

TORCH LAKE TOWNSHIP

Assessment Policies

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Approved Res#2026-01**

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Torch Lake Township
RESOLUTION for Poverty Exemption Income Guidelines and Asset Test

RESOLUTION # 2026 - #01

WHEREAS, Torch Lake Township Board adopted a Resolution for Poverty Exemption in 2008 and updates annually; and

WHEREAS, Torch Lake Township Board is updating the asset level test for the 2026 tax year;

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of people who, in the judgment of the supervisor and board of review, by reason of poverty, are unable to contribute to the public charges is eligible for exemption in whole or part from taxation under the General Property Tax Act; and

WHEREAS, the township board is required by MCL 211.7u to adopt guidelines for the poverty exemption;

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

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.

To be eligible for exemption, a person must do all the following on an annual basis:

- 1) Own and occupy, as a principal residence, the property for which an exemption is requested. The person shall affirm this ownership and occupancy status in writing by filing a form prescribed by the state tax commission with the local assessing unit.
- 2) File a claim with the board of review on a form prescribed by the state tax commission and provided by the local assessing unit, 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. 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 in the tax year in which the exemption under this section is claimed or in the immediately preceding tax year, and an affidavit in a form prescribed by the state tax commission may be accepted in place of the federal or state income tax return.
- 3) Produce a valid driver's license or other form of identification if requested by the supervisor or board of review.
- 4) Produce a deed, land contract, or other evidence of ownership of the property for which an exemption is requested if required by the supervisor or board of review.
- 5) Meet the federal poverty income guidelines as defined and determined annually.
- 6) Meet additional eligibility requirements as determined by the township board, including:
 - a) If income exceeds the federal poverty income guidelines **or** assets exceed the amounts described below, a Poverty Exemption shall not be granted.
 - b) The Asset Level established under PA 390 of 1994 as described in State Tax Commission Bulletin 6 of 2017, shall be employed. This asset level test is adopted annually by the Township Board for use by the Board of Review:
 - 1) Cash assets of the total household may not exceed an amount equal to two months' gross household income. This includes all forms of money generated, including income as described by the US Census

Bureau, that is being held as: cash, money in checking/savings accounts, stocks/bonds, one-time insurance payments/cash-out option insurance policies, coin/antique/artwork collections, boats, ORV's, motorcycles, recreational vehicles, jewelry, retirement accounts, gifts, loans, lump-sum inheritances, money markets and other financial institution accounts, an/or instruments or securities which can be readily converted to cash.

- 2) **Fixed Assets** to the total household may not exceed \$10,000. Non-cash assets are defined as those which are not considered to be cash assets, as defined above.
- 3) **Other Property**, including real estate, of any value, which could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling and minimum footprint of land.
- 4) The following assets are excluded from this limit:
 - i. Applicant's principal residence and adequate transportation
 - ii. Applicant's household personal property
 - iii. Assets not accessible by the applicant, co-owner, or any member of the applicant's household.

The following are the **Federal Poverty Income Guidelines for 2026**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all people residing in the principal residence.

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

WHEREAS, pursuant to PA 253 of 2020, if a person claiming an exemption qualified under the eligibility requirements, the board of review shall grant the exemption in whole or in part, as follows:

- (a) A full exemption equal to a 100% reduction in taxable value for the tax year in which the exemption is granted.
- (b) A partial exemption equal to 1 of the following:
 - (i) A 50% or 25% reduction in taxable value for the tax year in which the exemption is granted.
 - (ii) As approved by the state tax commission, any other percentage reduction in taxable value for the tax year in which the exemption is granted, applied in a form and manner prescribed by the state tax commission.

WHEREAS, both of the following apply to a person who obtains an extended exemption:

- (a) The person shall file with the local assessing unit, in a form and manner prescribed by the state tax commission, an affidavit rescinding the exemption as extended under this subsection within 45 days after either of the following, if applicable:

(i) The person ceases to own or occupy the principal residence for which the exemption was extended.

(ii) The person experiences a change in household assets or income that defeats eligibility for the exemption.

