

The policies and procedures outlined in this document pertain to the city of Seattle, applications for residency outside of the city of Seattle may be subject to different policies pursuant to the regulations of that jurisdiction.

Application

ALL PROSPECTIVE TENANTS AGED 18 OR OLDER MUST APPLY AND QUALIFY INDIVIDUALLY.

An application is not considered complete until all prospective tenants have applied. Applications containing untrue, incorrect, or misleading information will be denied. You have a right to obtain a free copy of your rental report from AppFolio, Inc., and to dispute the accuracy of any information appearing in it. You may contact AppFolio Renter Relations by phone at (866) 359-3630 or by mail at 50 Castilian Dr., Santa Barbara, CA 93117.

Information/Identification Required for Application

Valid State or Federally Issued Photo ID*, SSN or ITIN*, Rental History, Criminal History, Current Employer Information, and Proof of Income.

*This is not a comprehensive list of all acceptable forms of identification. If you are unable to provide a valid state or federally issued photo ID, SSN or ITIN, please inquire about alternatives.

Credit History and Income

All applications will be reviewed using this table. For groups of more than one adult applicant, combined income will be used to determine the column and the applicant with the lowest credit score will be used to determine the row.

<u>Credit Score</u>	<u>Income</u>		
	<3.0	3.0	3.5+
No Credit	Pre-Pay 12 Mo OR Guarantor	Inc Dep OR Guarantor	Inc Dep OR Guarantor
<600	Decline	Decline	Decline
600-669	Decline	Inc Dep OR Guarantor	Inc Dep OR Guarantor
670-699	Guarantor	Inc Dep OR Guarantor	Approve
700+	Guarantor	Approve	Approve

Income

Applicants must collectively have verifiable income of at least 3-3.5 times the rental rate (depending on credit score). Applicants with verifiable income of less than 3 times the rental rate may be accepted with a Guarantor. Guarantor must have verifiable income of at least 5 times the rental rent.

Credit History

Applicants should have a credit score of at least 670 or 700 (depending on income). Applicants with a credit score between 600-669 or 699 (depending on income), or no credit may be accepted with a guarantor or increased deposit. A credit score of 599 or lower will result in denial. Open bankruptcies will result in denial, discharged bankruptcies within the last 7 years are subject to additional review.

A credit report prepared by Experian will be obtained for each applicant. The credit scoring model used is Vantage Score 3.0. All credit pulls are a soft inquiry. In the event of a denial, adverse action, or to dispute the accuracy of the information appearing in your report, you have the right to obtain a free copy of the consumer report prepared for your application.

Experian - P.O. Box 2002, Allen, TX 75013 - 1 (866) 200-6020

Rent Subsidy & Section 8 Vouchers

Rent subsidy and Section 8 vouchers are accepted as a source of income. Applicants with a rent subsidy voucher are required to meet the same credit criteria as listed above and provide a copy of the voucher. If the voucher amount does pay for the rent in full, the applicant must also income qualify at 3-3.5 times the remaining portion of the rent (depending on credit score). For example, if the voucher equals \$1400 and the rent is \$1595, the remaining portion of the rent is \$195- therefore verifiable monthly income would need to be at least \$585 or \$682.50 (depending on credit score).

Rental History

Applicants must provide a minimum of 12 months of verifiable residence history from a third-party landlord. For debts greater than \$100 to a previous landlord, the applicant must show proof they have paid this debt in full. Depending on the amount owed, they may also face Conditional Approval. A prior eviction in the past 7 years or an eviction underway will result in automatic denial. Landlord-tenant disputes with judgment in favor of the landlord within the last 7 years will result in denial.

Eviction History Notice

Landlords are prohibited from taking adverse action against a prospective or existing tenant or occupant based on eviction history occurring during or within six months after the end of the Civil Emergency proclaimed by Mayor Durkan on March 3, 2020, with limited exceptions described in SMC 14.09.026. The Seattle Civil Emergency ended October 31, 2022, in alignment with the end of the statewide State of Emergency in Washington state on the same date.

