

## Horseshoe Grove – Space Rental Screening Criteria & Application Notice

### The Dalles, Oregon

This document is provided to all prospective applicants prior to the acceptance of any screening charge, in compliance with applicable Oregon law and federal fair housing requirements. Please review carefully.

All applications are reviewed in the order received. Incomplete applications may delay processing.

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**1. Screening / Admission Criteria:** Applicants will be evaluated based on the following criteria:

#### **Credit History**

Applicants must demonstrate satisfactory financial responsibility. Credit history is evaluated as part of the overall application and is not based on score alone, but may include minimum threshold guidance.

An applicant may be considered to have **unsatisfactory credit history** if any of the following are present:

- A credit score below **600** (when a score is available through the reporting agency)
- A **pattern of unpaid or delinquent debt**, including repeated late payments across multiple accounts
- **Accounts currently in collections**, especially where balances remain unresolved
- Recent charge-offs, judgments, repossessions, or similar adverse credit events
- Evidence of inability to consistently meet ongoing financial obligations

A single isolated issue may not be disqualifying on its own; however, **multiple indicators of financial distress or unresolved debt obligations may result in denial.**

Credit evaluation is based on the **overall financial profile**, including:

- Payment history
- Current outstanding debt obligations
- Severity, frequency, and recency of negative reporting
- Demonstrated ability to meet ongoing housing-related expenses

Applicants are expected to demonstrate sufficient financial stability to reliably meet monthly space rent and associated housing costs.

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#### **Income Verification**

Household income must be sufficient and stable, generally at least 2.5–3 times the monthly space rent, unless otherwise required by law or subsidy programs. All income must be verifiable.

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### **Rental / Residency History**

Applicants should demonstrate:

- Timely payment of rent, mortgage, or space rent
  - Compliance with prior lease or park rules
  - No evictions within the past 5–7 years (unless mitigated by extenuating circumstances)
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### **Criminal Background**

Criminal history may be reviewed where permitted by law. Evaluation will consider the nature, severity, and recency of offenses, and whether they present a risk to residents or the community.

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### **Occupancy Standards**

All occupants must comply with park occupancy limits and rules regarding number of persons per home or unit.

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### **Home Ownership & Condition (Manufactured Homes / Trailers / RVs)**

Because this is a space rental community:

- The home, trailer, or RV (“Unit”) must meet park standards and applicable local codes
  - Must be 20 years old or newer
  - The Unit must be maintained in safe and habitable condition
  - Proof of ownership or legal right to possess the Unit is required
  - Approval may be conditioned on inspection prior to move-in
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### **Compliance with Park Rules**

Applicants must demonstrate willingness and ability to comply with all park rules, policies, and community standards.

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## **2. Screening Process & Fees**

Screening is conducted through our tenant portal (**RentRedi**) and third-party screening services, which may include TransUnion and Plaid.

**Screening Charge:** \$50.00 per applicant (non-refundable)

**Typical Screening Process Includes:**

- Credit report review (TransUnion or equivalent)
- Criminal background check
- Eviction history review
- Income verification (Plaid or equivalent verified service)
- Reference verification (employers, landlords, or prior housing providers)

Each application is processed in the order received.

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### **3. Applicant Rights**

Applicants have the right to:

- Dispute the accuracy of any information used in a screening decision
- Request information regarding the screening provider used
- Receive an adverse action notice if denied based on consumer report information
- Appeal a decision, if an appeal process is available (contact management for details)

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### **4. Availability of Spaces**

At the time of this notice:

- Approximate number of available spaces: \_\_\_\_\_
- Approximate number of pending applications: \_\_\_\_\_

These figures are estimates and may change. Screening fees will not be accepted if no spaces are reasonably available.

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### **5. Rent, Deposits & Utilities**

- Monthly Rent: \$700.00
- Security Deposit: \$700.00

#### **Utilities:**

Water, sewer, and garbage are included in rent. Tenant is responsible for establishing and maintaining electrical service with Northern Wasco County PUD.

- Additional fees/deposits (if applicable): \$\_\_\_\_\_

All amounts are subject to change by mutual written agreement prior to execution of a rental agreement.

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### **6. Equal Housing Opportunity**

We do not discriminate based on race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, familial status, disability, or source of income, in compliance with Oregon and federal law.

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### **7. Screening Consistency**

All applicants are evaluated using the same written criteria. Providing false or incomplete information may result in denial of the application.

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### **8. Adverse Action Notice**

If an application is denied based in whole or in part on information obtained from a consumer report, the applicant will receive an adverse action notice in accordance with federal law.

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## **9. Right to Dispute Information**

Applicants have the right to dispute the accuracy of any consumer report information used in the screening process with the reporting agency.

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### **Acknowledgment**

By submitting an application and screening fee, the applicant acknowledges receipt of this notice and understands the screening criteria, process, and requirements described above.