

Rental Screening Criteria

These standards are applied consistently to every applicant. The Residences at Newmarket is an Equal Housing Opportunity provider and does not discriminate on the basis of race, color, religion, sex, national origin, familial status, disability, or any other class protected by law.

APPLICATION

A complete application from **every adult occupant (18+)**, a government **photo ID**, and **Social Security number**. Providing false or incomplete information is grounds for denial.

INCOME

Verifiable gross **household income of approximately 3× the monthly rent** (2B ≈ \$8,085/mo · 2C ≈ \$8,385/mo). Accepted proof: recent **pay stubs**, **3 months of bank statements**, an **offer letter**, and/or a **tax return** (Form 1040 + Schedule C for self-employed). All **lawful income sources** are counted.

CREDIT

Credit and rental-risk score reviewed via TransUnion. **Minimum credit score: 650**. Significant **unpaid collections, charge-offs, or housing-related judgments** may result in denial or a conditional approval.

RENTAL HISTORY

Positive references from **current and prior landlords**; no prior **eviction** or lease violation for nonpayment or property damage.

EMPLOYMENT

Verifiable, stable employment or income source.

BACKGROUND

Criminal history is reviewed on an **individualized basis** (nature, severity, and recency of the offense as it relates to resident and property safety), consistent with fair-housing guidance. **No blanket exclusions**.

OCCUPANCY & PETS

Occupancy consistent with applicable local standards. **No-pets community**; assistance animals under the Fair Housing Act are considered separately upon request and are not pets.

CONDITIONAL APPROVAL

An applicant who falls short in one area may be approved with conditions — e.g., an **additional security deposit** (within NH legal limits) or a **qualified guarantor/co-signer**.

ADVERSE ACTION

If an application is denied based in whole or part on a consumer or screening report, the applicant is provided the required **adverse-action notice** under the Fair Credit Reporting Act (FCRA).