



# StayMidtown

Program Guidelines & Application 2016

# Stay Midtown Rental Assistance

Based on federal guidelines, no more than 30% of total household income should be spent on housing costs. Anything over this 30% threshold is considered a **\*housing cost burden**. If you are currently experiencing a housing cost burden due to a recent increase in rent, you may be eligible for the Stay Midtown Rental Assistance Program.

The Stay Midtown Rental Assistance Program is meant to incentivize long time Midtown residents that want to continue to live in the Midtown neighborhood, but may find it increasingly harder to do so. This program is targeted toward households within the 50%-80% levels of the area median income of the Detroit-Warren-Livonia, MI Metropolitan Statistical Area (AMI) as published from time to time by the US Department of Housing and Urban Development.

The Stay Midtown Rental Assistance program can offer funding over a three year period to help bring your overall housing costs back down to the 30% threshold. Participants must requalify on annual basis. The maximum rental assistance amount per household is capped at \$4,500 to encourage as many middle-income households as possible to stay in Midtown.

## Eligibility

**Primary Eligibility Considerations** - Residents that qualify for rental assistance MUST:

- Be a current resident of an eligible property within the Stay Midtown program boundaries
- Have a household income within the 50%-80% AMI range
- Be experiencing a housing cost burden in excess of 30% of their household income
- Not be eligible for any federal vouchers/subsidies or other housing incentives

**Additional Eligibility Considerations** - Residents that qualify should also:

- Be able to prove rental rate increases above 10% from the previous year
- Be able to show timely payments of rent
- Be a Midtown resident for at least 2 years
- Not be a full-time student
- Resident's should sign a 12-month lease

## Preliminary Screening & Eligibility Verification

Candidates interested in participating in the Stay Midtown program should complete part one of the application process and submit it to MDI. Initial eligibility screening will be based on the information provided in part one. If a candidate is deemed as likely to be eligible based on the initial screening, MDI will notify the candidate of their preliminary approval and request the proper documentation to verify the information provided in part one and such additional information as MDI may require to verify the candidates eligibility to participate in the Stay Midtown program.

## Time Limitation

Candidates will have 30 days from the date they are notified of their preliminary approval to supply the requested documentation for verification purposes.

Candidates must apply for the program prior to their lease renewal or before their rental increase goes into effect. In the event that a candidate is applying for the rental assistance program after the fact, leases will only be accepted within 60 days of the lease signing. Anything outside of the 60-day period will not be accepted.

The program official launch date is October 17th, 2016. This means that lease renewals signed prior to August 17th, 2016 will not be accepted.

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**\* For more information about Housing Cost Burden, please refer to the FAQ page.**

## Verification

**Current Tenancy and Rental Rates:** Candidates must prove that they are a current Midtown resident by supplying MDI with an existing signed lease showing lease term and rental rate. The candidate's residence must conform to applicable building codes, be a registered rental unit with the City of Detroit Buildings, Safety Engineering and Environmental Department and are subject to inspection by MDI staff.

**Midtown Tenure:** Candidates must prove they have lived in the district for at least 2 years by supplying MDI with past lease agreements, a letter from the landlord, or some other agreed upon form of verification.

**Income Verification:** Candidates must be able to prove household income by supplying MDI with a completed Income Verification Form and necessary supporting documents. Eligible candidates verified household income must fall within the 50%-80% AMI range.

**Proof of Rental Increase:** Candidates must be able to prove a rental increase by supplying MDI with a lease renewal compared with the previous year's lease or with an official letter from the landlord/owner outlining the rental increase.

**Timely Rental Payments:** A letter of good standing from the landlord, monthly rental receipts or bank statements showing monthly rental deductions are required to prove that rent on the candidates residence has been paid in a timely manner.

