Property Management Company 1112 Jefferson Blvd. West Sacramento, CA 95691

## **Rental Application -Before You Begin:**

## All are welcome to apply.

- Prospective applicants may contact our office prior to submitting an application to confirm availability and/or schedule an appointment to tour an available property. Submitting an application is not required to tour a property. Scheduling a tour does not guarantee availability or that an application has been, or will be accepted. Property tours for non-applicants may be cancelled with little or no prior notice.
- Applications may be submitted at any time for a specific available property. Applicants may only apply for a single property at a time.
- Oualification requirements are stated in the Criteria for Tenancy found under "Terms of Agreement."
- Applicants are not required to provide a Social Security Number or ITIN. Applicants that choose not to disclose an SSN or ITIN may enter all 9's on the "Personal Information" page of the online application.
- Applications are checked for completeness in the order in which they are received and are considered on a first come, first served basis according to the time and date complete applications are received by S&S Property Management.
- Applications are not considered complete until an application for each household member 18 years of age or older has been received. Each application must include all required information and be submitted with all applicable required documents outlined in the "Instructions to Apply — Attach Documents."
- Submitting an incomplete application does not hold an available property or guarantee that the application will be accepted.
- The application fee will not be collected until the complete application is received. The application fee must be paid immediately, no later than 24 hours or 1 business day, upon notification that a complete application has been received. S&S Property Management can not review any documents or begin qualifying the application in any way until all required documents have been submitted and the application fee has been paid in full.
- Applicants must provide valid contact information, including email addresses and phone numbers for all residence history and employment contacts. Responses to our third party verification requests must be received within 4 business days.
- Applications may not be filled out or compiled in the S&S Property Management office. S&S Property Management does not provide copying/printing or translation services, and cannot return original documents. All information obtained by S&S Property Management is held confidential and must be kept on file.

The application and all required documents may be submitted online at

### westsacrentals.com

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



## **Instructions to Apply -Attach Documents**

## INCOMPLETE APPLICATIONS WILL NOT BE ACCEPTED

- The items listed below are <u>not optional</u> and are REQUIRED for all applications.
- Applicants must provide COPIES of the required documents in the order listed below.
- Accepted applications and/or application documents will not be returned or deleted from S&S Property Management records.
- Screenshots of documents, except rental portal or person-to-person rental payment transactions, will not be accepted.
- Photos of documents may only be accepted when the photo is of an original document, the photo is in focus, and the entire document is in frame. If the document has multiple numbered pages, all numbered pages must be submitted individually.
- **Completed Application:** The application form for each individual must be entirely filled out, leaving no blank sections. It is not the responsibility of S&S Property Management to obtain any missing information from a third party.
- **Verification of ID:** The ID of each applicant must be verified with a valid, government issued photo ID. Expired documents are not valid.
- Proof of Housing Payment: Most recent 2 MONTH'S rent receipts signed by a landlord, tenant ledger, money order receipts, cancelled checks, or transaction record of electronic person-to-person payments. If you own your home, submit your most recent 2 MONTH'S mortgage statements.
- **Proof of Current Address:** Any piece of mail addressed to the applicant at the current residential address. Pay stubs and bank statements cannot be used as proof of current address.

#### Proof of Income:

If you are an employee: The most recent 1 MONTH of pay stubs available to you. The most recent pay stub may not be for a period more than one month past. "Cash Under-the-Table" income is not verifiable. For new employment, submit a valid offer letter.

If you are an independent contractor or self-employed: The most recent 3 MONTH'S bank statements from the account that reflects your income (shown as deposits) and a copy of your most recent tax year tax document (1099, Schedule C, Federal Tax Return, etc.)

**EDD:** A copy of your most recent award/benefit letter and most recent 1 month payment history. Other Verifiable Income: A copy of your most recent and valid Benefit Letter, Award letter, or

other verifiable document showing proof of income paid to the applicant, a representative of an applicant, or on behalf of an applicant or household member.

**Proof of Housing Assistance:** A copy of your current Voucher, Happy Choice Voucher Assistance Estimator, and HCV Income Calculation Worksheet, or other verifiable Award Letter, when applicable.

Bank, Debit Card, or Payment Card Statements: Most recent 2 MONTH'S statements from any account your reported income is deposited to and rent is withdrawn from. ALL numbered pages, even if blank, must be submitted. Bank statements may not be altered to remove/cover/redact information. Any alteration, intentional or not, may result in an incomplete application or denial of the application. Transaction/account history screenshots or printouts will not be accepted in place of complete statements.

