



## CITY OF CHATTANOOGA

### Housing & Community Investment Division

### Landlord Renovation Program

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The City of Chattanooga has a Landlord Renovation Program to assist private rental property owners with renovation costs on approved rental properties. In return, the property owner must agree to an affordability period lasting seven (7) years. Only one project is allowed per applicant. A project is defined as one of the following: a duplex, a triplex, a quadplex, or up to two single-family residences. **ALL units must be VACANT** at the time of application and during renovation. Applications will be accepted on a “first-received, first-considered” basis.

#### **HOW THE PROGRAM WORKS**

Property owners accepted into the program shall receive a forgivable loan (in essence, a grant) once renovation work and rent-up documentation is complete. The loan will be forgiven at a rate of 15 percent per year, given that all program requirements are being met. Grants are available for up to 50% of the cost of eligible improvements, but no more than \$25,000.

Eligible improvements include energy conservation improvements, roofs, siding, electrical improvements, windows, plumbing, heating, kitchen remodeling, bathroom remodeling, and more. The property must meet Housing Quality Standards (HQS) and building code requirements upon completion of the renovation. A Certificate of Occupancy (CO) must be obtained from the City of Chattanooga’s Building Inspection Office. Approval must be granted before a project may begin.

#### **ELIGIBLE PROJECTS AND ACTIVITIES**

Most small rental properties within the Chattanooga city limits are eligible. Single-family dwellings, duplexes, triplexes, and quadplexes are examples of eligible properties. However, mobile home renovation and new construction projects are not eligible under the program.

#### **PROGRAM REQUIREMENTS, RESTRICTIONS, AND STANDARDS**

Only ***unoccupied units*** shall be eligible under the program. Interested parties must own the subject property or properties. The owner (or responsible property manager) must live within a 50-mile radius of Chattanooga in order to facilitate adequate project monitoring. Rents for units occupied by low-income tenants cannot exceed Fair Market Rents for the area as established by HUD (**reduced by HUD utility allowances if the tenant pays utilities**). The income status of renters must be verified at lease signing and every following year for a seven-year period. Mortgage payments must be current for the subject property. Adequate property insurance must be in place during construction and

throughout rental period, and both Chattanooga and Hamilton County property taxes and fees must be current.

All properties, at a minimum, shall be brought up to the City of Chattanooga's Building Code and HUD Housing Quality Standards. All work must be done by a Tennessee licensed contractor or a Home Improvement license holder. It is the contractor's responsibility to obtain all necessary construction permits. All zoning regulations will apply.

## **LEAD SAFE HOUSING RULE**

Due to the funding source for the Landlord Renovation Program, all applicants with residential structures built before 1978 must abide by HUD's Lead-Safe Housing Rule. The rental property owner, if accepted into the program, must have a Lead-Based Paint Inspection and Risk Assessment (LIRA) performed by a State of Tennessee licensed Risk Assessor.

Once the LIRA is complete, the property owner must hire a State of Tennessee certified lead-based paint firm or contractor to remediate any surfaces or components containing leaded paint. Once the lead paint is removed or remediated, the property owner may hire any standard licensed contractor to complete the remaining renovation work.

Below are the links to the State of Tennessee Certified Risk Assessor and Contractor lists. It is also easily found by searching "TDEC lead-based paint activity" on an internet search engine.

[https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/toxic-substance/sw-leadhazard/sw\\_tsp\\_risk-assessor-list.pdf](https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/toxic-substance/sw-leadhazard/sw_tsp_risk-assessor-list.pdf)

[https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/toxic-substance/sw-leadhazard/sw\\_tsp\\_certified-firm-list.pdf](https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/toxic-substance/sw-leadhazard/sw_tsp_certified-firm-list.pdf)

To qualify for reimbursement, landlords will also be required to provide a copy of a 12-month lease with the new tenant. The lease may not include the following terms:

