



Rental Application Guidelines

Thank you for your interest in renting a property managed by **Torrey Pines Property Management, Inc.**. The following guidelines were written to inform you of our basic rental practices and to assist you in processing your application in the most timely and efficient manner possible.

1. The rental application (all pages) **MUST BE FILLED OUT IN ITS ENTIRETY, including dates, addresses, telephone numbers with area code and signature on Page 6.** Incomplete applications will be denied. If an item on the form is not applicable, please respond N/A (not applicable).
2. Each person over the age of 18, and legally emancipated minors with written proof of legal emancipation, who will be occupying the unit must complete a separate application. Guarantors, if permitted, must complete an application as well. Guarantors must be a current California state resident to be eligible.
3. Applicants must provide a valid, government-issued photo ID at the time the application is submitted. Management will compare the ID to the identifying information on the application and note any differences. Management will not retain a copy of the ID until and unless the application is approved, and the applicant takes possession of the rental. Guarantor ID's will also be retained even if the application is approved, and the applicant takes possession of the rental.
4. We must be able to verify your income (including but not limited to employment income), and previous rental history. Please make sure dates, addresses and telephone numbers with area code that you provide are accurate. We will accept written proof of any lawful, verifiable income paid to an applicant/tenant, a representative of an applicant/tenant, and paid on behalf of an applicant/tenant (including but not limited to federal/state/local public assistance and/or housing subsidies, including, but not limited to, federal housing assistance vouchers issued under Section 8 of the United States Housing Act of 1937. Sufficient proof of income includes, but is not limited to, current pay stubs, bank statements, Form W-2, Form I-20, military benefit statements, proof of retirement/investment income, Social Security, welfare, disability or other government income, spousal support, child support, student loans or grants, Section 8 or VASH Vouchers or any other public assistance or rental subsidies, or any financial aid from any rental assistance program, security deposit assistance program, or housing subsidy program, whether paid directly to the program participant, landlord, or representative of either. If self-employed: the typical documents needed are bank statements of the three most recent months, and tax returns of the two prior years from the date of application; tax returns to be signed by the tax preparer and include their phone number and business address.
5. We require individual or combined applicants' current gross income to be a minimum of **two and one half (2.5)** times the total monthly rent. For applicants with Section 8, VASH Vouchers, or other rental assistance, we require individual or combined applicants' current gross income (including the voucher or subsidy amount) to be a minimum of **two and one half (2.5)** times the *applicant's share* of the total monthly rent. Guarantors, if applicable, are required to have a minimum current gross income of **four (4)** times the total monthly rent.
6. Your credit history will be verified by a credit reporting agency. **YOU WILL BE CHARGED AN APPLICATION FEE OF \$40 FOR EACH APPLICATION.** The application fee and an additional processing fee are collected by credit card when you submit your application online. If your application is dropped off in person or faxed, you may provide a check payable to **Torrey Pines Property Mgmt., Inc. (TPPM)**. **Cash will not be accepted.** The application fee includes **\$18.73** for a credit report, plus **\$21.27** for verifying references. There is an additional processing fee for credit card payments.



since 1983

Ivanhoe Avenue | La Jolla, CA 92037 | O 858.454.4200 | F 858.454.1384 | torreypinespm.com

Credit History Requirements:

- a) Maximum percentage of past due and/or derogatory credit accounts cannot exceed 20%
- b) Balance of unpaid collections cannot exceed \$1000
- c) Bankruptcies newer than 5 years will not be accepted

Rental History Requirements:

