

APPLICANT PACKET

The first step towards finishing your application





RESIDENT QUALIFICATIONS

All applicants are required to meet the following qualification standards. Hometown Realty and Hometown Management adhere strictly to Equal and Fair Housing Practices and do not discriminate based on race, color, religion, sex, sexual orientation, disability, familial status, national origin, protected activities, or genetic information. A copy of our privacy policy is available upon request.

Thank you for considering Hometown Management for your rental needs. Please note that each prospective resident, co-signer, and occupant over the age of 18 is required to submit an application along with a non-refundable application fee of \$65 per application. To ensure a smooth application process, we have outlined the following general application requirements:

- 1. **Government ID:** A government-issued identification document must be submitted with the application.
- 2. **Non-US Citizens:** Non-US Citizens must provide a passport or visa for verification purposes.
- 3. **Application Fee:** Applicants must pay a \$65 non-refundable application fee.
- 4. **Social Security Numbers:** Social Security numbers must be provided for application processing.
- 5. **Income Requirements:** Applicants must have a verifiable gross income of at least three times the monthly rent. Alternatively, they may choose to prepay the entire lease in full if a co-signer is not utilized. Co-signers must have a verifiable gross income that is four times the amount of the rent.
- 6. **Rental History:** Applicants must have verifiable rental history or previous home ownership.
- 7. **Debt Obligations:** Any outstanding debts owed to another property management company, apartment complex, or owner may result in automatic rejection.
- 8. **Credit History:** Applicants must have a good credit history, defined as having more positive than negative accounts within the past three years.

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- 9. **Payment Methods:** Rent must be paid in full on or before the 3rd of each month. Pay online or set up auto-debit. If you use the "EFT" option (using a bank account), Hometown Management will assume the convenience fees. If you choose to use a debit/credit card, the card companies charge convenience fees that will be Tenant's responsibility. **No cash or checks allowed.**
- 10. **Occupancy Limits:** A lease contract allows for a maximum of four unrelated people to live in the unit, with no more than two persons per bedroom.
- 11. **Misrepresentation:** Misrepresentation, exclusion of relevant information, or lying on any rental application will result in automatic rejection for all associated applicants.

Employment:

- 1. **Employment History -** Applicant must be employed continuously for at least one year & provide the previous consecutive three month's pay stubs.
- 2. **Self-Employment History -** If self-employed, the applicant must provide the previous two years' income statements or six months' bank statements.
- 3. **Co-signers -** Applicants who do not meet the employment standards may apply with a co-signer who meets the verifiable income requirements. Co-signers must complete an application under the same guidelines as applicants.

Students:

- 1. **Full-Time or Part-Time Student -** If the applicant is a part-time or full-time student at a university or college in Brazos County, you must show enrollment status and current hours (at least twelve hours as an undergraduate or nine hours as a graduate student to be considered full-time).
- 2. ALL STUDENTS MUST ADD A CO-SIGNER TO THEIR APPLICATION

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Criminal History Report - We conduct a comprehensive criminal background check on all applicants to ensure the safety and security of our community.

1. Automatic Rejection - Applicants will be automatically denied if they have a felony offense within the past ten years or if they have any conviction, active parole, adjudication withheld, or deferred adjudication in the past ten years related to violence against individuals or property, criminal offenses involving firearms, possession, manufacturing, or delivering of controlled substances or drug paraphernalia, offenses involving moral turpitude, prostitution or sexual offenses, or offenses including terrorism.

Credit History Report - To assess financial responsibility, we conduct a credit report on all applicants and co-signers.

- Credit Delinquencies Applicants must not have any delinquent accounts or accounts in collections with a property management agency, apartment community, landlord, or utility company.
- 2. **Credit History** Applicants should demonstrate a positive credit history with no more than 50% negative trade lines, excluding medical and student loans, within the previous twelve (12) months.
- 3. **36-Month Rule** Applicants must not have any eviction, bankruptcy, foreclosure, or repossession within the past thirty-six (36) months.

Income - To assess financial responsibility, we conduct an income verification report on all applicants and co-signers.

- Verifiable Monthly Income Gross income from applicants will be combined to establish Gross Household Income, which must meet or exceed the equivalent of three times the monthly rent. Applicants must be submitted together for income to be combined.
- 2. **Eligible Income** To be considered verifiable monthly income, all forms of income, including social security, child support, and disability support documentation, must be provided with the application.

