OaksATL Community Development Inc

Tenant Selection Plan

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Prepared By: OaksATL Community Development Inc

Business Office:
751 James P Brawley Dr NW, Suite 6
Atlanta, GA 30318

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1. Introduction and Mission Statement

OaksATL Community Development Inc, founded in 2017, is a nonprofit organization dedicated to restoring dignity through quality, affordable housing for residents of the English Avenue community and surrounding neighborhoods. Our mission is to rebuild places, restore dignity, and renew community through equitable housing development and responsible stewardship.

2. Fair Housing and Equal Opportunity Policy

OaksATL adheres to the Fair Housing Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act. No applicant or resident will be discriminated against on the basis of race, color, religion, sex, familial status, national origin, disability, age, or any other protected class.

In addition to the Fair Housing Act, HUD applicants cannot be denied housing solely because of immigration status. Being a U.S. citizen or legal resident is not a requirement to participate in the HOME program.

3. Property Description and Funding Summary

OaksATL manages multiple properties across Atlanta, funded through HUD HOME and Invest Atlanta Tax Allocation District (TAD) programs with covenants administered by the Urban Residential Finance Authority (URFA). The portfolio also includes three market-rate, single-family homes with no restrictions.

Property / Project	Funding Source(s)	Total Units	Affordability Mix	Compliance Framework
880 North Ave NW	HUD HOME + Invest Atlanta (TAD)	6	2 @ Low Home 4 @ High Home	HUD HOME URFA Covenant (TAD)
551 Lindsay St NW / 891 North Ave NW (Combined Project)	Invest Atlanta (TAD)	16	8 @ 50% AMI, 8 @ 80% AMI	URFA Covenant (TAD)

584 Lindsay St NW	Invest Atlanta (TAD)	15	8 @ 50% AMI, 7 @ 80% AMI	URFA Covenant (TAD)
2 Single-Family Homes	Market-Rate (Unrestricted)	2	3-BR & 4-BR — Market	Fair Housing / General Rental Policy
4 Commercial Retail Spaces	Market-Rate (Unrestricted)	4	Laundromat, office space, mercantile, Restaurant	ADA Compliant See commercial leasing policies

All multifamily properties are 100% income-restricted at or below 80% AMI. Only 880 North Ave NW includes HOME-assisted units. Invest Atlanta–funded properties are governed by URFA (TAD) covenants. Single-family homes are unrestricted market-rate units but remain subject to Fair Housing requirements.

4. Eligibility and Income Targeting

Eligibility for all income-restricted units is determined based on household income, size, and compliance with applicable HUD HOME or Invest Atlanta URFA (TAD) limits. Income limits are verified according to the OaksATL Income Verification Policy, that complies with HUD and Invest Atlanta requirements.

5. Application and Screening Procedures

OaksATL Community Development Inc evaluates all applicants based on the established eligibility, screening, and income verification criteria in this Tenant Selection Policy. Applications are reviewed once all required documentation and screening results have been completed and received.

Each applicant must complete a formal written application through an established and reputable third party service provider. The application process will be dated and time stamped. Each adult in the household must complete an application and pay the associated fees to cover third-party screening costs. Each adult household member is required to submit the necessary financial documentation to meet the HUD required income certification process. Applications will not be processed until the fee and all required documentation are received.

OaksATL may obtain the following reports as part of the application process: Credit Report, Rental History, Criminal Background Check, and Sex Offender Registry Check (required by 24 CFR §5.856). Applicants will receive written notice of any adverse action and may appeal consistent with HUD and Fair Housing standards.

In keeping with OaksATL's mission to restore dignity and opportunity in the English Avenue community, applicants with prior criminal, credit, or rental issues may submit documentation of rehabilitation, employment stability, or community involvement. Property managers and leasing agents will use good judgment, dignity, and respect when evaluating applicant circumstances. Additional documentation may be requested to make a fair and informed decision.

OaksATL will provide written notice of all applicant decisions, including Conditional Offer, Acceptance, Denial, or Withdrawal Notices. These correspondences ensure transparency and compliance with HUD, URFA, and Fair Housing requirements.