Application Fee: Payment of an application fee is required to screen each applicant, and must be paid prior to processing the application. The fee may be paid by credit card, cash, cashier's check, or money order. The application fee must be paid immediately, no later than 24 hours or 1 business day, of notification that a complete application has been received. Itemization of the Application Fee may be found in the Terms of Agreement—Criteria for Tenancy.

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# Terms of Agreement — **Criteria for Tenancy**

Thank you for considering S&S Property Management! All are welcome to apply for any available property. Applications must meet the eligibility requirements outlined in the following Criteria for Tenancy.

### **APPLICATION REQUIREMENTS**

- 1. \* Applications are accepted and processed on a first come, first served basis.
- 2. \* Applications may be accepted for available properties only. Applicants may apply to ONE property at a time.
- 3. \* No more than 1 application will be collected per available property. A property will be considered NOT AVAILABLE while an application for that property is in process. If multiple complete applications are received for an available property, applications will be placed in line in the order in which they were received. An application fee can not be collected until a complete application is being considered.
- 4. \* All proposed occupants (anyone intending to live in the home) must be listed on the application.
- 5. \* All proposed occupants 18 years of age or older must submit a complete Rental Application. The Rental Application must be entirely filled out, dated, and signed. All required documents listed in the Instructions to Apply — Attach Documents must be submitted with the application. Application documents may not be altered in any way, including to remove/cover/redact information.
- 6. \* Any change to proposed household members will render the application incomplete.
- 7. \* Incomplete applications will not be accepted and do not hold a place in line for an available property.

#### **SCREENING**

- 8. If an incomplete application is inadvertently accepted, applicant will have 2 business days to correct, with no extension of the screening timeline.
- 9. \* Accurate contact information must be provided for all references. S&S Property Management will make a reasonable attempt to verify the information pertinent to eligibility only. Verification must come from a third-party source and must be completed within FOUR business days from the time processing begins.
- 10. Non-financially responsible adults must meet all eligibility requirements except those listed under Income Requirements.
- 11. Non-resident co-signers and/or guarantors will not be accepted.
- 12. APPLICATION FEE The total amount of the fee is itemized as follows:
  - Actual cost of credit report, unlawful detainer/eviction search, and/or other screening reports, as applicable =
  - Administrative cost to obtain, process and verify screening information which may include staff time and other soft costs = \$30.00
  - Total fee for applications subject to credit history review =
  - Total fee for applications not subject to credit history review = \$30.00



- 13.Applicants applying 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, instead of considering the applicant's credit history.
- 14.**REFUND POLICY** Paying an application fee does not guarantee approval. Applications are not pre-screened and S&S Property Management staff is not able to determine or otherwise suggest if an application may or may not qualify prior to processing. It is the responsibility of the applicant to review the qualification requirements to determine if they may qualify before applying. The application fee is NON-REFUNDABLE. No refund will be issued for applications that fail to qualify. No refund will be issued for approved applicants that do not accept a rental.

## RESIDENCE HISTORY REQUIREMENTS

- 15.\* Minimum 1 year verifiable housing payment history.
- 16. Minimum 3 years verifiable residence history.
- 17.\* No unlawful detainer or eviction filed in the last 10 years.
- 18.\* No current unpaid balance owed to a property management company or landlord.
- 19.\* No collection or judgement reported by a housing provider in the last 10 years.
- 20.\* No report of property damage, lease violation, or disturbance.
- 21.\* No housing payment history reflecting 5 or more delinquent payments in the last 3 years.
- 22.No more than 1 delinquent rent or mortgage payment or NSF reported in the last 12 months.
- 23.COVID-19 rental debt, reported between March 1, 2020 through September 30, 2021, is not considered as a negative factor when screening the application.

#### **INCOME REQUIREMENTS**

- 24.\* Qualifying income must be lawful, verifiable, paid to a tenant, a representative of a tenant, or on behalf of a tenant.
- 25.\* Household verifiable, gross monthly income must equal 3 times the stated monthly rent for a house, duplex, multiplex, condo, or townhouse; 2.5 times the stated monthly rent for a studio, loft, or apartment.
- 26.\* Applicants with a government rent subsidy or other rental assistance must submit verifiable proof of eligibility and must meet all applicable S&S Property Management's qualification requirements. Household verifiable, gross monthly income must equal 3 times the applicant's portion of the rent.
- 27.No bank account reflecting 3 or more overdrafts or NSFs year-to-date, or negative ending statement balance.

### **CREDIT REQUIREMENTS**

- 28.Applicants currently residing at a property managed by S&S Property Management, who applied through and were approved by S&S Property Management, are not subject to credit history review.
- 29. Minimum 1 year credit history with at least 1 account opened in the past 3 years reflecting no late payments.
- 30.\* Any bankruptcy reported must be discharged.
- 31.\* No repossession reported.
- 32.No more than 1 unpaid collection exceeding \$250 reported or \$499 total collections reported in the last 3 years.



