

## Pillar Properties City of Seattle Resident Screening Policy

Pillar Properties operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outlines some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

All applications are considered complete upon the submission of a completed application, payment of the application fee, and payment of the holding fee pursuant to 59.18.253 RCW, in addition to any information as set forth below. The application screening fee is \$45, and the holding deposit is \$300, and is subject to the terms and conditions provided separately. The application fee is non-refundable, regardless of approval status.

The Holding Deposit will be retained by Owner as liquidated damages; in which all further obligations to rent the Leased Premises shall be terminated if: (1) the rental application is withdrawn by Residents, for any reason after twenty-four (24) hours; (2) the rental application is approved, with or without conditions, such as a guarantor or additional security deposit, but Residents do not execute the Residential Lease Contract as and when required by Owner (within 72 hours of approval); or (3) Residents have provided false or misleading information within the rental application.

Applicant has 24 hours from date of deposit to cancel this reservation and receive a full refund of the holding deposit. The deposit shall only be refunded if the owner rejects the applicant after a credit and reference check.

An applicant can switch to an apartment home in the same building within 24 hours of approval without a fee. A cancellation fee of \$150 is applied should an applicant switch apartment home after the initial approval. Rates and terms will vary.

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied. The application fee is non-refundable unless otherwise provided by state or local law.

As part of your rental application process, RentGrow Screening will create a rental report that accesses up to three types of information about you: 1) credit/financial records; 2) court records; and 3) personal references. Any negative, misleading, or unverifiable information may result in the denial of your application.

*Pillar Properties does not accept reusable screening reports.*

Every applicant is treated objectively because each application is scored statistically in exactly the same manner. The rental report provides a recommendation using real time statistical data by evaluating those statistics with the below described rental criteria. Based on the information provided by you, RentGrow Screening will provide one of the following recommendations to Pillar Properties:

- **Accepted**: The applicant is accepted with standard deposit and fees. Currently Pillar's standard is \$300.
- **Accepted with Conditions**: The applicant may be given the option to pay an additional security deposit of \$600 up to 1-month's rent total or obtain a guarantor.
- **Denied**: The application will not be accepted.

In the event of a denial or other adverse action, you have a right to obtain a free copy of your rental report from RentGrow and to dispute the accuracy of any information appearing in it. You may contact

RentGrow electronically at <https://www.rentgrow.com/request-now/>, by phone (800) 898-1351 or mail at RentGrow Consumer Relations, 177 Huntington Avenue, Suite 1703, #74213, Boston, MA 02115.

1. OCCUPANCY GUIDELINES – The following occupancy standards apply based on two (2) persons per bedroom, plus one (1) per apartment:

One Bedroom	Three Persons
Two Bedroom	Five Persons
Three Bedroom	Seven Persons

Residents who exceed these occupancy standards during the lease term, will be required, upon the end of the current lease term to either:

- a. Transfer into another available apartment which has more bedrooms at the larger units current rental rate; or
- b. Vacate the unit.

2. IDENTIFICATION – All applicants are required to provide positive identification including one of the following: government issued identification (military identification, driver's license or passport), birth certificate, social security card, or other verifiable identification.

3. INCOME – Applicant must provide at least 6 months of stable, verifiable income as to amount and receipt. Failure to provide at least 6 months verifiable income may require an additional deposit or guarantor. If applicant is self-employed applicant must provide the most recent year of personal tax returns and 1 year of business tax returns with application.

Income must be verified in writing as to its amount or receipt by applicant, please read Pillar Properties' supporting income documents listed below:

- 3 Most Recent Paystubs
- Tax Return From the Most Current Year
- Bank Statements that Total Three Times the Monthly Rent for the Term of the Lease
- Offer Letter
- Employer, State Institution, Government Institution or Loan Documents that Support a Housing or Living Stipend

*Pillar Properties will not accept any screen shots or deposit confirmation activity. All items and deposit amounts listed above are subject to change. Paperwork must be valid and current.*

4. RENT TO INCOME RATIO – Written verification of income equal to three (3) times the monthly rent per household is required along with necessary supporting documents.

