Name	Date/Time	Unit/Building:
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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.

	f adequate, verify application and pay for background checks to confirm. Otherwise, ask for more information or de	
SUFFICIENT ABILITY TO PAY?	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
Award 20 points with	Gross income divided by rent is greater than 3.6 counting multiple earners	15 pts
permanent rental subsidy guaranteeing affordability	Gross income divided by rent is greater than 3.3 counting multiple earners	10 pts
(e.g., Section 8, MRVP, VASH)	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	
	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?	Transunion, Equifax, or Experian score 700 or greater (auto loan default risk < 5.7%)	20 pts
Apply this metric to the applicant or cosigner with the	Transunion, Equifax, or Experian score 620 to 699 (auto loan default risk < 10.8%)	
best score (most to lose).	Transunion, Equifax, or Experian score 560 to 619 (auto loan default risk < 15.1%)	10 pts
	Transunion, Equifax, or Experian score below 560	
	No credit history	0 pts
BANKRUPTCY?	Never bankrupt	0 pts

PAYS THE RENT? According to other landlord never late at most five days late so late as to have once been given notice , but paid habitually more than one week late 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 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 Defendant in one or more onpayment (so lettirely satisfied or of a payment plan in place "no proof of judgment(s) being satisfied or of a payment plan in place "no proof of judgment(s) being satisfied or of a payment plan in place "objudgment against them Defendant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jopen Hondant in more than one such case above where the timing of cases indicates an ongoing pattern Jope Hondant in more than one such case above where the timing of ca		Divorce or medical bankruptcy in last two years	-5 pts	
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	I otal:			

Name	Date/Tin	me Unit/Building:		
INTERNATIONAL STUDENT HOUSEHOLD Immediate Disqualifications				

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

- 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;

- 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.

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			
	Owns MA real estate and passes standard applicant qualifier alone (instant pass) 80 pts			
	Owns 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	S the total		
	of all tuitions are GREATER THAN	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 a	pplication)		
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 lea	se 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:	$>= 80 \rightarrow Pass$			
	< 80 → "I'm sorry but you didn't get enough points." And suggest how to earn additional points			