

The City of St Clair Shores Family Rental Program is accepting applications for their rental housing. Applicants must be in accordance with the current HUD Family Size and Income Guidelines and must qualify by being low – moderate income.

This is a federally funded program. Rent is not subsidized by HUD.

Applications may be obtained by email at blankenshipk@scsmi.net at the City of St Clair Shores web site: [www.: http://www.ci.saint-clair-shores.mi.us/](http://www.ci.saint-clair-shores.mi.us/)

The City of St Clair Shores provides equal housing opportunity to all persons, regardless of age, race, color, religion, sex, handicap, familial status, national origin, political affiliations, marital status, non-disqualifying physical or mental disability, membership or non-membership in an employee organization, or on the basis of personal favoritism or other non-merit factors, except where otherwise provide by law.

Questions may be directed to the Community Development Department at (586) 447-3362.



**CITY OF ST. CLAIR SHORES
FAMILY RENTAL APPLICATION**

DATE: _____

Applicant Name
Address, Phone #

Applicant Name
Address, Phone #

Home # _____

Home # _____

Work # _____

Work # _____

SS # _____

SS # _____

Birthdate of Applicant _____ **Birthdate of Applicant** _____

Check if 62 years of age or older. _____

Check if 62 years of age or older. _____

Sex M _____ F _____

Sex M _____ F _____

Are you: Married, Single, Divorced, Separated. Are you Female Head of Household? Yes _____ No _____

List names, birthdates, relationships of all other persons residing in the home.

Complete following:

Black ____ White ____ Hispanic ____ Asian/Pacific Islander ____ American Indian ____

Handicapped or Disabled: _____ How: _____

Please provide following documents with application:

1. Copy of driver's license, state I.D., and social security card of all applicants and others 18 years and over.
2. Copy of Federal and State Income Tax return from all family members 18 years and over for previous year, W-2s, Social Security Receipt, and current pay stubs, and all other documents pertaining to income.
3. List income received for all members 18 years and over for: Military, unemployment, VA Benefits, Social Security or SSI, Pensions and Annuities, AFDC, Self-Employment, Credit Verifications, Child Support. (attach documentation)
4. List asset verification.
5. Complete Employer Verification letter and submit current pay stubs.
6. Submit any wages earned through cash payments, ie: grass cutting, snow shoveling, cleaning, tips.
7. **PLEASE NOTE THIS APPLICATION WILL STAY ON FILE FOR 90 DAYS FROM APPLICATION DATE, AFTER 90 DAYS YOU WILL NEED TO FILL ANOTHER APPLICATION OUT, WITH UPDATED INFORMATION.**

References: List residence for past three (3) years. Include landlord's name, address, and telephone number.

Employer Name, Address, and Phone #

See attached employer forms.

Employer Name, Address, and Phone #

See attached employer forms.

Monthly Income (all applicants 18 and over)

Attach other applicant's papers.

Base Pay	_____
Social Security	_____
Pension	_____
AFDC	_____
Child Support	_____
Unemployment	_____
Interest	_____
TOTAL INCOME	_____

Assets

Cash on hand	_____
Cash in bank accounts	_____
Mutual Funds	_____
Stocks	_____
Bonds	_____
Equity in other real estate:	
Market Value	_____
Unpaid Balance	_____
Equity (Market Value minus unpaid balance)	_____
Other Assets	_____
TOTAL ASSETS	_____

CERTIFICATION:

I certify that the above information is correct and complete to the best of my knowledge, and that inquiries may be made to verify the statements made herein. Any intentional or willful misrepresentation of the facts included on this application may result in denial of housing.

An offer of rental housing has been offered and is subject to screening and verification procedures by the St. Clair Shores Family Rental Division. I further understand that it is my responsibility to keep the address and family composition listed on this application current. Failure to maintain current address may result in being removed from the waiting list.

SIGNATURE

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: U.S.C. Title 18, Sec. 1001, provides: "Whoever in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, or makes any false writing or document knowing the same to contain any false, fictitious or fraudulent statements or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both."

