

Secord Township Monthly Meeting

December 17, 2025

10:00 am

Meeting was called to order by Supervisor, Joel Vernier at 10:00 am with everyone standing reciting the Pledge of Allegiance.

Roll Call:

Supervisor Joel Vernier Present
Treasurer Cheryl Stiehl Present
Clerk Kristine Panetta Present
Trustee Maria Alward Present
Trustee Christine Grace Present
18 residents / guests in attendance

Minutes of November 19, 2025 regular meeting minutes were reviewed

Motion to accept by Joel Vernier & Maria Alward - All Ayes

Consent Agenda/Changes to Agenda

Add/changes to agenda by Joel Vernier: 2 items

Discussion on email provider

Delete PLM contract renewal from agenda.

Motion made to accept agenda changes by Joel Vernier and Kristine Panetta- All Ayes

Public Comments:

None

Guest:

Mike Visnaw- County Commissioner-

New appointments to the board have been complete

The new year health plan has been finalized with the county employees

On December 16th, a meeting with the veteran affairs took place. The meetings are held from 9am-12pm on the first Tuesday of each month. Joel Vernier requested this to be on the website for residents to have knowledge of. There is useful and helpful discussions for veterans at these meetings.

Treasurer's Report:

General Fund Checking Balance	\$614,916.49
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12 Mo. CD #S51	\$ 57,809.64
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Mosquito Fund Balance	\$66,354.72
<u>Road Fund Balance</u>	<u>\$422,290.20</u>
Total Funds	\$ 2,095,191.35

Motion by Cheryl Stiehl and Maria Alward to receive and file Treasurer's report and file -All Ayes

Bills To Be Paid: Clerk Kristine Panetta presented bills:

General Fund: \$109,440.73 (includes road repairs)

Fire: \$41,609.56 (includes yearly truck payment)

General Payroll: \$12,553.25

Fire payroll: \$3,295.00

Motion by Kristine Panetta and Christine Grace to pay the bills as presented – All Ayes

Correspondence Received:

Reports:

Planning & Zoning: John Kuksa reported. Maria held the December 10th meeting. John was unable to attend. Per Maria, discussions were held on updating short term rental ordinances and other zoning changes. 3 members were in attendance.

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discussion.

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- 2026 Poverty Tax Exempt Resolution

Secord Township, Gladwin County, MI

RESOLUTION for 2026 Poverty Exemption Income Guidelines and Asset Test

RESOLUTION 12-17-2025-1

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons 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 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 policy and the Board of Review:

- a. Cash assets of the total household may not exceed an amount equal to two month's 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, cash apps, 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, 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.
- b. Fixed Assets to the total household may not exceed \$5,000. Non-cash assets are defined as those, which are not considered to be cash assets, as defined above.
- c. Other Property, including real estate, of any value, that could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling.
- d. 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**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all persons residing in the principal residence.

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2	\$21,150
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5	\$37,650
6	\$43,150
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8	\$54,150
For each additional person	\$5,500

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: Maria Alward

Secord Township Board Member,

and supported by: Kristine Panetta

Secord Township Board Member,

Upon roll call vote, the following voted:

- Supervisor Joel Vernier _____ Yes _____
- Treasurer Cheryl Stiehl _____ Yes _____
- Clerk Kristine Panetta _____ Yes _____
- Trustee Maria Alward _____ Yes _____
- Trustee Christine Grace _____ Yes _____

The Secord Township Supervisor declared the resolution adopted on December 17, 2025

I, Kristine Panetta, the duly elected and acting Clerk of the 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 **December 17, 2025**, 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.

Supervisor Comments: (e-mail for Supervisor: supervisor@secordtwp.com)

- Prepaid 4' x 4' Polycarb Faces for Township Sign to be done within the next couple months
- Prepaid 4' x 4' Locking Display-single sided for Township Hall to be done in the next couple months
- Government Energy programs are available for those who qualify.
- If residents need assistance with FLTF special assessment they should contact the Gladwin Counsel on Aging for guidance. If qualified, possible \$700 a year assistance toward the assessment for 3 years.

Public Comment/Announcements:

Merry Christmas!