5. CREDIT – RentGrow evaluates credit and rental history against indicators of future rent payment performance. All applications are evaluated based on statistical data available such as payment history, quantity and type of accounts, outstanding debt, and age of accounts. The rental scoring system will compare your application to RentGrow's database and by evaluating those statistics and real data in accordance with this criteria, RentGrow will provide management with a recommendation.

Minimum grounds for denial include:

- Excessive collection accounts, including utility accounts (regardless of status).
- Rental housing debt, evictions, or collections within the last five (5) years will result in automatic denial of the application.
- More negative than positive account history may be approved subject to an additional deposit.

Bankruptcy (regardless of discharge) or repossession within the last two (2) years may be grounds for

denial of the application or may require an additional deposit for approval.

6. RESIDENT HISTORY – All occupants must have at least 12 months of verifiable and positive residency history immediately preceding application. Verification must be provided by a third party entity. Verification by an individual will not be accepted unless proof of timely payments is provided. Resident history that indicates multiple late payments, returned checks, poor housekeeping, conduct disturbing the rights and comforts of other residents, unauthorized occupants, property damage or failure to adhere to policies and regulations of a prior rental agreement will result in denial.

7. CRIMINAL HISTORY – Pillar Properties is prohibited from requiring disclosure, asking about, rejecting an applicant, or taking adverse action based on any arrest record, conviction record, or criminal history, except sex offender registry information of applicants or tenants convicted as an adult for crime(s) requiring registration on a local, state or national sex offender registry, and subject to the exclusion and legal requirements in Section 14.09.115.

The tenant screening investigation includes a criminal background screening, limited to sex offender registry information only. All applicants will be screened for registry information. Pillar Properties considers the entire application and considers prior convictions reportable under the Fair Credit Reporting Act and rules of Washington, limited to those appearing on a local, state, or national registry only. Consideration will be given to the following factors relating to the conviction(s) that requires registry on a local, state, or national sex offender registry:

- The nature and severity of the conviction;
- The number and types of convictions;
- The time that has elapsed since the date of conviction;
- Age of the individual at the time of convictions;
- Evidence of good tenant history before and/or after the conviction occurred; and
- Any supplemental information related to the individual's rehabilitation, good conduct, and additional facts or explanations provided by the individual.

8. EVICTION HISTORY – Five (5) years of eviction free history is required for approval.

9. GUARANTOR/CO-SIGNOR – Guarantors will be accepted for applicants at the discretion of Pillar Properties when the applicant does not meet the required rent-to-income ratio or is denied on the basis of poor financial history. Only one guarantor per home is permissible. Guarantors must reside in the United States. Guarantors must meet the above established criteria and have gross monthly income equal to or greater than four (4) times the monthly rent.

10. ADDITIONAL INFORMATION –

Credit Reporting: Resident shall be enrolled in a credit reporting service that reports the timeliness and completeness of Resident's rent payments due under the Rental Agreement. Each non-corporate leaseholder will be charged a financial service fee of \$2.00 per month for this service.

Animals: Pet restrictions vary at each community. An additional pet deposit is required equal to \$300 or a maximum 25% of one month's rent. All pets must register with the property. In addition, Pillar Properties charges pet rent of \$35 for each pet occupying each household.

11. ADDITIONAL TIME – As part of this property's commitment to equal housing, and non-discrimination, you may request additional time to complete the application should you need a reasonable accommodation or need translation services. Translation services are applicant's sole expense. Any request must be affirmatively made to management. An application's date of completion will be determined pursuant to SMC 14.08.050.

12. EXCEPTIONS – The exceptions provided in SMC 14.08.050 do not apply, except when the available unit is necessary to meet the minimum standards of the Multi-Family Tax Exemption program.