Criminal History

Unless exempted pursuant to SMC 14.09.115, Landlords in the city of Seattle are prohibited from rejecting an applicant or taking an adverse action based on any arrest record, conviction record, criminal history, except for registry information as described in subsection 14.09.025.A.3, subsection 14.09.025.A.4, subsection 14.09.025.A.5, and subject to the exclusions and legal requirements in section 14.09.115.

All applicants will be screened for sex offender registry information. Offenders may provide any supplemental information related to their rehabilitation, good conduct, and facts or explanations regarding their registry information for consideration.

Reasonable Accommodation/Meaningful Access

For additional time to complete an application to ensure meaningful access or reasonable accommodation, applicants must make a request to Guide Property Services. Guide Property Services shall document the date and time of the request and it will serve as the date and time of receipt for purposes of determining the chronological order of receipt pursuant to subsection 14.08.050.A.2.

Tenant Screening

Guide Property Services does not accept Comprehensive Reusable Tenant Screening Reports as defined by and pursuant to RCW 59.18. All screening fees are non-refundable.

Unless otherwise stated, the exceptions stated in subsections 14.08.050.A.4.a and b. do not apply.

Pet Policy

Not all properties accept pets, where pets are accepted, and where allowed by applicable laws and ordinances, no more than two pets are allowed per apartment. Animals must be at least six **(6) months of age**. Aggressive breeds will not be allowed. See **list below for animals not allowed**. Animals not listed below, but which display substantially similar physical characteristics or traits to those animals listed below, shall be treated as though they had been listed below. Aquariums will be allowed with a 5-gallon maximum on the first floor only with proof of insurance for the entire term of the lease.

RESTRICTED ANIMAL / BREED LIST: Restricted animals and breeds include, but are not limited to, the following: (Note: Service animals and Assistance animals are not subject to this list)		
Breeds of Dogs:		
Pit Bull	Malamute	Akita
Rottweiler	Doberman	Staffordshire Terrier
Presa Canario	Chow Chow	American Bull Dog
German Shepherd	St. Bernard	Karelian Bear Dog
Husky	Great Dane	Any Hybrid or Mixed Breed of One of These Breeds
Exotic Animals:		
Reptiles	Squirrels	Arachnids
Ferrets	Rabbits	Piranhas
Skunks	Birds	Other Farm or Poisonous Animals
Raccoons	Pigs	

Service Animals and Emotional Support Animals

Service animals and emotional support animals are not subject to the Pet Policy when they have been approved to live on the premises. Approval is conditioned upon the following: 1. Applicants must upload a verifiable signed letter from a medical professional who has knowledge about the Residents’ disability and their need for reasonable accommodation when submitting the rental application online. 2. Applicants must submit a Reasonable Accommodation letter to management. 3. Service and emotional support animals will not be approved without the medical professional letter and reasonable accommodation letter. 4. Approved animals will have a Service Animal Addendum to the lease.

Monthly Credit Bureau Reporting

Guide Property Management LLC utilizes the services of CredHub, LLC (“CredHub”), which is a credit reporting company. Everyone on the lease age 18 years old and older will be reported monthly during the term of the lease for a nonrefundable monthly fee. CredHub will in turn transmit this history to the credit bureaus: TransUnion and Equifax (the “Credit Bureaus”). If you fail to comply with your lease payment obligations, this fact will be reported to CredHub and thereafter the Credit Bureaus, where it may be reflected as bad debt. Similarly, if you meet your lease payment obligations, this information will be reported to the Credit Bureaus and will help you in building your credit history. Lease holders must be enrolled as a requirement of the lease.

Appeals Process

If your application is denied and you believe the information upon which the denial was based is incorrect, or if you have additional information that was not considered during the review of your application, you may request an appeal of the decision. Any appeal must be submitted in writing within fourteen days of the date of the denial letter. The request must include the reason(s) for the appeal and new supporting documentation from an independent third party to the agent for the owner. Applicants must submit their appeal to the agent for the owner and it will be reviewed by the Director of Management within 5 business days. The unit is not held during the appeals process.