

# PMI Integrity Properties

## Rental Application Policy & Criteria

Thank you for applying with PMI Integrity Properties. This policy outlines the standards and procedures used to evaluate all applications. Our goal is to apply these criteria consistently while allowing reasonable flexibility when supported by strong compensating factors.

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### General Application Requirements

- Each applicant **18 years or older** must submit a separate application
  - Application fee: **\$49 per applicant (non-refundable)**
  - Applications must be **complete and submitted with all required documentation** to be considered
  - Applications are processed **Monday–Friday during business hours**
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### Equal Housing Opportunity

PMI Integrity Properties complies with all applicable federal, state, and local fair housing laws. We do not discriminate based on any protected class under applicable law.

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### Application Evaluation Criteria

Applications are evaluated based on the following:

- Identity Verification
- Credit History
- Rental History
- Income Verification
- Employment Verification
- Criminal Background Screening (as permitted by law)
- Pet Screening (if applicable)

Approval decisions are based on the **overall strength of the application**, not a single factor alone.

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## Required Documentation

Each applicant must provide:

- Valid government-issued photo ID
  - Proof of income:
    - Minimum of **2 recent pay stubs**, or
    - **2 years of tax returns** if self-employed
  - Completed application and all required forms
  - Completed Pet Screening Profile (if applicable)
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## Income Requirements

- Gross monthly income should be **at least 3x the monthly rent**
  - All legal and verifiable sources of income may be considered
  - Section 8 and other housing assistance programs are accepted where applicable
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## Credit Criteria (With Flexibility)

- Target credit score: **600+**
- Applications below this threshold **may still be considered** based on:
  - Strong income
  - Positive rental history
  - Length of employment
  - Qualified co-signer

**Possible outcomes based on credit profile:**

- Approval
- Conditional approval (additional deposit, co-signer, or other terms)
- Denial (if overall risk is too high)

PMI Integrity Properties reserves the right to evaluate credit holistically rather than relying solely on a numeric score.

## Rental History

- Preferred: **2 years of positive, verifiable rental history**
- No unpaid balances owed to previous landlords
- No significant lease violations or property damage

If no rental history:

- A **qualified co-signer** may be required
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## Co-Signer / Guarantor

A co-signer may be required or accepted if:

- Credit or income does not meet criteria

Co-signer requirements:

- Strong credit profile (typically 650+)
  - Verifiable income
  - Willingness to sign lease and guarantee obligations
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## Criminal Background Screening

Criminal history is reviewed in compliance with applicable laws and guidance.

- Decisions are based on:
    - Nature and severity of the offense
    - Time since occurrence
    - Relevance to resident safety and property protection
  - Arrests alone are **not a basis for denial**
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## Roommates

For **3 or more unrelated adult occupants**, additional requirements may apply, including:

- Increased security deposit
  - Individual screening of all occupants
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## Pets & Assistance Animals

- Most properties allow pets (subject to owner approval and property-specific restrictions)
- **All applicants are required to complete a Pet Screening profile**, including:
  - Applicants with pets
  - Applicants with **no pets** (No-Pet profile required)
  - Applicants requesting a **reasonable accommodation for an assistance animal (service animal or emotional support animal)**

### 👉 Pet Screening Link:

<https://petscreening.com/referral/wbXzX30WBYjB>

PMI Integrity Properties utilizes a third-party screening service, PetScreening, to ensure a consistent, documented, and compliant review process.

### Important Notes:

- Assistance animals (service animals and emotional support animals) are **not considered pets**
- Requests for reasonable accommodation are reviewed in accordance with applicable fair housing laws
- No pet fees, deposits, or pet rent will be charged for approved assistance animals

### Fees for Household Pets (if applicable):

- Non-refundable processing fee
- Refundable pet deposit
- Monthly pet rent

Breed, size, and quantity restrictions may apply based on property or insurance requirements.

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## Resident Liability Insurance

Residents are required to maintain liability coverage of at least **\$100,000**.

To satisfy this requirement, residents may choose one of the following:

- **Enroll in PMI Integrity Properties' Resident Liability Insurance Program**
    - Convenient and automatically billed with rent
    - **Monthly cost is subject to current market rates and may change from time to time**
  - **Provide your own renters insurance policy**
    - Must meet minimum coverage requirements
    - PMI Integrity Properties must be listed as an **additional interest**
    - Proof of coverage is required prior to move-in and must be maintained throughout the lease term
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## Optional Resident Benefits Package (RBP)

Where applicable, residents may be enrolled in a Resident Benefits Package which may include services such as:

- Air filter delivery
  - Utility concierge
  - Credit reporting
  - Maintenance portal access
  - Resident rewards
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## Application Processing & Approval

- Applications are reviewed in the order received once complete
  - Multiple applications may be considered simultaneously
  - Final approval is based on overall application strength and owner criteria
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## Upon Approval

- Security deposit must be paid within **24 hours**
  - Lease must be signed within **24 hours** after issuance
  - Failure to complete these steps may result in cancellation of approval
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## Property Condition

Applicants are strongly encouraged to **view the property prior to submitting an application.**

Properties are leased in their current condition at the time of lease signing, subject to any agreed-upon repairs or treatments.

Any requests for repairs or improvements must be submitted in writing and are subject to owner approval.

Cosmetic preferences, upgrades, or modifications requested by the applicant are not guaranteed and are not a condition of approval.

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## Fees Summary

- Application Fee: \$49 per applicant
- Lease Processing Fee: \$50 (one-time)
- Lease Renewal Fee: **\$25 (flat fee for all renewals)**

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## Privacy Notice

PMI Integrity Properties is committed to protecting your personal information.

We collect and use information only as necessary to process your application and comply with legal requirements. Information is safeguarded and not shared except as permitted by law.

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## Acknowledgment

By submitting an application, you acknowledge that:

- All information provided is accurate and complete
- You have read and understand this policy
- PMI Integrity Properties may verify all provided information