



Rental Application 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
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
Less than \$350.00	Must have at least \$350 of income

Credit History

Credit Score

600 or higher	Approved
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*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

Accounts in Good Standing

At least 85% of accounts are in good standing	Approved
At least 75% of accounts are in good standing	Approved
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
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
Any eviction judgments within the last 5 years

Must have no evictions within last 2 years
Approved with increased deposit

Criminal History

A criminal history check will be conducted as part of the application process. CNE will review any history on a case by case basis. CNE believes that the sole use of criminal history records may have a disproportionate impact on certain protected groups, leading to potential discriminatory practices. CNE has established what is believed to be a fair and consistent procedure for evaluating applicants that have a felony criminal record. The following procedures shall be used when processing applications of potential renters that have a felony conviction.

Individualized Assessment: CNE will conduct individualized assessments of rental applications with criminal records. This means that blanket ban or automatic rejection of applications solely based on criminal history are not allowed. Instead, CNE will consider factors such as the nature and severity of the offense, the time that has passed since the conviction, and any evidence of rehabilitation.

Arrest Records: CNE will not use arrest records alone as basis for denying housing. An arrest record does not prove that someone has been convicted of a crime and using it as a basis for housing decisions could lead to discrimination.

Public Safety Exception: CNE acknowledges that there may be instances where a concern for the safety of other tenants and property is a legitimate business consideration. In such cases, CNE reserves the right to deny housing to an individual with certain criminal convictions that pose a significant risk.

CNE considers the following offenses to be deemed public safety risk:

- Violent crimes against a person
- Sex offenses
- Drug manufacturing

When evaluating rental applications from individuals with a felony record, CNE will use a risk analysis score sheet to help make informed decisions. This score sheet assesses various factors to determine the potential risk associated with renting to an applicant with a felony conviction.

CNE's scoring sheet will take into consideration the following:

- Criminal History
- Time Since Conviction
- Public Safety Considerations
- Rental / Employment History