

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

FY2026 Payment Standards based on FY2026 SAFMRs at 110% - Effective 10/1/2025

Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Five-Bedroom	Six-Bedroom	ZIP Code	Area
1,254	1,309	1,441	1,793	1,925	2,214	2,503	37302	Apison
968	990	1,166	1,496	1,672	1,923	2,174	37308	Birchwood
924	1,023	1,342	1,727	1,782	2,049	2,317	37311	Hamilton cnty areas only
1,793	1,870	2,057	2,563	2,739	3,150	3,561	37315	Collegedale
1,452	1,507	1,661	2,068	2,211	2,543	2,874	37341	Harrison
1,507	1,573	1,727	2,156	2,299	2,644	2,989	37343	Hixson
1,660	1,730	1,900	2,370	2,530	2,910	3,289	37350	Lookout Mtn@100% SAFMR
1,419	1,485	1,628	2,035	2,178	2,505	2,831	37351	Lupton City
1,012	1,100	1,419	1,815	1,881	2,163	2,445	37353	Hamilton cnty areas only
1,793	1,870	2,057	2,563	2,739	3,150	3,561	37363	Ooltewah
1,386	1,452	1,595	1,991	2,123	2,441	2,760	37373	Sale Creek
1,507	1,573	1,727	2,156	2,321	2,669	3,017	37377	Signal Mtn
1,210	1,254	1,386	1,727	1,848	2,125	2,402	37379	Soddy Daisy
1,419	1,474	1,628	2,035	2,167	2,492	2,817	37384	Soddy Daisy
1,419	1,474	1,628	2,035	2,167	2,492	2,817	37401	Downtown
1,452	1,518	1,672	2,090	2,233	2,568	2,903	37402	Downtown
1,584	1,650	1,815	2,266	2,420	2,783	3,146	37403	Downtown
1,243	1,298	1,430	1,782	1,903	2,188	2,474	37404	Highland Park
1,650	1,716	1,892	2,365	2,519	2,897	3,275	37405	N Chatt
1,155	1,199	1,320	1,650	1,760	2,024	2,288	37406	E Chatt
1,133	1,177	1,298	1,617	1,727	1,986	2,245	37407	E Lake
1,595	1,661	1,826	2,277	2,431	2,796	3,160	37408	Downtown
1,386	1,452	1,595	1,991	2,123	2,441	2,760	37409	St. Elmo
1,056	1,100	1,210	1,507	1,617	1,860	2,102	37410	Alton Park
1,287	1,342	1,474	1,837	1,969	2,264	2,560	37411	Brainerd
1,331	1,386	1,529	1,903	2,035	2,340	2,646	37412	E Ridge
1,419	1,474	1,628	2,035	2,167	2,492	2,817	37414	Brainerd
1,518	1,584	1,738	2,167	2,321	2,669	3,017	37415	Red Bank
1,298	1,364	1,496	1,870	1,991	2,290	2,588	37416	58/Oaks/Harrison
1,210	1,265	1,386	1,727	1,848	2,125	2,402	37419	Triffonia
1,749	1,826	2,013	2,508	2,684	3,087	3,489	37421	E Brainerd
1,419	1,474	1,628	2,035	2,167	2,492	2,817	37422	
1,419	1,474	1,628	2,035	2,167	2,492	2,817	37424	
1,419	1,474	1,628	2,035	2,167	2,492	2,817	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

The requirement for rent reasonableness has always been the driving factor in rent affordability for the voucher program. It is a HUD regulatory requirement and not just a CHA policy. In the past, it had rarely been an issue because the payment standards were so low. However, when the rental market skyrocketed, HUD continually increased the payment standards in an effort to make our program competitive for our voucher holders with rising market rents. HUD issues the payment standards as a "standard" or a cap due to funding constraints in the event that the rent reasonableness is as high as or higher. We are allowed to exceed the payment standard if the rent reasonableness is higher, as long as it does not exceed HUD's affordability calculation for the tenant but not vice versa. The regulation states that the approved rent must always be the **lesser** of the rent requested, payment standard or rent reasonableness.

In addition, we always give the owner the ability to provide comparables for us to show that there are comparable units rented in those areas for what you are requesting so we do not make our database the sole source of rent reasonableness determination. We do rely heavily on our database but if there is a dispute in our numbers, we will consider what the landlord can provide for comparables.

If you can provide 3 comparables for the unit(s) in question, we are happy to review the information and make a determination based on what is provided. If you do not have access to 3 non-Section 8 comparables of your own that you would have leases for, you can use our attached/enclosed form to provide comparables for other owners that we can contact for verification. Even if you do not have 3, you can still complete the form with what you have and we can use it with our comparables pulled from our rent reasonable database if we determine they can be used. We certainly want to work with our landlords as best we can and value your participation in the program.