(b) If the person fails to file a rescission as required and the property is later determined to be ineligible for the exemption, the person is subject to repayment of any additional taxes with interest.

BE IT ALSO RESOLVED that the supervisor and board of review shall follow the above stated policy and federal guidelines in granting or denying an exemption.

The foregoing resolution offered by:

Township Board Member; Schultz

and supported by

Township Board Member; Cook

Upon roll call vote, the following voted:

"Aye": Sharon, Mary, Andy, Jason, Bob

"Nay": _____

The Township Supervisor declared the resolution adopted.

I, M. Merchant, the duly elected and acting Clerk of Torch Lake Township, hereby certify that the foregoing resolution was adopted by the township board of said township at the regular meeting of said board held on January 20th, 2026, at which meeting a quorum was present by a roll call vote of said members as hereinbefore set forth; that said resolution was ordered to take immediate effect.

Mary Merchant
Mary Merchant, Township Clerk

ASSESSOR ACCESSIBILITY & PUBLIC RECORDS INSPECTION POLICY (2)
TORCH LAKE TOWNSHIP

I. PURPOSE

This policy establishes procedures to ensure that the Torch Lake Township Assessor's Office is reasonably accessible to taxpayers and that assessment records are available for inspection in compliance with:

- MCL 211.10g(1)(c)
- The General Property Tax Act
- Applicable provisions of the Michigan Freedom of Information Act

This policy is intended to promote transparency, responsiveness, and orderly administration of assessment records.

II. DESIGNATED CONTACT PERSON (MCL 211.10g(1)(c)(i))

The following official is designated to receive and respond to taxpayer inquiries:

Amy Jenema, Assessor

Torch Lake Township

PO Box 713

Eastport MI 49627

Phone: (231) 599-2036 Ext 5

Email: assessor@torchlaketownship.org

Website: <https://torchlaketownship.org/index.html>

Taxpayer inquiries may be submitted:

- By telephone
 - By electronic mail
 - By written correspondence
-

III. ESTIMATED RESPONSE TIME (MCL 211.10g(1)(c)(ii))

The Assessor's Office shall respond to taxpayer inquiries within **seven (7) business days** of receipt.

- Routine matters are generally addressed within 3–5 business days.
 - Complex valuation or exemption issues may require additional research. In such cases, acknowledgment will be provided within seven business days if timeline is foreseen it will be provided.
-

IV. IN-PERSON MEETINGS (MCL 211.10g(1)(c)(iii))

Taxpayers may request an in-person meeting to discuss their:

- Property valuation
 - Classification
 - Exemptions (including PRE and Qualified Agricultural)
 - Transfer of ownership
 - Taxable value uncapping
 - Assessment changes
-

ASSESSOR ACCESSIBILITY & PUBLIC RECORDS INSPECTION POLICY (2)

TORCH LAKE TOWNSHIP

V. INSPECTION & COPYING OF ASSESSMENT RECORDS (MCL 211.10g(1)(c)(iv))

Assessment records maintained by the Assessor's Office are available for inspection. The establishment of the date and time of the public inspection of the requested public records shall be at the discretion of the responding official. The responding unit official shall allow for inspection between the usual business hours of 9:AM and 5:00 PM, Monday through Thursday unless it is a holiday, and unless mutually agreed to by the responding official and the requesting party. The place designated for the requested inspection shall be at the Torch Lake Township Hall.

A. How to Submit a Request

Requests to inspect or obtain copies of assessment records may be made:

- Verbally
- In writing
- By email

Requests should identify:

- Parcel number (if known)
- Property address
- Specific records requested

B. If Scheduling Inspection of Records

Inspection of assessment records shall occur:

- During customary business hours (generally 9:00 a.m. – 5:00 p.m., Monday through Thursday, excluding holidays), or
- At another mutually agreed upon time

Records are officially retained at:

Torch Lake Township Hall
2355 N US-31
Kewadin MI 49648

C. Copying Fees if not emailed

Copies will be provided upon payment of applicable reproduction fees consistent with Township Fee Policy.