Ken Blankenship
Rehab Coordinator

CITY OF ST CLAIR SHORES

FAMILY RENTAL HOUSING PROGRAM

City of St Clair Shores

Community Development Department

27600 Jefferson Circle Drive

St Clair Shores MI 48081

(586) 447-3340

Fax (586) 445-4098

ADMISSION AND CONTINUED OCCUPANCY POLICIES

CITY OF ST CLAIR SHORES FAMILY RENTAL PROGRAM

1. **ELIGIBILITY FOR ADMISSION**

To be eligible for admission an applicant must meet the following requirements:

A. The applicant must qualify and not exceed the U.S. Department of Housing and Urban Development's most current family size and income limits available at www.hud.gov.

B. The selection of an eligible family will be based on the following priorities:

1. Urgency of housing need
2. Availability of Housing Unit appropriate for family size
3. Stability of Income
4. Working Head of Household

It is the policy of the city to provide equal opportunity to all persons, regardless of age, race, religion, color, national origin, sex, political affiliations, marital status, non-disqualifying physical or mental disability, age, sexual orientation, membership or non-membership in an employee organization, or on the basis of personal favoritism or other non-merit factors, except where otherwise provided by law.

C. An applicant shall be determined ineligible for admission if there is an established record of any of the following:

1. repeated failure in meeting financial obligations, especially rent;
2. disturbances of neighbors, destruction of property, or living/housekeeping habits or practices at prior residences which may adversely affect the health, safety, welfare, or enjoyment of the premises of other tenants;
3. a history of criminal activity involving crimes or physical acts which would adversely affect the health, safety, or welfare of others;
4. a record of disregard for rules of occupancy and rights of others;
5. fraud;
6. the head or spouse of the family is not at least 18 years of age;
7. illegal drug use or illegally using a controlled substance;
8. Other behaviors, actions or situations that the city deems to be unsuitable for tenancy.

D. The screening process may include, but is not limited to the following:

1. past and current landlord references
2. home visits
3. Criminal background check. Any criminal record received will be maintained confidentially, not misused or improperly disseminated.

4. Examination to determine whether their behavior would result in non-compliance with the lease. Past conduct will be reviewed as an indicator of future conduct.
5. If handicapped or elderly, whether the applicant is capable of living independently.

Applicants, who, at the time of application, are determined by the Family Rental Program to be ineligible for any reason shall be notified in writing.

2. RENT CALCULATION AND RE-EXAMINATION

- A. Rent is calculated based on family size and income limit determined by HUD's family size and income limit chart. Total gross income is added together by all tenants 18 years of age and older. Allowable deductions are subtracted from this amount. This amount is multiplied by 25 percent. Then that amount is divided by 12 months to determine the amount of the monthly rental payment.

The minimum monthly rent is \$200.00.

The maximum monthly rent will be determined by HUD's Fair Market Rent standards.

Once rent is established, such rental rate shall remain in effect until the next scheduled re-examination or until circumstances occur that warrant a special rent and income review. Any time any of the following circumstances occur, rent and income will be reviewed and adjusted.

1. An increase or decrease in income.
2. A change of source of income.
3. A change in family size.

Tenants will be notified in writing of any change from the rent review.

If a tenant misrepresents, at time of application, admission or annual rent review, their actual income, such tenant will be required to pay the difference between the rent they paid and what they should have paid.

- B. An inspection of the premises is required. An inventory checklist will be completed by the city and the tenant at the beginning of the lease agreement, at the annual inspection, and at the time of vacating the premises.
- C. Tenants are responsible for all utilities and personal property insurance.

3. INCOME

- A. Income is defined as the total income from all sources received by the applicant(s) and those over 18 years of age and any net income received from assets for the 12 month period prior to the date of actual review of application.