Additional Information:

- Before submitting a rental application, all applicants and co-signers must sign an Applicant Packet. To e-sign this document, visit www.hometownmanagementbcs.com, click applicants in the menu, and then Applicant Packet.
- 2. If any applicant does not meet the standards listed above, they will need to add a co-signer to their rental application.
- 3. Once the first applicant in a group submits an application for a property, there is a 72-hour deadline for all applicants and co-signers in the group to complete the remaining steps in the application process. To view a summary of the application process, visit www.hometownmanagementbcs.com/the-process
- 4. If approved, an additional deposit &/or monthly rent for having a pet at the property could be required.
- 5. You are required to get renter's insurance and provide Hometown Management with the policy information within 72 hours of being approved.
- 6. You must pay the entire balance of the first month's rent and security deposits (including a pet deposit, if applicable) within 72 hours of being approved.
- 7. Within 72 hours of being approved, you will need to have your utilities scheduled for connection.
- 8. Once all applicants and co-signers have completed the application process within the 72-hour deadline, the property owner will thoroughly review all submitted applications & screenings. Depending on the application volume and the owner's availability, this review process may take 5-7 business days.

		d the contents of this agreemer sent to abide by the terms outling	
Executed by applicant(s) on:			
Applicant Name	Date	Applicant Name	Date
Applicant Signature		Applicant Signature	
Applicant Name	Date	Applicant Name	Date
Applicant Signature		Applicant Signature	



PRIVACY POLICY

The following outlines the policy of Hometown Realty and Hometown Management regarding the protection of customer or client personal information. This policy is applicable to all Agents and Staff (employees) affiliated with Hometown Realty and Hometown Management. Upon request, a copy of this policy can be provided to any customer or client.

Personal Information:

- 1. An individual's first name or initial and last name in combination with any of the following:
 - a. Birthdate;
 - b. Social security number or other government-issued identification number;
 - c. Mother's maiden name;
 - d. Unique biometric data (fingerprint, voiceprint, retina image);
 - e. Unique electronic identification number or routing code;
 - f. Telecommunication access devices, including debit or credit card info or
 - g. Financial institution account or information.

Consumer Reports:

A consumer report encompasses a comprehensive assessment of an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. These reports are compiled by agencies specializing in collecting such information, such as credit reporting agencies. Through a meticulous gathering process, these agencies create detailed profiles that offer insights into an individual's financial behavior, payment history, borrowing habits, and overall reliability in meeting financial obligations.

Hometown Realty and Hometown Hometown Management Agents and Staff obtain personal information in the following way:

- 1. In consumer reports from reporting agencies to which Hometown Realty and Hometown Management subscribes in connection with lease applications, loan applications, or for other reasons that the consumer may authorize Hometown Realty and Hometown Management to obtain;
- 2. In lease applications, a prospective tenant completes;
- 3. In loan applications, a borrower or buyer completes;
- 4. Other real estate-related forms the customer or client completes in or related to a transaction; and tax reporting forms that the customer or client is required to complete and which are given to Hometown Realty and Hometown Management.
- 5. When completing the forms required on the previous page, the customer or client may send the Information to Hometown Realty and Hometown Management by mail, fax, personal delivery, or email. Customers or clients may occasionally provide personal information to Hometown Realty and Hometown Management or its Agents by other means, such as telephone calls, fax messages, or email messages, in order to expedite a transaction in which the customer or client is involved.

Personal Information from Prospective Tenants:

The personal information that prospective tenants provide to Hometown Realty and Hometown Management is primarily used to obtain consumer reports (credit checks). It may also be used to perform background checks and rental history searches. The information in the consumer reports may be discussed with landlords for whom Hometown Realty and Hometown Management lease property. Hometown Realty and Hometown Management also report information to credit reporting agencies and use personal information to complete those reports.

Personal Information from Owners of Properties Leased by Hometown Realty and Hometown Management:

When Hometown Realty and Hometown Management acts as a tenant locator for a property owner, Hometown Realty and Hometown Management uses the property

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owner's personal information only: (a) to deliver the required management services; (b) to file any required reports with governmental agencies (for example, the IRS); or (c) for other purposes the property owner may authorize.