1. Agreement to be sued. Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease;
2. Treatment of Property. Agreement by the tenant that the owner may take, hold, or sell personal property of household members without notice to the tenant and a Court decision on the rights of the parties. This prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the household unit after the tenant has moved out of the unit. The owner may dispose of this personal property in accordance with state law;
3. Excusing owner from responsibility. Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;
4. Waiver of notice. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;

5. Waiver of legal proceedings. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;

6. Waiver of right to appeal court decision. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease;

7. Tenant chargeable with cost of legal actions regardless of outcome. Agreement by the tenant to pay attorney's fees or other legal costs even if the tenant wins in a court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses; and

8. Termination of Tenancy. An owner may not terminate the tenancy or refuse to renew the lease of a tenant except for serious or repeated violation of the terms and conditions of the lease, violation of applicable federal, state, or local law, for completion of tenancy period for transitional housing, or other good cause. Any termination or refusal to renew must be preceded by not less than 30 days by the owner's service upon the tenant of a written notice specifying the grounds for the action.

**The lease must include the follow Violence Against Women Act and Fair Housing provisions:**

#### **VAWA Protections**

1. The Landlord may not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the lease or other "good cause" for termination of assistance, tenancy or occupancy rights of the victim of abuse.

2. The Landlord may not consider criminal activity directly relating to abuse, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate member of the tenant's family is the victim or threatened victim of that abuse.

3. The Landlord may request in writing that the victim, or a family member on the victim's behalf, certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, Form HUD-91066, or other documentation as noted on the certification form, be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified timeframe may result in eviction.

#### **Fair Housing Disclosure**

Fair Housing Equal Opportunity for All Booklet: The landlord hereby acknowledges that they have provided the tenant with a copy of the Fair Housing Equal Opportunity for All booklet, published by the U.S. Department of Housing and Urban Development (HUD). The tenant acknowledges receipt and confirms understanding of the contents therein.

Please contact Joshua Huffman at (423) 643-7333 or [jhuffman@chattanooga.gov](mailto:jhuffman@chattanooga.gov) for questions.



**CITY OF CHATTANOOGA**  
**APPLICATION FOR LANDLORD RENOVATION PROGRAM**  
**Application Instructions**

- 1) Please type or print legibly. Answer all questions. Incomplete or illegible application packets will not be considered.
- 2) Several documents must be submitted along with the application: copy of recorded deed, proof of paid property taxes and fees (City and County), proof of insurance, proof of existing debt on each property, and a thorough itemized contractor's estimate.
- 3) There is a maximum of one project (1 to 4 units - see above) per property owner allowed in the program. If submitting more than one property or unit, **complete a separate "PROJECT INFORMATION" form** for each rental unit.
- 4) Please submit your application to the Department of Economic and Community Development, 101 E. 11<sup>th</sup> Street, Suite 200, Chattanooga, TN 37402, Attention: Joshua Huffman. Scanned applications may be e-mailed to [jhuffman@chattanooga.gov](mailto:jhuffman@chattanooga.gov).

Applications will be reviewed as soon as possible, after which the applicant will be notified whether or not they are accepted into the program. All rental units must be vacant at the time of application and during renovation. The following criteria, totaling 100 points, will be used for the selection process:

**ENERGY EFFICIENCY—up to 25 Points**

- Does the owner propose a new heat pump?
- Will new windows be installed?
- Will new or additional insulation be added?
- Will weather stripping be installed?

**FINANCIAL FEASIBILITY OF PROPOSED PROJECT—up to 25 Points**

- Is debt to equity ratio after renovation acceptable?
- Is rent amount (as specified by HUD maximum rents) adequate to cover investment, existing debt on unit, and maintenance costs?
- Can the rental property owner fund improvements to property?

**OWNER'S TIME ESTIMATE—up to 25 Points**

- How long does owner estimate that it will take to complete renovation work and secure renters?

**TOTAL AMOUNT SPENT PER UNIT—up to 25 Points**

- Because this program seeks to add rental units to the existing inventory, more points will be awarded for property owners seeking to renovate severely distressed properties and hence spend a larger amount of money.