Motion to Adjourn Kristine Panetta & Maria Alward @ 10:46 am

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Meeting was called to order by Supervisor, Joel Vernier at 10:00 am with everyone standing reciting the Pledge of Allegiance.

Roll Call:

Supervisor Joel Vernier Present
Treasurer Cheryl Stiehl Present
Clerk Kristine Panetta Present
Trustee Maria Alward Present
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18 residents / guests in attendance

Minutes of November 19, 2025 regular meeting minutes were reviewed

Motion to accept by Joel Vernier & Maria Alward - All Ayes

Consent Agenda/Changes to Agenda

Add/changes to agenda by Joel Vernier: 2 items

Discussion on email provider

Delete PLM contract renewal from agenda.

Motion made to accept agenda changes by Joel Vernier and Kristine Panetta- All Ayes

Public Comments:

None

Guest:

Mike Visnaw- County Commissioner-

New appointments to the board have been complete

The new year health plan has been finalized with the county employees

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<u>Road Fund Balance</u>	<u>\$422,290.20</u>
Total Funds	\$ 2,095,191.35

Motion by Cheryl Stiehl and Maria Alward to receive and file Treasurer's report and file -All Ayes

Bills To Be Paid: Clerk Kristine Panetta presented bills:

General Fund: \$109,440.73 (includes road repairs)

Fire: \$41,609.56 (includes yearly truck payment)

General Payroll: \$12,553.25

Fire payroll: \$3,295.00

Motion by Kristine Panetta and Christine Grace to pay the bills as presented – All Ayes

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Reports:

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- 2026 Poverty Tax Exempt Resolution

Secord Township, Gladwin County, MI

RESOLUTION for 2026 Poverty Exemption Income Guidelines and Asset Test

RESOLUTION 12-17-2025-1

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons 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 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 policy and the Board of Review:

- a. Cash assets of the total household may not exceed an amount equal to two month's 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, cash apps, 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, 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.
- b. Fixed Assets to the total household may not exceed \$5,000. Non-cash assets are defined as those, which are not considered to be cash assets, as defined above.
- c. Other Property, including real estate, of any value, that could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling.
- d. 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**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all persons residing in the principal residence.

Size of Family Unit	Poverty Guidelines
1	\$15,650
2	\$21,150
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5	\$37,650
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7	\$48,650
8	\$54,150
For each additional person	\$5,500

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: Maria Alward

Secord Township Board Member,

and supported by: Kristine Panetta

Secord Township Board Member,

Upon roll call vote, the following voted:

- Supervisor Joel Vernier _____ Yes _____
- Treasurer Cheryl Stiehl _____ Yes _____
- Clerk Kristine Panetta _____ Yes _____
- Trustee Maria Alward _____ Yes _____
- Trustee Christine Grace _____ Yes _____

The Secord Township Supervisor declared the resolution adopted on December 17, 2025

I, Kristine Panetta, the duly elected and acting Clerk of the 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 **December 17, 2025**, 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.

Supervisor Comments: (e-mail for Supervisor: supervisor@secordtwp.com)

- Prepaid 4' x 4' Polycarb Faces for Township Sign to be done within the next couple months
- Prepaid 4' x 4' Locking Display-single sided for Township Hall to be done in the next couple months
- Government Energy programs are available for those who qualify.
- If residents need assistance with FLTF special assessment they should contact the Gladwin Counsel on Aging for guidance. If qualified, possible \$700 a year assistance toward the assessment for 3 years.

Public Comment/Announcements:

Merry Christmas!

Motion to Adjourn Kristine Panetta & Maria Alward @ 10:46 am

Secord Township Monthly Meeting

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Delete PLM contract renewal from agenda.

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Meeting was called to order by Supervisor, Joel Vernier at 10:00 am with everyone standing reciting the Pledge of Allegiance.

Roll Call:

Supervisor Joel Vernier Present
Treasurer Cheryl Stiehl Present
Clerk Kristine Panetta Present
Trustee Maria Alward Present
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18 residents / guests in attendance

Minutes of November 19, 2025 regular meeting minutes were reviewed

Motion to accept by Joel Vernier & Maria Alward - All Ayes

Consent Agenda/Changes to Agenda

Add/changes to agenda by Joel Vernier: 2 items

Discussion on email provider

Delete PLM contract renewal from agenda.

