

**Preface to adopting a  
Poverty Exemption Policy for Crystal Lake Township  
for  
January 21, 2021**

MCL 211.7u requires local units to annually adopt a policy, including an asset test, used to approve or deny poverty exemptions. It has recently come to the attention of the State Tax Commission that local units are not adopting the required poverty exemption guidelines and/or an asset test or, if they have, it is not specific enough. It is critically important that local units pay attention to and meet this requirement and to achieve a degree of specificity. Then, it is also critically important that local unit Boards of Review adhere to the guidelines and asset test adopted by the local unit. This ensures uniformity and equity in granting these exemptions.

We know the history of poverty exemption policy as it developed in the last ten years or so:

- CLT adopted just such a “hardship” policy in September 2014 but it wasn’t as complete as it now should be. It was tweaked a bit in May 2015.
- Annually, the board voted to adopt the yearly updated Federal Poverty Guidelines. That is, it did until March 2017 when the board voted to just accept them in perpetuity in setting minimum income figures when considering a poverty exemption.
- In Dec 2020, the State of Michigan’s Public Act 243 made several changes to the Poverty Exemption statute and CLT voted to incorporate those changes at the Feb 2021 Regular Board Meeting.
- The SOM continued to issue directives and suggestions through bulletins through the rest of 2021. CLT Supervisor Ferris met with BOR members and conferred not only with our assessors but also state officials and many other government entities throughout the state in preparing a totally revamped policy for the March 2022 Board of Review sessions.
- That draft was presented in the Dec 2021 Regular Board Meeting. Assessor Jill Brown attended, answered concerns, praise the document, and urged adoption. She said that we were all venturing into new territory, and this was a good start. No decision made at that meeting.
- In early January 2022, Supervisor Ferris returned to both ex- and current BOR members, the assessors, state office personnel and other

government officials who were either satisfied with or still grappling with their own policy updates. Board criticism voiced on Dec 21, 2021 resulted in some changes and clarifications in the policy now presented for adopted on Jan 18, 2022.

Embedded in the newer draft policy are the following convictions. CLT would like to write the best, most complete and all-encompassing policy that

- 1) fulfills what state law prescribes, using state-generated language and examples;
- 2) serves two masters equally, both the needs of the State of Michigan and the community of Crystal Lake Township residents;
- 3) takes into account the responsibility of citizens to contribute their fair share of taxes, which pay for the community services that the applicants will now receive at no cost, and simultaneously shows compassion for and gives relief to applicants faced with real and unavoidable hardship;
- 4) does the right thing regardless of level of township coffers; and rejects the argument that CLT can "afford" to be more generous, while it equally rejects that the converse would be acceptable, namely that if CLT couldn't afford to lose the revenue that it wouldn't be as sympathetic to those living in poverty;
- 4) answers all anticipated questions on how to proceed with the application process, explains how exactly a decision is reached, and supplies step-by-step directions to both the applicant who will need to gather and complete much paperwork and BOR members who, benefitting from clear guidelines, will make transparent and defensible decisions;
- 5) can be reviewed annually for needed updates and amended with new numbers, and other improvements.

### **What follows:**

- 1) draft resolution for adoption of official policy
- 2) draft official policy with highlighted details to be decided
- 3) a handout advising applicants
- 4) draft of what this year's income levels for "test" would be

**Crystal Lake Township**  
**1651 Frankfort Highway**  
**PO Box 2129**  
**Frankfort, MI 49635-2129**

**Resolution Number:** 18-1-2022 # [REDACTED]

**Date:** 18-1-2022

**Purpose: 2022 New Poverty Exemption Policy**

WHEREAS, the General Property Tax Act, MCL 211.7u, states that the homestead of persons who, in the judgment of the 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, a township board is required by MCL 211.7u to adopt guidelines for poverty exemptions;

NOW, THEREFORE, BE IT HEREBY RESOLVED, pursuant to MCL 211.7u, that Crystal Lake Township, Benzie County, adopts the attached guidelines for the Board of Review to implement.

So moved by Supervisor Ferris; and supported by Board Officer/Trustee \_\_\_\_\_.

Roll Call Vote:

Amy Ferris \_\_\_\_\_

William Northway \_\_\_\_\_

Richard Nielsen \_\_\_\_\_

Brooke Popp \_\_\_\_\_

Sue Sullivan \_\_\_\_\_

The Supervisor declared the foregoing resolution adopted/not adopted.