VII. INFORMAL REVIEW PROCESS (MCL 211.10g(1)(c)(v))

Prior to the March Board of Review, taxpayers are encouraged to contact the Assessor's Office for informal review upon receipt of the Notice of Assessment but before the first Monday in March.

Informal Review Steps

1. Taxpayer contacts the Assessor.
2. Taxpayer may submit supporting documentation (e.g., appraisal, comparable sales, income/expense data).
3. Assessor reviews the information.
4. If warranted, the Assessor may recommend an adjustment.
5. If no resolution is reached, the taxpayer retains the right to appeal to the March Board of Review.

ASSESSOR ACCESSIBILITY & PUBLIC RECORDS INSPECTION POLICY (2)

TORCH LAKE TOWNSHIP

Participation in the informal review:

- Is voluntary
- Does not replace Board of Review appeal rights
- Does not extend statutory appeal deadlines

Board of Review meeting dates are published annually in accordance with statute.

VIII. ONLINE ACCESSIBILITY

Property information may also be accessed online:

GIS & Mapping: <https://antrimcounty.maps.arcgis.com/>

Property Record Cards: <https://bsaonline.com> Select "Choose a municipality and get started" **or**

access through the Torch Lake Township website: <https://torchlaketownship.org/index.html>

VI. FOIA REQUESTS

If a request constitutes a request under the Michigan Freedom of Information Act (FOIA), it shall be processed pursuant to Township FOIA procedures. FOIA requests should be directed to the **Township Clerk** or submitted in accordance with Torch Lake Township FOIA guidelines available:

- On the Township website: <https://torchlaketownship.org/index.html>
- At the Township Hall

FOIA requests will be handled within statutory timeframes.

This policy does not replace or supersede the Township's adopted FOIA Procedures and Guidelines.

IX. POLICY AVAILABILITY

This policy shall be:

- Posted on the Township website:
 - Available at Township Hall
 - Provided upon request
-

X. COMPLIANCE STATEMENT

This policy is intended to ensure that the Assessor's Office is reasonably accessible to taxpayers in compliance with:

- MCL 211.10g(1)(c)
 - The General Property Tax Act
 - Applicable Michigan law
-

POLICY 3 - Principal Residence & Qualified Agricultural Exemption Policy

Authority: MCL 211.7cc & 211.7dd

Policy Statement:

The Assessing Office shall process PRE and QAE claims, denials, and rescissions in compliance with statutory requirements.

Requirements:

1. All affidavits shall be reviewed for completeness and eligibility.
 2. Denials or rescissions shall be issued in writing.
 3. Clerical corrections shall be processed consistently with statute.
 4. Agricultural determinations shall follow State Tax Commission guidance.
-

POLICY 4 - Transfer of Ownership & Uncapping Policy

Authority: MCL 211.27a

Policy Statement:

The Assessing Office shall review all recorded instruments to determine transfer of ownership and proper taxable value adjustments.

Requirements:

1. Deeds and affidavits shall be reviewed annually.
 2. Taxable value shall uncap the year following a transfer unless exempt.
 3. Exempt transfers shall be documented in the assessment record.
 4. Partial transfers shall be prorated as required by law.
-

TORCH LAKE TOWNSHIP

POLICY 5- Land Value Determination Policy

Authority: MCL 211.27

Policy Statement:

Land values shall be determined using recognized mass appraisal methods supported by market data based on the State Commission 24-month sale period. Timeline verified sales from April 1, 2022, to March 31, 2024, for the 2025 roll. Each year moving forward, one year is removed and one year is added.

Note: Due to the limit sales in some northern Michigan Township outside sales will be used and out of timeline sales if needed to support the State Equalized Value, with appropriate time adjustments.

Requirements:

1. Land tables are based on verified sales.
 2. Neighborhoods and rate groups are defined.
 3. Adjustments for size, depth, frontage, or utility justified.
 4. Documentation shall be maintained sufficiently for review.
-

POLICY 6 - Economic Condition Factor (ECF) Policy

Authority: MCL 211.27

Policy Statement:

ECFs shall be developed using sales studies and applied uniformly within defined ECF areas and on the State Commission 24-month sale period (refer to Policy 5 for timeline details).