**CITY OF CHATTANOOGA**  
**APPLICATION FOR LANDLORD RENOVATION PROGRAM**

*Please Type or Print Legibly*

**APPLICANT INFORMATION**

**Applicant Name:** \_\_\_\_\_

**Street Address (Home):** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Telephone Number:** \_\_\_\_\_ **E-mail:** \_\_\_\_\_

**Employer:** \_\_\_\_\_ **Time There:** \_\_\_\_\_

**Business License #:** \_\_\_\_\_ **Date Issued:** \_\_\_\_\_

**Annual Gross Income (all sources):** \_\_\_\_\_

**CO-APPLICANT INFORMATION (IF APPLICABLE)**

**Name:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Telephone Number:** \_\_\_\_\_ **E-mail:** \_\_\_\_\_

**Employer:** \_\_\_\_\_ **Time There:** \_\_\_\_\_

**Business License #:** \_\_\_\_\_ **Date Issued:** \_\_\_\_\_

**Annual Gross Income (all sources):** \_\_\_\_\_

## PROJECT INFORMATION

No more than two (2) single-family residences per owner will be considered—one per page. If the property is a duplex, triplex, or a quadplex, only one page is necessary. Please note that properties MUST be vacant to be considered.

### *FIRST RENTAL UNIT*

Rental Property Address: \_\_\_\_\_

Type of Ownership (Sole Owner, Partnership, Corporation, Non-Profit, Other): \_\_\_\_\_

Square Footage: \_\_\_\_\_ Number of Bedrooms: \_\_\_\_\_

Number of Parking Spaces: \_\_\_\_\_ Year Built: \_\_\_\_\_

Type of Construction (Wood, Brick, Masonry, Combination, Other): \_\_\_\_\_

Type of Building (Single Family, Duplex, etc): \_\_\_\_\_

Zoning Designation (e.g. R-1, R-2, R-3): \_\_\_\_\_

Appraised or Estimated Value: \_\_\_\_\_ Source for Estimated Value: \_\_\_\_\_

Are City and County Property Taxes and Fees Current? \_\_\_\_\_

Is Property Currently Owned by Applicant? Yes \_\_\_\_\_ No \_\_\_\_\_

Is Property Occupied? Yes \_\_\_\_\_ No \_\_\_\_\_

If No, When Was It Last Occupied? \_\_\_\_\_

Has Property Been Cited by the City for Code or Other Violations? Yes \_\_\_\_\_ No \_\_\_\_\_

Estimated Renovation Cost: \$ \_\_\_\_\_ (attach itemized contractor's estimate to application package)

## PROJECT INFORMATION

### *SECOND RENTAL UNIT*

Rental Property Address: \_\_\_\_\_

Type of Ownership (Sole Owner, Partnership, Corporation, Non-Profit, Other): \_\_\_\_\_

Square Footage: \_\_\_\_\_ Number of Bedrooms: \_\_\_\_\_

Number of Parking Spaces: \_\_\_\_\_ Year Built: \_\_\_\_\_

Type of Construction (Wood, Brick, Masonry, Combination, Other): \_\_\_\_\_

Type of Building (Single Family, Duplex, Multi-Family): \_\_\_\_\_

Zoning Designation (e.g. R-1, R-2, R-3): \_\_\_\_\_

Appraised or Estimated Value: \_\_\_\_\_ Source for Estimated Value: \_\_\_\_\_

Are City and County Property Taxes Current? \_\_\_\_\_

Is Property Currently Owned by Applicant? Yes \_\_\_\_\_ No \_\_\_\_\_

Is Property Occupied? Yes \_\_\_\_\_ No \_\_\_\_\_

If No, When Was It Last Occupied? \_\_\_\_\_

Has Property Been Cited by the City for Code or Other Violations? Yes \_\_\_\_\_ No \_\_\_\_\_

Estimated Renovation Cost: \$ \_\_\_\_\_ (attach itemized contractor's estimate to application package)

## Existing Debt Table

Please list existing debt on each property/rental unit. Enter "N/A if there is no debt.

