



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 \$42.00 (forty-two dollar) fee per application. The Application must be paid through the Rental History Reports (RHR) portal and payment is due upon submission of each application. The application fee is obtained by the third-party application processing company.

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, 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. 650+ – approval consideration.
- 3) Rental History – One year's verifiable and good-standing rental history from previous landlords and/or mortgage company.
  - a. Homeowners will be verified through the credit history review.
  - b. Rental History must be in good standing with previous landlord and/or property management companies and/or mortgage company.
  - c. Rental History including a past due/unpaid balance will not be accepted.
  - d. Rental History including an eviction within a three-year period from the time of application will not be accepted.
  - e. Other notes from landlord that show a poor reference may not be accepted.
  - f. Plum does not accept Rental History verification from family members.
- 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.



If any applicant does not meet the credit approval score and/or rental history, their application may be approved with an increased deposit. If both items are not met, the applicant may be denied. All applicants must at minimum meet our Income and Criminal criteria.

## **RENTAL CRITERIA**

### **Occupancy Standards**

- 1) Occupancy is based on the number of bedrooms in a unit; two persons are allowed per sleeping room. There may be circumstances under a Reasonable Request for Modification or Accommodation that allow for more persons.
- 2) Each occupant 18 years or older must submit a rental application.
- 3) Plum does not accept co-signers or guarantors.

### **Application Submission Process**

- 1) Visit RentPlum.com and go to the 'Properties' page. Here you can click the "Apply Now" button for the property of your choice.
- 2) Upon creating an account, completing the application, and submission of the application fee of \$42.00, 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.
    - iii. Most recently filed tax documents.
  - 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) Rental history verification
- a. Verifiable and good-standing rental history from a private landlord and/or property management company and/or homeownership.
  - b. Homeowners will be verified through the credit history review.
  - c. Rental History must be in good standing with previous landlord and/or property management companies and/or mortgage company.
  - d. Rental History including a past due/unpaid balance will not be accepted.
  - e. Rental History including an eviction within a three-year period from the time of application will not be accepted.
  - f. Other notes from landlord that show a poor reference will not be accepted.
  - g. Plum does not accept Rental History verification from family members.
- 5) 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. Plum does not accept pets under the age of 6 months.
  - e. 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.).
  - f. 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.



- g. Please ensure you read all pet provisions within Plum's advertisements before applying.
- h. An Emotional Support Animal or Service Animal must be approved through the Reasonable Request for Accommodation process. If approved, the pet deposit and monthly pet rent will be waived.

**Criminal Conviction Criteria**

Upon receipt of the rental applications and screening fee, RHR 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.

Plum PM recognizes the potential for disparate impact related to criminal history. We will carefully consider Reasonable Requests for Modification or Accommodation forms from individuals with past convictions. If you believe that the above policy has a disparate impact regarding your criminal convictions and you require accommodation, please reach out to us to discuss your circumstances.

**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

### **FAIR HOUSING**

Plum Property Management believes in the mission set forth by Montana Fair Housing as follows: “to Promote and ensure non-discrimination in Montana through outreach, education, dispute resolution, and enforcement.” The Federal Fair Housing Act as Amended in 1988, and the Montana Human Rights Act prohibit discrimination in housing based on someone’s protected class status. If you think your rights have been violated, contact Montana Fair Housing – [www.montanafairhousing.org](http://www.montanafairhousing.org).

### **WAITLIST POLICY**

If your application has been approved or approved with an increased deposit, our office may add you to our internal waitlist for other upcoming units. Plum PM advertises units through all advertising channels as soon as possible and we do not advertise to waitlisted applicants only. We encourage wait-listed applicants to monitor our website for available listings.

### **REQUEST FOR REASONABLE ACCOMODATION OR MODIFICATION FORM**

To access this form for consideration of any accommodation or modifications of the rental criteria or pet policies, reach out to our office or visit our website.

- Email – [Assist@rentplum.com](mailto:Assist@rentplum.com)
- Website - <https://rentplum.com/renters/> and find the form under the ‘PROSPECTIVE RENTERS’ section.

### **ACTUAL APPLICATION COST AND SERVICES PROVIDED**

The following services are performed by RHR when an application is submitted. The findings provided will assist Plum PM in deciding to either approve or deny an application. The \$42.00 application fee covers the following RHR services:

- TransUnion National Credit Bureau Report
- Vantage Score 3.0™ Credit Score
- Experian RentBureau™ Rental Payment Repository Search
- Housing Debt Search
- Management / Audit Reports
- 7-15 Year Address History Listing
- Basic Public Records Verified (Bankruptcies)
- Enhanced SSN Fraud Detection
- Employer Database Inquiry
- Third Party Collections



- National Court Eviction Search
- Multi-State Criminal Database Search (coverage varies)
- National Sexual Predator Search
- OFAC Global Terrorist Search / USA PATRIOT ACT Compliance
- Most Wanted Search
- Enhanced Public Records Search (Liens, Judgements)
- (1) Alias Name Search
- (1) Statewide or County Level Criminal Record Search
- (1) Statewide Federal Level Criminal Search (FBI, DEA, CIA, etc.)
- Current and up to (2) Previous Rental History References Verified
- Income Verification based on Paystubs / Employer Reference