I, Sue Sullivan, the duly elected and acting Clerk of Crystal 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 18, 2022~~21~~ 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.

\_\_\_\_\_  
Clerk



**Crystal Lake Township  
Policy & Guidelines  
for  
Poverty Exemptions  
January 2022**

The following *Policy & Guidelines* was adopted for use by the Crystal Lake Township Board on January 18, 2022 and shall henceforward be followed by its Board of Review (BOR) when considering poverty exemptions according to General Property Act (PA) 390 of 1994, Section 211.7u, as amended, of the Michigan Compiled Laws (MCL). At no time shall these guidelines contradict PA 390, Section 211.7u.

This document provides for the principal residence of persons who, in the judgement of the Crystal Lake Township Board of Review, by reason of genuine hardship, are unable to contribute toward the public charges and therefore eligible for exemption in whole or in part from taxation under this PA.

Crystal Lake Township shall retain the authority, under PA 390 of 1994 and as further amended by PA 620 of 2002, to review, update and change these guidelines as it deems necessary.

These application, processing, evaluation and decision making procedures shall be transparent and readily available to the public in hard copy at the township hall and on the township website.

**Application:**

**ADD:** Applying to the Board of Review is a transparent process and applicants shall not expect privacy. All information and evidence presented to and discussed by, the BOR is subject to the Freedom of Information Act.

To be eligible for a Poverty Exemption in Crystal Lake Township, for each and every year it is requested, applicant(s) must

1. complete and file with Crystal Lake Township the most recent version of Michigan Department of Treasury's forms, currently
  - 5737 *Application for MCL 211.7u Poverty Exemption*; and
  - 5739 *Affirmation of Ownership and Occupancy to Remain Exempt by Reason of Poverty*;
2. provide valid identification (e.g. driver license or other official form of identification);
3. provide proof (e.g. a deed or land contract and other evidence) that the primary applicant (not a trust, business or corporation)
  - owns and occupies the property as their principal residence or qualified agricultural property as defined in MCL 211.7dd;

- satisfies all requirements of a Principal Residence Exemption [PA 390 of 1994 and State Tax Commission Bulletin No. 5 of 1995] by supplying the previous years' Michigan Homestead Property Tax Credits Form MI 1040 CR, IF filed;
4. provide Federal and State of Michigan income tax returns for the year in which taxes may be exempted, including supporting schedules and any property credits, for all persons residing in the principal residence of property OR if the applicant/owner and/or occupants did not file Federal or State Tax Returns, submit Michigan Department of Treasury Form 4988, "Poverty Exempt Affidavit" (used by applicants who are not required to file federal and state income tax returns);
  5. submit all forms and submit all required documentation to Crystal Lake Township on or after January 1 but before the day prior to the last day of the December Board of Review during the year in which the exemption is requested.
  6. **DELETE:** Sign the CLT forms, *Waiver of Confidentiality*, and *Authorization to Inspect the Property*, for owner and each additional occupant.

### Processing Applications:

Once an application is completed and returned to the township, together with the packet containing accompanying required paperwork, all shall be submitted to the Board of Review to be considered at an official appeals session. Meetings of the BOR shall be held in compliance with the Michigan Open Meetings Act (OMA) **ADD:** Therefore, by law, members of the public may observe meetings, and all information involved with the processing of applications is open to public scrutiny.

Poverty Exemptions applications can be heard at the March, July, or December BOR. There can only be one BOR decision already made that year. [For example: if an application is denied at the March BOR, it may not be heard by the July or December BOR during the same calendar year. However, if the decision is deferred, neither granted nor denied, another application may be submitted within the same year.]

The BOR will review the application, supporting documents and testimony to see if all the information has been supplied, and then continue the review to determine whether both income standards and asset limits have been met, and whether any circumstances or additional information exists that was not adequately reflected therein.

The BOR, in its session review, may wish to ask the applicant for any additional information or clarification, pertaining only directly to the situation, as it deems necessary. Applicants shall be prepared but not required to appear in person to answer questions regarding their financial affairs, health, status of people living in the household, and any other topic directly relevant to the exemption request. Likewise, the BOR, may wish to drive by or visit the property, always staying on the exterior of any structures and only to glean information as it relates directly to the evaluation process.

