

Name _____ Date/Time _____ Unit/Building: _____

Immediate Disqualifications

Applicant will be rejected if Applicant has...

- 1.) ...falsified pertinent information;
- 2.) ...been evicted in last two years for cause or nonpayment, where nonpayment judgment remains unsatisfied, if applicable;
- 3.) ...no ability to pay or ability that cannot be verified;
- 4.) ...an income to future rent ratio of less than three (disqualification does not apply with permanent rental subsidy);
- 5.) ... an inability to pay first, last, and/or security, if applicable;
- 6.) ... an inability to move in on landlord's target rent date;
- 7.) ...a conviction for illegal drug manufacturing or distribution, violent crime, or MA Class 2 or Class 3 sex offense in the most recent five years; for arson ever;
- 8.) ...a waterbed or aquarium (if forbidden);
- 9.) ... a household size of more than the legal occupancy as defined by the dual square footage requirements in 105 CMR 410;
- 10.)...declined to sign necessary paperwork;
- 11.)...demonstrated a wanton disregard for cleanliness of car or other privately managed space without request for reasonable accommodation;
- 12.)... a current smoking habit (if smoking is forbidden);
- 13.)...a pet not allowed, or an animal requested for reason other than disability; OR
- 14.)...an unwillingness to accept the agreement terms (e.g., lease, tenancy at will) (disqualification does not apply with permanent rental subsidy).

If any part of the application remains blank, applicant will be scored on the basis of non-blank sections and informed of their score. Approval requires complete information and passing score.

Point Scoring System.

(First calculate tentative score. If adequate, verify application and pay for background checks to confirm. Otherwise, ask for more information or decline.)

SUFFICIENT ABILITY TO PAY? Award 20 points with permanent rental subsidy guaranteeing affordability (e.g., Section 8, MRVP, VASH)		Gross income divided by rent is greater than 3.6 counting just a single earner, and another earner adds to income above and beyond	20 pts
		Gross income divided by rent is greater than 3.6 counting multiple earners	15 pts
		Gross income divided by rent is greater than 3.3 counting multiple earners	10 pts
		Gross income divided by rent is greater than 3 counting multiple earners	0 pts
STABLE ABILITY TO PAY?		Most stable applicant has had same ability to pay for more than two years	20 pts
		Most stable applicant has had same ability to pay for one to two years	15 pts
		Most stable applicant has had same ability to pay for less than one year, but previous ability to pay is broadly similar	10 pts
GOOD CREDIT? Apply this metric to the applicant or cosigner with the best score (most to lose).		Transunion, Equifax, or Experian score 700 or greater (auto loan default risk < 5.7%)	20 pts
		Transunion, Equifax, or Experian score 620 to 699 (auto loan default risk < 10.8%)	15 pts
		Transunion, Equifax, or Experian score 560 to 619 (auto loan default risk < 15.1%)	10 pts
		Transunion, Equifax, or Experian score below 560	5 pts
		No credit history	0 pts
BANKRUPTCY?		Never bankrupt	0 pts