Motion made to accept agenda changes by Joel Vernier and Kristine Panetta- All Ayes

Public Comments:

None

Guest:

Mike Visnaw- County Commissioner-

New appointments to the board have been complete

The new year health plan has been finalized with the county employees

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<u>Road Fund Balance</u>	<u>\$422,290.20</u>
Total Funds	\$ 2,095,191.35

Motion by Cheryl Stiehl and Maria Alward to receive and file Treasurer's report and file -All Ayes

Bills To Be Paid: Clerk Kristine Panetta presented bills:

General Fund: \$109,440.73 (includes road repairs)

Fire: \$41,609.56 (includes yearly truck payment)

General Payroll: \$12,553.25

Fire payroll: \$3,295.00

Motion by Kristine Panetta and Christine Grace to pay the bills as presented – All Ayes

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Reports:

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- 2026 Poverty Tax Exempt Resolution

Secord Township, Gladwin County, MI

RESOLUTION for 2026 Poverty Exemption Income Guidelines and Asset Test

RESOLUTION 12-17-2025-1

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons 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 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 policy and the Board of Review:

- a. Cash assets of the total household may not exceed an amount equal to two month's 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, cash apps, 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, 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.
- b. Fixed Assets to the total household may not exceed \$5,000. Non-cash assets are defined as those, which are not considered to be cash assets, as defined above.
- c. Other Property, including real estate, of any value, that could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling.
- d. 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**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all persons residing in the principal residence.

Size of Family Unit	Poverty Guidelines
1	\$15,650
2	\$21,150
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5	\$37,650
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7	\$48,650
8	\$54,150
For each additional person	\$5,500

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: Maria Alward

Secord Township Board Member,

and supported by: Kristine Panetta

Secord Township Board Member,

Upon roll call vote, the following voted:

- Supervisor Joel Vernier _____ Yes _____
- Treasurer Cheryl Stiehl _____ Yes _____
- Clerk Kristine Panetta _____ Yes _____
- Trustee Maria Alward _____ Yes _____
- Trustee Christine Grace _____ Yes _____

The Secord Township Supervisor declared the resolution adopted on December 17, 2025

I, Kristine Panetta, the duly elected and acting Clerk of the 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 **December 17, 2025**, 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.

Supervisor Comments: (e-mail for Supervisor: supervisor@secordtwp.com)

- Prepaid 4' x 4' Polycarb Faces for Township Sign to be done within the next couple months
- Prepaid 4' x 4' Locking Display-single sided for Township Hall to be done in the next couple months
- Government Energy programs are available for those who qualify.
- If residents need assistance with FLTF special assessment they should contact the Gladwin Counsel on Aging for guidance. If qualified, possible \$700 a year assistance toward the assessment for 3 years.

Public Comment/Announcements:

Merry Christmas!

Motion to Adjourn Kristine Panetta & Maria Alward @ 10:46 am

Secord Township Monthly Meeting

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Delete PLM contract renewal from agenda.

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Meeting was called to order by Supervisor, Joel Vernier at 10:00 am with everyone standing reciting the Pledge of Allegiance.

Roll Call:

Supervisor Joel Vernier Present
Treasurer Cheryl Stiehl Present
Clerk Kristine Panetta Present
Trustee Maria Alward Present
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18 residents / guests in attendance

Minutes of November 19, 2025 regular meeting minutes were reviewed

Motion to accept by Joel Vernier & Maria Alward - All Ayes

Consent Agenda/Changes to Agenda

Add/changes to agenda by Joel Vernier: 2 items

Discussion on email provider

Delete PLM contract renewal from agenda.

Motion made to accept agenda changes by Joel Vernier and Kristine Panetta- All Ayes

Public Comments:

None

Guest:

Mike Visnaw- County Commissioner-

New appointments to the board have been complete

The new year health plan has been finalized with the county employees

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<u>Road Fund Balance</u>	<u>\$422,290.20</u>
Total Funds	\$ 2,095,191.35

Motion by Cheryl Stiehl and Maria Alward to receive and file Treasurer's report and file -All Ayes

Bills To Be Paid: Clerk Kristine Panetta presented bills:

General Fund: \$109,440.73 (includes road repairs)

Fire: \$41,609.56 (includes yearly truck payment)

