

**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

FY2025 Payment Standards based on FY2025 SAFMRs at 120% - Effective 10/1/2024

Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Five-Bedroom	Six-Bedroom	ZIP Code	Area
1416	1476	1644	2076	2244	2581	2917	37302	Apison
1164	1188	1404	1812	2016	2318	2621	37308	Birchwood
960	1058	1404	1836	1860	2139	2418	37311	Hamilton cnty areas only
1932	2016	2244	2832	3060	3519	3978	37315	Collegedale
1656	1728	1920	2424	2616	3008	3401	37341	Harrison
1632	1692	1884	2376	2568	2953	3338	37343	Hixson
1524	1596	1764	2232	2400	2760	3120	37350	Lookout Mtn
1536	1608	1788	2244	2424	2788	3151	37351	Lupton City
1092	1200	1524	1980	2040	2346	2652	37353	Hamilton cnty areas only
1932	2016	2244	2832	3060	3519	3978	37363	Ooltewah
1608	1680	1860	2340	2532	2912	3292	37373	Sale Creek
1776	1860	2064	2604	2808	3229	3650	37377	Signal Mtn
1344	1404	1560	1956	2124	2443	2761	37379	Soddy Daisy
1572	1644	1824	2292	2484	2857	3229	37384	Soddy Daisy
1572	1644	1824	2292	2484	2857	3229	37401	Downtown
1488	1560	1728	2172	2352	2705	3058	37402	Downtown
1764	1836	2040	2568	2784	3202	3619	37403	Downtown
1332	1392	1548	1944	2112	2429	2746	37404	Highland Park
1752	1824	2028	2556	2760	3174	3588	37405	N Chatt
1260	1320	1464	1848	1992	2291	2590	37406	E Chatt
1260	1320	1464	1848	1992	2291	2590	37407	E Lake
1764	1836	2040	2568	2784	3202	3619	37408	Downtown
1548	1620	1800	2268	2448	2815	3182	37409	St. Elmo
1188	1248	1380	1740	1884	2167	2449	37410	Alton Park
1428	1488	1656	2088	2256	2594	2933	37411	Brainerd
1476	1548	1716	2160	2340	2691	3042	37412	E Ridge
1572	1644	1824	2292	2484	2857	3229	37414	Brainerd
1632	1704	1896	2388	2580	2967	3354	37415	Red Bank
1476	1536	1704	2148	2316	2663	3011	37416	58/Oaks/Harrison
1332	1392	1548	1944	2112	2429	2746	37419	Tiftonia
1908	1992	2208	2784	3012	3464	3916	37421	E Brainerd
1572	1644	1824	2292	2484	2857	3229	37422	
1572	1644	1824	2292	2484	2857	3229	37424	
1572	1644	1824	2292	2484	2857	3229	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 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 Holtzclaw Avenue, Chattanooga, TN 37404

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

[www.chahousing.org](http://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 S8 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: \_\_\_\_\_

<b><u>CALCULATE YOUR AFFORDABLE RENT</u></b>	
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 Cnty/Chattanooga Housing Authority		Single Family Home						10/1/2024
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	17	20	22	25	28	30	
	Bottled Gas	88	104	118	132	147	161	
	Electric	27	32	37	42	47	52	
	Electric – Heat Pump	15	18	22	24	27	30	
	Fuel Oil	0	0	0	0	0	0	
	Other	0	0	0	0	0	0	
Cooking	Natural Gas	28	28	29	30	30	31	
	Bottled Gas	10	12	17	22	27	33	
	Electric	4	5	7	10	12	14	
	Other	0	0	0	0	0	0	
Other Electric		36	40	51	63	74	85	
Air Conditioning		6	7	15	24	32	41	
Water Heating	Natural Gas	4	4	6	8	10	12	
	Bottled Gas	28	33	48	62	77	92	
	Electric	13	15	20	24	28	33	
	Electric – Heat Pump	0	0	0	0	0	0	
	Fuel Oil	0	0	0	0	0	0	
Water		19	21	37	61	84	108	
Sewer		56	62	103	165	227	289	
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	
<b>Actual Family Allowances</b> – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance		
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
					Water Heating			
					Water			
Number of Bedrooms					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			