		Divorce or medical bankruptcy in last two years	-5 pts
		Other bankruptcy in last two years	-15 pts
PAYS THE RENT?		According to other landlord... never late	10 pts
		at most five days late	0 pts
		so late as to have once been given notice , but paid	-10 pts
		habitually more than one week late	-10 pts
DOESN'T GET EVICTED? (Ignore no-fault cases unless prior landlord alleges inability to produce evidence on what ought to have been a cause case, e.g., witness intimidation, and that case resulted in a judgment or agreement for judgment)		No prior cause or nonpayment summary process record in last 10 years	15 pts
		Defendant in one or more <u>nonpayment</u> case in last 10 years resulting in a judgment or agreement for judgment against, judgment(s) entirely satisfied in court record or proof of payments toward payment plan(s), in which case remaining payments should be factored into ability to pay above	5 pts
		“ no proof of judgment(s) being satisfied or of a payment plan in place	-30 pts or disqualify
		Defendant in one or more <u>cause</u> case in last 10 years resulting in a judgment or agreement for judgment against them	-30 pts or disqualify
		Defendant in more than one such case above where the timing of cases indicates an ongoing pattern	-30 pts or disqualify
STAYS PUT?		Most stable applicant has rented the same address for two years or more	15 pts
		two dwellings in the last two years	10 pts
		more than two dwellings in the last two years	5 pts
		never before officially, this will be a first	0 pts
RECOMMENDATIONS?		Previous landlord would rent to them again	20 pts
		Previous landlord unavailable. Current landlord would rent to them again.	5 pts
		No comment from or no contact with current or previous, or no tenancy history.	0 pts
		Previous landlord would not rent to them again.	-15 pts
		Current landlord would not rent to them again.	-20 pts
NOT OVER-REACHING? Disregard this section if they are moving to take a new job, or have a new subsidy, that will increase their disposable income more than 20%.		They're paying more rent now. Your apartment will be cheaper, so they will have extra spending power.	10 pts
		Your apartment will cost them up to 20% more than they're used to.	0 pts
		Your apartment will cost them more than 20% more than they're used to.	-10 pts
FRIEND/FAMILY PLAN B?		Co-signer with FICO score > 700 or real estate in their name.	10 pts
		Pays extra rent (assign points for dollars)	pts
Total:		> 90 → Pass or take a higher scorer > 80 → Pass but ask for cosigner, or take a higher scorer < 80 → "I'm sorry but you didn't get enough points." Option: "You could get more points by "	

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INTERNATIONAL STUDENT HOUSEHOLD Immediate Disqualifications

Household will be rejected if any has/all combined have...

- | | |
|---|--|
| <ul style="list-style-type: none"> 1.) ...not arrived in the US and wish to rent sight unseen (student visas may be denied unexpectedly) 2.) ...falsified critical information; 3.) ...omitted critical information (e.g., identification, acceptance letter, or both financial and cosigner information); 4.) ... an inability to pay first, last, and security, if applicable, in pre-cleared funds prior to move-in; 5.) ... an inability to move in on landlord's target rent date; 6.) ...a waterbed or aquarium (if forbidden); 7.) ... a need to park more vehicles than can be legally parked within walking distance; | <ul style="list-style-type: none"> 8.) ... a need to house more than the legal occupancy, based on state sanitary code and municipal restrictions on unrelated occupants; 9.) ...refused to sign necessary paperwork; 10.)... a current smoking habit (if smoking is forbidden); 11.)...a dog or unusual pet without reasonable accommodation paperwork; 12.)...an unwillingness to accept the agreement terms (e.g., lease, tenancy at will); 13.)...appears on the Office of Foreign Asset Control (OFAC) check with a name score of 90 or higher; OR 14.) ... cannot offer proof of matriculation. |
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INTERNATIONAL STUDENT HOUSEHOLD Point Scoring System

ENROLLMENT		Acceptance letters all show a real school, real program, correct letterhead, and real faculty for...	
		Undergraduate program	0 pts
		Graduate program	10 pts
DISTINCTION		Acceptance letters show scholarship greater than 10% of tuition costs for at least one	5 pts
COSIGNER		Each cosigner earns separate points with complete application, proof of income, and ID	
		Owens MA real estate and passes standard applicant qualifier alone (instant pass)	80 pts
		Owens US real estate and passes standard applicant qualifier	30 pts
		ea	
		Is a US resident	20 pts
		ea	
		Is a non-resident but owns international real estate	20 pts
		ea	
SUFFICIENT ASSETS		Household and cosigner savings combined PLUS the value of any student loans MINUS the total of all tuitions are GREATER THAN	
		3.6 combined	20 pts
		3.3 combined	10 pts
		3 combined	5 pts
		Rely on bank statement within the last six months (commonly needed for student visa application)	
PLAUSIBLE HISTORY		International address listed exists on Google maps for all applicants and cosigners	5 pts
PLAUSIBLE COSIGNERS		Web search indicates all cosigners exist and have the stated jobs (Google, LinkedIn)	5 pts
STAYS PUT?		Shortest degree program requires	one year to complete and agreement is 1 yr lease 5 pts
			two years to complete with 2 yr lease 10 pts
			three or more years to complete with 2+ yr lease 15 pts
Total:		>= 80 → Pass < 80 → "I'm sorry but you didn't get enough points." And suggest how to earn additional points	

