



Uniform Property Management

Rental Criteria

Uniform Property Management does business in accordance with the Federal, State, and Local Fair Housing laws. Protected categories under Federal and/or State Fair Housing Laws are race, color, age, national origin, religion, sex, disability, families with children, marital status, sexual orientation, gender identity and expression, military or veteran status, ancestry, public assistance, housing subsidies or rental assistance and genetic information. We select the best-qualified tenant based on the highest scoring application. We do not accept comprehensive reusable tenant screening reports.

Each application requires that we verify credit history, leasing history, income, and criminal reports. Factors such as your move-in date, pets, and your behavior and cooperation with our staff may also be considered in the application decision.

IN ORDER TO PROCESS YOUR APPLICATION, WE NEED YOU TO PROVIDE US WITH THE FOLLOWING 4 ITEMS:

1. Completed application- We must have a separate completed application for anyone 18+ years old that will be living at the property. Please make sure to complete all fields as we only process fully completed applications.
2. A copy of a state issued photo ID. e.g. driver's license, passport, military ID
3. Proof of income for all applicants- Applicants must provide verification of legal income sufficient to meet the rent to income ratio. Examples of verification include, but are not limited to, last two paycheck stubs, payroll report from employer for at least the two most recent pay periods, current proof of government income (such as Social Security, disability, welfare, etc.), proof of retirement income, liquid assets (e.g. savings/bank account, stocks), or any other legal verifiable income. Verification of more than two pay periods may be required if the income is not consistent. If the applicant is hired but has not received a pay stub yet, a written letter of hire from employer detailing wage/salary, position and start date is required. Self-employed applicants must provide a copy of the previous year's tax return in Q1 or Q2 of the year. In Q3 and Q4, applicant must also provide documentation of the current

year's financial performance in addition to last year's tax return. Gross income is calculated as total income before taxes less child/spousal support, debt service, payroll garnishments for loans, taxes, child/spousal support, etc. Tax free income is divided by .85 to account for the difference in taxed and non-taxed income such as social security, disability, or state support.

APPLICATION POLICIES

- A complete application package includes all four items listed above. Only fully completed application packages will be processed. An incomplete application package will not be considered. Please attach all documents to your online application.
- Our application process generally takes three business days from the day you provide us a complete application and all required documents. If there are multiple applicants, it can sometimes take longer, but our goal is to get you a decision within three business days. We make no guarantee as to the time it will take to process your application. The time required varies based on the responsiveness of your landlords and employers and other business demands.
- We must verify your rental references, so please make sure to provide working phone numbers for your current and previous landlords. When possible, it is a good idea to let them know we will be calling in advance. If you cannot provide contact information for your former landlords, we cannot consider that history and your application score may be affected.
- Be honest and truthful in your application and answer all questions. Any falsification of facts or withholding of information requested on the application is cause for denial. If the falsification of facts is revealed after a lease has been signed, this is a reasonable cause for eviction.
- If you have not seen the property, your application may be subordinated to other applicants who have seen the property. We strongly encourage you to view the property prior to applying.
- Please note, if your application is approved, Uniform Property Management needs a minimum of 5 business days to prepare the property prior to your move in.
- Pets- Please confirm if pets will be considered during the prescreening process and prior to viewing the apartment. Your application may be subordinated to other applications if other applicants do not have pets. Emotional Support Animals (ESA) will be allowed under Federal and State Law guidelines. You will be required to submit ESA documentation or letter issued by a licensed mental health professional.

IMMEDIATE DISQUALIFICATIONS

Applicant will be rejected if Applicant has...

1. falsified critical information.
2. been evicted in the last two years.
3. omitted critical information (e.g., resident history, job status, or ID).
4. no income or income that cannot be verified.
5. an income to future rent ratio of less than three.

6. an inability to pay first, last, and security, if applicable.
7. an inability to move in on the landlord's target rent date.
8. a conviction for illegal drugs, violent crime, or MA Class 2 or Class 3 sex offense in the most recent five years.
9. a waterbed or aquarium (if forbidden).
10. a need to park more vehicles than can be legally parked within walking distance.
11. a need to house more than the legal occupancy.
12. refused to sign necessary paperwork.
13. demonstrated a wanton disregard for cleanliness of car or other privately managed space.
14. a current smoking habit (if smoking is forbidden).
15. a dog or unusual pet without reasonable accommodation paperwork; OR
16. an unwillingness to accept the agreement terms (e.g., lease, tenancy at will).

POINT SCORING SYSTEM

CONVICTION	No conviction for drugs, violent crime, or MA 2 or 3 sex offense in last five years, or refusal to authorize background check	Opt s
SUFFICIENT INCOME?	Gross income divided by rent is greater than 3.6, counting just a single earner	20 pts
	Gross income divided by rent is greater than 3.6, counting all earners	15 pts
	Gross income divided by rent is greater than 3.3, counting all earners	10 pts
	Gross income divided by rent is greater than 3	0 pts
STABLE INCOME?	Most stable applicant has had same source of income for more than two years	20 pts
	Most stable applicant has had same source of income for one to two years	15 pts
	Most stable applicant has had same source of income for less than one year	10 pts

GOOD CREDIT?	FICO score 700 or greater (auto loan default risk < 5.7%)	20 pts
	FICO score 620 to 699 (auto loan default risk < 10.8%)	15 pts
	FICO score 560 to 619 (auto loan default risk < 15.1%)	10 pts
	FICO 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 another landlord, never late	10 pts
	According to another landlord, at most five days late	0 pts
	According to another landlord, so late as to have once been given notice , but paid	-10 pts
	According to another landlord, habitually more than one week late	-10 pts

DOESN'T GET EVICTED?	Never evicted	15 pts
	Once served notice to quit, paid everything owed, stayed, or vacated	-5 pts
	Was evicted and/or vacated owing the landlord money	-15 pts
STAYS PUT?	Most stable applicant has rented the same address for two years or more	15 pts
	Most stable applicant has rented two dwellings in the last two years	10 pts
	Most stable applicant has rented more than two dwellings in the last two years	5 pts
	Most stable applicant has rented never 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?	They're paying more rent now. Your apartment will be cheaper.	10 pts
	Your apartment will cost them up to 10% more than they are used to	5 pts
	Your apartment will cost them up to 20% more than they are used to	0 pts
	Your apartment will cost them more than 20% more than they are used to	-10 pts
FRIEND/FAMILY PLAN B?	Co-signer with FICO score > 700 or real estate in their name	10 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."	

IF YOUR APPLICATION IS APPROVED

IF YOUR APPLICATION IS DENIED

You will be contacted by our office staff and given the name and phone number of the screening company used to process your application. Uniform Property Management and Real Estate does not discuss the results with you. You will need to contact the screening company to find out why your application was not approved. You will be mailed an adverse action letter stating the reason for denial. If the denial was based on your credit report, you will be entitled to a free copy of your credit report from the credit bureau.