General Payroll: \$12,553.25

Fire payroll: \$3,295.00

Motion by Kristine Panetta and Christine Grace to pay the bills as presented – All Ayes

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Reports:

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- 2026 Poverty Tax Exempt Resolution

Secord Township, Gladwin County, MI

RESOLUTION for 2026 Poverty Exemption Income Guidelines and Asset Test

RESOLUTION 12-17-2025-1

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons 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 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 policy and the Board of Review:

- a. Cash assets of the total household may not exceed an amount equal to two month's 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, cash apps, 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, 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.
- b. Fixed Assets to the total household may not exceed \$5,000. Non-cash assets are defined as those, which are not considered to be cash assets, as defined above.
- c. Other Property, including real estate, of any value, that could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling.
- d. 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**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all persons residing in the principal residence.

Size of Family Unit	Poverty Guidelines
1	\$15,650
2	\$21,150
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5	\$37,650
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7	\$48,650
8	\$54,150
For each additional person	\$5,500

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: Maria Alward

Secord Township Board Member,

and supported by: Kristine Panetta

Secord Township Board Member,

Upon roll call vote, the following voted:

- Supervisor Joel Vernier _____ Yes _____
- Treasurer Cheryl Stiehl _____ Yes _____
- Clerk Kristine Panetta _____ Yes _____
- Trustee Maria Alward _____ Yes _____
- Trustee Christine Grace _____ Yes _____

The Secord Township Supervisor declared the resolution adopted on December 17, 2025

I, Kristine Panetta, the duly elected and acting Clerk of the 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 **December 17, 2025**, 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.

Supervisor Comments: (e-mail for Supervisor: supervisor@secordtwp.com)

- Prepaid 4' x 4' Polycarb Faces for Township Sign to be done within the next couple months
- Prepaid 4' x 4' Locking Display-single sided for Township Hall to be done in the next couple months
- Government Energy programs are available for those who qualify.
- If residents need assistance with FLTF special assessment they should contact the Gladwin Counsel on Aging for guidance. If qualified, possible \$700 a year assistance toward the assessment for 3 years.

Public Comment/Announcements:

Merry Christmas!

Motion to Adjourn Kristine Panetta & Maria Alward @ 10:46 am

Secord Township Monthly Meeting

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Delete PLM contract renewal from agenda.

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Meeting was called to order by Supervisor, Joel Vernier at 10:00 am with everyone standing reciting the Pledge of Allegiance.

Roll Call:

Supervisor Joel Vernier Present
Treasurer Cheryl Stiehl Present
Clerk Kristine Panetta Present
Trustee Maria Alward Present
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18 residents / guests in attendance

Minutes of November 19, 2025 regular meeting minutes were reviewed

Motion to accept by Joel Vernier & Maria Alward - All Ayes

Consent Agenda/Changes to Agenda

Add/changes to agenda by Joel Vernier: 2 items

Discussion on email provider

Delete PLM contract renewal from agenda.

Motion made to accept agenda changes by Joel Vernier and Kristine Panetta- All Ayes

Public Comments:

None

Guest:

Mike Visnaw- County Commissioner-

New appointments to the board have been complete

The new year health plan has been finalized with the county employees

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<u>Road Fund Balance</u>	<u>\$422,290.20</u>
Total Funds	\$ 2,095,191.35

Motion by Cheryl Stiehl and Maria Alward to receive and file Treasurer's report and file -All Ayes

Bills To Be Paid: Clerk Kristine Panetta presented bills:

General Fund: \$109,440.73 (includes road repairs)

Fire: \$41,609.56 (includes yearly truck payment)

General Payroll: \$12,553.25

Fire payroll: \$3,295.00

Motion by Kristine Panetta and Christine Grace to pay the bills as presented – All Ayes

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Reports:

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- 2026 Poverty Tax Exempt Resolution

Secord Township, Gladwin County, MI

RESOLUTION for 2026 Poverty Exemption Income Guidelines and Asset Test

RESOLUTION 12-17-2025-1

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons 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 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 policy and the Board of Review:

- a. Cash assets of the total household may not exceed an amount equal to two month's 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, cash apps, 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, 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.
- b. Fixed Assets to the total household may not exceed \$5,000. Non-cash assets are defined as those, which are not considered to be cash assets, as defined above.
- c. Other Property, including real estate, of any value, that could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling.
- d. 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**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all persons residing in the principal residence.