All applications shall be evaluated based on data submitted, testimony taken from the petitioner, observations, and any information gathered from any other source the BOR may deem pertinent.

All information gathered is subject to verification to the best of the BOR's ability. Applicant/application may be investigated within reason in order to verify information submitted or statements made. After granting an exemption, any successful applicant may yet be subject to investigation submitted or statements made to the BOR or Assessor specifically concerning the claim of poverty. The verification process could also be used to determine future ineligibility.

The BOR shall either approve an exemption percentage, defer a decision, or deny altogether the request for a poverty exemption. The BOR shall consistently adhere to this policy and these guidelines, and is not permitted to deviate from them. The same standard shall apply to each claimant for the same assessment year. CLT reserves the prerogative to update these guidelines with every new calendar year.

### Evaluation Procedure:

**REWORDED:** First and foremost, the BOR shall review all documents and be satisfied with both the quality overview and accuracy of the information submitted, including expenses, income, salable assets and other factors.

The BOR shall then determine whether the applicant meets requirements of the specific qualifying tests (e.g. income, asset) adopted by Crystal Lake Township. Namely, for exemption consideration, applicants must 1) meet or fall below the current Federal Poverty Income Standards as published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services and further defined by Crystal Lake Township; 2) meet or fall below the asset maximum level adopted by Crystal Lake Township.

Lastly, the BOR shall 3) determine any variables in applicant's economic status not necessarily measured by income or assets lists (e.g. exceptional or (un-) anticipated expenses, the nature and duration of income stream, any other such evidence) affecting their economic wellbeing that the BOR might consider *within their restricted authority* to temper its decision.

Ultimately, the BOR shall determine whether a full (100%) or partial (50% or 25%) tax exemption is awarded, or if no tax exemption shall be granted for the previous assessment year. In more detail, the following shall comprise the tests' criteria.

1. **Income Test:** Between the applicant's tax return and their income list as it appears on the State of Michigan's Form 5737, *Application for MCL 211.7u Poverty Exemption*, the BOR will ascertain total income by considering combined income sources for applicant and each additional household member.

**Income considered shall include** but not be limited to

- a. money, wages and salaries before any deductions;
- b. regular contributions from persons not living in the residence;
- c. net receipts from non-farm or farm self-employment (e.g. receipts from a person's own business, professional enterprise or partnership, after business expense deductions);

- d. regular payments from social security, railroad retirement, unemployment, worker's compensation, veteran's payments, public assistance, supplemental security income (SSI);
- e. alimony, child support, and military family allotments;
- f. private and government employee retirement and disability pensions payments;
- g. regular insurance or an annuity payments;
- h. college or university scholarships, grants, assistantships or fellowships;
- i. dividends and interest, net income from royalties, rentals, estates, trusts, lottery or gambling winnings (periodic or not);
- j. proceeds of sale, dividends or withdrawals from stock, bonds, IRA's, mutual funds;
- k. distributions from partnerships, limited liability companies or corporations (whether or not taxable.)

**Income shall exclude** but not be limited to

- a. withdrawals of bank deposits;
- b. borrowed money;
- c. income tax returns;
- d. one time payouts from insurance companies;
- e. losses, such as capital losses or business losses;
- f. gifts or inheritances, unless the purpose of such as determined by the BOR is to assist in the support of the applicant or members of the household; and/or
- g. the Michigan Homestead Property Tax Credit.

**NUMBERS/PERCENTAGES TO BE DECIDED: To qualify for a 100% exemption, the total of the combined income from all sources of the applicant and each member of the applicant's household shall not exceed the applicable Federal Income Standards for the previous year in which the exemption is filed. To qualify for a 50% exemption, the total combine income from all sources for all household members shall not exceed 125% of the applicable Federal Poverty Income Standards. To qualify for a 25% exemption, the total shall not exceed 150% of the applicable Federal Poverty Income Standards.**

2. **Asset Test:** If the applicant and all household members meet requirements of the income test, they must further qualify based on the combined value of assets. **ADDED: The applicant(s) must list all assets, as instructed on Form 5737.** The BOR shall then evaluate the list. The purpose of the asset test is to determine the resources available (e.g. cash accounts, cash equivalents) and/or fixed assets (i.e. objects of value or other property) which could be used in lieu of income or converted to pay property taxes in the year the poverty exemption is filed. These guidelines state a maximum total dollar amount; the combined value of all assets cannot exceed that total dollar amount. For purposes of BOR evaluation,