**Unit Address:** \_\_\_\_\_

**Name of Lender:** \_\_\_\_\_

**Loan Amount:** \_\_\_\_\_

**Loan Term (# of years):** \_\_\_\_\_

**Loan Amount:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Unit Address:** \_\_\_\_\_

**Name of Lender:** \_\_\_\_\_

**Loan Amount:** \_\_\_\_\_

**Loan Term (# of years):** \_\_\_\_\_

**Loan Amount:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_



## **Table of Anticipated Revenue and Operating Expenses**

Please list your anticipated operating expenses for each unit.

**First Unit Address:** \_\_\_\_\_

**Total Operating Expense Per Month (include items such as debt service, maintenance costs, taxes, insurance, etc.):** \_\_\_\_\_

**Total Rental Income per Month:** \_\_\_\_\_

**Second Unit Address:** \_\_\_\_\_

**Total Operating Expense Per Month (include items such as debt service, maintenance costs, taxes, insurance, etc.):** \_\_\_\_\_

**Total Rental Income per Month:** \_\_\_\_\_

## PRIOR PARTICIPATION

Have you participated in a City-sponsored rental rehabilitation program before?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, provide the address of unit (or units) assisted: \_\_\_\_\_  
\_\_\_\_\_

Total number of units assisted: \_\_\_\_\_ Year(s) assisted: \_\_\_\_\_

Amount and type of assistance (i.e. grant, loan): \_\_\_\_\_

Have you ever been approved for funding for this program but did not complete your project? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please explain: \_\_\_\_\_  
\_\_\_\_\_

### DOCUMENTS REQUIRED:

1. Copy of recorded deed
2. Proof of paid property taxes and fees (City and County)
3. Proof of insurance coverage
4. Proof of debt on property/properties (if applicable)
5. Detailed work/cost estimate from licensed contractor. Please have the contractor provide a thorough estimate.

*I certify that all the information stated herein, as well as any information provided in accompaniment herewith, is true and accurate. I hereby grant the City of Chattanooga permission to request data from the appropriate sources as applicable.*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature (if applicable)



It is the policy of the City of Chattanooga that all its services and activities be administered in conformance with the requirements of Title VI of the 1964 Civil Rights Act which ensures that "no person in the United States shall, on the grounds of race, color, or natural origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal assistance".

Print the form shown below for the selected unit type  
 Create copies of this worksheet for other unit types

**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

ZIP CODES 37363,37351,37406,37411,37412,37415,37416,37421

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Chattanooga</b>		<b>None</b>	<b>Lowrise Apartment (2 - 4 units)</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$46	\$49	\$51	\$53	\$55	\$56	
	Bottled Gas	\$46	\$54	\$58	\$62	\$65	\$69	
	Electric Resistance	\$18	\$21	\$26	\$31	\$36	\$41	
	Electric Heat Pump	\$23	\$25	\$28	\$30	\$33	\$35	
	Fuel Oil	\$96	\$113	\$121	\$129	\$136	\$144	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric	\$21	\$24	\$34	\$43	\$53	\$62		
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0		
Water Heating	Natural Gas	\$7	\$8	\$11	\$15	\$18	\$22	
	Bottled Gas	\$14	\$16	\$24	\$31	\$38	\$46	
	Electric	\$13	\$16	\$20	\$24	\$29	\$33	
	Fuel Oil	\$29	\$34	\$50	\$65	\$80	\$96	
Water	\$23	\$23	\$29	\$37	\$45	\$53		
Sewer	\$25	\$28	\$46	\$74	\$87	\$87		
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0		
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0		
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0		
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0		

Spreadsheet (ver13) based on form HUD-52667 (12/97).

ref. Handbook 7420.8

Previous editions are obsolete

The schedule above has allocated any monthly fees from tariffs into the 1st instance they are selected in the Building Characteristics sheet.

Note: If no utility has been selected monthly allowances can be found in space heating. (For an electric heat source, it is in Electric Resistance.)

