**RENTAL HOMES for FUTURE HOME BUYERS PROGRAM**

**SCREENING CRITERIA**

To be considered for our Rental Homes Program at the Bloomington HRA, each applicant must meet the minimum screening criteria below.

1. **All Applicants must be at least 18 years of age.**
2. **INCOME:** Total gross household income must be at least $55,900. Maximum household income is listed in the table below and depends on number of household members. Income limits are subject to change.

|  |  |
| --- | --- |
| NUMBER OF HOUSEHOLD MEMBERS | MAXIMUM ANNUAL GROSS HOUSEHOLD INCOME  |
| 3 Persons | $85,200 |
| 4 Persons | $94,650 |
| 5 Persons | $102.250 |
| 6 Persons | $109,800 |

1. **CREDIT:** Credit scores for all adults must be 500 or above.
2. **UNLAWFUL DETAINERS:** Applicants with any Unlawful Detainers/Eviction Actions in the last five years will be denied.
3. **BANKRUPTCY:** Applicants who have filed bankruptcy in the last two years, will be denied.
4. **CRIMINAL HISTORY:** If initial background screening indicates an applicant has violent or drug related criminal history, further screening will be required.
5. **RENTAL HISTORY:** Verifiable landlord references will be required for the last five years for those applicants with significant rental history. Applicants with a history of three or more late payments per year will be denied.
6. **CITIZENSHIP**: All applicants must be citizens or have eligible immigration status.

We use Rental History Reports Inc. as our tenant screening service to conduct background investigations. Their phone number is 1-888-389-4023.