QUALIFICATION STANDARDS
For Prospective Residents

Fair Housing

AvalonBay complies with the Federal Fair Housing Act. AvalonBay does not discriminate on the basis of race, color, religion, national origin, sex, familial status or disability, or any other basis protected by applicable state, Federal or local fair housing laws.

Applications

- Each person that will occupy the apartment who is 18 years old or older must complete an application and sign the lease.
- Applications are to be completed in full.
- Applications containing untrue, incorrect or misleading information will be declined. Each applicant is evaluated based on a number of factors, including credit, available rental payment history and ratio of rent to income.
- Emancipated minors presenting court appointed documentation are eligible to qualify if they meet the qualifying criteria.
- All quick move-ins and applicants who receive a screening decision of Approved with Conditions must pay all move-in fees and the first month's rent with certified funds (cashier's check or money orders only) directly to the community.
- All applicants that receive an address or SSN alert when screened will be required to provide documentation to clear the alert.
- Harassing conduct by the applicant toward Management staff or during the application process may result in a declined application.
- Conduct at any prior AvalonBay Communities apartment that resulted in compliance or termination notices served on an applicant that may not have resulted in an eviction, or being asked or required to leave any property owned or managed by AvalonBay Communities may result in a declined application.

Credit History

- Credit reports, which may include an investigative consumer report, will be run on each applicant and will be considered in the overall credit worthiness of the application. Unsatisfactory credit history, lack of or limited credit may disqualify an applicant from renting an apartment home at this community or result in Approval with Conditions, such as payment of an increased security deposit or requirement of a Guarantor.
- An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is declined or conditionally approved for poor credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the report. An applicant declined or conditionally approved for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency.

Rent/Mortgage Payment History

- Any legal proceedings/judgments/evictions/skips/late payment history *or any negative reference relating to any prior tenancy, including without limitation instances of disruptive or negligent behavior,* may result in a declined application.
- Outstanding rental balances at an AvalonBay Community will result in a declined application.

Employment History

- Employment must be verifiable.

Income Requirements

- Gross monthly household income must be sufficient to cover the rent and other typical household obligations.
- Income must be verifiable.

Identity Verification

- All applicants must have a valid photo ID to apply and must successfully pass an identity verification process to complete the application.
- Driver's license, age of majority card, passport or military ID are accepted IDs. Other state issued photo IDs may be accepted after review.
- IDs are reviewed and documented only. Expired documents are not considered valid.
- All applicants must have a valid photo ID to obtain keys/fobs for move in.

EQUAL HOUSING OPPORTUNITY

QUALIFICATION STANDARDS
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Conviction Information

- The application of any person who has been convicted or plead guilty or "no contest" to a misdemeanor or felony involving sexual misconduct shall be declined.
- Nothing set forth in these Qualification Standards should be construed to be a guaranty by AvalonBay that residents of this community have not been convicted or plead guilty or "no contest" to any misdemeanor or felony involving sexual misconduct.

Guarantors

- Guarantors may be required if an applicant is Approved with Conditions.
- *Guarantors are not permitted for applicants applying for the affordable program.*
- Guarantors' gross annual income must be sufficient to cover the annual rent to support their current housing payments and that of the applicant(s).
- Guarantor's primary residence must be in the United States, and they must have a valid Social Security Number.
- Guarantors must meet all other qualification standards listed.

Increased Security Deposits

- Increased security deposits may be permitted in lieu of a Guarantor if an applicant is Approved with Conditions.
- Eligibility for the increased security deposit option will be based upon overall credit worthiness of the application.
- The increased security deposit will be equivalent to one (1) month's rent unless otherwise dictated by law. *In no event shall the increased security deposit exceed the first month's rent.*
- An increased deposit may also be required for residents with pets.

Roommates

- Each resident and Guarantor is jointly and severally (fully) responsible for the entire rental payment as well as all community rules and policies. Management will not refund any part of a security deposit until the apartment is vacated by all leaseholders.

Affordable Housing Program/Below Market Rent Programs

- Applicants for the Affordable Housing Program/Below Market Rent Program (if applicable at this community) must be qualified based on the governing authority's income classifications. The income ranges are derived from the maximum low/moderate income. Please reference the Affordable Housing Rent/Income Guidelines to determine eligibility. Affordable Housing Program/Below Market Rent Program guidelines supersede these Qualification Standards.

Occupancy Guidelines

- *Maximum occupancy for homes will be based on State Sanitary Code requirements or local jurisdictional requirements found here: https://www.mass.gov/regulations/105-CMR-41000-minimum-standards-of-fitness-for-human-habitation-state-sanitary-code-chapter-ii*
- An occupant will be considered a resident and must be listed on the lease agreement if they reside at the premises more than 50% of the time.
- Studios have a maximum occupancy of two (2) residents.
- Lofts/dens are not considered bedrooms.
- *Full-time undergraduate students are not eligible to be sole residents/lease holders at this community. Full-time undergraduate students may be listed as authorized residents/lease holders only if another individual who is not a full-time undergraduate student is also named as a resident on the lease and occupies the apartment as their principal residence.*

EQUAL HOUSING OPPORTUNITY

Credit Appeals Process:

- *All credit disputes regarding incorrect information should be directed to First Advantage (FADV), the credit information provider. After speaking with a FADV representative, the applicant can file either a formal or informal dispute.*
- *For an informal dispute, the applicant would need to provide paperwork that would corroborate that credit report information was incorrect for each item they are disputing. Paperwork would need to be provided within 10 business days. If the documentation is sufficient, the item would be cleared, and FADV would notify the community. The community would notify the applicant of the decision change.*
- *For a formal dispute, FADV reaches out to the courts to see if the dispute can be settled. If the formal dispute has been settled and this impacts the applicant's credit score and screening result, both the community and applicant would be contacted. The applicant is also mailed appropriate FCRA documents explaining the dispute reinvestigation findings.*
- *In both cases, the disputes could take up to 20-30 days. As a result, we would be unable to hold the offered apartment and the applicant would be placed back on the waiting list in their original spot. If the next apartment offer occurs within 90 days, the credit screening process would not need to be repeated.*
- *Avalon at Assembly Square and AVA Somerville: To be approved, credit scores must be 549 or greater. To be conditionally approved, credit scores must be 500 – 548. Scores below 499 would result in a decline.*

Income Appeal Process:

- *A household deemed ineligible upon the completion of the income certification process has the right to appeal the income determination. To initiate the appeals process, the applicant must send a written Appeal Request to the Community Manager within one week of the ineligibility determination. In this written request to the Community Manager, the household must identify in specific terms (for example, inclusion of an income sources no longer received, or assumptions made in the calculation) which elements of the determination are being appealed. While it is the responsibility of the household to provide the Community with all of their current income documents, if there are other documents the household wishes to supply for consideration, the household should state such in its written appeal, and either (i) include the additional documents in the appeal request, or (ii) provide a timeline within which such documents can be provided. It is within the discretion of the Community Manager whether to accept/wait for additional documents; however, the documents should be provided without any unreasonable delay, with time being of the essence. The Community Manager and Affordable Housing Specialist will consider the appeal request and any new information or documentation provided and make a determination on the appeal. The household will be notified in writing by the Community Manager regarding the outcome of the appeals determination.*

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