Be sure to apply monthly fees correctly to allowances with a different utility profile!

Print the form shown below for the selected unit type  
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**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

**ZIP CODES 37363,37351,37406,37411,37412,37415,37416,37421**

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Chattanooga</b>		<b>None</b>	<b>Single Family Attached</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$42	\$46	\$48	\$51	\$53	\$56	
	Bottled Gas	\$39	\$46	\$52	\$57	\$63	\$68	
	Electric Resistance	\$18	\$21	\$26	\$31	\$36	\$41	
	Electric Heat Pump	\$22	\$24	\$27	\$29	\$32	\$34	
	Fuel Oil	\$82	\$96	\$108	\$119	\$131	\$142	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric	\$21	\$25	\$35	\$45	\$54	\$64		
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0		
Water Heating	Natural Gas	\$7	\$8	\$11	\$15	\$18	\$22	
	Bottled Gas	\$14	\$16	\$24	\$31	\$38	\$46	
	Electric	\$13	\$16	\$20	\$24	\$29	\$33	
	Fuel Oil	\$29	\$34	\$50	\$65	\$80	\$96	
Water	\$23	\$23	\$29	\$37	\$45	\$53		
Sewer	\$25	\$28	\$46	\$74	\$87	\$87		
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0		
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0		
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0		
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0		

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Be sure to apply monthly fees correctly to allowances with a different utility profile!

Print the form shown below for the selected unit type  
 Create copies of this worksheet for other unit types

**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

**ZIP CODES 37363,37351,37406,37411,37412,37415,37416,37421**

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Chattanooga</b>		<b>None</b>	<b>Single Family House</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$44	\$47	\$50	\$53	\$57	\$60	
	Bottled Gas	\$42	\$50	\$56	\$63	\$69	\$76	
	Electric Resistance	\$26	\$31	\$36	\$40	\$45	\$50	
	Electric Heat Pump	\$24	\$27	\$30	\$33	\$35	\$38	
	Fuel Oil	\$88	\$104	\$118	\$132	\$145	\$159	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric	\$25	\$29	\$40	\$52	\$63	\$75		
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0		
Water Heating	Natural Gas	\$7	\$8	\$11	\$15	\$18	\$22	
	Bottled Gas	\$14	\$16	\$24	\$31	\$38	\$46	
	Electric	\$13	\$16	\$20	\$24	\$29	\$33	
	Fuel Oil	\$29	\$34	\$50	\$65	\$80	\$96	
Water	\$23	\$23	\$29	\$37	\$45	\$53		
Sewer	\$25	\$28	\$46	\$74	\$87	\$87		
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0		
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0		
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0		
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0		

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Be sure to apply monthly fees correctly to allowances with a different utility profile!

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 Create copies of this worksheet for other unit types

**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

ZIP CODES 37402;03;05;07;08;09;10;19

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Chattanooga</b>		<b>None</b>	<b>Lowrise Apartment (2 - 4 units)</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$49	\$54	\$56	\$58	\$60	\$62	
	Bottled Gas	\$54	\$63	\$68	\$72	\$77	\$81	
	Electric Resistance	\$20	\$23	\$30	\$36	\$42	\$49	
	Electric Heat Pump	\$25	\$28	\$31	\$34	\$36	\$39	
	Fuel Oil	\$113	\$133	\$142	\$151	\$161	\$170	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric	\$21	\$24	\$34	\$43	\$53	\$62		
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0		
Water Heating	Natural Gas	\$7	\$8	\$12	\$15	\$19	\$22	
	Bottled Gas	\$14	\$17	\$24	\$32	\$39	\$47	
	Electric	\$14	\$16	\$20	\$25	\$29	\$34	
	Fuel Oil	\$30	\$35	\$51	\$67	\$82	\$98	
Water	\$23	\$23	\$29	\$37	\$45	\$53		
Sewer	\$25	\$28	\$46	\$74	\$87	\$87		
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0		
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0		
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0		
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0		

Spreadsheet (ver13) based on form HUD-52667 (12/97).

ref. Handbook 7420.8

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Note: If no utility has been selected monthly allowances can be found in space heating. (For an electric heat source, it is in Electric Resistance.)

