C N E **Rental Screening Requirements**

Income

Income-to-Rent Ratio

At least 3 times monthly rent At least 2.5 times but less than 3 times monthly rent Less than 2.5 times monthly rent

Estimated Disposable Income after Debt and Rent

At least \$450.00 At least \$350.00 but less than \$450.00 Less than \$350.00

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

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

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Approved with increased deposit Must make at least 2.5 times monthly rent

Approved Approved with increased deposit Must have at least \$350 of income

Must have less than 3 accounts in collections

Approved



Rental History

Evictions

Any eviction judgments within the last 2 years Any eviction judgments within the last 5 years Must have no evictions within last 2 years Approved with increased deposit

Criminal History

No Felonies or Misdemeanor convictions related to fraud, drug related, or violent crimes against person, properties, or communities within the past 7 years