

THESE AMOUNTS ARE GUIDELINES ONLY!! THE MAXIMUM RENT APPROVED IS THE LESSER OF THE REQUESTED RENT,

THE PAYMENT STANDARD LISTED BELOW AND THE REASONABLE RENT FOR A COMPARABLE, UNASSISTED UNIT

***The below amounts include the utility allowance that must be taken into consideration when determining rental rate to request**

FY2027 Payment Standards based on FY2027 SAFMRs at 110% - Effective 10/1/2026									
Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Five-Bedroom	Six-Bedroom	ZIP Code	Area	
1,133	1,188	1,298	1,617	1,738	1,999	2,259	37302	Apison	
913	935	1,100	1,353	1,507	1,733	1,959	37308	Birchwood	
946	1,034	1,353	1,694	1,782	2,049	2,317	37311	Hamilton cnty areas only	
1,760	1,837	2,002	2,475	2,629	3,023	3,418	37315	Collegedale	
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37341	Harrison	
1,485	1,551	1,683	2,079	2,211	2,543	2,874	37343	Hixson	
1,694	1,771	1,925	2,376	2,530	2,910	3,289	37350	Lookout Mtn	
1,364	1,430	1,551	1,925	2,035	2,340	2,646	37351	Lupton City	
1,023	1,111	1,430	1,793	1,881	2,163	2,445	37353	Hamilton cnty areas only	
1,760	1,837	2,002	2,475	2,629	3,023	3,418	37363	Ooltewah	
1,254	1,309	1,441	1,793	1,914	2,201	2,488	37373	Sale Creek	
1,430	1,496	1,628	2,013	2,145	2,467	2,789	37377	Signal Mtn	
1,144	1,188	1,298	1,606	1,705	1,961	2,217	37379	Soddy Daisy	
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37384	Soddy Daisy	
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37401	Downtown	
1,419	1,474	1,606	1,991	2,112	2,429	2,746	37402	Downtown	
1,573	1,639	1,782	2,200	2,343	2,694	3,046	37403	Downtown	
1,232	1,287	1,397	1,727	1,837	2,113	2,388	37404	Highland Park	
1,639	1,705	1,859	2,299	2,442	2,808	3,175	37405	N Chatt	
1,122	1,177	1,276	1,573	1,672	1,923	2,174	37406	E Chatt	
1,100	1,144	1,243	1,540	1,639	1,885	2,131	37407	E Lake	
1,639	1,705	1,859	2,299	2,442	2,808	3,175	37408	Downtown	
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37409	St. Elmo	
1,034	1,078	1,177	1,452	1,551	1,784	2,016	37410	Alton Park	
1,221	1,276	1,386	1,716	1,826	2,100	2,374	37411	Brainerd	
1,287	1,342	1,463	1,815	1,925	2,214	2,503	37412	E Ridge	
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37414	Brainerd	
1,452	1,518	1,650	2,046	2,167	2,492	2,817	37415	Red Bank	
1,254	1,309	1,419	1,760	1,870	2,151	2,431	37416	58/Oaks/Harrison	
1,210	1,265	1,375	1,705	1,804	2,075	2,345	37419	Tiftonia	
1,672	1,749	1,903	2,354	2,497	2,872	3,246	37421	E Brainerd	
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37422		
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37424		
1,397	1,452	1,584	1,958	2,079	2,391	2,703	37450		

Rent Reasonableness Guidelines and Information

Rent reasonableness must be performed at any new lease up into a new unit and at any rent increase request. HUD requires that the maximum rent approved is the lesser of the requested rent, the market rent for a comparable, unassisted unit and the payment standard.

HUD regulations require that PHAs must:

1. Ensure that rents charged by owners to Housing Choice Voucher (HCV) program participants are reasonable.
2. Compare the rent for the voucher unit to rents for similar unassisted units in the marketplace.

HUD states that ensuring rent reasonableness is very important for effective program operations. If a PHA approves rents that are too high, government funds are wasted and limited housing subsidies are squandered. Alternatively, if rents are approved at levels lower than comparable units in the private market, better owners and higher quality units are discouraged from participating in the program. In addition, families may be inappropriately restricted in where they can live. Determining rent reasonableness is especially critical when a PHA uses its authority to set a payment standard higher than the FMR for all or a portion of its jurisdiction. Some owners may request to increase their rents to, or closer to, the payment standard. PHAs should be careful to not overpay, or the effect will be to inflate rents in a portion of the market.

