



APPLICATION GUIDE

Thank you for submitting your application for housing to Plum Property Management, LLC. The owners of the properties we manage, and their tenants, include our co-workers, employees, neighbors, family, and friends. Therefore, we feel an 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 tenants 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. 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.

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 3rd-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 – denial 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 Guidelines

- 1) Occupancy is based on the number of bedrooms in a unit. Generally, two persons/occupants per bedroom are permitted. Should your housing requirements differ from the guideline, please upload a Reasonable Request for Accommodation with your Rental Application. <https://www.rentplum.com/wp-content/uploads/2019/12/MASTER-Request-for-Accommodation-or-Modification.pdf>.

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.

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) Income / Employment verification
 - a. Employed Examples:
 - i. Current paystubs (60 day minimum)
 - ii. Starting a new job or transferring within the same employer? Upload a letter of employment/transfer from your Human Resource Department or Supervisor (to include start date, monthly salary, employee/applicant name).
 - iii. Are you Self Employed / Business Owner? Upload your personal owner payroll (to include average income from the business over the past 60 days), owner distribution/draw, or business bank account statements showing funds to support your income.
 - b. Unemployed Examples:
 - i. Parental/family support (to include a written statement from the family member noting the monthly rent allowance/payment they will provide to you for support of your rental obligation)
 - ii. Marital support/alimony, child support (60 days of bank statements showing proof of supplemental income)
 - 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 (60 days of statements showing account balance(s), account holder/applicant name, date)
- 3) Bank statement(s)
 - a. Submit 60 full days of bank statement history/transactions (to include account holder/applicant name, date range, beginning and ending balance). Screen shots of your 'account summary' will not be accepted.
- 4) Rental history verification
 - a. Verifiable rental history from a private landlord and/or property management company and/or homeownership.
- 5) Animal/Pet/Service Animal/Companion Animal/Emotional Support Animal records
 - a. Color photo of each animal
 - b. Current veterinarian records (to include applicant name, animal name, animal weight, animal age, animal gender, spayed/neutered, rabies vaccination expiration date)
 - c. Missoula City/County dog license (not required for cats)
 - d. If your animal is listed as Emotional Support Animal, Companion Animal, or Service Animal on the Rental Application, Plum PM may request submission of a Reasonable Request for Accommodation. <https://www.rentplum.com/wp-content/uploads/2019/12/MASTER-Request-for-Accommodation-or-Modification.pdf>.
- 6) If your application circumstances prevent you from submitting any of the above required supporting documentation, please upload a Reasonable Request for Accommodation with your Rental Application. <https://www.rentplum.com/wp-content/uploads/2019/12/MASTER-Request-for-Accommodation-or-Modification.pdf>.

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