Size of Family Unit	Poverty Guidelines
1	\$15,650
2	\$21,150
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5	\$37,650
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7	\$48,650
8	\$54,150
For each additional person	\$5,500

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: Maria Alward

Secord Township Board Member,

and supported by: Kristine Panetta

Secord Township Board Member,

Upon roll call vote, the following voted:

- Supervisor Joel Vernier _____ Yes _____
- Treasurer Cheryl Stiehl _____ Yes _____
- Clerk Kristine Panetta _____ Yes _____
- Trustee Maria Alward _____ Yes _____
- Trustee Christine Grace _____ Yes _____

The Secord Township Supervisor declared the resolution adopted on December 17, 2025

I, Kristine Panetta, the duly elected and acting Clerk of the 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 **December 17, 2025**, 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.

Supervisor Comments: (e-mail for Supervisor: supervisor@secordtwp.com)

- Prepaid 4' x 4' Polycarb Faces for Township Sign to be done within the next couple months
- Prepaid 4' x 4' Locking Display-single sided for Township Hall to be done in the next couple months
- Government Energy programs are available for those who qualify.
- If residents need assistance with FLTF special assessment they should contact the Gladwin Counsel on Aging for guidance. If qualified, possible \$700 a year assistance toward the assessment for 3 years.

Public Comment/Announcements:

Merry Christmas!

Motion to Adjourn Kristine Panetta & Maria Alward @ 10:46 am

Secord Township Monthly Meeting

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Delete PLM contract renewal from agenda.

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December 17, 2025

10:00 am

Meeting was called to order by Supervisor, Joel Vernier at 10:00 am with everyone standing reciting the Pledge of Allegiance.

Roll Call:

Supervisor Joel Vernier Present
Treasurer Cheryl Stiehl Present
Clerk Kristine Panetta Present
Trustee Maria Alward Present
Trustee Christine Grace Present
18 residents / guests in attendance

Minutes of November 19, 2025 regular meeting minutes were reviewed

Motion to accept by Joel Vernier & Maria Alward - All Ayes

Consent Agenda/Changes to Agenda

Add/changes to agenda by Joel Vernier: 2 items

Discussion on email provider

Delete PLM contract renewal from agenda.

Motion made to accept agenda changes by Joel Vernier and Kristine Panetta- All Ayes

Public Comments:

None

Guest:

Mike Visnaw- County Commissioner-

New appointments to the board have been complete

The new year health plan has been finalized with the county employees

On December 16th, a meeting with the veteran affairs took place. The meetings are held from 9am-12pm on the first Tuesday of each month. Joel Vernier requested this to be on the website for residents to have knowledge of. There is useful and helpful discussions for veterans at these meetings.

Treasurer's Report:

General Fund Checking Balance	\$614,916.49
12 Mo. CD #S54	\$ 58,060.11
12 Mo. CD #S51	\$ 57,809.64
General Ledger Fund Balance Available:	\$730,786.24
Fire Fund Money Market (Checking Acct)	\$ 15,610.50
12 Mo. CD #S52	\$ 49,549.21
Fire Funds Total Balance Available:	\$65,159.71
Garbage Fund Balance:	\$ 71,023.04
Weed Control Improvement Fund	\$473,987.32
9 Mo CD S53 Capital Reserve	\$265,590.12
Lake/Weed Improvement Fund Balance:	\$739,577.44
Mosquito Fund Balance	\$66,354.72
<u>Road Fund Balance</u>	<u>\$422,290.20</u>
Total Funds	\$ 2,095,191.35

Motion by Cheryl Stiehl and Maria Alward to receive and file Treasurer's report and file -All Ayes

Bills To Be Paid: Clerk Kristine Panetta presented bills:

General Fund: \$109,440.73 (includes road repairs)

Fire: \$41,609.56 (includes yearly truck payment)

General Payroll: \$12,553.25

Fire payroll: \$3,295.00

Motion by Kristine Panetta and Christine Grace to pay the bills as presented – All Ayes

Correspondence Received:

Reports:

Planning & Zoning: John Kuksa reported. Maria held the December 10th meeting. John was unable to attend. Per Maria, discussions were held on updating short term rental ordinances and other zoning changes. 3 members were in attendance.