Requirements:

1. Sales shall be screened for arm's-length validity.
 2. Building residual analysis shall support ECF development.
 3. ECF areas shall reflect similar market influences.
 4. Supporting calculations shall be retained for audit purposes.
-

POLICY 7 - New Construction, Omitted Property & Act of God Policy

Authority: MCL 211.34d

Policy Statement:

The Assessing Office shall annually review new construction, additions, demolitions, and omitted property.

Requirements:

1. Construction activity shall be tracked through permits and field review.
 2. Omitted property shall be corrected as provided by statute.
 3. Restoration following fire or natural disaster shall be handled pursuant to statute.
 4. Additions to taxable value shall be documented.
-

POLICY 8 - Board of Review Procedures Policy

Authority: MCL 211.30

Policy Statement:

The Board of Review shall meet and conduct hearings in compliance with statutory requirements.

Requirements:

1. Meetings shall be properly noticed.
 2. Protests shall be recorded in minutes.
 3. Decisions shall be documented.
 4. Affidavit protests shall be accepted as permitted by law.
-

POLICY 9 – Personal Property Canvas

Policy Statement:

This Personal Property Canvas Policy is adopted to ensure compliance with the General Property Tax Act and the audit standards of the Michigan State Tax Commission. The Personal Property Canvas is conducted annually to:

Requirements:

1. **Verify Accuracy of Reported Information**
Confirm that information reported on Form 632 (Personal Property Statement) is complete and accurate, and that appraisal and assessment determinations reflect true cash value as required under MCL 211.27.
 2. **Correct Errors and Omissions**
Identify and correct reporting errors, omitted property, or misclassified assets so that future assessment rolls reflect proper taxable amounts in accordance with MCL 211.34 and MCL 211.10.
 3. **Identify New, Relocated, or Closed Businesses**
Discover new business operations subject to taxation and verify businesses that have ceased operations to maintain an accurate assessment roll.
 4. **Assist Taxpayers**
Provide guidance to business owners regarding filing requirements, exemptions, and compliance obligations, including:
 - Eligible Manufacturing Personal Property (EMPP)
 - Small Taxpayer Exemption (Form 5076)
 - Qualified Previously Existing Personal Property (QPEPP)
 - Commercial Personal Property (CPP)
 5. **Promote Equity in Taxation**
Ensure uniformity and equity in assessments so that all similarly situated taxpayers are treated consistently under Michigan law.
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TORCH LAKE TOWNSHIP

POLICY 10 – Disabled Veteran Exemption

Policy Statement:

Disabled Veteran Exemption is authorized under **MCL 211.7b**, this exemption provides a property tax exemption for the principal residence of a qualifying disabled veteran or their unremarried surviving spouse.

Requirements:

- 1) To qualify for the exemption, the applicant must meet the statutory requirements of MCL 211.7b, including:
 - a. The property must be owned and used as the principal residence of the disabled veteran or unremarried surviving spouse.
 - b. The applicant must provide documentation demonstrating one of the following:
 - The veteran has been determined by the U.S. Department of Veterans Affairs to be 100% disabled, or
 - The veteran is rated individually unemployable, or
 - The veteran is receiving specially adapted housing assistance.
- 2) Applicants must file the **State of Michigan Disabled Veteran Exemption Application (Form 5107)** with the Assessor's Office.
 - a. The application must include:
 - i. Completed application form
 - ii. Documentation from the **U.S. Department of Veterans Affairs**
 - iii. Proof of ownership and principal residence if requested
- 3) The Assessor or designated staff shall:
 - a. Provide Application Information and guidance if requested,
 - b. Review submitted application for completeness and verify documentation.
 - c. Process the exemption and/or denial consistent with statutory requirements.
 - d. Periodic Review will be conducted to ensure compliance with Michigan General Property Tax Act and the State Tax Commission Guidelines.

TORCH LAKE TOWNSHIP

POLICY 11 - Charitable or Other Property Tax Exemptions that are allowed under the Law

Policy Statement:

The purpose of this policy is to establish a uniform procedure for the administration of the Charitable Institution and Similar Property Tax Exemption in accordance with the Michigan General Property Tax Act.