Be sure to apply monthly fees correctly to allowances with a different utility profile!

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**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

ZIP CODES 37402;03;05;07;08;09;10;19

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Chattanooga</b>		<b>None</b>	<b>Single Family House</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$46	\$50	\$54	\$58	\$62	\$65	
	Bottled Gas	\$47	\$56	\$64	\$72	\$80	\$88	
	Electric Resistance	\$31	\$36	\$42	\$47	\$53	\$59	
	Electric Heat Pump	\$26	\$30	\$33	\$36	\$39	\$42	
	Fuel Oil	\$99	\$117	\$134	\$151	\$167	\$184	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric		\$25	\$29	\$40	\$52	\$63	\$75	
Air Conditioning		\$0	\$0	\$0	\$0	\$0	\$0	
Water Heating	Natural Gas	\$7	\$8	\$12	\$15	\$19	\$22	
	Bottled Gas	\$14	\$17	\$24	\$32	\$39	\$47	
	Electric	\$14	\$16	\$20	\$25	\$29	\$34	
	Fuel Oil	\$30	\$35	\$51	\$67	\$82	\$98	
Water		\$23	\$23	\$29	\$37	\$45	\$53	
Sewer		\$25	\$28	\$46	\$74	\$87	\$87	
Trash Collection		\$0	\$0	\$0	\$0	\$0	\$0	
Range/Microwave		\$0	\$0	\$0	\$0	\$0	\$0	
Refrigerator		\$0	\$0	\$0	\$0	\$0	\$0	
Other - specify		\$0	\$0	\$0	\$0	\$0	\$0	

Spreadsheet (ver13) based on form HUD-52667 (12/97).

ref. Handbook 7420.8

Previous editions are obsolete

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Print the form shown below for the selected unit type  
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**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

ZIP CODES 37402;03;05;07;08;09;10;19

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Chattanooga</b>		<b>None</b>	<b>Single Family Attached</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$44	\$48	\$51	\$54	\$57	\$61	
	Bottled Gas	\$44	\$51	\$58	\$65	\$71	\$78	
	Electric Resistance	\$20	\$23	\$30	\$36	\$42	\$49	
	Electric Heat Pump	\$24	\$26	\$30	\$32	\$35	\$37	
	Fuel Oil	\$91	\$107	\$121	\$135	\$149	\$163	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric	\$21	\$25	\$35	\$45	\$54	\$64		
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0		
Water Heating	Natural Gas	\$7	\$8	\$12	\$15	\$19	\$22	
	Bottled Gas	\$14	\$17	\$24	\$32	\$39	\$47	
	Electric	\$14	\$16	\$20	\$25	\$29	\$34	
	Fuel Oil	\$30	\$35	\$51	\$67	\$82	\$98	
Water	\$23	\$23	\$29	\$37	\$45	\$53		
Sewer	\$25	\$28	\$46	\$74	\$87	\$87		
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0		
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0		
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0		
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0		

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**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

**ZIP CODES 37343**

Locality		Green Discount	Unit Type				Date (mm/dd/yyyy)
<b>Hixson</b>		<b>None</b>	<b>Lowrise Apartment (2 - 4 units)</b>				<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Space Heating	Natural Gas	\$51	\$56	\$59	\$61	\$63	\$66
	Bottled Gas	\$58	\$69	\$74	\$78	\$83	\$88
	Electric Resistance	\$21	\$25	\$32	\$39	\$46	\$53
	Electric Heat Pump	\$26	\$29	\$32	\$35	\$38	\$41
	Fuel Oil	\$122	\$144	\$154	\$164	\$175	\$185
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16
	Electric	\$4	\$5	\$8	\$10	\$12	\$15
	Other	\$0	\$0	\$0	\$0	\$0	\$0
Other Electric	\$21	\$24	\$34	\$43	\$53	\$62	
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0	
Water Heating	Natural Gas	\$7	\$8	\$12	\$15	\$19	\$23
	Bottled Gas	\$15	\$17	\$25	\$32	\$40	\$47
	Electric	\$14	\$16	\$21	\$25	\$30	\$34
	Fuel Oil	\$30	\$36	\$52	\$68	\$83	\$99
Water	\$23	\$23	\$29	\$37	\$45	\$53	
Sewer	\$25	\$28	\$46	\$74	\$87	\$87	
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0	
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0	
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0	
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0	