- B. Annual income includes, but is not limited to the following:
1. The full amount, before any payroll deduction, of wages and salaries, including compensation for overtime and other compensation for personal services (such as commissions, fees, tips, and bonuses).
 2. Net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations.
 3. Interest, dividends, and other net income of any kind from real or personal property.
 4. Any withdrawal of cash or assets from an investment except to the extent the withdrawal is a reimbursement of cash or assets invested by the family.
 5. Payments in lieu of earnings, such as unemployment, disability compensation, social security benefits, workmen's compensation, and severance pay.
 6. Welfare assistance from Family Independence Agency.
 7. Pensions and annuities.
 8. Alimony and Child Support if received regularly.
 9. Payments received from a member of the Armed Forces (whether or not they are living in the dwelling).
- C. Annual income does not include the following:
1. temporary, nonrecurring, or sporadic income;
 2. casual or irregular gifts;
 3. lump-sum additions to assets, such as, inheritances, insurance payments, including payments under health and accident insurance and workmen's compensation, capital gains, and settlements for personal or property losses;
 4. educational scholarships paid to a student or to a veteran for the use in meeting the cost of tuition, fees, and books;
 5. relocation payments made pursuant to Title II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970;
 6. payments received by participants or volunteers in programs pursuant to the Domestic Volunteer Service Act of 1975;
 7. income from employment of children (including foster children) under the age of 18 years;
 8. payments received for the care of foster children;
 9. Federal statute prohibits from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the Federal Housing Act of 1937.
- D. Adjusted Income means the total annual income less the following deductions:
1. \$500.00 for each child residing in household who is under 18 years of age
 2. \$500.00 for elderly family over age 62
 3. Major medical expenses equal to the amount by which the medical expenses exceed three percent of annual income

4. **LEASING OF DWELLINGS**

- A. Prior to admission to a dwelling, a Rental Lease Agreement shall be signed by the city and the family head(s) of household or parties responsible for rental payments.
- B. If a tenant transfers from one dwelling to another, a new lease must be executed.
- C. If there is a change in the tenant's rent or status which requires a change in or amendment of any provision of the lease, either;
 - 1. a new lease agreement will be executed, or
 - 2. an appropriate rider will be prepared and made a part of the existing lease.
- D. Assignment of units will be based on family size, composition, and requested accommodations.

5. **VERIFICATION OF APPLICANTS' INCOME AND DOCUMENTS**

- A. Applicants are required to submit a copy of the following documents:
 - 1. Driver's license, State I.D., and/or Social Security Card for all members of household 18 years of age or older.
 - 2. Income tax report for last 2 years: Federal Income Tax Report, State Income Tax Report, Property Tax Credit, or Home Heating Credit, and include Social Security or SSI Report, W-2s, and current pay stubs for all members of household 18 years of age or older.
 - 3. List and document income for members 18 years of age or older for: Military, unemployment, VA benefits, pensions, annuities, self-employment, credit verifications, or child support, or alimony.
 - 4. List assets.
 - 5. Complete Employer Verification letter.
 - 6. Submit any wages earned through cash payments, i.e.: grass cutting, snow shoveling, cleaning, tips.
- B. For those claiming a disability as defined in the Social Security Act, but who are not receiving Social Security benefits, a physician's certification as to degree and possible length of such disability shall be required, whether for new applicant or to change of status of income for current tenants.

6. **REPAIRS AND MAINTENANCE**

- A. Tenant shall dispose of all his/her rubbish and garbage in a clean and sanitary manner by placing it in a rubbish container, yard waste container, and recycle bin at curbside on rubbish day. Tenant shall keep the dwelling unit in a clean and sanitary condition, and shall

comply with all state and local laws requiring tenants to maintain premises. No Swimming Pools are allowed.

- B. The City shall maintain the dwelling and premises in a decent, safe, and sanitary condition in compliance with federal, state, and local laws and ordinances. In the event that repairs are needed, the tenant shall notify the City and allow reasonable time for compliance.
- C. If there is damage to the rental unit which is a direct result of conduct by the tenant, not reasonably expected in the normal course of habitation, the tenant may repair such damage at his/her own expense. No repair shall be made without prior consent and approval by the City. Such consent shall not be unreasonably withheld. Upon tenant's failure to make such repairs, after reasonable written notice by the City, the City may cause such repairs to be made and tenant shall be liable for any reasonable expense thereby incurred by the City.
- D. If the premises becomes partially or totally destroyed during the term of this lease that is not a result of the conduct by the tenant, either party may thereupon terminate the lease upon reasonable notice.