The parameters for a rent reasonableness determination are:

1. It must be a non-section 8 unit
2. It must be approximately no more than a 2 - 3 mile radius as far as comparable location; *if there are closer comparable units, those will be used*
3. It must be comparable in the # of bedrooms, # of bathrooms, square footage and type of unit (single family, duplex, apartment, manufactured home)
4. It must be comparable in utility and appliance responsibility (who pays for which utilities and who supplies the refrigerator and stove)
5. It must be currently in a lease agreement



CHATTANOOGA HOUSING AUTHORITY

Housing Choice Voucher Program
 801 N Holtzclaw Avenue, Chattanooga, TN 37404
 TEL: (423) 752-4893 FAX: (423) 752-4833
www.chahousing.org

CHA RENT REASONABLENESS CERTIFICATION

	Proposed Unit	UNIT #1	UNIT #2	UNIT #3
ADDRESS				
NUMBER OF BEDROOMS				
SQUARE FEET				
TYPE OF UNIT/CONSTRUCTION				
HOUSING CONDITION FAIR/GOOD/EXCELLENT				
AMENITIES UNIT:				
SITE:				
NEIGHBORHOOD:				
AGE IN YEARS				
OWNER PAID UTILITIES (AND TYPE)				
TENANT PAID UTILITIES (AND TYPE)				
UNIT RENT				
HANDICAP ACCESSIBLE?				
CURRENTLY OCCUPIED AT THIS RATE(Y/N)	N/A			
IS THIS CURRENTLY RENTED AS A SB UNIT(Y/N)	N/A			
LEASE BEGIN DATE	N/A			
LEASE MUST BE PROVIDED OR OWNER CONTACT INFO	N/A			

BY SIGNING BELOW, I AM CERTIFYING THAT THE RENT COMPARABLES I HAVE PROVIDED ON THIS FORM ARE TRUE
AND ACCURATE.

PROPERTY MANAGER/OWNER SIGNATURE

DATE

BELOW FOR CHA STAFF ONLY:

NAME:	SIGNATURE:	DATE RECEIVED:
RENT REQUESTED:	AVERAGE OF COMPARABLES:	RENT APPROVED:

CALCULATE MY AFFORDABLE CONTRACT RENT

1. What is the approved number of bedrooms/unit size listed on the MAR/voucher? _____
2. What is the zip code of the unit? _____
3. Now, from the "Zip Code Sheet," locate your voucher size (See answer to #1) and write down the corresponding dollar amount associated with the zip code. _____
4. What is 10% of my monthly adjusted income? (See the last line of your "MAR" sheet.) (from tenant income calc)
5. What is the utility calculation based on type of unit (apartment, house, mobile home, duplex) and voucher size? (See utility sheet) Only count what the tenant is responsible to pay for.

- Heating _____ (Electric or Gas)
- Cooking _____ (Electric or Gas)
- Other Electric _____
- Air Conditioning _____
- Water Heating _____ (Electric or Gas)
- Water _____
- Sewer _____
- Trash _____ (Only if the unit is outside the city limits)
- Stove _____ (Only if you have to supply your own)
- Refrigerator _____ (Only if you have to supply your own)

TOTAL FOR NUMBER 5: _____

6. IF ANY, what additional monthly fees will you be required to pay to the landlord/property manager?

- Lawn care _____
- Pest control _____
- Washer/dryer _____
- Other fees _____

TOTAL FOR NUMBER 6: _____

<u>CALCULATE YOUR AFFORDABLE RENT</u>	
Answer to number 3 above:	
Answer to number 4 above: (then add)	+ _____
SUBTOTAL:	_____
Number 5:	
Number 6: + _____	
Total of 5 & 6: (then subtract)	- _____
TOTAL:	_____

****Max rent approval is also subject to
Rent Reasonable Comps within the area,
as determined by CHA.****

← IF THE RENT AMOUNT REQUESTED EXCEEDS THIS,
THE UNIT IS NOT AFFORDABLE FOR YOU.

Utility Allowance Schedule

See Public Reporting and Instructions on back.

