

RENTAL APPLICATION POLICY

Please read this document carefully before signing. Our policy requires that applications be completed by each occupant 18 years of age and older, all fees be paid, and supportive documents must be uploaded before submission for consideration.

All completed applications are processed daily (Monday through Friday, excluding Holidays) based on the first completed application received.

- The Completed Application is the Application. Each individual over 18 submits a signed application, Pays the Application Fee, completes Plaid ID and Income verification, and provides all requested supportive documents within this application.

PMI Contra Costa fully complies with Fair Housing Law. We do not discriminate against persons based on race, color, religion, sex, handicap, familial status, national origin, or age. We also comply with all state and local fair housing laws.

Approval is based on Seven factors:

- Identification Verification.
- Credit History & Verification.
- Rental History & Verification.
- Income History & Verification.
- Employment History & Verification.
- Background History.
- Pet, Animal, or no pet Profile. Through [Pet Screening](#).

It is the applicant's responsibility to ensure whether the property accepts pets and what policies and restrictions might exist. [Click here to see our available rental listings with a detailed description.](#)

A completed application will contain:

1. PMI Contra Costa Residential Lease Application (Individual applications required from each occupant 18 or older).
2. Application fee (**Non-Refundable**) Paid.
3. A valid driver's license or government-issued ID is required for each residential lease application submitted.
4. Verifiable Proof of Income: (Last two recent months of pay stubs or Last two years of tax returns if self-employed/1099)
5. Proof of Funds: (Last 6 Months of Bank Statements; applicable to business owners only)
6. Completed Pet, No Pet, and or Animal Screening Profile (Required by all Applicants with or without pets/animals): <https://pmicc.petscreening.com/>
7. Your current employer's contact information.

8. Your current landlord or property manager's contact information.
9. We need to know if any minors will reside with you during a tenancy.

We ask that you upload color copies of each item listed below to your application.

- Government-issued ID.
- Social Security card.
- Proof of income (2 forms of proof of income in the form of 2 consecutive months of your most recent pay stubs, previous year's tax return, or a current job offer letter) ● Copy of your current lease agreement.

General Rental Criteria

Rental History Good Rental History

We require a verifiable resident history of Current and prior residence. Applicants are responsible for providing information, including landlords' names, addresses, emails, phone numbers, and the date and address of the previous two years. Homeownership will be verified from a current credit report and or other sources. Any eviction, collection, or bankruptcy in your rental history will severely lower your approval chance. All extenuating circumstances will be considered and may cause an additional security deposit.

- Verifiable rental or homeownership/mortgage history of at least the last two years in good standing.
- Applicants with prior eviction or unlawful detainer history will be denied. No Forcible Entry & Detainer (Evictions) unless you have verifiable documentation of landlord irresponsibility.
- Negative references will be grounds for denial. No family references are accepted.
- Positive rental history includes no late rent payments, NSF, or unauthorized occupant or pet. No outstanding balance due to current or prior landlord.

ID:

Each applicant must provide a copy of a legible government-issued photo identification card.

Verifiable Gross Income:

- Household gross income must be at least three times the monthly rent.
- PMI Contra Costa relies on a third-party verification service to verify applicant income securely.

Qualifying Standards – Income of 3X Rent:

To qualify for a single-family home, the household gross monthly income must be at least three times the monthly rent amount.

All applicants must have a legal, verifiable source of income and provide written proof of this income. Failure to show sufficient evidence of legal, verifiable income that does not meet the income-to-rent ratio will result in the denial of the application. All required/supporting documents must be submitted with the application or uploaded to your application portal.

Sufficient proof of income includes but is not limited to:

- o Two recent months of employment pay stubs.

- o Six months of current bank statements verifying savings, checking, or other liquid account holdings equal three times the monthly rent equal to the requested lease term.
- o Spousal and or child support payments.
- o GI benefits. /LES Statement.
- o Social Security benefits.
- o Verifiable official job offer letter, signed on official employer letterhead, stating employment start date and salary.
- o Tax returns.
- o W-2 forms.
- o Disability benefits
- o Welfare benefits
- o Retirement income
- o Investment income and Any other verifiable legal income.

If your employer uses "The Work Number" company or any other third-party job verification system for employment verifications. In that case, you are responsible for getting that verification to us and paying any associated fee. Only verifiable income will be accepted. Transfers or relocations must have correspondence showing an accepted job offer. The applicant must pay any verification fees required by the employer.

- **Self-employed applicants**

Must submit at least (i) two years of tax returns of business and personal, (ii) profit and loss statements, (iii) balance sheets, and 12 recent months of business and personal bank statements.