7. **PETS**

The St. Clair Shores Family Rental Program does permit pets. See attached Pet Policy. Proper vaccinations and licensing may be required for some pets. A **NON-REFUNDABLE** payment of \$200.00 may be required. This payment shall be paid prior to occupying the rental unit. Payment arrangements may be made in the event the tenant cannot afford the non-refundable payment upon occupancy. The pet payment will be used to repair/clean any damage/odor attributable to the presence of the pet in the house. The payment will be applied to include, but not limited to, the cost of repairs and replacements to and fumigation of the dwelling

8. **APPLIANCES**

The City shall provide for a range and a refrigerator. The tenant may install a washing machine or dryer. There must be adequate room, electrical laundry circuit available, proper shut off valves, duct and vent for dryer, or other applicable accessories.

The City will be responsible only to pay for proper electrical load. The tenant is responsible for the appliances, their connections, and accessory parts. The tenant must notify the City if they intend to install an appliance. All appliances must be installed according to the current code. Permits and inspection may be required.

The tenant is responsible to clean the appliances.

9. **LEAD-BASED PAINT**

Landlords must provide tenants renting units built before 1978 with two documents containing information concerning lead-based paint.

1. *“Protect Your Family From Lead In Your Home”*
United States Environmental Protection Agency (EPA).
2. *“Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards.”*

There are exceptions to this federal requirement, including commercial rentals, zero-bedroom efficiency apartments, and rental units certified as lead-free by a qualified lead abatement inspector.

Further information may be requested by contacting the National Lead Information Center Clearinghouse at 1-800-424-LEAD.

10. **SUBLEASING**

Subleasing is not allowed under any circumstances. A tenant in violation will be held responsible for any actions or damages incurred.

11. **FAILURE TO PAY RENT OR OTHERWISE VIOLATING A PROVISION OF THE LEASE**

Rent is to be paid by tenant to the City of St. Clair Shores on or before the due date. If the tenant fails to pay rent when due, or otherwise violates any provision of the lease, the City may serve a seven (7) day notice to pay rent or vacate as provided by Michigan State law.

12. **LAWS**

The City’s rental lease shall comply with:

1. Local, state, and Federal Fair Housing Standards
2. Local, state, and Federal Civil Rights Acts
3. State of Michigan Truth in Renting Act
4. State of Michigan Security Deposit Act
5. State of Michigan Consumer Protection Act
6. Any other applicable local, state, or federal statute

If you have any questions about the interpretation or legality of a provision of this agreement, you may want to seek assistance from a lawyer or other qualified person.

TO WHOM IT MAY CONCERN:

The employee listed below has applied for the Family Rental Program through the City of St. Clair Shores. The Community Development Act of 1974 regulations require us to verify the income of applicants. The person identified has told us that he or she is now employed or has been employed by your firm.

We are requesting information to obtain third party verification of eligible deductions, credit, or other applicable requests. All information will be held in confidence, and will be used only in determining eligibility for the employee's family.

We appreciate your prompt reply to this request. If you have any questions, please feel free to call me at 1-586-447-3362, fax (586) 445-4098, email: blankenshipk@scsmi.net.

Sincerely,

Ken Blankenship

Rehab Coordinator

I hereby grant Ken Blankenship, Rehab Coordinator, for the City of St Clair Shores permission to make inquiries regarding my income and assets, eligible deductions, credit, or other applicable requests. I understand that this information is for the purpose of determining my eligibility only and will be kept confidential.

Print and sign name

Address: _____

CITY OF ST CLAIR SHORES

FAMILY RENTAL PROGRAM

VERIFICATION OF EMPLOYMENT AND GROSS EARNINGS

The applicant identified below has applied for assistance for property rehabilitation under the Housing and Community Development Act of 1974. The applicant has authorized this agency in writing to obtain income verification from any source named in the application. Your verification of employment is for confidential use of this agency.

Please furnish the information requested below, and submit a copy of the employee's latest check stub, and return this form to my attention.