### CREDIT REQUIREMENTS (CONTINUED)

- 33. No unpaid charge off exceeding \$499 reported in the last 3 years.
- 34. No past due accounts and/or no more than 3 late payments reported on any 1 account, and/ or no more than 3 accounts reporting 2 or more late payments in the last 3 years.
- 35. No unpaid balance owed to any utility provider (gas, electric, cable, phone, internet).

#### PET POLICY

- 36. Any pet, service, or support animal must be listed on the application with basic identifying information, and a photo of each animal must be submitted with the application.
- 37. Pets are not allowed without prior approval. The number of pets allowed, size, and/or breed restrictions may be in place due to the property owner's Homeowner's Insurance carrier and/or Home Owner's Association rules.
- 38.Applicant agrees to allow a representative of S&S Property Management to meet any proposed pets prior to approval.
- 39. Approval for pets may be conditional upon receipt of an additional deposit, when allowed by
- 40. Verified Service and Support Animals are exempt from restrictions for pets.

#### APPROVAL REQUIREMENTS

- 41.S&S Property Management is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national
- 42. Applicant acknowledges and accepts that S&S Property Management represents the owner of the property for which applicant is applying.
- 43. If an applicant fails to meet any deadline stated in writing, either in the application Criteria for Tenancy, or communicated to the applicant by email, S&S Property Management reserves the right to relist the property and accept new applications. No refund will be issued.
- 44. Applicants that fail to meet any Criteria indicated by a \* will not be considered.
- 45. Applicants that fail to meet up to 3 Criteria items, may be considered with conditional acceptance which may include an additional deposit requirement, when allowed by law.
- 46.An application is not required prior to touring an available property, however, at least 1 household member must tour the interior of the property in person, or by video, within 4 business days of submitting the application and prior to final approval of the application. Touring a property is not a guarantee that an application has been accepted or approved.
- 47. Upon final approval of the application, the security deposit must be paid, in full, no later than the end of the second business day following notice to the applicant of final approval.
- 48. Upon final approval of the application, the applicant must sign a Lease Agreement within 10 business days of notice of the applicant's acceptance, or upon the property's available date, whichever is later. First month's rent is due, in full, no later than the commencement of the Lease Agreement.
- 49. Proof of renter's insurance must be submitted prior to, or upon, move-in and must meet the minimum requirements set forth by S&S Property Management.

#### **AUTHORIZATION & ACKNOWLEDGMENT**

By signing your full name below, you declare that all your statements in this application are true and complete. If you fail to answer any question or give false information, the property may reject your application, retain all fees and deposits as liquidated damages for its time and expense, and terminate your right of occupancy.

By submitting this application, you are directing and authorizing S&S Property Management to verify the information you've provided and obtain additional background information about you through any means, including (i) using a third



## **AUTHORIZATION & ACKNOWLEDGMENT (CONTINUED)**

party consumer reporting agency such as AppFolio, Inc., 50 Castilian Dr. Goleta, CA 93117, 866.648.1536, to prepare a consumer report or an investigative consumer report and/or (ii) verifying information by contacting personal and professional references, employers and other rental housing owners. You further direct and authorize S&S Property Management to obtain from any law enforcement agency, present or past employer or supervisor, landlord (as allowed by law), finance bureau/ office, credit bureau, collection agency, college, university or other institute of learning or certification, private business, military branch or the national personnel records center, personal reference and/or other persons, and authorize the same to give records or information that any such entities may have concerning your status as a registered sex offender (as allowed by law), criminal history (as allowed by law), motor vehicle/driving history, earnings history, credit history, character, general reputation, personal characteristics, mode of living, employment records, record of attendance and earned degrees or certificates, or any other information requested, whether the said records are private or public, and including those which may be deemed to be privileged or confidential in nature. Preparation of all consumer reports and investigative consumer reports will follow federal, state and local laws and regulations.

You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any consumer report or investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to tenants is an investigation into your prior rental history (as allowed by law), education, and employment. You also acknowledge that the AppFolio, Inc. Privacy Policy is available to you upon request.

I understand that if I want a copy of this Applicant Authorization, I may make a copy or request a copy by contacting S&S Property Management. I understand that I may request a copy the Summary of Your Rights Under the Fair Credit Reporting Act by contacting S&S Property Management. By signing below, I acknowledge that:

- I have received and read a copy of the Terms of the Agreement
- I am authorizing S&S Property Management to conduct the background check(s) described above.

Applicant Signature:			
Date:		-	
S&S			
Property Management Company	-		

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