

**ARMADA TOWNSHIP**  
**MACOMB COUNTY, MICHIGAN**  
**RESOLUTION FOR POVERTY EXEMPTION GUIDELINES**

**Resolution No. 2026-03**

Minutes of a regular meeting of the Armada Township Board, of the Township of Armada, County of Macomb, State of Michigan, held in the Armada Township Hall, 23121 East Main Street, Armada, Michigan on Wednesday, February 11, 2026 at 7:00 p.m.

Present: Nikkel, Job, Goetzinger, Swiacki and Krotche

Absent: None

The following preamble and resolution were offered by Swiacki and supported by Job.

MCL 211.7u requires local units to adopt guidelines that specify the income and asset levels applicable to the applicant as well as the total household income and assets.

The adopted income levels shall not be set lower than the federal poverty guidelines published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services.

“Income” includes:

- 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

Armada Township requires that claimants provide a list of all assets when applying for a poverty exemption. The total value of cash and non-cash assets in the homestead may not exceed \$10,000; excluding the homestead property and one vehicle used for personal transportation.

Asset includes:

- A second home, land, vehicles
- Recreational vehicles such as campers, motorhomes, 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

To be eligible, a taxpayer must:

- Own and occupy the property as a principal residence.
- Provide federal and state income tax returns for the current or immediately preceding year, including any property tax credits, for all persons residing in the principal residence (disclosure of the income of an owner who is not residing in the principal residence is not required). Federal and state income tax returns are not required for a person residing in the principal residence if that person was not required to file a federal or state income tax return. Instead, Form 4988, Poverty Exemption Affidavit may be filed for all persons residing in the residence who were not required to file federal or state income tax returns in the current or immediately preceding year.
- Produce a valid driver license or other form of identification, if requested.
- Produce a deed, land contract, or other evidence of ownership of the property, if requested.
- Meet the federal poverty guidelines published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services.
- Meet the Armada Township asset level test.

It is hereby resolved; the Armada Township Board of Review shall follow these guidelines.

For this Resolution: Yes - 5  
No - 0

RESOLUTION DECLARED ADOPTED,

Mary K. Swiacki

Mary K. Swiacki, CMMC, MiPMC  
Armada Township Clerk

Date: February 11, 2026