Requirements:

- 1) To qualify for the exemption, the property must meet the statutory requirements of **MCL 211.7o Nonprofit charitable institution or other section of la** including:
 - The property must be **owned by a nonprofit charitable institution** or organization request the exemption
 - The property must be **occupied by that institution.**
 - The property must be **occupied solely for the purposes for which the institution was incorporated.**
 - The organization must meet the criteria of a **charitable institution as defined by Michigan case law**, including the principles established in *Wexford Medical Group v City of Cadillac*.
(Ownership of property alone does not qualify the property for exemption)
- 2) An organization seeking exemption must submit a written request to the **Assessor's Office prior to February 15**. The request should include documentation sufficient to determine eligibility, which may include:
 - a) Articles of incorporation
 - b) IRS nonprofit status documentation
 - c) Description of the organization's charitable activities
 - d) Explanation of how the property is used
 - e) Any other documentation necessary to determine eligibility
 - f) Applications received after must make application to the **March Board of Review** for consideration on the current assessment roll.
- 3) The Assessor or designated staff shall:
 - a) Receive and review exemption requests for completeness.
 - b) Evaluate the property use and ownership relative to the requirements of **MCL 211.7o**.
 - c) Request additional documentation when necessary to determine eligibility.
 - d) Provide a recommendation to the Board of Review regarding exemption eligibility, if needed.
 - e) Maintain documentation in the parcel file supporting the exemption determination.
 - f) Ensure exemptions are properly recorded on the assessment roll when granted.
 - g) Periodic Review will be conducted to ensure compliance with Michigan General Property Tax Act and the State Tax Commission Guidelines.

POLICY 12 - Record Retention & Assessment File Policy

Authority: MCL 211.10g

Policy Statement:

The Township shall maintain assessment records sufficient to support values placed on the roll and retained based on the State of Michigan Retention Schedule.

Torch Lake Township



FILE COPY

RESOLUTION to Waive Penalties for Non-Filing of
Property Transfer Affidavits under MCL 211.27b

RESOLUTION #2021-24

WHEREAS, MCL 211.27a(10) requires the buyer, grantee, or other transferee of the property shall notify the appropriate assessing office in the local unit of government in which the property is located of the transfer of ownership of the property within 45 days of the transfer of ownership, on a form prescribed by the state tax commission that states the parties to the transfer, the date of the transfer, the actual consideration for the transfer, and the property's parcel identification number or legal description and

WHEREAS, MCL 211.27b(1) requires that if the buyer, grantee, or other transferee in the immediately preceding transfer of ownership of property do not notify the appropriate assessing office of the transfer, then penalties as described in MCL 211b (1)(c) or (d) are levied and

WHEREAS, MCL 211.27b (5) provides that the governing body of a local tax collecting unit may waive, by resolution, the penalty levied under MCL 211.2b (1) (c) or (d).

NOW THEREFORE BE IT RESOLVED, that the Township of Torch Lake, Antrim County, waives the penalty for failure to file the Property Transfer Affidavit following a transfer of ownership pursuant to the local unit's authority contained in MCL 211.27b.

The foregoing resolution by member: SCHULTZ.

Supported by member: COOK.

Upon roll call vote, the following voted:

Cook Y; Martel Y; Windiate Y; Merchant Y; Schultz Y.

Torch Lake Township Clerk declared the resolution; PASSED VOTE OF 5 - 0.

Kathy S Windiate

Dated: July 20th, 2021.

Kathy S Windiate, Clerk

NEW BUSINESS – ITEM 8

I MAKE THE MOTION TO ADOPT RESOLUTION #2021-24,
TO WAIVE PENALTIES FOR NON-FILING OF PROPERTY
TRANSFER AFFIDAVITS UNDER MCL 211.27b.

MADE BY: ~~COOK~~ *Schultz*

SECOND BY: *Cook*

VOTING

WINDIATE - *yes*

COOK - *yes*

MARTEL - *yes*

MERCHANT - *yes*

SCHUTLZ - *yes*