2. Federal Disqualifiers (Non-Negotiable)

The following conditions automatically disqualify an applicant from residency in a HUD HOME– or TAD-funded property:

1. **Income Above Program Limits** – Household income exceeds the applicable HUD or Invest Atlanta income limit for the designated AMI category at the time of application (24 CFR §92.203).
2. **Failure to Provide Documentation** – Applicant refuses or fails to submit all required income or household verification documents needed for eligibility determination.
3. **No Primary Residence Intent** – Applicants must occupy the unit as their primary residence.
4. **Fraud or Misrepresentation** – Knowingly providing false or incomplete information on an application, lease, or income documentation.
5. **Lifetime Sex Offender Registration** – Any household member subject to lifetime registration under a state sex offender registry (per Housing Opportunity Program Extension Act of 1996).
6. **Methamphetamine Manufacture or Distribution** – Any household member convicted of methamphetamine production or manufacture in federally assisted housing (24 CFR §5.854).
7. **Ineligible Student Status** – All household members are full-time students and do not meet HUD's student rule exceptions (24 CFR §5.612).

These federal disqualifiers are mandatory and apply to all HOME-assisted units and any units funded under Invest Atlanta's URFA/TAD programs.

6. Applicant Selection Procedures

When a unit becomes available, OaksATL will select the most qualified applicant from the pool of fully vetted and eligible applicants. The property manager or leasing agent will use professional judgment, applied fairly and consistently, to determine which applicant is best suited for the available unit based on objective factors such as:

- Verified eligibility for the applicable income category (50%, 60%, 70% or 80% AMI or Low Home, High Home)
- Stability of income and ability to pay rent;
- Positive rental history and landlord references;
- Strength of credit history; and
- Readiness to lease and comply with community standards.

This approach allows OaksATL to maintain stable tenancies and ensure that units are filled efficiently by households best prepared for long-term success.

If more than one equally qualified applicant is available at the time of selection, preference will be given to applicants with established ties to the English Avenue community, including current or former residents, local workers, or active neighborhood volunteers.

All selection decisions will be made with dignity, fairness, and respect, and in full compliance with HUD HOME, Invest Atlanta/URFA (TAD), and Fair Housing regulations. OaksATL may request additional documentation or clarification from applicants as needed to make an informed and equitable decision.

7. Community-Based Selection Preferences

In alignment with OaksATL Community Development's mission to rebuild places, restore dignity, and renew community in Atlanta's English Avenue and surrounding neighborhoods, OaksATL may apply limited selection preferences to support long-term neighborhood stability and equitable revitalization.

In situations where two or more qualified applicants are competing for a single available unit, OaksATL may extend priority consideration to applicants who demonstrate one or more of the following community connections:

1. **Single Parent with children**
2. **Established Resident of English Avenue** – Has students attending neighborhood schools such as Peace Preparatory Academy, Hollis Innovation Academy, Brown Middle School, or Booker T. Washington High School.
3. **Committed Member of the English Avenue Community** – Is a business owner, member, or active volunteer with a neighborhood organization (e.g., At-Promise Center, Bearings Bike Shop, Friends of English Avenue, etc.), or an active member of a local church.
4. **Currently Employed in the English Avenue Neighborhood** – Works for a business, nonprofit, or institution located within the English Avenue boundaries.
5. **Current Resident of English Avenue** – Currently resides within the English Avenue neighborhood.
6. **Former Resident of English Avenue** – Previously lived in English Avenue and seeks to return as part of the neighborhood's ongoing revitalization.

These preferences do not exclude or disqualify any applicant from consideration. All applicants must first meet the eligibility and screening criteria established in this Tenant Selection Plan.

These community-based preferences will be applied only when multiple applicants are otherwise equally qualified, and never to the exclusion of other applicants. OaksATL will maintain documentation in each tenant file describing when and how a preference was applied, in accordance with HUD and Invest Atlanta fair housing guidance.