CHATTANOOGA HOUSING AUTHORITY

Housing Choice Voucher Program

801 N. Holzelaw Avenue, Chattanooga, TN 37404

TEL: (423) 752-1893 FAX: (423) 752-1833

www.chathousing.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			

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		Unit Type						Date (mm/dd/yyyy)
Hamilton Co./ Chattanooga Housing Authority		Single Family Home						10/1/2025
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	15	18	20	23	25	28	
	Bottled Gas	88	104	118	132	147	161	
	Electric	30	35	41	46	52	57	
	Electric – Heat Pump	17	20	24	27	29	32	
	Fuel Oil	0	0	0	0	0	0	
	Other	0	0	0	0	0	0	
Cooking	Natural Gas	31	32	33	33	34	35	
	Bottled Gas	10	12	17	22	27	33	
	Electric	5	6	8	11	13	16	
	Other	0	0	0	0	0	0	
Other Electric		46	51	63	76	88	100	
Air Conditioning		6	7	17	26	35	45	
Water Heating	Natural Gas	5	6	8	11	13	16	
	Bottled Gas	28	33	48	62	77	92	
	Electric	14	17	22	26	31	36	
	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		64	71	118	189	260	331	
Trash Collection		10	10	10	10	10	10	
Other – specify		0	0	0	0	0	0	
Range/Microwave		17	17	17	17	17	17	
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			

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Locality/PHA		Unit Type						Date (mm/dd/yyyy)
Hamilton Co./Chattanooga Housing Authority		Duplex (2-4 Units)						10/01/2025
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	17	20	21	23	24	25	
	Bottled Gas	98	115	123	131	139	147	
	Electric	20	23	29	35	41	47	
	Electric – Heat Pump	15	18	21	24	27	29	
	Fuel Oil	0	0	0	0	0	0	
	Other	0	0	0	0	0	0	
Cooking	Natural Gas	31	32	33	33	34	35	
	Bottled Gas	10	12	17	22	27	33	
	Electric	5	6	8	11	13	16	
	Other	0	0	0	0	0	0	
Other Electric		42	46	56	66	76	86	
Air Conditioning		9	11	15	19	23	28	
Water Heating	Natural Gas	5	6	8	11	13	16	
	Bottled Gas	28	33	48	62	77	92	
	Electric	14	17	22	26	31	36	
	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		64	71	118	189	260	331	
Trash Collection		10	10	10	10	10	10	
Other – specify		0	0	0	0	0	0	
Range/Microwave		17	17	17	17	17	17	
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			
Unit Address					Air Conditioning			
					Water Heating			
					Water			
					Sewer			
					Trash Collection			
Number of Bedrooms					Other			
					Range/Microwave			
					Refrigerator			
					Total			

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Locality/PHA Hamilton Co. Chattanooga Housing Authority		Unit Type Larger Apartment Bldgs (5+Units)				Date (mm/dd/yyyy) 10/01/2025	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	11	13	14	16	18	20
	Bottled Gas	62	73	83	93	103	113
	Electric	14	16	21	26	31	35
	Electric – Heat Pump	12	14	17	19	21	23
	Fuel Oil	0	0	0	0	0	0
	Other	0	0	0	0	0	0
Cooking	Natural Gas	31	32	33	33	34	35
	Bottled Gas	10	12	17	22	27	33
	Electric	5	6	8	11	13	16
	Other	0	0	0	0	0	0
Other Electric		38	41	49	58	66	74
Air Conditioning		8	10	13	17	21	24
Water Heating	Natural Gas	4	5	7	9	11	13
	Bottled Gas	22	26	38	50	62	73
	Electric	11	14	17	21	25	28
	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		64	71	118	189	260	331
Trash Collection		10	10	10	10	10	10
Other – specify		0	0	0	0	0	0
Range/Microwave		17	17	17	17	17	17
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		
Unit Address					Air Conditioning		
					Water Heating		
					Water		
					Sewer		
					Trash Collection		
Number of Bedrooms					Other		
					Range/Microwave		
					Refrigerator		
					Total		

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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 Manufactured Home					Date (mm/dd/yyyy) 10/01/2025
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	13	15	17	19	22	24
	Bottled Gas	75	88	100	112	125	137
	Electric	32	37	39	40	41	42
	Electric – Heat Pump	14	17	20	23	25	28
	Fuel Oil	0	0	0	0	0	0
	Other	0	0	0	0	0	0
Cooking	Natural Gas	31	32	33	33	34	35
	Bottled Gas	10	12	17	22	27	33
	Electric	5	6	8	11	13	16
	Other	0	0	0	0	0	0
Other Electric		46	51	63	76	88	100
Air Conditioning		8	9	15	22	28	35
Water Heating	Natural Gas	5	6	8	11	13	16
	Bottled Gas	28	33	48	62	77	92
	Electric	14	17	22	26	31	36
	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		64	71	118	189	260	331
Trash Collection		10	10	10	10	10	10
Other – specify		0	0	0	0	0	0
Range/Microwave		17	17	17	17	17	17
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		
Number of Bedrooms					Range/Microwave		
					Refrigerator		
					Total		