**A)** the asset list shall not include, because they shall not be considered disposable, the essentials for living for applicant and household members, specifically

- the value of the principal residence, along with any contiguous residential land;
- all personal property essentials such as furniture, appliances located therein; and

- **ADDED: any claim to tribal lands.**

**B)** the asset list might include items of worth that may or may not be deemed disposable, such as, but not limited to

- a) a primary vehicle for basic transportation, necessary for earning a living, and/or specifically outfitted to accommodate a disability;
- b) a computer and/or other electronics
- c) banked cash or cash equivalent not to exceed **DECIDE: 2 weeks total gross income not to exceed \$1200 for the applicant, and up to \$800 for each of the additional occupants, not to exceed \$4,000 for the entire household (\*);**
- d) any tools, structures, equipment and appropriate vehicle(s) used in current or pursuit of gainful or expanded employment;
- e) more than a minimum “footprint” for the home; and
- f) federal or state non-cash benefits programs and certain tax credits (e.g. Medicare, Medicaid, Meals On Wheels, Elder Prescription Insurance Coverage, Home Heating Credits, food stamps and school breakfast and lunches programs.)

**C)** the asset list shall include all else that is considered disposable in the household and on the property such as, but not limited to all revenue, all non-revenue producing assets, and any salable property possibly converted to cash. Examples are:

- a) any cash, coinage and bank accounts above considered amount (\*);
- b) stock, bonds, IRA’s, life insurance, mutual funds;
- c) money received from the sale of property (e.g. a house, car or equipment)
- d) motorized vehicles (e.g. non-essential autos and trucks, recreational boats, ATV’s, RV’s, snowmobiles, motorcycles);
- e) non-motorized vehicles and objects (e.g. recreational boats, campers, trailers);
- f) miscellaneous equipment, apparatus or valuable personal property;
- g) electronics not associated with modern necessary computer usage (e.g. T.Vs, gaming)
- h) jewelry, antiques, artwork and other valuable items;
- i) non-contiguous land parcel, a second home or other buildings/structures
- j) specialized collections (e.g. coin, vehicle, stamp);
- k) gifts, loans, lump-sum inheritances and one-time insurance payments;
- l) vehicle, food or housing or other commodities received in lieu of wages;
- m) the value of food and fuel produced and consumed on farms;

**To qualify for any exemption**, in addition to a qualified income level, the total value of all additional assets (amount of cash, fixed assets or other property) that could be used or converted to cash for use in payment of property taxes shall **DECIDE: not to exceed \$4000 for the claimant for the owner(s) and \$1000 for every additional household member, not to exceed a total of \$10,000.**

**3. Situational Test:** Any single circumstance or sum total of unusual situations which has caused or is anticipated to cause abnormal stress on normal living routine (e.g. taking care of a sick or dying household member) or has incurred/will incur extraordinary expenses (e.g. medical bills) and determined a significant hardship may qualify an applicant for a 100% exemption who would not otherwise meet the preceding income and asset tests. All such situations shall be documented **and not anecdotal.**

Likewise, any extenuating circumstances brought on by the applicants' actions to the detriment of household solvency (e.g. gambling debts or un-necessary or luxury expenses, inordinate spending) are also extenuating and may be used to disqualify petitioner.

### Decisions:

The Crystal Lake Board of Review has jurisdiction over the granting of property tax relief due to financial hardship. The BOR shall take this task seriously and shall attempt to provide tax relief to all deserving property owners within the township. Decisions apply to current year only (e.g. if an exemption is granted, exemption is in effect for the approved year only.)