If more than one eligible and qualified applicant is available for the same unit, **preference will be given to a household with established ties to the English Avenue community**, including current or former residents, local workers, or active volunteers.

All selection decisions will be made in a manner that is transparent, equitable, and free from discrimination on the basis of race, color, religion, sex, national origin, familial status, disability, or any other protected class under the Fair Housing Act.

8. Income Verification Policy

1. Purpose

This Income Verification Policy establishes consistent standards for determining household income eligibility for properties owned or managed by OaksATL Community Development that receive either HUD HOME or Invest Atlanta Tax Allocation District

(TAD) funding. It ensures compliance with both HUD and Invest Atlanta requirements while maintaining a single, consistent verification process. Where HUD and Invest Atlanta requirements differ, the more restrictive rule shall apply.

2. Definition of Annual Income

OaksATL Community Development uses the HUD Part 5 (Section 8) definition of annual income under 24 CFR § 5.609. Annual income is based on gross amounts, before taxes or deductions, received by or on behalf of all household members.

3. Income Limits and Eligibility

Household income must not exceed the current published HUD Income Limits applicable to the project and funding source. HOME-assisted units must comply with HUD HOME income limits, while Invest Atlanta TAD-funded units must comply with current published Tax Subsidy Project Income Limits. If both apply, then federal programs will take precedence.

4. Timing of Income Determination

Income eligibility must be verified prior to move-in and recertified annually at lease renewal. Any changes in household composition or income during tenancy must be reported and may result in changes to AMI designation and rents.

5. Acceptable Documents for Income Verification

All income must be verified using source documentation, such as:

Wages / Salary

- Full gross pay (before deductions) including overtime, commissions, tips and bonuses
- Most recent 4–6 consecutive pay stubs covering at least one month of income
- W-2 forms for the most recent tax year
- Employment verification letter stating hire date, pay rate, and hours worked
- Banks statements verifying work payment history (4 months)

Self-Employment

- Net income from a business or profession
- Most recent federal tax return (Form 1040 with Schedule C, E, or F)
- Year-to-date profit and loss statement
- Business bank statements (3-6 months)
- Follow HUD approved calculations for self employment income

Social Security & Retirement

- Most recent award or benefit letter from the Social Security Administration (SSA), Supplemental Security Income (SSI), pensions, annuities, 401(k), or other retirement income

Disability & Unemployment

- Statements for workers' compensation, Social Security Disability Insurance (SSDI), death benefits, and unemployment compensation

Rental Assistance / Grants / Stipends

- Benefit award letters from the issuing agency

Veterans Benefits

- Most recent Veterans Affairs (VA) award letter or statement for disability compensation, VA pensions, and survivor benefits

Military Pay

- Statements of regular pay, special pay, and allowances

Recurring Unemployment Benefits / Workers Compensation / Severance Pay

- Verify unemployment or workers' compensation with Georgia Department of Labor or benefit statement
- Severance benefit statement from employer with clear timeline

Child Support / Alimony / Foster Care

- Court order or separation agreement
- Voluntary payments
- Payment records from the state child support agency or payor

Income from Assets

- Interest, dividends, rental income, royalties, trust income

Regular Cash Contributions

- Financial support from individuals outside the household

6. Income Verification Procedures
Income verification follows HUD's verification hierarchy and applies to both HOME and TAD-funded properties as follows:

1) **Up-Front Income Verification (UIV):** Use when available through the Participating Jurisdiction or Housing Authority.
2) **Third-Party Written Verification (Preferred):** Obtain directly from the income source. For employment, a written letter on employer letterhead must include job title, start date, hourly rate or salary, hours worked per week, and anticipated bonuses or overtime.
3) **Review of Source Documents:** If third-party verification is unavailable, collect:
    a) Four (4) consecutive biweekly pay stubs (covering 2 months) or six (6) consecutive weekly pay stubs (covering 6 weeks).
    b) For self-employment: prior-year tax return with Schedule C/E/F, current profit and loss statement, and three months of business bank statements.
    c) For Social Security Income or pensions: the most recent award or benefit letter, or three months of bank deposits.
4) **Employment Verification:** Management must obtain and document employment verification when no other acceptable income documentation has been provided and/or when the applicant is a new hire with less than two (2) months of employment at the current position. If written verification is unavailable, management shall document verbal verification details, including the date, employer contact name, phone number, and information provided to confirm current employment status, rate of pay, average hours worked, and anticipated ongoing income using an employment verification form.
5) **Verification Standards:** All documentation must be dated within six (6) months of the certification date. Every household file must contain source documents, third-party verifications, and calculation worksheets.
6) **Projection of Annual Gross Income**: Projected annual gross income is calculated based on verified income sources, average hours worked, and any known or anticipated changes for the next 12 months.
7) **Documentation and File Retention**: A completed Income Worksheet must be maintained for each household, along with all supporting verification documents.

8) **Discrepancies and Appeals**: Any discrepancies in income information must be resolved prior to approval. Applicants will receive written notification of approval or denial and may appeal.

9. Affordability and Minimum Income Standards

The following internal affordability safeguards are put in place by OaksATL to help assure long-term housing stability for residents. These safeguards are internal management tools only and do not replace or modify HUD HOME or Invest Atlanta affordability limits. All rents and income qualifications will remain within the most current HUD/Invest Atlanta published limits, and the more restrictive standard will always govern.

Minimum Income Requirement: Applicants must demonstrate gross monthly income of at least three times (3x) the listed rent. This minimum income may not exceed the income limit for the applicable HOME or TAD unit.

30% Affordability Standard:
OaksATL utilizes a general affordability guideline that housing costs should not exceed 30% of the household's gross annual income, subject to the maximum rents permitted under HUD HOME and Invest Atlanta AMI requirements. This guideline is intended to support the spirit of HUD affordability principles and promote long-term housing stability for residents.

Our goal is to admit households that are reasonably positioned to achieve and maintain stable housing without becoming rent burdened.

Under no circumstances may a household's rent-to-income ratio exceed 35%. Households whose rent-to-income ratio exceeds the 35% threshold shall be considered ineligible for initial admission into the program.

140% Stability Guideline: OaksATL recognizes that residents' incomes may increase over time. To encourage long-term stability and upward mobility, OaksATL applies an internal "140% Stability Guideline." If a resident's income rises up to 140% of their original qualifying limit, no rent or eligibility change will occur. If income exceeds 140% and surpasses the 80% AMI threshold, the unit will be documented as over-income, and OaksATL will lease the next available comparable unit to an eligible household in accordance with HUD HOME and Invest Atlanta requirements. This guideline is a management practice only and does not replace federal or local program rules.

Documentation: Each household file must include an Income Certification Worksheet verifying the 30% threshold and the 140% threshold. New residents must be informed of and accept their AMI and Affordability Worksheet prior to lease signing. Any income discrepancies can be appealed.

10. Recertification and Monitoring

Tenant income is recertified annually at lease renewal in accordance with HUD HOME and URFA TAD requirements. OaksATL maintains records of all certifications for monitoring and compliance.

11. Posting/Visibility - Fair Housing Notices and Tenant Selection Plan Availability

The Owner/Management shall ensure that the Tenant Selection Plan, Fair Housing Poster, and Equal Housing Opportunity logo are prominently displayed on OaksATL.com website and readily available to all applicants, residents, and members of the public both digitally and physically. Copies of the Tenant Selection Plan shall be available for review upon request during normal business hours and shall be provided in accordance with applicable accessibility and language access requirements.

The Fair Housing Poster and Equal Housing Opportunity logo shall be displayed in the rental office, management office, and any other locations where rental and leasing activities are conducted, in accordance with federal fair housing requirements. These materials shall be maintained in a visible and accessible manner to inform applicants and residents of their rights under federal, state, and local fair housing laws.

The Owner/Management Agent shall administer all leasing and occupancy practices in a nondiscriminatory manner and in compliance with the Fair Housing Act, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act (ADA), HUD HOME Program requirements, and all other applicable civil rights laws and regulations.