63,900 for those <70 yrs old. \$87,900 for those >70 ([AMI= \\$104,800](#))
    - The household income limit for each of these circuit breaker programs is set around the state's or city's median household income. Setting Evanston's household income limit to its AMI would reflect the cost of living in Evanston and would make the program responsive to local affordability pressures. It would also ensure that relief wouldn't be allocated toward the affluent households.

## II. Selection Process

- Maximum Award/Cap: *Capped at \$5,000 per household (see Section D)*
  - Comparisons: (states/municipalities with similar median household incomes & median property values)
    - a. [Hawaii \(Maui County\)](#): Maximum credit of \$8,200
    - b. [Massachusetts Senior Circuit Breaker Tax Credit](#): \$2,730 (for tax year 2024)
    - c. [Maine Property Tax Fairness Credit](#): \$1,500 for filers aged 65 and older and \$1,000 for those under age 65.
    - d. [Michigan Homestead Property Tax Credit](#): Maximum credit of [\\$1,800](#)
    - e. [Minnesota Homeowners' Homestead Credit Refund](#): Maximum credit of \$3,310 + extra \$1,000 (if homeowner saw property tax spike ≥ 12%)
    - f. [New Jersey Property Tax Relief for Senior Citizens](#): \$6,500
    - g. [Washington DC Homeowner and Renter Property Tax Relief](#): \$1,375

- States with lower average home values and property tax bills set lower award caps, since residents' property tax burdens are smaller. In contrast, states like Massachusetts or New Jersey have much higher property values and taxes, so their caps are higher to make the benefit meaningful. Due to Evanston's relatively high property values and taxes, a \$5,000 cap would be a suitable option. Judging based on numbers from an [evanston roundtable article](#), \$5,000 would provide substantial assistance, more than half of what a person would likely owe.



## Memorandum

To: Members of Housing & Community Development Committee  
From: Uri Pachter, Senior Housing Planner  
CC: Sarah Flax, Community Development Director; Elizabeth Williams, Interim Housing and Grants Manager, Rekha Morgan, Housing Coordinator  
Subject: Housing4All Plan Update  
Date: January 20, 2026

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Recommended Action:

Discuss the Housing4All Plan Update in preparation to take action on Housing4All, with any preferred modifications, at the Tuesday, February 17 meeting.

CARP:

Building Efficiency, Vulnerable Populations

Committee Action:

For Discussion

Summary:

The City released the [Housing4All Plan Update](#) on the [Housing4All webpage](#) on Wednesday, January 14, 2026. The community was notified the same day via the Housing Newsletter and on the following day, Thursday, January 15, via the weekly e-News.

To meet the draft City Council goal of completing a strategic housing plan by June 2026 and shifting staff resources from plan development to implementation as soon as possible, staff recommends that the Committee vote to advance Housing4All to City Council, with any preferred modifications, at the Tuesday, February 17 meeting.

At the upcoming January 20th Housing and Community Development Committee meeting, staff will highlight key updates, pose questions for discussion, and support the committee in their review of the Plan Update.

**Community Input**

After multiple discussions with the Housing and Community Development Committee and community input in 2024, the [Housing4All Draft](#) was released on September 12, 2025.

Feedback was solicited in a variety of ways, including a community survey with over 675 responses. Responses were strongly supportive of the Plan's objectives and, when weighted to address underrepresentation of low-income households, support for Plan objectives was:

- 73% - Protect residents from displacement
- 80% - Preserve affordable housing
- 67% - Create new housing

The Housing and Community Development Committee provided feedback and staff direction at the September, October, and November (Special) meetings in 2025, guiding the Housing4All Plan Update.

### **Key Updates**

The following is a summary of key changes incorporated into the Plan Update:

#### Making the Case (Pages 2-39)

To better understand the significant housing challenges that face many Evanston community members, the first part of the Plan now includes:

- **Evanston Residents:** A new section, to provide greater detail about household income, families and children, students, and seniors in Evanston (Pages 12-22)
- **Maps:** An easier way to identify the geographic differences regarding cost burden, race and ethnicity, household income, and net worth (Pages 26-37)
- **Charts:** Another way to visualize the makeup of Evanston residents and their varying housing challenges (Pages 12-29)

*Prompt:* Are there modifications to more clearly articulate Evanston's housing challenges?

#### Updated Initiatives

All initiatives from the Housing4All Draft are included in the Plan Update. The updated initiatives are as follows:

- Ten initiatives have been strengthened
- Twelve initiatives remain the same / similar
- Five initiatives have been incorporated into other initiatives
- Eight initiatives have been added

#### Taking Action (Pages 40-68)

To more easily evaluate and compare Plan's initiatives, the latter portion of the Plan now includes:

- **Tags:** Each initiative is categorized by various tags including target population, geographic scale, projected cost, committed funding, length of impact, year of implementation, and synergy with other City strategic plans (Pages 43-67)

- **Case Studies:** Eleven case studies have been included as examples of policies and programs in action (Pages 47-60)
- **Implementation:** The implementation matrix now includes lead and supporting City departments, funding commitments, and implementation by year (Pages 64-68)
- **Catalytic Initiatives:** A subset of initiatives have been identified as catalytic - they will be particularly impactful, funding has been committed or do not require additional funding, and implementation years are 2028 or sooner (Pages 42-67)
- **“Protect” Initiatives:** Anti-displacement initiatives are also prioritized with implementation years of 2028 or sooner (Pages 43-50)

*Prompts:* Are there critical initiatives that are missing? Would you like to shift priorities, such as “catalytic” labeling or implementation year?

### **Prompts Summary**

- Are there modifications to more clearly articulate Evanston’s housing challenges?
- Are there critical initiatives that are missing?
- Would you like to shift priorities, such as “catalytic” labeling or implementation year?