1. A whole or partial exemption shall be granted by the BOR if it determines that an applicant
  - a. does not have income in excess of the total income allowed; and
  - b. does not have assets in excess of allowance which can reasonably be counted towards wealth, invested, sold or used to pay property taxes; and
  - c. does not receive or can reasonably expect to receive contributions towards tax payments through any other sources; and/or
  - d. has documented extenuating circumstances that shall diminish existing income –or expected immediate future stream of income-- and existing asset worth.
2. An exemption shall be denied if the BOR determines that an applicant
  - a. has combined income and assets of a nature and value which reasonably indicate that a condition of hardship does not or does not need to exist; and
  - b. no extenuating circumstances exist currently or imminently to encroach on the ability to pay;
  - c. regardless of income and asset values, the financial hardship appears to be self-created;
  - d. the information submitted appears to be misleading, fraudulent, missing or incomplete.
3. An exemption decision shall be deferred if the BOR determines more information/investigation is needed.
4. For a final decision either granting or denying the application, the BOR and the local assessing unit shall complete the Michigan Department of Treasury's Form 5738 (01-21) "Request for Approval of Percentage Reduction in Taxable Value for Poverty Exemptions under MCL 211.7u" [OR the newest version thereof] and submit it in its entirety to the State Tax Commission for review and approval prior to applying any other percentage reduction in taxable value other than what is permitted in statute.

5. The township shall notify the applicant in writing by U.S. Mail regarding the BOR's decision, including a detailed explanation, within 14 days of the BOR's determination and if granted, containing the percentage of the exemption; or if denied, either in whole or partially.

### **Appeals:**

The taxpayer must file an appeal of the March BOR decision to the Michigan Tax Tribunal; appeals must be sent to the Michigan Tax Tribunal by July 31<sup>st</sup> of the year in which it was filed OR decisions of the July or December BOR's may be appealed to the Michigan Tax Tribunal within 35 days of the denial.

A person who files a claim for a poverty exemption is not prohibited from also appealing the assessment on the same property in the same year.

A copy of the BOR decision must be included with the filing of an appeal and sent to:

Michigan Tax tribunal  
PO Box 30232  
Lansing MI 48909  
(Phone: 517-373-3003    Fax: 517-373-1633    Email: [taxtrib@michigan.gov](mailto:taxtrib@michigan.gov))

For more information on how to file an appeal is available by contacting the Michigan Tax Tribunal or consulting the Michigan Tax Tribunal website, <http://www.michigan.gov/taxtribunal>

**Procedural Advice Only Handout**  
**for Applicant for a Poverty Exemption in Crystal Lake Township:**

1. **Prepare to report your and all occupants' total net worth**, including income from all sources, by documenting it in two separate ways: supply the Board Of Review (BOR) with your income tax return (or official form which say you didn't make enough money to file a tax return) and listing your sources of income/amount of income as the State of Michigan (SOM) Form 5737 requires. If applicant and/or occupants of property are not formally employed but have income from other sources, that income must ultimately show on the application.

Do not include any of the following if they apply to your situation:

Borrowed monies	Income tax refunds
Withdrawals from bank accounts	One-time insurance payoffs

Money received from sale of property, such as stocks, bonds, house or car, *unless* applicant or occupant(s) is in the business of selling property

Gifts or inheritances *unless* the purpose of such gift/inheritance as determined by BOR is to assist in the support of applicant and/or occupant]

Do include cash money, wages, social security, military family allotments, alimony and child support, retirement and disability pensions, gambling winnings, school scholarships, contributions you get from non-household members that give you assistance money, and any other source from which you get income. This is not a complete list; if you need more examples, see pages 6-7 under "Income Test."

2. **Make a quick check to see if you qualify** by comparing the sum total of your and all occupants' total income to the township's maximum income figures on the income chart included in this packet. Make sure you have an *updated* income chart for the appropriate year in which you are applying. [For example, if you are applying in a 2022 BOR session, the guidelines chart would be for the previous year, 2021.] NOTE: Your "quick check" estimation at the beginning of this process may not be accurate; accuracy of lists and numbers can only be ascertained at the end of this process and final decisions as to qualifications will be decided by the Board of Review. Official maximum income figures can be found online, on our website, or are available at the township hall. If you think your income level is such that you might qualify for a full or partial exemption, proceed to the next step.
3. **Prepare to report all your and all household occupants' assets.** List everything in your house, on your property, in storage, located at someone else's property (and perhaps more) that is not essential to your adequate welling being and survival in the modern world. The following are

