First Team

SOUTH ORANGE COUNTY / RENTAL RESOURCE

# Your Rental Application, Ready.

A simple checklist to prepare before you find the right home, plus the questions to ask before you submit.

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# Your Rental Application, Ready.

A simple checklist to prepare before you find the right home. Keep documents ready; submit only what the property requests through its approved process.

**FIRST, KNOW THIS**

There is no statewide 650 credit-score rule or universal “3× rent” rule. Each property may use different lawful, written screening criteria.

## 01 Start with the essentials

- ☐ **Application details.** Names and contact information; anticipated move date; addresses and relevant rental history. Complete each application the landlord requires.
- ☐ **Photo identification.** Government-issued photo ID, such as a driver’s license or passport. It does not have to be a California driver’s license.
- ☐ **Rental references.** Current and previous landlord or property manager names, dates, phone numbers, and rental-payment history where available.

## 02 Be ready to verify income

- ☐ **If employed.** Recent pay stubs (often 2–3), and employment contact or offer letter if recently hired. Confirm what the property accepts.
- ☐ **If self-employed.** Appropriate tax documents, 1099s, profit-and-loss information, or verified account deposits when requested; requirements vary.
- ☐ **Other lawful income.** Have documents supporting benefits, pension, support, rental assistance, or other lawful sources, as applicable.

## 03 Prepare for screening and move-in

- ☐ **Credit/background screening.** Know your credit history and be ready to authorize the property’s legitimate screening process. Do not order a specific service until instructed.
- ☐ **Move-in funds.** Plan for first rent payment, a lawful security deposit, moving expenses, and any other disclosed charges. Verify exact amounts and timing.
- ☐ **Financial records, if requested.** Bank statements or proof of available funds may be useful in some cases, but are not a blanket requirement for every application.

## 04 Situational items

- ☐ **Guarantor / co-applicant.** If the property allows one, expect additional application and documentation requirements.
- ☐ **Ordinary pets.** Be ready to provide permitted pet details if the property asks. Assistance animals follow a separate accommodation process and are not ordinary pets.

**PREPARATION IS NOT SUBMISSION**

Do not send ID, tax returns, account numbers, or bank statements by ordinary email unless an approved secure process specifically permits it.

# Before You Submit an Application

Use these questions to avoid unnecessary fees, incomplete applications, and preventable delays.

## UNDERSTAND THE NUMBERS

**INCOME EXAMPLE**

For a $4,000/month home, a landlord using a 3× multiplier would look for $12,000/month of qualifying income. A 3.5× multiplier would equal $14,000/month. These are examples, not California law.

**CREDIT EXAMPLE**

Published Orange County policies include thresholds around 600 or 650 and sometimes higher income requirements for lower scores. Different landlords calculate and weigh credit differently.

**ALWAYS CLARIFY**

Gross or net income? Individual or combined applicants? Which lawful sources count? For government rent subsidies, special Fair Housing rules apply to the tenant-paid portion and alternative financial evidence.

## SIX QUESTIONS TO ASK BEFORE PAYING OR UPLOADING

1. Is the rental still available, and may I review the screening criteria in writing?
2. What exact credit, income, rental-history and move-in requirements apply?
3. How is income calculated, and what documentation will you accept?
4. Who must submit an application? Are guarantors accepted if needed?
5. Which screening platform is used, what fees apply, and will my report be reusable?
6. Where do I securely upload records, and when will screening actually begin?

## A PROFESSIONAL SUBMISSION MAKES IT EASIER

- Complete the required forms accurately; make sure dates, names and income documents agree.
- Upload only requested records through the confirmed application or secure document portal.
- Do not send “love letters” about family or other personal traits; let the application and relevant documentation tell the story.
- Keep a copy of your submission and any payment receipt. Never send money before verifying the listing and payment instructions.

**REMEMBER**

A complete application does not guarantee approval. Your real estate agent can help clarify the process and coordinate with the listing side, but the landlord or authorized screening party determines qualification under applicable law.

**YOUR AGENT**

**PHONE / EMAIL**

Sources reviewed Oct. 9, 2026: California DRE 2026 Landlord/Tenant Guide (dre.ca.gov/publications/ResourceGuidebook); California Civil Rights Department (calcivilrights.ca.gov/housing); local published screening criteria (Good Life Property Management, Genuine Property Management, Evernest Orange County). General educational information only; not a rental application, promise of approval, or legal advice. Always verify current law and the specific landlord’s written requirements.

First Team.

# Ready before you apply.

Know the criteria. Prepare the documents. Submit securely.