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**Allowances for  
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 and Other Services**

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

**ZIP CODES 37343**

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Hixson</b>		<b>None</b>	<b>Single Family Attached</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$46	\$49	\$53	\$56	\$60	\$63	
	Bottled Gas	\$46	\$54	\$62	\$69	\$76	\$84	
	Electric Resistance	\$21	\$25	\$32	\$39	\$46	\$53	
	Electric Heat Pump	\$25	\$28	\$31	\$34	\$37	\$39	
	Fuel Oil	\$96	\$113	\$129	\$144	\$160	\$175	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric	\$21	\$25	\$35	\$45	\$54	\$64		
Air Conditioning	\$0	\$0	\$0	\$0	\$0	\$0		
Water Heating	Natural Gas	\$7	\$8	\$12	\$15	\$19	\$23	
	Bottled Gas	\$15	\$17	\$25	\$32	\$40	\$47	
	Electric	\$14	\$16	\$21	\$25	\$30	\$34	
	Fuel Oil	\$30	\$36	\$52	\$68	\$83	\$99	
Water	\$23	\$23	\$29	\$37	\$45	\$53		
Sewer	\$25	\$28	\$46	\$74	\$87	\$87		
Trash Collection	\$0	\$0	\$0	\$0	\$0	\$0		
Range/Microwave	\$0	\$0	\$0	\$0	\$0	\$0		
Refrigerator	\$0	\$0	\$0	\$0	\$0	\$0		
Other - specify	\$0	\$0	\$0	\$0	\$0	\$0		

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**Allowances for  
 Tenant-Furnished Utilities  
 and Other Services**

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

**ZIP CODES 37343**

Locality		Green Discount	Unit Type					Date (mm/dd/yyyy)
<b>Hixson</b>		<b>None</b>	<b>Single Family House</b>					<b>1/27/2023</b>
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	\$48	\$52	\$56	\$60	\$65	\$69	
	Bottled Gas	\$51	\$59	\$68	\$77	\$86	\$95	
	Electric Resistance	\$33	\$39	\$45	\$52	\$58	\$64	
	Electric Heat Pump	\$28	\$31	\$35	\$38	\$41	\$45	
	Fuel Oil	\$106	\$124	\$143	\$162	\$180	\$199	
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$7	\$8	
	Bottled Gas	\$5	\$6	\$9	\$11	\$14	\$16	
	Electric	\$4	\$5	\$8	\$10	\$12	\$15	
	Other	\$0	\$0	\$0	\$0	\$0	\$0	
Other Electric		\$25	\$29	\$40	\$52	\$63	\$75	
Air Conditioning		\$0	\$0	\$0	\$0	\$0	\$0	
Water Heating	Natural Gas	\$7	\$8	\$12	\$15	\$19	\$23	
	Bottled Gas	\$15	\$17	\$25	\$32	\$40	\$47	
	Electric	\$14	\$16	\$21	\$25	\$30	\$34	
	Fuel Oil	\$30	\$36	\$52	\$68	\$83	\$99	
Water		\$23	\$23	\$29	\$37	\$45	\$53	
Sewer		\$25	\$28	\$46	\$74	\$87	\$87	
Trash Collection		\$0	\$0	\$0	\$0	\$0	\$0	
Range/Microwave		\$0	\$0	\$0	\$0	\$0	\$0	
Refrigerator		\$0	\$0	\$0	\$0	\$0	\$0	
Other - specify		\$0	\$0	\$0	\$0	\$0	\$0	

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