- a) No unpaid landlord collections or judgements.
 - b) COVID-19 rental debt, as defined by California law, is not considered in assessing your application for tenancy.
 - c) No evictions within the past 7 years, or 5 years with proof of financial settlement
 - d) No more than one late, and one returned rental payment during a 12 month period
7. Section 12955 of the California Government Code allows applicants for rental housing who receive a government rent subsidy, including a Section 8 Housing Choice Voucher, the option to provide alternative verifiable evidence of their ability to pay the rent each month in lieu of allowing a landlord to use the applicant's credit history. Please see the information included on the rental application to select an option.
8. Upon approval of your application, the security deposit / holding deposit and first month's rent must be paid in full with a **CASHIER'S CHECK OR MONEY ORDER (ONLY)**. Personal checks are accepted beginning with the second month's rent.
9. Prior to moving in you will be required to provide proof of Renters Insurance to include **confirmation that policy coverage includes protecting yourself against personal injury and property damage, including losses from theft, fire, smoke, water damage and vandalism. The Renters Insurance policy must also protect you against claims for bodily injury, personal injury and property damage arising out of your use, occupancy, or maintenance of the Residence, including liability to Landlord for damage to Landlord's property for the following causes of loss: fire, smoke, explosion, backup or overflow of sewer, drain or sump, and water damage.** The policy shall include a minimum liability amount of \$100,000 per occurrence and a maximum deductible of \$500. Renters Insurance may be issued by any company of your choice, provided that the carrier is licensed or admitted to transact business in California, and maintains during the policy term a "General Policyholders Rating" of at least a B+, V, in the most current issue of "Best's Insurance Guide." We must be listed as an "additional insured" (if this type of coverage is available from the insurance company) or as an "interested party" (if your insurance company will not name us as an "additional insured") under the insurance policy. A Renters Insurance company that provides the coverage required is ePremium insurance. You can visit www.epremiuminsurance.com or call (800) 319-1390 to set up a new policy.
10. The California Department of Public Health (CDPH) requires Landlords to provide prospective tenants with a published booklet titled "Information on Dampness and Mold for Renters in California." We highly recommend reading this booklet using this link:
https://www.cdph.ca.gov/Programs/CCDCPHP/DEODC/EHLB/IAQ/CDPH%20Document%20Library/CDPH_Mold_Booklet_2021-May12.pdf

You may apply online by following the link posted in all vacancy advertisements. You may also mail or deliver your completed application(s) to **7840 Ivanhoe Avenue, La Jolla, CA 92037**. Our business office

☐ Tenant
☐ Guarantor

Name of Applicant:

is open **Monday through Friday (9:00 a.m. to 5:00 p.m.)**. Faxed applications will not begin processing until an application fee is received. Our fax number is (858) 454-1384. Additional applications and vacancy listings are available at www.torreypinespm.com.

Torrey Pines Property Management, Inc. is an Equal Housing Opportunity supporter, committed to providing excellent service to everyone in a fair, efficient and friendly manner. We do not discriminate based on race, color, religion, sex, national origin, familial status, handicap, disability, age, ancestry, marital status, sexual orientation, medical condition, gender, gender identity, gender expression, source of income, genetic information, citizenship, immigration status, primary language, perception, association, veteran and/or military status, any arbitrary characteristic, or any basis under federal, state or local law. Any complaints should be directed to our corporate office at (858) 454-4200 or tenantrelations@torreypinespm.com. Should you have any questions, please ask.

You have certain rights under federal, state, and local laws with respect to your consumer report. In evaluating your application, a consumer reporting agency listed below may provide us with information.

Credit Bureaus:

- Experian (TRW), Attn: NCAC, P.O. Box 2002, Allen, TX 75013 (888) 397-3742
- TransUnion, Consumer disclosure center, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022 (800) 888-4213
- Equifax (CBI), PO Box 740241, Atlanta, GA 30374 (800) 685-1111

Additionally, you have a right to: (1) inspect and receive one free copy of such report by contacting the consumer reporting agencies listed above; (2) obtain a free copy of the report from each national consumer reporting agency annually, and/or a report from www.annualcreditreport.com; and (3) dispute any inaccurate information in the report with the consumer reporting agency.

Under the Fair Credit Reporting Act, you have a right to request disclosure of the nature and scope of the investigation. You must be told if information in your file has been used against you. You have a right to know what is in your file, and this disclosure may be free. You have the right to ask for your credit score (there may be a fee for this service). You have the right to dispute incomplete or inaccurate information. Consumer reporting agencies must correct inaccurate, incomplete, or unverifiable information.