*MDI reserves the right to require such additional documentation as it may, in its sole discretion, deem necessary to verify candidate's eligibility to participate in the Stay Midtown program and/or insure that program funds will be utilized in a manner consistent with the program's intent and in furtherance of MDI's charitable purpose.*

## Application of Funds

Approved candidates can receive rental assistance funding to assist with their housing cost burden in the amount necessary to bring the candidates housing costs back to the 30% threshold of the household income, up to maximum amount of \$4,500 over a three year period. Any housing cost over 30% of an approved candidate's total household income is eligible for funding. Funding will be disbursed directly to an approved candidate's landlord on a yearly basis.

## Compliance

Candidates that are approved for multiyear funding will need to recertify their information on an annual basis and will be required to inform MDI of any changes in circumstances that could affect their eligibility or the amount of assistance for which they are eligible such as changes in income, rental rate, or household size.

***The Stay Midtown program is administered by Midtown Detroit, Inc. (MDI). Approval is based on verification of a candidate's eligibility and subject to funding availability. Eligibility for the program does not guarantee acceptance into the program. Approval is at the discretion of MDI. The program is in its first pilot year and may be cancelled at any time.***

## Program Boundaries

Eligible candidates for the Stay Midtown program must be an existing resident within the general Midtown area bounded by I-94 to the north, Chrysler Freeway (I-75) to the east, Fisher Freeway (I-75) to the south, and John C Lodge Freeway (M-10) to the west.



# Frequently Asked Questions

Below are questions that are frequently asked regarding the Stay Midtown program.

## What is AMI?

AMI stands for area median income. This is a figure based on household size that is representative of what the average household income in a given area should be. AMI is reevaluated on an annual basis by the US Department of Housing and Urban Development.

## What are the income limits for the 50%-80% AMI

Household Size	50% AMI	80% AMI
1 Person	\$23,450	\$37,520
2 Person	\$26,800	\$42,880
3 Person	\$30,150	\$48,240
4 Person	\$33,450	\$53,520
5 Person	\$36,150	\$57,840
6 Person	\$38,850	\$62,160
7 Person	\$41,500	\$66,400
8 Person	\$44,200	\$70,720

## What is a housing cost burden?

30% of a household's income should be spent on housing costs. Anything over 30% is considered a burden.

Example: A household has a total income of \$40,000 per year.

30% of \$40,000 is \$12,000. This means that no more than \$12,000 per year (or \$1,000 per month) should be spent on housing costs.

Let's say that this household pays \$1,200 per month in housing costs. This would mean that this household has a \$200/month housing burden.

## What is considered a housing cost?

Housing costs include monthly rent, utility bills, and any housing or rental insurance.

## My household income is above 80% AMI, but I am still having trouble paying my rent. Am I still eligible for funding?

Unfortunately, this program has a very specific targeted group, and funding exceptions cannot be made. If an applicant is not eligible for funding, MDI may provide technical assistance to connect the applicant with other potential resources.

## My household income is below 50% AMI. Am I eligible for funding?

Unfortunately, this program has a very specific targeted group, and funding exceptions cannot be made. If an applicant is not eligible for funding, MDI may provide technical assistance to connect the applicant with other potential resources.

## Who administers the Stay Midtown program?

Stay Midtown is a partnership between Midtown Detroit, Inc. and Capital Impact Partners and is supported by the Ford Foundation and the Kresge Foundation. The program is administered by Midtown Detroit, Inc.

## How long will this program be in place?

The longevity of this program is dependent on several factors: program funding, participant response, and the continued support from key stakeholders and partners. The program may be altered or cancelled at any time, and without notice.

## My current property is not located within the existing program boundaries. Can an exception be made?

Unfortunately, the program is only available for properties within the current boundaries. Exceptions cannot be made, regardless of the property's proximity to the program boundaries.

## I may have to move out of my current rental because my apartment complex is being renovated. Is there any way the Stay Midtown program can help me?

If you have to move from your current residence due to property rehab/renovation, funding may be available to help you transition into a new rental property. Funding is subject to approval and will be evaluated on a case-by-case basis. Please contact MDI for more information.

