Swan Creek Township

RESOLUTION 2025-10
Resolution to Reaffirm Board of Review Poverty Exemption Guidelines for 2026 Tax Year

Councilmember _____ offered the following resolution and moved its adoption:

WHEREAS, Section 211.7u(1) of the Michigan General Property Tax Act defines the poverty exemption as a method to provide relief for those who, in the judgement of the Board of Review, are unable to fully contribute to the annual property tax burden of their principal residence due to their financial situation; and

WHEREAS, the Swan Creek Township of St. Charles (effective November 8, 1993) creates and authorizes a Board of Review per Section 7.12: and

WHEREAS, the adoption of guidelines for poverty exemptions is within the authority of the Swan Creek Township Board; and

WHEREAS, pursuant to MCL 211.7u, as amended, the Swan Creek Township, Saginaw County, Michigan adopts the following guidelines for the Board of Review to implement. The guidelines shall include, but not be limited to, the specific income and asset levels of the claimant and all persons residing in the household, including any property tax credit returns filed in the current or immediately previous year.

1. Be an owner of and occupy, as a homestead, the property for which an exemption is required.

2. File form 5737, Application for MCL 211.7u Poverty Exemption and form 5739, Affirmation of Ownership and Occupancy to Remain Exempt by Reason of Poverty, with the board of review accompanied by federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns, filed in the immediately preceding year or in the current year.

   Provided, however, that if federal and state returns are not required for persons residing in the personal residence for the year in which the exemption is sought, or the preceding year, an affidavit, in a form prescribed by the State Tax Commission may be accepted in place of such tax returns.

3. Produce a valid drivers' license or other form of identification, if requested.

4. Produce a deed, land contract or other evidence of ownership of the property for which an exemption is requested, if required by the Board of Review.

5. Meet the federal poverty guidelines for total household income as published in the prior calendar year in the Federal Register by the United States Department of Health

and Human Services under its
authority to revise the poverty line under 42 USC 9902, as follows:

Size of Family Unit	Poverty Guidelines
1	**$15,650**
2	**$21,150**
3	**$26,650**
4	**$32,150**
5	**$37,650**
6	**$43,150**
7	**$48,650**
8	**$54,150**
For each additional person	**$5,500**

Income includes, but is not limited to:
• Money, wages, salaries before deductions, regular contributions from persons not living in the residence • Net receipts from non-farm or farm self-employment (receipts from a person's own business, professional enterprise, or partnership, after business expense deductions) • Regular payments from social security, railroad retirement, unemployment, worker's compensation, veteran's payments, public assistance, supplemental security income (SSI) • Alimony, child support, military family allotments • Private and governmental retirement and disability pensions, regular insurance, annuity payments • College or university scholarships, grants, fellowships, assistantships • Dividends, interest, and net income from rentals, royalties, estates, trusts, gambling or lottery winnings

6. Meet the asset level test, which is established to be: The claimant's and household's total assets, excluding the principal residence, do not exceed Fifteen Thousand dollars ($15,000). Applicants must provide a list of all assets when applying for the poverty exemption. Assets include, but are not limited to:
• A second home, land, vehicles • Recreational vehicles such as campers, motor-homes, boats and ATV's • Buildings other than the residence • Jewelry, antiques, artworks • Equipment, other personal property of value • Bank accounts (over a specified amount), stocks • Money received from the sale of property, such as, stocks, bonds, a house or car (unless a person is in the specific business of selling such property) • Withdrawals of bank deposits and borrowed money • Gifts, loans, lump-sum inheritances, and one-time insurance payments Page 3 • Food or housing received in lieu of wages and the value of food and fuel produced and consumed on farms • Federal non-cash benefits programs such as Medicare, Medicaid, food stamps and school lunches.

7. The application for an exemption shall be filed after January 1st, but before the day prior to the last day of Board of Review.

8. The Board of Review shall follow the policy and guidelines of Swan Creek Township in granting or denying an exemption. If a person claiming an exemption is qualified under the eligibility requirements above, the Board of Review shall grant the exemption in whole or in part, as follows:
    - A full exemption equal to a 100% reduction in taxable value for the tax

year in which the exemption is granted.

- A partial exemption equal to a 75%, 50% or 25% reduction in taxable value for the tax year in which the exemption is granted.

9. In order to be eligible, a person shall do all of the following items listed above on an annual basis.

NOW THEREFORE BE IT RESOLVED, the Board of Review shall follow the above stated policy and federal guidelines in granting or denying a poverty exemption.

Second by Board member _____. _ Yeas. _ Nay.

_____ _____

Richard Fulmer, Supervisor Leon Larsen, Clerk

I, Leon Larsen, Township Clerk of Swan Creek Township, hereby certify the foregoing to be a true and complete copy of a resolution adopted by the Swan Creek Township Board at a regular meeting held on Monday, December 8, 2025.

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Leon Larsen, Clerk