By signing this application, you acknowledge that you have been provided a Summary of Rights under the Fair Credit Reporting Act which includes the following: (1) your right to be told if information has been used against you including the name, address, and phone number of the agency that provided the information; (2) your right to know what's in your file. You may request and obtain all of the information about you in the file of a consumer reporting agency. In many cases, the disclosure will be free. You are entitled to a free file disclosure if (a) a person has taken adverse action against you because of information in your credit report; (b) you are the victim of identity theft and place a fraud alert in your file; (c) your file contains inaccurate information as a result of fraud; (d) you are on public assistance; and (e) you are unemployed but expect to apply for employment within sixty (60) days. Additionally, all consumers are entitled to one free disclosure every twelve (12) months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information; (3) your right to request a credit score; (4) your right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See consumerfinance.gov/learnmore for an explanation of dispute procedures; (5) consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information, usually within thirty (30) days; (6) consumer reporting agencies may not report outdated negative information, in most cases the agency may not report negative information that is more than seven (7) years old, or bankruptcies that are more than ten (10) years old; (7) access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need; (8) your right to consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer without your written consent given to the employer; (9) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

The following FCRA right applies with respect to nationwide consumer reporting agencies: (1) you have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. Alternatively, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a one (1) year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. If a consumer reporting agency, or, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights, for more information visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

By signing this application, you additionally acknowledge that you have been provided a Summary of Rights under California Civil Code Section 1786.22 which includes the following: (1) your right to visually inspect your file. All files the agency maintains on you will be made available for your visual inspection: (a) in person, if you appear and furnish proper identification, a copy of the file will also be available for you for a fee not to exceed the actual cost of copying; (b) by certified mail, if you make a written request, with proper identification, for copies to be sent to a specified address. However, agencies complying with a request for such mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the agency; (c) a summary of all information contained in your file and required to be provided to you will be provided by telephone, if you have made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.

"Proper identification" includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the agency require additional information concerning your employment and personal or family history in order to verify your identity.

The agency will provide a written explanation of any coded information contained in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.

One other person of your choice may accompany you when you come to inspect your file. The person must furnish reasonable identification. The agency may require you to furnish a written statement granting permission to the agency to discuss your file in your companion's presence.

(Revised 01/2024)

- ☐ Tenant
☐ Guarantor

Name of Applicant:

APPLICATION TO RENT

(All sections must be completed)

Individual applications required from each occupant 18 years of age or older.

PART 1 – PERSONAL INFORMATION & ADDRESS HISTORY						
Last Name		First Name		Middle Name		SSN or ITIN
Other names used in the last 10 yrs.			Work phone number ()		Home phone number ()	
Date of birth		E-mail address			Mobile/Cell phone number ()	
Photo ID/Type	Number	Issuing Gov.		Exp. date	Other ID	
Present address				City	State	Zip
Date in	Date out	Landlord Name			Landlord phone number	
Reason for moving out					Current rent \$ /Month	
Previous address				City	State	Zip
Date in	Date out	Landlord Name			Landlord phone number	
Reason for moving out					Rent at move-out \$ /Month	
Next previous address				City	State	Zip
Date in	Date out	Landlord Name			Landlord phone number	
Reason for moving out					Rent at move-out \$ /Month	



- ☐ Tenant
☐ Guarantor

Name of Applicant:

Proposed Occupants: List all in addition to yourself	Name	Name
	Name	Name
	Name	Name

PART 2 – INCOME

Income from Employment <i>(If no income is received from employment, write N/A)</i>		
Current Employer Name	Job Title or Position	Dates of Employment
Employer address	Employer/Human Resources phone number ()	
City, State, Zip	Name of supervisor/human resources manager	
Current gross employment income amount: \$	(check one) Per ☐ Week ☐ Month ☐ Year	
Prior Employer Name	Job Title or Position	Dates of Employment
Employer address	Employer/Human Resources phone number ()	
City, State, Zip	Name of supervisor/human resources manager	
Income from Other Sources		
Other income source _____ GG _____ Amount \$ _____ Frequency _____		
Other income source _____ GGGf _____ Amount \$ _____ Frequency _____		