Personal Information from Clients:

When Hometown Realty and Hometown Management represents a person (buyer, seller, landlord, or tenant) in a transaction, the Agent servicing the client may, on the client's behalf and at the client's instruction, convey personal information he or she provides to the Agent to service providers (for example, mortgage lenders and title companies) as those service providers may require for the products or services the client needs or requests. If Hometown Realty and Hometown Management represent a prospective tenant in a lease transaction, the personal information may, on the tenant's behalf and with the tenant's knowledge, be discussed with and provided to landlords or their agents. Hometown Realty and Hometown Management and its Agents exercise reasonable discretion when discussing any personal information with others.

How is the personal information protected?

Written files maintained by Hometown Realty and Hometown Management are protected under lock and key.

Electronic records are protected under an access name and password assigned to employees of Hometown Realty and Hometown Management.

Hometown Realty, Hometown Management, and its Agents exercise reasonable discretion when discussing any personal information with others and will release personal information to others only as described by this Policy.

Hometown Realty and Hometown Management do not permit their employees or Agents to make copies of consumer reports or insurance claim records. The consumer reports retained in Hometown Realty and Hometown Management files are not to be accessed in the future as a convenience to customers or clients.

The individual Agents that work with Hometown Realty and Hometown Management are independent contractors, and the Agent with whom a customer or client works may

maintain a separate transaction file. Hometown Realty and Hometown Management instructs its Agents not to permit other persons to access the personal information in the files the Agents maintain. Hometown Realty and Hometown Management instructs its Agents to protect the personal information in the Agents' files in the same manner described in this policy.

Who has access to the personal information?

The following persons have access to personal information in Hometown Realty and Hometown Management files:

- A. The Agent or broker who is servicing or coordinating the transaction;
- B. Hometown Realty and Hometown Management employees and the Owner of Hometown Realty and Hometown Management

Property owners for whom Hometown Realty and Hometown Management lease properties do not have access to personal information in Hometown Realty and Hometown Management files. However, Hometown Realty and Hometown Management employees may discuss the information in a tenant's consumer report or lease application with a property owner. Copies of such information are provided to the landlord only with the tenant's consent.

Personal information from a buyer, seller, landlord, or tenant may be discussed with others (such as mortgage lenders or prospective landlords) only as is reasonably necessary to negotiate or close the transaction or to provide the services the customer or client seeks from Hometown Realty and Hometown Management.

Hometown Realty and Hometown Management may, at the customer or client's request, provide personal information to service providers in a transaction, such as a title company or mortgage company, if it is necessary to expedite or complete a transaction.

If Hometown Realty and Hometown Management are required by law to allow others to access the personal information in Hometown Realty and Hometown Management files, Hometown Realty and Hometown Management will comply with the law (for example, compliance with court orders, subpoenas, or governmental investigations). Hometown Realty and Hometown Management will also allow law enforcement agencies access to personal information in order to cooperate with such investigation.

How does Hometown Realty and Hometown Management dispose of personal information?

Hometown Realty and Hometown Management uses reasonable measures to dispose of personal information. Personal information is usually disposed of by shredding or burning documents, erasing electronic files by means that make the files unreadable or undecipherable, or by eradicating personal information from documents or electronic files in ways that make the personal information unreadable.

Erroneous Records:

If Hometown Realty and Hometown Management erroneously report information to a Consumer Reporting Agency, Hometown Realty, and Hometown Management will act to correct the information in its records and request the reporting agency to correct the information in the agency's records promptly after Hometown Realty and Hometown Management has learned and determined that the report was in error. Hometown Realty and Hometown Management is not authorized to evict residents for property owners.

If Hometown Realty and Hometown Management maintain an erroneous record that a consumer has issued a dishonored check, Hometown Realty and Hometown Management will promptly delete the record after Hometown Realty and Hometown Management, and the consumer agrees that the information is in error or after the consumer provides Hometown Realty and Hometown Management with a law enforcement agency report stating that the dishonored check was not authorized.

Notice to all customers and clients:

Hometown Realty and Hometown Management asks anyone who provides personal information to Hometown Realty and Hometown Management or one of its Agents to identify the information at that time as "personal information."

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