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Locality/PHA		Unit Type						Date (mm/dd/yyyy)
Hamilton Cnty/Chattanooga Housing Authority		Duplex (2 - 4 units)						10/1/2024
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	18	22	23	25	26	28	
	Bottled Gas	98	115	123	131	139	147	
	Electric	18	21	27	32	38	43	
	Electric – Heat Pump	14	16	19	22	24	27	
	Fuel Oil	0	0	0	0	0	0	
	Other	0	0	0	0	0	0	
	Cooking	Natural Gas	28	28	29	30	30	31
Bottled Gas		10	12	17	22	27	33	
Electric		4	5	7	10	12	14	
Other		0	0	0	0	0	0	
Other Electric		32	35	45	54	63	72	
Air Conditioning		8	10	14	17	21	25	
Water Heating	Natural Gas	4	4	6	8	10	12	
	Bottled Gas	28	33	48	62	77	92	
	Electric	13	15	20	24	28	33	
	Electric – Heat Pump	0	0	0	0	0	0	
	Fuel Oil	0	0	0	0	0	0	
Water		19	21	37	61	84	108	
Sewer		56	62	103	165	227	289	
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	
<b>Actual Family Allowances</b> – 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		Unit Type						Date (mm/dd/yyyy)
Hamilton Cnty/Chattanooga Housing Authority		Larger Apartment Bldgs (5+ units)						10/1/2024
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	12	14	16	18	19	21	
	Bottled Gas	62	73	83	93	103	113	
	Electric	12	15	19	23	28	32	
	Electric – Heat Pump	11	13	15	17	19	21	
	Fuel Oil	0	0	0	0	0	0	
	Other	0	0	0	0	0	0	
	Cooking	Natural Gas	28	28	29	30	30	31
Bottled Gas		10	12	17	22	27	33	
Electric		4	5	7	10	12	14	
Other		0	0	0	0	0	0	
Other Electric		28	31	39	46	54	61	
Air Conditioning		7	9	12	16	19	22	
Water Heating	Natural Gas	3	3	5	6	8	9	
	Bottled Gas	22	26	38	50	62	73	
	Electric	11	12	16	19	23	26	
	Electric – Heat Pump	0	0	0	0	0	0	
	Fuel Oil	0	0	0	0	0	0	
Water		19	21	37	61	84	108	
Sewer		56	62	103	165	227	289	
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	
<b>Actual Family Allowances</b> – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance		Allowance	
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
					Water Heating			
Number of Bedrooms					Water			
					Sewer			
					Trash Collection			
					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		Unit Type						Date (mm/dd/yyyy)
Hamilton Cnty/Chattanooga Housing Authority		Manufactured Home						10/1/2024
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	14	17	19	21	24	26	
	Bottled Gas	75	88	100	112	125	137	
	Electric	29	34	35	36	37	38	
	Electric – Heat Pump	13	15	18	21	23	25	
	Fuel Oil	0	0	0	0	0	0	
	Other	0	0	0	0	0	0	
Cooking	Natural Gas	28	28	29	30	30	31	
	Bottled Gas	10	12	17	22	27	33	
	Electric	4	5	7	10	12	14	
	Other	0	0	0	0	0	0	
Other Electric		36	40	51	63	74	85	
Air Conditioning		7	8	14	20	26	32	
Water Heating	Natural Gas	4	4	6	8	10	12	
	Bottled Gas	28	33	48	62	77	92	
	Electric	13	15	20	24	28	33	
	Electric – Heat Pump	0	0	0	0	0	0	
	Fuel Oil	0	0	0	0	0	0	
Water		19	21	37	61	84	108	
Sewer		56	62	103	165	227	289	
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	
<b>Actual Family Allowances</b> – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance		Allowance	
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
					Water Heating			
Number of Bedrooms					Water			
					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			