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Proposed amendments/ modifications to Circuit Breaker Program

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Hi Liza, Elizabeth, and Marion,

I'm including here proposed amendments/changes to the Circuit Breaker (CB) program that HCDC is taking action on this evening. I'd like to be sure all the committee members have these changes to incorporate into their discussions this evening. Marion, could you please share these? Thank you so much.

I'm bcc'ing the HCDC Council Members (along with the co-sponsors) here. I didn't see who is the Chair on the HCDC website. I don't have the resident members' email addresses. Thank you for passing these modifications along.

Here are proposed changes:

Proposed Modifications and Additional Application Requirements for Property Tax Circuit Breaker Program

1. Require disclosure of non-taxable assets ("Selection Process: Required documentation")

Applicants must disclose significant non-taxable assets, including (but not limited to) balances in retirement accounts (e.g., 401(k), IRA, pension accounts) and ownership interests in additional real property.

Rationale:

Income tax returns may not reflect a full picture of an applicant's financial capacity. For example, a retiree may hold substantial retirement savings but elect to take minimal annual distributions in order to remain below the program's income threshold. Similarly, ownership of a second home or other real property that is not used for income may not appear on income tax returns but represents meaningful financial resources. Requiring disclosure of major non-taxable assets helps ensure that assistance is targeted to households with genuine financial need.

2. Reduce maximum eligible home size to 1,800 square feet ("Eligibility criteria")

Change the limit on program home size eligibility from 2,878 sq feet for owner-occupied homes to a maximum living area of **1,800 square feet**.

Rationale:

This provision supports the program's affordability goals by prioritizing modest, reasonably sized homes and discouraging subsidization of larger properties. It also reinforces incentives for downsizing, which can reduce long-term housing costs and better align housing size with household needs.

3. Modify the owner-occupancy requirement to include multiple Evanston residences ("Eligibility criteria")

Amend the current requirement of 15 consecutive years in the same owner-occupied home to 15 consecutive years of owner-occupied residency **within the City of Evanston**.

Rationale:

This change recognizes that long-term community stability does not require remaining in the same structure. Residents may downsize or relocate within the city due to age, income, accessibility, or family circumstances while maintaining deep ties to Evanston. Allowing consecutive owner-occupancy across multiple Evanston homes promotes housing mobility, supports aging in place within the community, and encourages right-sizing to more affordable housing options without penalizing long-time residents.

Thank you,

Clare Kelly
Council Member, First Ward

<https://www.cityofevanston.org/how-to/311>

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