PART 3 – ASSETS & LIABILITIES

Name of your bank	Branch or address	Account Number	Type of Acct



☐ Tenant
☐ Guarantor

Name of Applicant:

Please list ALL of your financial obligations below.			
Name of Creditor	Address	Phone Number	Monthly Pmt. Amount
		()	
		()	
		()	
		()	
		()	
		()	

PART 4 – EMERGENCY CONTACT(S)			
In case of emergency, notify:	Address: Street, City, State, Zip	Relation	Phone
1.			
2.			

PART 5 – REFERENCES				
Personal References:	Address: Street, City, State, Zip	Length of Acquaintance	Occupation	Phone
1.				
2.				



- ☐ Tenant
☐ Guarantor

Name of Applicant:

PART 6 – MISCELLANEOUS INFORMATION

Vehicles

Automobile #1	Make:	Model:
	Year:	License #:
Automobile #2	Make:	Model:
	Year:	License #:

Other motor vehicles
(list all):

Other Information

Have you ever filed for bankruptcy? ☐ No ☐ Yes
 If yes, explain:

Have you ever been evicted or asked to move? ☐ No ☐ Yes
 If yes, explain:

Do you have pets? ☐ No ☐ Yes
 If yes, describe:

Do you have a waterbed? ☐ No ☐ Yes
 If yes, describe:

How did you hear about this rental?



- ☐ Tenant
☐ Guarantor

Name of Applicant:

PART 7 – ICRAA NOTICE

NOTICE REGARDING CALIFORNIA INVESTIGATIVE CONSUMER REPORTING AGENCIES ACT

- ☐ Landlord does not intend to request an investigative consumer report regarding the Applicant

Unless the box above is checked, Landlord intends to request an investigative consumer report regarding the Applicant's character, general reputation, personal characteristics, and mode of living. Under Section 1786.22 of the California Civil Code, the files maintained on you by the investigative consumer agency shall be made available to you during business hours and on reasonable notice, provided you furnish proper identification, as follows: (1) You may appear at the investigative consumer reporting agency identified below in person, (2) you may make a written request for copies to be sent by certified mail to a specified addressee, or (3) you may make a written request for a summary of the file to be provided over the telephone. The agency may charge a fee, not to exceed the actual duplication costs, if you request a copy of your file. The agency is required to have personnel available to explain your file to you, and the agency must explain to you any coded information appearing in your file. If you appear in person, a person of your choice may accompany you, provided that this person furnishes proper identification. If you are accompanied by a person of your choosing, the agency may require you to furnish a written statement granting permission to the investigative consumer reporting agency to discuss your file in the other person's presence. The agency that will prepare the report(s) identified in this section is listed below:

Name of Agency

Address of Agency

If you would like a copy of the report(s) that is/are prepared, please check the box below:

- ☐ I would like to receive a copy of the report(s) that is/are prepared

If the box above is checked, Landlord agrees to send the report to Applicant within three (3) business days of the date the report is provided to Landlord. Landlord may contract with another entity to send a copy of the report.



- ☐ Tenant
☐ Guarantor

Name of Applicant:

PART 8 – CONSIDERATION OF CREDIT 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 such alternative evidence, Landlord will consider that alternative evidence instead of the applicant's credit history.

Option 1: Consideration of Credit History

If you either:

- Do NOT have a government rent subsidy OR
- Do have a government rent subsidy but are not choosing to submit alternative evidence of your ability to pay rent to be considered instead of credit history

Read and initial below.

Applicant authorizes the Landlord to obtain reports that may include credit reports, unlawful detainer (eviction) reports, bad check searches, social security number verification, fraud warnings, previous tenant history and employment history. Applicant consents to allow Landlord to disclose tenancy information to previous or subsequent Landlords.