considered not disposable and therefore for purposes of estimation at this time you should *not* list as an asset: your home, and the land it sits on, any adjoining parcels of land, what's in your home for basic living (clothes, furniture, dishes/pots/pans, appliances.) Other items you must list include TV's & computer, work and transportation vehicle(s); miscellaneous equipment, tools and machinery; campers, snow mobiles, ATV's, boats, and the like; any secondary structures or pieces of land; your bank accounts or any financial help you received from another sources such as your relatives or insurance and more. Everyone is different, so it is hard to list all items you might have. Now look at the list and ask yourself, could anything on the list be converted to cash and used to pay poverty taxes? The BOR will look at the list and ask the same thing. If you estimate no more than \$4000 worth of "disposable" assets for you, and no more than the equivalent of \$1000 of "convertible" things owned by each additional occupant, for no more than the equivalent of \$10,000 worth for the entire household, then proceed to the next steps.

4. **Prepare to report all your and all fellow occupants' expenses.** To organize this effort, we suggest you think in terms of these categories: food, shelter, clothing, medical needs, transportation, work-related equipment. Then, under each, get into more details. For example, under shelter/housing, list any mortgage payments, repair & upkeep, heating and electricity, trash removal. Some expenses may need to be estimated, such as monthly food expenditures. If you do not have invoices or bills or proof of other payments, call providers (such as utility supplier, cable or satellite dish companies, dental/medical office, insurance company, auto dealership, garbage hauler or bank, etc.) and ask for copies.
5. **Be prepared to gather and present all the documentation required** but beware: this will take effort, time and perhaps involve some cost to you. As a courtesy, what copies you will need (of your property deed, income tax returns, driver's license or another official identification form, expense invoices/bills) can be made with an appointment and charged at cost at the township.
6. **Procure and fill out an application and all forms needed to apply for the exemption.** Everything can be found online (on our website, [crystallaketwp.org](http://crystallaketwp.org) or at the state's website, [Michigan.gov](http://Michigan.gov)) or provided by the township.
7. **Get at least two copies of each form** (either online or at the township hall) to allow some room for mistakes upon first attempts to fill out. Make the final copy neat and legible. Do not write in margins if there is not enough room; always use a separate sheet. We also suggest you have a second completed copy of everything for your own records. Do not submit any originals of supporting documents as they will not be returned.
8. **Investigate the dates when the Board for Review** convenes in March, July and December since the exact days differ from year to year. You may find the dates posted in the local paper or on the website, or by asking township personnel.
9. **Get started early and ask questions well in advance of the deadline** for submittal. Then, don't miss the deadline. You may send your application and accompanying paperwork by mail, or deliver it in person to Crystal Lake Township hall, 1651 Frankfort Highway/PO Box 2129, Frankfort

MI 49635-2921. [Do not file anything intended for the CLT BOR with the Department of Treasury or the State Tax Commission.] Then confirm that your packet of documents was received.

10. **Decide whether or not to make an appointment to appear in person** and be prepared to both answer questions and verify the application in front of the Board of Review. Doing so may help to expedite a decision on your case. Note, however, that a personal appearance is not required; a fully completed Poverty Exemption Application with all supporting documentation shall constitute an appearance before the BOR for purposes of preserving the applicant's right to appeal the decision to the Michigan Tax Tribunal. Also, the law provides that you send a
11. **Be truthful.** Be aware that any willful misstatements or misrepresentation made to the Board of Review may result in the rejection of the application. False statements may even constitute perjury, punishable by law.
12. **Have questions? Call the township and ask for the supervisor,** who is the secretary to the BOR. Township staff and members of the BOR are available and willing to assist you.

## 2021 CLT POVERTY GUIDELINES

<u>Maximum Number of Persons in Household</u>	<u>Maximum Income for a 100% exemption</u>  (based on 100% or maximum Fed definition of Poverty)	<u>Maximum Income for A 50% exemption</u>  (based on 125% of Maximum Fed Income standard)	<u>Maximum income for a 25% exemption</u>  (based on 150% of maximum income Standard)
1	\$12,880	\$16,100	\$19,320
2	\$17,420	\$21,775	\$26,130
3	\$21,960	\$27,550	\$32,940
4	\$26,500	\$33,125	\$39,750
5	\$31,040	\$38,800	\$46,560
6	\$35,580	\$44,475	\$53,370
7	\$40,120	\$50,150	\$60,180
8	\$44,660	\$55,825	\$66,990
Each additional Person over 8, add	\$4,540	\$5,675	\$6,810