



Rental Screening Requirements

Income

Income-to-Rent Ratio

At least 3 times monthly rent

Approved

At least 2.5 times but less than 3 times monthly rent

Approved with increased deposit

Less than 2.5 times monthly rent

Must make at least 2.5 times monthly rent

Estimated Disposable Income after Debt and Rent

At least \$450.00

Approved

At least \$350.00 but less than \$450.00

Approved with increased deposit

Less than \$350.00

Must have at least \$350 of income

Credit History

Credit Score

650 or higher

Approved

550-649

Approved with increased deposit

549 or lower

Must have a credit score of at least 550

*If no credit file/score available, approve with increased security deposit

Bankruptcies

Any open bankruptcies

Must have no open bankruptcies

Any discharged bankruptcies within the last 3 years

Approved with increased deposit

Accounts in Good Standing

At least 85% of accounts are in good standing

Approved

At least 75% of accounts are in good standing

Approved with increased deposit

Less than 75% of accounts are in good standing

Must have more than 75% in good standing

Accounts in Collection

1 or more accounts in collections

Approved with increased deposit

3 or more accounts in collections

Must have less than 3 accounts in collections

*Calculation excludes accounts less than \$100, medical accounts and student accounts.



Rental Screening Requirements

Rental History

Evictions

Any eviction judgments within the last 2 years

Must have no evictions within last 2 years

Any eviction judgments within the last 5 years

Approved with increased deposit

Criminal History

Individuals with a criminal history are not a protected class under the Fair Housing Act, but CNE recognizes that the use of a blanket policy to deny any applicants with a criminal record might lead to a disparate impact on a protected class due to the disproportionate incarceration rates among certain groups.

Crimes that can be viewed as a reason for denial by CNE include, but are not limited to, the following:

- Malicious Activity – Arson, burning one’s own property with intent to defraud or injure another, malicious burning, destruction, or injury of another’s property, burglary, kidnapping, robbery, acts of terrorism, manufacture, or use of a weapon of mass destruction.
- Violent Crimes – Assault with intent to kill, rob, or poison, assault with intent to commit mayhem or with a dangerous weapon, aggravated assault, mayhem or maliciously disfiguring, murder in the first degree, murder in the second degree, manslaughter, murder of law enforcement officer, solicitation of murder or other crime of violence
- Fraud – Making, drawing, or uttering check, draft, or order with intent to defraud, forgery, check fraud, credit card fraud, insurance fraud.
- Sexual Crimes – Trafficking in labor or commercial sex acts, sex trafficking of children, abducting, enticing, or harboring a child for prostitution; harboring such child, first-degree sexual abuse, second-degree sexual abuse, first-degree child sexual abuse, second-degree child sexual abuse, first-degree sexual abuse of a minor, second degree sexual abuse of a minor
- Drug Activity – Possession of a controlled substance for resale, sale of a controlled substance and manufacturing of a controlled substance- simple possession of marijuana will not be considered.

CNE may deny an applicant based on criminal history only when reasonable to do so. Therefore, to help CNE determine when a denial is necessary, consider the following guidelines while making your decision:

- The nature and severity of the accusation or conviction
- Age of the applicant when the crime was committed
- How long it has been since the offense was committed
- Whether or not the offense occurred on or in a rented property
- Any mitigating information offered from the applicant regarding their good conduct or rehabilitation since the offense
- If the crime were to reoccur, would it cause a danger to the landlord, property, or surrounding community.

CNE will reserves the right to deny any applicant that is a registered sex offender as outlined by Tennessee state / Federal law or any applicant that appears on the federal terrorist watch list.

All applicants have the right to submit documents and /or statements that they would like to have considered surrounding their criminal history during the screening process. These documents can be emailed to rent@cneinc.org