



### **APPLICATION GUIDE**

Thank you for submitting your application for housing to Plum Property Management, LLC. The owners of the properties we manage, and their renters, include our co-workers, employees, neighbors, family, and friends. Therefore, we take seriously the obligation to ensure that properties managed by Plum Property Management, LLC are rented and maintained in the manner that protects the quality of the dwellings and of the neighborhoods where our renters reside. For this reason, we utilize a thorough screening process of all applicants for tenancy based on a set of objective criteria listed below.

Each person over the age of 18 years who intends to reside at the property must submit a separate Rental Application, regardless of familial/marital status or relationship to any other applicant for tenancy. Plum does not accept co-signers or guarantors. There is a non-refundable \$50 (fifty dollar) fee per application which covers the cost of processing your application and obtaining your credit report. The Application must be paid through the Tenant Web Access portal and payment is due upon submission of each application. Please know that this application fee is obtain by the third-party application processing company.

Our office strives to provide housing to all qualified applicants while complying with all local, state, and federal laws. If your application does not meet each of the application requirements, don't panic! Your application may be considered for approval with an increased deposit.

Upon submission of your completed rental application and applicable supporting documents, your application will be processed by a 3<sup>rd</sup>-party rental application processing company, Rental History Reports (RHR). RHR will review your application and an approval or denial decision will be determined based on the following objective criteria:

- 1) Income – 2x the advertised rental expense.
- 2) Credit – A credit report from a national credit bureau will be obtained for credit history review. The reported FICO score may be the determining approval or denial factor as follows:
  - a. 750+ – approval consideration
  - b. 600-749 – increased deposit approval consideration
  - c. 599 & under – possible denial with review consideration
  - d. Please note that if your credit report indicates collections from utility companies, telecommunication companies, internet/cable providers, and/or previous landlords/property management companies, these collections will need to be paid before approval consideration.
- 3) Rental History – Two years verifiable rental history from previous landlords and/or property management companies. Homeowners will be verified through the credit history review.
- 4) Criminal – Plum Property Management does not rent to any registered sexual or violent offenders. RHR will obtain background information from a national credit bureau to verify national, state, and local criminal history.

### **RENTAL CRITERIA**

#### **Occupancy Standards**

- 1) Occupancy is based on the number of bedrooms in a unit; two persons are allowed per sleeping room.
- 2) Each occupant 18 years or older must submit a rental application.
- 3) Plum does not accept co-signers or guarantors.

#### **Application Process**

- 1) Visit RentPlum.com and click the "Apply Now" button for the property of your choice.
- 2) Upon creating an account, completing the application, and submission of the NON-REFUNDABLE credit/screening fee of \$50.00, your application will be reviewed and considered for approval.
- 3) Plum does not accept co-signers or guarantors.

#### **Required Supporting Documents**

*Before starting the application process please be prepared to submit the following documents (as applicable to your specific rental application):*

- 1) A valid, government-issued photo identification
  - a. Examples:
    - i.State driver's license
    - ii.Passport
    - iii.State identification card
    - iv.Employment/Student Authorization Document (visa)
- 2) Valid vehicle registration for all vehicles parked at the property.
- 3) Income / Employment verification
  - a. Employed Examples:
    - i.Current paystubs (30 day minimum)

- ii. Letter of employment (to include start date, monthly salary, employee/applicant name, HR/supervisor contact information)
- b. Unemployed Examples:
  - i. Parental/family support (to include a written statement from the family member noting their monthly stipend, family member contact information, applicant name)
  - ii. Marital support/alimony, child support (60 days of bank statements showing proof)
  - iii. Social Security, Social Security Disability, Veteran Benefits, Unemployment (proof of Federal or State issued benefits)
  - iv. Loans, Financial Aid (student loan documents to include student/applicant name, loan disbursement date, coverage for housing/room and board)
  - v. Supplemental Income - Savings, Checking, Trust, Investment, Pension (to include account balance, account holder/applicant name, date)
- c. Self Employed / Business Owner Examples:
  - i. Monthly owner distribution, owner draws, owner employee payroll (to include average income from business over past 60 days)
  - ii. Business bank account balances which could be used to pay rent obligations
- d. If your source of income does not fall into one of these income categories, submit whatever alternative proof of income you have for consideration of approval.
- 4) Bank statement(s)
  - a. Submit 30 full days of bank statement history/transactions (to include account holder/applicant name, date range, beginning and ending balance)
- 5) Rental history verification
  - a. Verifiable rental history from a private landlord and/or property management company and/or homeownership.
- 6) Pet records
  - a. Color photo of your pet(s).
  - b. Current veterinarian records (to include applicant name(s), pet name(s), pet weight, pet age, pet sex, spayed/neutered, rabies vaccination expiration date)
  - c. Missoula City/County dog license (not required for cats)
  - d. Please note that Plum does not accept pets under the age of 6 months.
  - e. Please note that Plum charges a \$500.00 per pet deposit for feline and/or canine, a \$250.00 per pet deposit for other pets, such as rabbits, birds, reptiles, etc). If Emotional Support Animal or Service Animal has been approved through the Reasonable Request for Accommodation process, the pet deposit will be waived. Plum charges a \$50.00 monthly pet charge for feline and/or canine, a \$25.00 monthly pet charge for all other pets, such as rabbits, birds, reptiles, etc. Plum's standard policy is to permit only two pets per property; however, each property MAY have a different pet policy. Please ensure you read all pet provisions within Plum's advertisements before applying.

**Criminal Conviction Criteria**

Upon receipt of the rental applications and screening fee, Plum will conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of, or pled guilty to or no-contest to, any crime.

- 1) A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession with intent to sell) class A/Felony burglary or class A/Felony robbery; or
- 2) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any other felony charges; or
- 3) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage or weapons charges; or
- 4) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last three years for: any class B or C misdemeanor in the above categories or any misdemeanors involving criminal trespass I, theft, dishonesty, prostitution

Criminal conviction shall be grounds for denial of the rental application. Plum will review the type of conviction, the time that has passed since conviction, recidivism in the record and any clarifying or supportive documentation provided by applicant to determine if that household, because of the conviction would be deemed a risk to person or property.

**DENIAL POLICY**

If your application has been denied, depending on the reason for denial you may contact the following agencies for additional information:

- 1) Contact Rental History Reports (RHR) at (888)-389-4023.
- 2) Contact the credit reporting agency (TransUnion) directly at (855) 681-3196 or: Consumer Dispute Center, P.O. Box 2000, Chester, PA 19022