## My rent has not increased, but I have always experienced a housing burden. Am I eligible for funding?

Stay Midtown is meant to help existing Midtown residents who have recently experienced an increase in housing costs, which may lead to them having to move out of the district. If you made the choice to live in Midtown, despite the cost burden, you might not be eligible to participate.

# Other Resources

The Stay Midtown program is designed for a very specific population. If we are unable to provide you with any type of assistance, we will try to point you in the direction of another organization that can. Below is a resource list of other Detroit rent and housing assistance programs and organizations.

**ACCESS (Arab Community Center for Economic and Social Services)** is a non-profit located in Dearborn that provides referrals and information on Detroit housing and rent programs. Some funds may be available to help with expenses ranging from rent arrears to shelters and energy costs. Information can also be offered in Arabic. **Phone: 313.842.7010**

**Community Housing Network – TechTown Housing Resource Center** serves as a one-stop-shop to help people with their housing needs and provide referrals to other agencies, programs and funding sources. **Phone: 248.269.1335**

**Society of Saint Vincent De Paul in the Archdiocese of Detroit**, located at 3000 Gratiot Ave. in the Van Elslander Family Center, may be able to provide short term, limited financial assistance for rent, utility, heating and housing needs for individuals and Wayne County families who are experiencing an unexpected financial crisis. This will be available to those that do not have access to any other options or government programs. **Phone: 313.393.2930**

**Michigan Veterans Trust Fund** helps veterans and spouses of deceased veterans as well as their children. **Phone: 313.899.1162**

**Saint Vincent De Paul** is a partnership of local churches. The charity serves Detroit and Wayne County Michigan. Call them toll-free 1-877-788-4623. Limited financial assistance for paying rent may be available.

**Legal Aid and Defender Association**, located on Abbott Street in Detroit, offers assistance for low income families facing an eviction. Free advice and/or representation is for those Wayne County residents being evicted from their rental property or apartments. **Phone: 877.964.4700**

**Adult Well Being Services** distributes a limited amount of emergency financial aid for a variety of housing and other expenses, even including home repairs or medical needs. In some cases, a loan may be issued to pay rent or a security deposit. **Phone: 313.925.1135**

**Michigan Department of Human Services Wayne County** offers emergency services including rent assistance and other forms of financial aid from the State Emergency Relief. A number of state and government assistance programs are offered for the poor, unemployed, and struggling in Wayne County and Detroit Michigan, even including vouchers for a hotel, subsidized rental homes, and government grants for deposit help. **District Office Phone: 313.456.1000**

**Wayne County Salvation Army** not only offers shelter and emergency rent help, but the charity can also distribute food, clothing, and other emergency aid. There are several community centers around Detroit and Wayne County, Michigan listed below.

- Dearborn Heights Community Corps Center - **Phone: 313 563.4457**
- Brightmoor Corps Community Center (Detroit) - **Phone: 313.532.1281**
- Grandale Corps Community Center (Detroit) - **Phone: 313.835.3736**
- Harbor Light Corps Community Center (Detroit) - **Phone: 313.964.0577**
- Harding Corps Community Center (Detroit) - **Phone: 313.822.2800**
- Temple Corps Community Center (Detroit) - **Phone: 313.897.2914**
- Plymouth Corps Community Center (Plymouth) - **Phone: 734.453.5464**
- Wayne/Westland Community Corps Center (Westland) - **Phone: 734.722.3660**
- Downriver Community Corps Center (Wyandotte) - **Phone: 734.282.0930**

**Wayne County Soldiers & Sailors Relief** is another agency that is focused on serving veterans and family members of deceased veterans. **Phone - 313.224.8163**

**Wayne Metropolitan Community Action Agency** runs several different assistance programs. Among them include the Homeless Prevention Program, which provides housing assistance, case management and help to families and individuals with children who are at risk of becoming homeless. If you apply and are found to be eligible, clients can receive short-term support for monthly rent assistance, security deposits, utilities or mortgage help.