Fire Board: Pete Doyle reported- 2 fire runs- 7 medical runs . Training is going well. A new hire was done for a fire employee. 2026 Meeting schedule was approved.

Fire Chief: Chief Fred Shavers reported –New fire instructors. January 26, 2026 all ABB inspections begin. February 21st and March 21st of 2026 at 8am free boating classes will be held. Sign up asap. Joel Vernier asked that this be put on the website for all residents.

Road Committee: Ken Douglas absent- no report given

Constable: Maxine was absent due to illness. All is Well at Eagles as of 12/05/2025.

Zoning Administrator: Cherie Mascarello reported-Quiet the past month. November had 5 new permits issued. 2 variance committee meetings have approved in December, 2 requests.

Blight Officer: Tim Seagraves reported- Wirtz Rd demolition approved and bid accepted by Delisle. Work to begin pending weather. Lakeshore blight complaint- court date was complete. Home owner must comply with court order and contact Tim within 14 days of court date. By January 25th the township may take action to have clean up started. Discussion on residents complaining about zoning ordinances for camping and storage concerns.

Well and Septic: Maria reported.

1 report: 1 approved.

Other Business:

- 2026 Meeting Dates approved with option to change as needed
Motion by Joel Vernier and Maria Alward to accept- all Ayes

- Joel Vernier recognized the new Board of Review members appointed for 2026
- PLM Contract extension for 2026-Deleted from agenda on the consent/change to agenda by Joel Vernier in the beginning of the meeting. PLM currently has a contract valid through 2027. No need for

discussion.

- Star Link internet for Township Hall \$120.00/Month fee to upgrade the quality of the internet

Current internet through ISP is not a reliable source of internet. Frequent interruptions. Tom Stiehl introduced Starlink which is 10x faster.

Joel Vernier and Christine Grace motioned to change internet providers from ISP to Starlink. All Ayes

Current Email provider is costly at \$95 per user, Discussion with Tom Stiehl on changing to Microsoft which is \$48 per user.

Joel Vernier and Maria Alward motioned to change email providers, All ayes

- 2026 Poverty Tax Exempt Resolution

Secord Township, Gladwin County, MI

RESOLUTION for 2026 Poverty Exemption Income Guidelines and Asset Test

RESOLUTION 12-17-2025-1

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons 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 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 policy and the Board of Review:

- a. Cash assets of the total household may not exceed an amount equal to two month's 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, cash apps, 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, 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.
- b. Fixed Assets to the total household may not exceed \$5,000. Non-cash assets are defined as those, which are not considered to be cash assets, as defined above.
- c. Other Property, including real estate, of any value, that could be converted to cash and used to pay property taxes. Other real estate is defined as: real estate other than the primary dwelling.
- d. 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**, which are updated annually by the United States Department of Health and Human Services. The annual allowable income includes income for all persons 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

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: Maria Alward

Secord Township Board Member,

and supported by: Kristine Panetta

Secord Township Board Member,

Upon roll call vote, the following voted:

- Supervisor Joel Vernier _____ Yes _____
- Treasurer Cheryl Stiehl _____ Yes _____
- Clerk Kristine Panetta _____ Yes _____
- Trustee Maria Alward _____ Yes _____
- Trustee Christine Grace _____ Yes _____

The Secord Township Supervisor declared the resolution adopted on December 17, 2025

I, Kristine Panetta, the duly elected and acting Clerk of the 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 **December 17, 2025**, 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.

Supervisor Comments: (e-mail for Supervisor: supervisor@secordtwp.com)

- Prepaid 4' x 4' Polycarb Faces for Township Sign to be done within the next couple months
- Prepaid 4' x 4' Locking Display-single sided for Township Hall to be done in the next couple months
- Government Energy programs are available for those who qualify.
- If residents need assistance with FLTF special assessment they should contact the Gladwin Counsel on Aging for guidance. If qualified, possible \$700 a year assistance toward the assessment for 3 years.

Public Comment/Announcements:

Merry Christmas!

Motion to Adjourn Kristine Panetta & Maria Alward @ 10:46 am