



Application Requirements/Screening Criteria

Application Process:

- Each applicant, plus any additional residents 18 years of age or older (including emancipated minors with written proof of legal emancipation), will be required to submit a complete on-line application at www.pminorthbay.com. The fee per applicant is \$52. Applications that do not include payment of the fee will be considered incomplete and will not be processed. For complete applications, once credit reports are processed, all application fees paid are non-refundable. A complete application is good for 60 days.
- A background check inclusive of credit/unlawful detainer action/residential history will be obtained on each applicant. Lack of availability of credit/rental history to verify applicant identity/demonstrated financial responsibility may be cause for application denial.

Qualifying Standards – Income:

- To qualify for a single-family home: household gross monthly income must be at least three times the amount of the monthly rent.
- To qualify for an apartment, duplex, condominium or townhouse: household gross monthly income must be at least two and one-half times the amount of monthly rent.
- All applicants must have lawful, verifiable income which is paid to the applicant, a representative of an applicant, or on behalf of an applicant (including but not limited to federal/state/local public assistance and housing subsidies, such as federal housing choice vouchers). All applicants will be asked to produce written proof of said lawful, verifiable income. The application process automates this, through the Plaid verification platform. Failure to show sufficient proof of said lawful, verifiable income which meets the income-to-rent ratio will result in denial of the application. Applicants with government rent subsidies will have the income-to-rent ratio based on the tenant portion of the rent to be paid. Sufficient proof of income includes, but is not limited to, the following:
 - Two months of employment pay stubs;
 - Two months of current bank statements verifying payroll deposits, savings, checking or other liquid account holdings equal to 2.5 times the monthly rent equal to the requested lease term;
 - Spousal and/or child support payments;
 - GI benefits;
 - LES Statement;
 - Social Security benefits;
 - Job offer letter, on employer letterhead, stating employment start date and salary;

(707) 492-1088 | Fax (707) 492-1087

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Qualifying Standards – Income (Continued):

- W-2 forms;
 - Tax returns;
 - Disability benefits;
 - Welfare benefits;
 - Retirement income;
 - Investment income; and/or
 - Any other legal, verifiable income.
- If your employer uses "The Work Number" company or any other third-party job verification system for employment verifications, it is your responsibility to get that verification to us. Only verifiable income will be accepted.

Qualifying Standards – Credit:

- Credit will be checked for each applicant, although applicants with government rent subsidies will have the option to provide lawful, verifiable alternative evidence of the applicant's reasonable ability to pay the portion of the rent to be paid by the applicant if approved for tenancy. Lawful, verifiable alternative evidence of reasonable ability to pay the portion of the rent to be paid by the applicant includes, but is not limited to, government benefit payments, pay records, and bank statements. If you are an applicant with a government rent subsidy, please check the appropriate box in the application to provide your election as to using your credit history or whether you choose to provide lawful, verifiable alternative evidence as mentioned above. Depending on the outcome of the screening process, the application may be approved, denied or may require an additional deposit equaling one month's rent.
- Credit approval guidelines: 1) Credit bureau score of 650 or above, 2) No open collections on revolving credit or installment accounts 3) No rental-related collections; 4) No unsatisfied judgments 5) No tax liens; 6) No unpaid utility accounts (bills from PGE, a trash company, water bill/municipality, cell phone company, etc).
- No open credit tradelines 30 days or more past due.
- Any Bankruptcy must be discharged.
- No Unlawful Detainer actions within the past 7-year period.

Security Deposit:

- The required security deposit (called a good faith deposit before taking possession) will be required upon an approved application to hold the property. Should the approved applicant not take possession for any reason, a fee equal to the daily rent will be withheld from the good faith deposit. Once the lease begins, the good faith deposit becomes the security deposit.

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Pets:

- Properties may or may not allow pets and will so state.
 - Properties that do allow pets may establish their own weight limitations, breed restrictions, and allowable number of animals (usually two).
 - All applicants are required to complete a profile at <https://pminorthbay.petscreening.com> (a pet profile, a no-pet profile, or profile for an assistance animal).
 - Properties that do allow pets may charge an increased Security Deposit amount (usually an additional \$500 per pet) and may also charge additional rent per pet.

The fees noted above do not apply to assistance animals for persons with disabilities. Assistance animals do still require our prior written approval and will be handled consistent with relevant fair housing laws. We reserve the right to request written verification of a disability and disability-related need for a support animal, as permitted under federal/state fair housing laws.

Utilities:

- Resident is responsible for all utility costs (unless otherwise noted in specific lease agreement):
 - PG&E – cost depends upon personal usage; occupant is responsible for contracting for service.
 - Cable and/or Satellite service may be available; occupant is responsible for contracting for service.
 - Water, Sewer and Trash Removal – based on occupancy and usage; occupant is responsible for contracting for service.

Additional Information:

- Renter's Insurance is required, with a minimum of \$100,000 Personal Liability coverage. Evidence of Renter's Insurance must be provided to PMI Northbay before taking occupancy.
- Smoking is not permitted in any of our properties.
- All pricing, deposits and fees are subject to change without notice.

PMI Northbay does not discriminate on the basis of race, color, religion, sex, national origin, familial status, handicap/disability, marital status, age, ancestry, sexual orientation, medical condition, gender, gender identity, gender expression, genetic information, source of income, perception, association, citizenship, immigration status, primary language spoken, military/veterans status, any arbitrary basis, or on any other basis protected by federal, California, and/or local law.

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