Programs, application processes and available resources vary by location. Some centers may issue loans for rent and other expenses, such as utilities. That may be their procedure. There are several offices around the region, including.

- Region I (Service Area: Grosse Pointe, Grosse Pointe Farms, Grosse Pointe Park, Grosse Pointe Shores, Grosse Pointe Woods, Hamtramck, Harper Woods, and Highland Park) - **Phone: 313.826.0299**
- Region II (Service Area: Dearborn, Dearborn Heights, Garden City, Inkster, Livonia, Northville, Northville Twp, Plymouth, and Plymouth Twp.) - **Phone: 734.266.0190**
- Region III (Service Area: Belleville, Canton Twp, Huron, Twp, Romulus, Sumpter Twp, Van Buren Township, Wayne, and Westland) - **Phone: 734.782.6332**
- Region IV (The Service Area for this region is Brownstown Twp, Flat Rock, Gibraltar, Grosse Ile, Riverview, Rockwood, Trenton, and Woodhaven) - **Phone: 734.287.2343**
- Region V (Service Area: Allen Park, Ecorse, Lincoln, Park, Melvindale, River Rouge, Southgate, and Wyandotte) - **Phone: 313.843.2550**

**Eviction Prevention and Rapid Rehousing** is used by both tenants and the homeless. Financial aid in the form of grants pay rental arrears, moving costs or address needs such as a motel voucher. Wayne County Michigan low income families can also use legal aid to stop homeless or deal with disputes over rent or security deposits. **Phone: 313.964.1975**

**Coalition on Temporary Shelter** offers emergency shelter, and provides programs and services to families and individuals to overcome homelessness and start a path towards self-sufficiency. **Phone: 313.831.3777**

**Wayne County Neighborhood Legal Services** serves the citizens of Michigan with quality professional legal and advocacy services by removing barriers that prevent individuals from reaching their fullest potential. **Phone: 313.874.5820**

**Detroit Neighborhood City Halls** can help people find and apply for rent and housing assistance, learn about government programs, and offer services such as landlord-tenant dispute resolution. Some centers have information on transitional and temporary housing as well. The offices, phone numbers, and addresses are listed below.

- Central District - Coleman A. Young Municipal Center  
Address: 2 Woodward Avenue - Suite 106  
**Phone: 313.224.2989**
- Northwest District  
Address: 19180 Grand River  
**Phone: 313.870.0649**
- Northeast District  
Address: 2328 East 7 Mile, Suite #2  
**Phone: 313.628.2160**
- West District  
Address: 18100 Meyers  
**Phone: 313.628.2190**
- East District  
Address: 7737 Kercheval  
**Phone: 313.628.2170**
- Southwest District  
Address: 7744 W. Vernor  
**Phone: 313.628.2180**

**US Department of Housing and Urban Development** offers a variety of programs and services to promote their mission of creating strong, sustainable, inclusive communities, and quality affordable homes for all. **Detroit Office Phone: 313.226.5611**

**Detroit Housing Commission** operates a low income housing program, a housing voucher program, and actively pursues affordable development opportunities. **Phone: 313.877.8000**

**Detroit Planning and Development Department** runs the Homelessness Prevention and Rapid Re-Housing Program, which can provide grants to pay rent up to 18 months, moving costs, motel and hotel vouchers, and security deposits. **Phone: 313.224.1339**

**United Community Housing Coalition** is a nonprofit organization, which provides comprehensive housing assistance to Detroit's low-income residents. **Phone: 313.963.3310**

**Southwest Solutions** offers a variety of housing services to veterans, families and individuals that are at-risk or currently experiencing homelessness. Southwest Solutions can also offer help in locating low income apartments and other housing assistance in Wayne County. **Phone: 313.841.8900**

**Community and Home Supports** helps those in housing crises obtain reliable housing and provides in-home support to those with disabilities and behavior health issues. **Phone: 313.964.2566**

