

--- RENTAL CRITERIA ---

We cannot tell if someone's rental application will be approved or denied in advance. These criteria should not be considered legal advice. It is ultimately up to the individual to decide to apply or not. Application fees are non-refundable. **BPM IS NOT RESPONSIBLE FOR CONTACTING APPLICANTS FOR MISSING INFORMATION. AN INCOMPLETE OR FALSIFIED APPLICATION IS GROUNDS FOR DENIAL. BPM RESERVES THE RIGHT TO DECLINE ANY APPLICANTS THAT DO NOT MEET RENTAL CRITERIA IN FULL.**

I. OCCUPANCY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet for clothing)
2. Two persons are allowed per bedroom.
3. Exceptions are made for children under age two. Children under age two are allowed as a third occupant when the child resides with the parent or other adult(s) maintaining proper legal custody.

GENERAL REQUIREMENTS

1. Government Issued Photo ID
2. A complete and accurate application listing the current and at least one previous rental reference with phone numbers will be required. All individuals over the age of 18 are required to submit an application.
3. Each applicant will be required to qualify individually.
4. Applicants must be able to enter a legal and binding contract.
5. Incomplete, inaccurate or falsified information will be grounds for denial.
6. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance shall be denied.
7. Any individual who may constitute a direct threat to the health and safety of an individual, the complex, or the property of others, will be denied.

CRIMINAL CONVICTION CRITERIA

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

- a) 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
- b) 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
- c) 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
- d) 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. BPM 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.

CREDIT REQUIREMENTS

1. Good credit will be required, credit score under 600 will be denied. We are looking for established current lines of credit that are being paid as agreed, as well as no collections, garnishments, or current bad debt. This is usually reflected in a credit score of 700 or greater.
2. Applicants with no credit or limited credit may be declined or offered a lease with an increased security deposit. It is the sole discretion of BPM to make this decision.
3. Bankruptcies filed within one year from the date of application will be denied.
4. While checking your credit regularly may lower it, BPM highly recommends you check your credit before considering applying. You can use sites like <https://www.creditsesame.com> or <https://www.creditkarma.com/> to check your credit or contact the major credit bureaus to receive a free credit report.
<https://www.experian.com> <https://www.transunion.com>

RENTAL HISTORY REQUIREMENTS

1. **18 months of verifiable rental history from a current third-party landlord is required.** (Rental references ending 18 months prior to the date of application will not be considered current)
 2. Home ownership is verified through the county tax assessor. Mortgage payments must be current.
 3. We will run a search of court records for landlord tenant disputes. Applicants involved in such disputes and/or evictions may be denied.
 5. Rental history demonstrating residency, but not third-party rental history, will require a security deposit equal to a full month's rent.
 6. An additional security deposit will be required when rental history does not meet third party rental criteria or with no rental history.
 7. Rental history reflecting past due rent or an outstanding balance will be denied.
- Verifying rental history is usually what takes the most time to get applications processed. Give references a heads up to look out for contact from us! You can also personally bring your references page 4 of our rental application to fill out!! (We will verify independently that they filled out this form)←**

INCOME REQUIREMENTS

1. **Gross household monthly income should equal 3 times the stated monthly rent.**
2. A current paycheck stub from the employer will be required. It is your responsibility to track down a paystub if you received direct deposit from your employer. **We use hourly wage and hours worked to formulate your monthly income, so a paystub is the best way to show income.**
3. Verifiable income will be required for unemployed applicants. *(Verifiable income may mean, but is not limited to; Bank Accounts, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans)*
4. **Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns.**
5. You will be denied if your source of income cannot be verified.
6. Unless you can show you are working remotely with continued employment, **income from non-local jobs will not be considered.** (As in your job in Bozeman that you are quitting to move to Missoula will not count).
7. Additional income also needs to be verifiable with paystubs, deposits, or receipts.
8. If you have a Section 8 voucher or are receiving other rental assistance, you need to provide written verification.

PET REQUIREMENTS

1. All pet and/or assistance animal owners are required to provide pictures of the animal(s) and current vaccination records with their applications.
2. Applicants are responsible to ensure their pet(s) meet the pet criteria as stated in the unit's advertising. Missoula Property Management will not reimburse any fees paid for the pet screening if the applicant does not qualify based on the number, type, breed, weight, etc. of their pet(s).

All pets are subject to approval. Because of insurance requirements and for safety BPM does not accept aggressive breed which may include, but is not limited to:

Doberman Pinchers	Rottweiler	Pit Bulls	
Mastiffs	German Shepherds	Akita	
Chow	Pressa-Canario	Bull Terriers	Wolf or Wolf Hybrid

Any mixture of the above breeds. Age of pet is also considered, no dogs under 1 year of age will be allowed.

RENTER'S INSURANCE REQUIREMENTS

RENTER'S INSURANCE IS REQUIRED. PROOF OF RENTERS INSURANCE MUST BE BROUGHT TO LEASE SIGNINGS.

Lessee is required to maintain and provide the following minimum required insurance coverage:

- **\$100,000 Limit of Liability** for Lessee's legal liability for damage to Lessor's property for no less than the following causes of loss: fire, smoke, explosion, backup or overflow of sewer, drain or sump, and water damage ("Required Insurance"). Tenant(s) must list Bitterroot Property Management, INC as additionally insured and interest on said policy and provide written proof of coverage no later than the start of this Rental Agreement. Tenant(s) are required to provide Manager a copy of any and all newly renewed insurance, as insurance company may not provide to Manager of behalf of Tenant. Manager requires that each Tenant purchase a policy of Renter's Insurance or be listed as insured on a co-Tenant's policy of Renter's Insurance.

YOU WILL NEED TO PROVIDE PROOF OF RENTER'S INSURANCE BEFORE OR AT THE TIME OF THE LEASE SIGNING. NO EXCEPTIONS. IF YOU DO NOT DO THIS A BASIC LIABLILITY POLICY WILL BE PURCHASED IN YOUR NAME. YOU WILL BE RESPONSIBLE TO PAY INSURANCE CHARGES AND FEES.

You can usually easily purchase a renter's insurance policy from your car insurance provider.

Here are some helpful links:

<https://www.progressive.com> 1 (800) 776-4737

<https://www.allstate.com> 1 (888) 559-1445

<https://www.geico.com> 1 (800) 566-1518

<https://www.statefarm.com>

Sharkey Insurance Inc. 619 SW Higgins Ave, Missoula, MT 59803 (406) 728-0030

JT Zinn Insurance 321 SW Higgins Ave, Missoula, MT 59803 (406) 549-8201

Steve Koski - State Farm Insurance Agent 1020 S Reserve St, Missoula, MT 59801 (406) 542-8666