Credit History:

Credit history must show that the resident has paid bills on time and has no history of debt write-offs or accounts that have gone into collection. Depending on the outcome of the screening report, the application may be approved, denied, or require an additional security deposit and/or Guarantor/Co-signer. You cannot provide your report; we must obtain this information ourselves. Credit for all applicants over the age of 18 will be taken into consideration. If your average Credit Score is below 675, we may need to request a Guarantor/Co-signer.

- **Credit Approval:**

- o Credit Score of 675.
- o No Open Collections on revolving credit or installments, Etc.
- o No Rental-Related Collections. / No Unsatisfied Judgments.
- o No Tax Lien.
- o No Unpaid Utility Accounts. (bills from PGE, a trash company, water bill/municipality, cell phone company, etc.)
- o No Open Credit Tradelines 30 Days or more past due.
- o Any Bankruptcy Must Be Discharged.
- o No Unlawful Detainer Actions within the past 7-year period.

Multiple Applicants in Group: all applicants will be screened and considered as an overall group. If applicants with solid credit profiles apply with weaker applicants, we consider the

whole group and base our decisions on a combination of factors. One strong credit profile in the group does not automatically guarantee approval. Our credit reporting agency evaluates credit and rental history against future rent payment performance indicators. Any unsatisfactory finding may result in the requirement of an additional deposit or denial.

- **Guarantor:**

If a guarantor is needed and accepted, the guarantor must have at least a 700 Credit Score and meet the above qualifying criteria. All guarantors must have a verifiable source of income in an amount of no less than five (5) times the rental rate. The guarantor must submit a completed application and pay the application fee, sign the guarantor addendum, reside in the United States, and may be subject to criminal screening. Ask the leasing agent to verify if the guarantor is accepted for the property you are applying for.

Security Deposit:

The security deposit (called a good faith deposit before taking possession) will be required within 24 hours upon an approved application to hold the property. Should the approved applicant not take possession, 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.

Pets policy, Fee, and Deposits:

Properties may or may not allow pets and will state so. Properties that do allow pets may establish their weight limitations, breed restrictions, and the allowable number of pets with an additional security deposit and rent. It is the applicant's responsibility to ensure whether the property accepts pets and what policies and restrictions might exist. Click here to see our available rental listings with a detailed description.

- Most insurance companies do not allow specific breeds of dogs, either purebred or mixed. Therefore, dogs fully or partially of the following breeds will be rejected: Pit Bull Terriers, Staffordshire Terriers, Rottweilers, German Shepherds, Presa Canario, Chows Chows, Doberman Pinschers, Akitas, wolf-hybrids, Mastiffs, Cane Corsos, Great Danes, Alaskan Malamutes, Siberian Huskies and any combination of these. Residents may be evicted for misrepresenting any of the above types of dog and for owning any poisonous, dangerous, endangered species or otherwise unauthorized animal. Our animal policies are strictly enforced and may be grounds for eviction. Special consideration is given to "Assistance Animals" that assist a resident with special medical needs (proper and current documentation needed for verification). With your application, we require a picture of each animal on the property and an approved screening of your animal(s) through pmicc.petscreening.com.

Animals still require our prior written approval and will be handled consistently with relevant, fair housing laws. We reserve the right to request written verification of a disability and disability-related need for an assistive animal, as permitted under federal/state fair housing laws.

Criminal Background Check:

Depending on the property location and local ordinances, residency may be denied due to criminal history.

IMPORTANT INFORMATION READ CAREFULLY:

Under California law, applicants with a government rent subsidy have the option, at the applicant's discretion, of providing lawful, verifiable alternative evidence of the applicant's reasonable ability to pay the portion of the rent to be paid by the tenant, including, but not limited to, government benefit payments, pay records, and bank statements. If an eligible applicant elects to submit alternative evidence, the Rental Property Owner ("RPO") will consider that alternative evidence instead of the applicant's credit history.

OPTION 1:

Consideration of Credit History.

OPTION 2:

Alternative Evidence of Ability to Pay

(This option is ONLY available to government rent subsidy recipients)

Government rent subsidy recipients applicant:

1. Authorize the RPO or RPO's agent to obtain reports other than credit reports; such reports may include unlawful detainer (eviction) reports, social security number verification, fraud warnings, previous tenant history, and employment history.
2. Applicant consents to allow Landlord to disclose tenancy information to previous or subsequent Landlords.
3. Applicant with government rent subsidy acknowledged and agreed that the application will not be considered complete until Applicant submits the following verifiable alternative evidence of the ability to pay:
 - Your current Lease and
 - Past 12-month utility payments should be provided, and
 - Last 12 months of bank statements, and
 - Last 12 months of rent payment receipts, canceled checks, or a rent ledger from the current landlord/property manager. and
 - Proof of government rent subsidy voucher.