**Health Emergency Lifeline Programs** – HIV/AIDS patients can get help for rent, emergency housing funds, and other financial assistance. **Phone: 313.832.3300**

**Wayne County Veterans Affairs Department** – Veterans and their families, including wives, husbands, widows, widowers, minor children and mothers, may get emergency rent and housing assistance. **Phone: 313.224.5045**

## Application Process

Step	Documents Needed	Action
1	Prescreening Application	Fully complete the prescreening application and submit to MDI. Allow for 10-14 business days for MDI to review your application.
2	Income Verification Form	Upon eligibility approval, complete the income verification form.
3	Requested Verifications	Submit the income verification form along with any other documents requested by MDI. Allow 10-14 business days for review.
4	Landlord Agreement	Upon program approval, MDI will generate a landlord agreement for the landlord or property manager to review and sign.
5	Applicant Agreement	Upon program approval, MDI will generate an applicant agreement for the applicant to review and sign.
6	Agreement Documents	Once the landlord and applicant agreements have been signed, submit these documents to MDI. Payments will be sent directly to the landlord shortly after.
7	Requested Verifications	Within 60 days of your lease end date, MDI will request the proper documents to reverify your eligibility status for the program.

# Stay Midtown Prescreening Application

## Stay Midtown Contact Information

**Email:** info@staymidtown.org  
**Phone:** 313.420.6000  
**Fax:** 313.420.6200  
**Address:** Attention: Stay Midtown  
3939 Woodward, Suite 100  
Detroit, MI 48201

Fill out this form as completely as you can. Incomplete applications may delay the prescreening process. Upon completion, submit to the office of Midtown Detroit, Inc. for review. Applications can be submitted via US postage, email, fax, or hand delivery. Please allow for 10-14 business days for review.

## Applicant Contact Information

\_\_\_\_\_  
First Name Last Name

\_\_\_\_\_  
Primary Phone Number Alternative Phone Email Address

## Current Property Information

\_\_\_\_\_  
Address Unit # City State Zip Code

\_\_\_\_\_  
Square Footage Bedrooms Bathrooms Parking Spaces

Housing Type:  Single Family  Apartment  Duplex  Loft  Townhome  Other \_\_\_\_\_

## Eligibility Information

How much is your total household income? \_\_\_\_\_ How many people live in your home? \_\_\_\_\_

Have you recently or will you in the near future experience an increase in your monthly rental rate?  Yes  No

What was your previous monthly rental rate? \_\_\_\_\_ What will be your increased rental rate? \_\_\_\_\_ How much do you spend a month on utilities? \_\_\_\_\_

Have you been a resident of Midtown for at least 2 years?  Yes  No Are you in good-standing with your current landlord?  Yes  No

Are you eligible for any other rental subsidy programs?  Yes  No Are you a full time student?  Yes  No

## Applicant Demographic Information

The following information will be used solely for reporting purposes, and will not, in any way, be used to give preference to certain applicants. Any personal identification information will be removed and kept confidential. Failure to provide this information will not adversely affect an applicant's eligibility.

**Gender:**  Male  Female **Age:** \_\_\_\_\_

### Race, Ethnicity, or Origin:

American Indian or Alaska Native  Asian  
 Black or African American  Hispanic, Latino, or Spanish Origin  
 Middle Eastern or North African  Native Hawaiian or Other Pacific Islander  
 White  Other Race, Ethnicity, or Origin

### Level of Education:

Did not graduate high school  Bachelor's Degree  
 High School Diploma/GED  Master's Degree  
 Some College  Ph.D  
 Associate's Degree

## Employment Information

\_\_\_\_\_  
Employer Years with Employer Job Title/Position

\_\_\_\_\_  
Employer Address City State Zip

## Applicant Certification

I hereby certify that I have reviewed the program guidelines, and that to the best of my knowledge, the information provided above is true and accurate.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date