**U.S Department of Housing and
Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
exp. 04/30/2026

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality/PHA Hamilton Co./Chattanooga Housing Authority			Unit Type Single Family Home				Date (mm/dd/yyyy) 10/1/2026
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	19	23	26	29	32	35
	Bottled Gas	89	105	119	133	148	162
	Electric	32	37	43	49	55	61
	Electric – Heat Pump	18	21	25	28	31	34
	Fuel Oil	0	0	0	0	0	0
	Other	0	0	0	0	0	0
Cooking	Natural Gas	36	37	38	39	40	41
	Bottled Gas	10	12	17	22	28	33
	Electric	5	6	9	11	14	17
	Other	0	0	0	0	0	0
Other Electric		51	56	69	82	95	108
Air Conditioning		7	8	18	27	37	47
Water Heating	Natural Gas	6	7	10	14	17	20
	Bottled Gas	28	33	48	63	78	93
	Electric	15	18	23	28	33	38
	Electric – Heat Pump	0	0	0	0	0	0
	Fuel Oil	0	0	0	0	0	0
Water		27	31	53	86	119	152
Sewer		60	66	100	152	177	177
Trash Collection		2	2	2	2	2	2
Other – specify		0	0	0	0	0	0
Range/Microwave		18	18	18	18	18	18
Refrigerator		21	21	21	21	21	21
Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance	
					Heating		
Head of Household Name					Cooking		
					Other Electric		
					Air Conditioning		
					Water Heating		
Unit Address					Water		
					Sewer		
					Trash Collection		
					Other		
					Range/Microwave		
Number of Bedrooms					Refrigerator		
					Total		

Utility Allowance Schedule

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U.S Department of Housing and**Urban Development**

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Locality/PHA Hamilton Co./Chattanooga Housing Authority		Unit Type Duplex 2- Units					Date (mm/dd/yyyy) 10/1/2026
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	21	25	27	29	30	32
	Bottled Gas	99	116	124	132	140	148
	Electric	21	25	31	37	44	50
	Electric – Heat Pump	16	19	23	25	28	31
	Fuel Oil	0	0	0	0	0	0
	Other	0	0	0	0	0	0
Cooking	Natural Gas	36	37	38	39	40	41
	Bottled Gas	10	12	17	22	28	33
	Electric	5	6	9	11	14	17
	Other	0	0	0	0	0	0
Other Electric		46	50	61	72	83	93
Air Conditioning		9	11	16	20	25	29
Water Heating	Natural Gas	6	7	10	14	17	20
	Bottled Gas	28	33	48	63	78	93
	Electric	15	18	23	28	33	38
	Electric – Heat Pump	0	0	0	0	0	0
	Fuel Oil	0	0	0	0	0	0
Water		27	31	53	86	119	152
Sewer		60	66	100	152	177	177
Trash Collection		2	2	2	2	2	2
Other – specify		0	0	0	0	0	0
Range/Microwave		18	18	18	18	18	18
Refrigerator		21	21	21	21	21	21
Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance		Allowance
Head of Household Name					Heating		
					Cooking		
					Other Electric		
					Air Conditioning		
Unit Address					Water Heating		
					Water		
					Sewer		
					Trash Collection		
					Other		
Number of Bedrooms					Range/Microwave		
					Refrigerator		
					Total		

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Locality/PHA Hamilton Co./Chattanooga Housing Authority		Unit Type Apartment - 5 plus Units					Date (mm/dd/yyyy) 10/1/2026
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	13	16	18	20	22	25
	Bottled Gas	62	73	83	93	103	114
	Electric	14	17	22	27	32	38
	Electric – Heat Pump	13	15	18	20	22	24
	Fuel Oil	0	0	0	0	0	0
	Other	0	0	0	0	0	0
Cooking	Natural Gas	36	37	38	39	40	41
	Bottled Gas	10	12	17	22	28	33
	Electric	5	6	9	11	14	17
	Other	0	0	0	0	0	0
Other Electric		42	45	54	63	72	81
Air Conditioning		9	10	14	18	22	26
Water Heating	Natural Gas	5	6	8	11	13	16
	Bottled Gas	23	27	38	50	62	74
	Electric	12	14	18	22	26	30
	Electric – Heat Pump	0	0	0	0	0	0
	Fuel Oil	0	0	0	0	0	0
Water		27	31	53	86	119	152
Sewer		60	66	100	152	177	177
Trash Collection		2	2	2	2	2	2
Other – specify		0	0	0	0	0	0
Range/Microwave		18	18	18	18	18	18
Refrigerator		21	21	21	21	21	21
Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance		Allowance
Head of Household Name					Heating		
					Cooking		
					Other Electric		
					Air Conditioning		
Unit Address					Water Heating		
					Water		
					Sewer		
					Trash Collection		
Number of Bedrooms					Other		
					Range/Microwave		
					Refrigerator		
					Total		