Applicant's Initials: _____

Option 2: Alternative Evidence of Ability to Pay

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

If you both:

- DO have a government rent subsidy AND
- Are choosing to submit alternative evidence of your ability to pay rent to be considered instead of your credit history

Read and initial below.

Applicant authorizes the Landlord 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. Applicant consents to allow Landlord to disclose tenancy information to previous or subsequent Landlords.

Application will not be considered complete until Applicant submits their verifiable alternative evidence of the ability to pay.

Applicant's Initials: _____



- ☐ Tenant
☐ Guarantor

Name of Applicant:

By signing below, Applicant represents that all the above statements are true and correct, authorizes verification of the above items, and agrees to furnish additional references upon request.

To Be Completed By Landlord – Screening Fee Disclosure and Itemization	
Landlord will require payment of a fee, which is to be used to screen Applicant. The total amount of the fee is as follows:	
Total fee for applications subject to credit history review <i>(Applicable for Applicants who selected Option 1 in Part 8 of this Application)</i>	Total fee for applications subject to review of alternative evidence of ability to pay <i>(Applicable for Applicants who selected Option 2 in Part 8 of this Application)</i>
\$	\$
The amount charged is itemized as follows:	
1. Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports, as applicable:	
Actual cost for screening reports inclusive of credit history <i>(Applicable for Applicants who selected Option 1 in Part 8 of this Application)</i>	Actual cost for screening reports NOT including credit history <i>(Applicable for Applicants who selected Option 2 in Part 8 of this Application)</i>
\$	\$
2. Cost to obtain, process and verify screening information (may include staff time and other soft costs)	
\$	
The undersigned Applicant is applying to rent the premises designated as:	
Apt. No. Located at	
The rent for which is \$ per . Upon approval of this application, and execution of a rental/lease agreement, the applicant shall pay all sums due, including required security deposit of \$, before occupancy.	

- ☐ Tenant
- ☐ Guarantor

Name of Applicant:

Option to receive receipt by email. ☐ *(Landlord check only if applicable)* If box is checked, you can choose to receive a receipt by email. If you would like to have your receipt emailed

to you, please provide your email address here:_____.

(Applicant fill in email address, if electing email receipt)

If the box is not checked, or if you do not provide a valid email address, your receipt will be mailed to the present address listed in Part 1 of this Application, or provided personally.

Date

Applicant (signature required)



☐ Tenant
☐ Guarantor

Name of Applicant:

RECEIPT FOR TENANT SCREENING AND/OR CREDIT CHECKING FEES

On _____, Landlord received \$ _____ from the
(Date)
undersigned, hereinafter called "Applicant," who offers to rent from Landlord the
premises located at:

(Street Address)

Unit # (if applicable) _____

_____, CA _____
(City) (Zip)

Payment is to be used to screen "Applicant". The amount charged is itemized as follows:

1. Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening
Reports \$ _____
2. Cost to obtain, process and verify screening information (may include staff time and
other soft costs) \$ _____
3. Total fee charged (cannot exceed the amount fixed by law) \$ _____

For Landlord Use Only

Screening fees paid by: ☐ Cash ☐ Personal Check ☐ Cashier's Check ☐ Money Order

☐ Credit Card # (Last 4 digits only) _____ MC/VISA/AMEX Expiration Date: _____

Landlord ☐ by _____ Individual Signing for Landlord

Management Co. (If Applicable) Agent for Landlord. Date: _____



- ☐ Tenant
☐ Guarantor

Name of Applicant:

CALIFORNIA APARTMENT ASSOCIATION CODE FOR EQUAL HOUSING OPPORTUNITY

The California Apartment Association supports the spirit and intent of all local, state and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin.

The California Apartment Association reaffirms its belief that equal opportunity can best be accomplished through effective leadership, education, and the mutual cooperation of owners, managers, and the public.

Therefore, as members of the California Apartment Association, we agree to abide by the following provisions of this Code for Equal Housing Opportunity:

- We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis.
- We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our residents' tenancy.
- We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in "steering."
- We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.