The following individual has indicated employment with your firm. To assist in the compliance with the above provisions, you are requested to provide the following information:

Name: _____ Soc. Sec # _____

Address: _____ Phone# _____

Presently Employed: Yes ___ No ___

Position Held _____

Full-Time ___ Part-Time ___ Temporary ___

Average Number of Hours per Week ___ Month ___

Hours of Overtime (if any) ___ (Weekly)

Hourly Rate _____ Overtime Rate _____

Tips _____ (estimated) Bonus _____

Anticipated Earnings Next 12 Months _____

Attach current pay stub

Probability of Continued Employment _____

Total Number of Hours Worked This Year _____

Total Gross Income Earned This Year _____

From Dates _____ to _____

_____ Phone _____

Employer Company

Address

Print Name and Signature and Title

**CITY OF ST CLAIR SHORES
RENTAL HOUSING PROGRAM**

PET POLICY

In Accordance with Housing and Urban Development, 24 CFR, parts 842 and 942, the St. Clair Shores Family Rental Housing will permit residents of our rental homes to own and keep common household pets in their houses. The keeping of a pet is governed and conditioned by the following rules and regulations. These regulations are prepared in order to maintain our rental homes as decent, safe, and sanitary housing.

These rules and regulations will be incorporated into the housing lease and become a part thereof.

COMMON HOUSEHOLD PETS

1. BIRDS kept in a cage
 2. FISH kept in an aquarium
 3. CATS kept indoors or outdoors or both
 4. DOGS shall be kept primarily indoors
 5. REPTILES kept in proper enclosures, aquariums, or cages
 6. Other pets as proposed by tenant and approved by the city
- Specifically exempt from these rules are service animals, such as those used as seeing eye dogs, hearing dogs, or other types of animals used to assist a person.

REGULATIONS FOR KEEPING A PET

1. The number of pets allowed shall be dictated by the St. Clair Shores local ordinances.
2. The owner of a pet must pay a pet NON-REFUNDABLE payment against damage/odor to the house.
The payment is \$200.00. The deposit shall be paid prior to occupying the rental house. The pet deposit may not be used to cover any unpaid rent when a tenant leaves. The pet payment will be used to repair any damage attributable to the presence of the pet in the house. The payment will be applied to include but not limited to the cost of repairs and replacements to and fumigation of the tenant's dwelling.
3. The pet owner must be physically capable of properly caring for the pet. In the event that the pet owner goes away from their home, for a weekend or a week or several months, arrangements must be made for the pet to stay with the owner, or reside with another family member, or to board the animal at a kennel or veterinarian. In no event may the pet be left in the tenant's dwelling.
4. It is the responsibility of the tenant to clean and deposit the droppings in a proper receptacle. The tenant must keep a litter box clean at all times.
5. Pet owners must provide the City's Rehabilitation Coordinator with copy of the City of St Clair Shores' pet license. All dog and cat owners must provide an identification tag. All dogs and cats must be treated for fleas at all times to protect the dwelling from an infestation of fleas.
6. Should the pet be a nuisance, making excessive noise, barking, crying, or disturbing the peace of others, the owner may be required to remove the pet from the premises within 30 days of management's request. Should the owner refuse to remove the pet, management may begin proceedings for the eviction of the resident.
7. The City Family Rental Agents have the right to remove any pet for improper care or maintenance of the pet.
8. Violation of the St Clair Shores Rental Housing Pet Policy will be grounds for termination of the lease

PET NON-REFUNDABLE FEE AMENDMENT

ADDRESS: _____

CHECK NUMBER: _____

TENANT: _____

In Accordance with Housing and Urban Development, 24 CFR, parts 842 and 942, the St. Clair Shores Family Rental Program permits residents of our rental homes to own and keep common household pets in their houses. The keeping of a pet is governed and conditioned by the rules and regulations set forth in the Rental Housing Program Pet Policy. These regulations are prepared in order to maintain our rental homes as decent, safe, and sanitary housing.

The owner of a pet must pay a pet fee against damage to the house.

The Non-Refundable fee is \$200.00 flat rate. The fee shall be paid prior to occupying the rental house. The pet fee may not be used to cover any unpaid rent when a tenant leaves. The pet fee will be used to repair any damage attributable to the presence of the pet in the house. The fee will be applied to include but not limited to the cost of repairs and replacements to and fumigation and cleaning of the tenant's dwelling.

The **NON-REFUNDABLE FEE** will be deposited into the city's financial institution.

DATE: _____

LANDLORD

TENANT(S)

CITY OF ST CLAIR SHORE

