



North Coast Housing Connections

SMALL AREA FAIR MARKET RENTS (SAFMRs)

In the Housing Choice Voucher (HCV) Program, payment standards are used in the calculation of Housing Assistance Payments (HAPs) that the public housing agency (PHA) pays to the owner on behalf of the family leasing the unit.

24 C.F.R. 982.4 defines **payment standard** as the maximum monthly assistance payment for a family assisted in the housing choice voucher program (before deducting the total tenant payment by the family). The payment standard for a family is the lower of:

- Payment standard for the family's unit size indicated on the voucher; or
- Payment standard for the size of the unit leased by the family.

North Coast Housing Connections has been designated by the [Department of Housing and Urban Development \(HUD\) as a Small Area Fair Market Rent \(SAFMR\) PHA](#) and, in accordance with 24 CFR 982.503 (b)(1)(i), was required to implement SAFMR-based payment standards no later than **January 1, 2025**. SAFMRs are Fair Market Rents (FMR) that are calculated at the ZIP code level, rather than for the entire metropolitan area. SAFMRs are intended to more accurately reflect the local market and provide families with access to low-poverty areas by providing rental assistance at a level that makes the higher rents in such areas affordable for them.

For areas where the SAFMR represents a decrease in payment standards:

North Coast Housing Connections will apply the Hold Harmless Policy, which means the payment standards will remain at their current level until such time as the SAFMR standards meet the current amount or the participant moves from their current unit. HAP may be adjusted based on changes in family household or income.

NCHC's current zip code schedule is included below (scroll):

**NORTH COAST HOUSING CONNECTIONS SMALL ARE FAIR MARKET RENTS (SAFMRs)
EFFECTIVE JANUARY 1, 2026**

Grouping	ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Five-Bedroom	Six-Bedroom	Seven-Bedroom	Eight-Bedroom	Nine-Bedroom	Ten-Bedroom
1	44103	\$ 843	\$ 910	\$ 1,155	\$ 1,351	\$ 1,593	\$ 1,832	\$ 2,070	\$ 2,309	\$ 2,548	\$ 2,787	\$ 3,026
1	44104	\$ 843	\$ 910	\$ 1,155	\$ 1,351	\$ 1,593	\$ 1,832	\$ 2,070	\$ 2,309	\$ 2,548	\$ 2,787	\$ 3,026
1	44108	\$ 843	\$ 910	\$ 1,155	\$ 1,351	\$ 1,593	\$ 1,832	\$ 2,070	\$ 2,309	\$ 2,548	\$ 2,787	\$ 3,026
1	44127	\$ 843	\$ 910	\$ 1,155	\$ 1,351	\$ 1,593	\$ 1,832	\$ 2,070	\$ 2,309	\$ 2,548	\$ 2,787	\$ 3,026
2	44117	\$ 766	\$ 827	\$ 1,050	\$ 1,251	\$ 1,449	\$ 1,666	\$ 1,883	\$ 2,101	\$ 2,318	\$ 2,535	\$ 2,753
3	44105	\$ 777	\$ 827	\$ 1,060	\$ 1,251	\$ 1,459	\$ 1,677	\$ 1,896	\$ 2,115	\$ 2,334	\$ 2,553	\$ 2,772
3	44112	\$ 777	\$ 827	\$ 1,060	\$ 1,251	\$ 1,459	\$ 1,677	\$ 1,896	\$ 2,115	\$ 2,334	\$ 2,553	\$ 2,772
4	44109	\$ 854	\$ 958	\$ 1,166	\$ 1,505	\$ 1,605	\$ 1,844	\$ 2,086	\$ 2,327	\$ 2,568	\$ 2,808	\$ 3,049
5	44110	\$ 854	\$ 958	\$ 1,178	\$ 1,505	\$ 1,628	\$ 1,872	\$ 2,116	\$ 2,360	\$ 2,604	\$ 2,849	\$ 3,093
6	44102	\$ 889	\$ 958	\$ 1,212	\$ 1,505	\$ 1,674	\$ 1,925	\$ 2,176	\$ 2,427	\$ 2,678	\$ 2,929	\$ 3,180
7	44144	\$ 787	\$ 856	\$ 1,086	\$ 1,340	\$ 1,496	\$ 1,719	\$ 1,944	\$ 2,169	\$ 2,393	\$ 2,618	\$ 2,842
8	44119	\$ 924	\$ 1,051	\$ 1,270	\$ 1,628	\$ 1,755	\$ 2,018	\$ 2,281	\$ 2,544	\$ 2,808	\$ 3,071	\$ 3,334
9	44111	\$ 924	\$ 1,051	\$ 1,270	\$ 1,628	\$ 1,755	\$ 2,018	\$ 2,281	\$ 2,544	\$ 2,808	\$ 3,071	\$ 3,334
10	44120	\$ 827	\$ 907	\$ 1,137	\$ 1,407	\$ 1,565	\$ 1,799	\$ 2,034	\$ 2,269	\$ 2,504	\$ 2,738	\$ 2,973
11	44126	\$ 871	\$ 958	\$ 1,197	\$ 1,505	\$ 1,648	\$ 1,895	\$ 2,142	\$ 2,389	\$ 2,636	\$ 2,884	\$ 3,131
12	44135	\$ 871	\$ 958	\$ 1,197	\$ 1,505	\$ 1,648	\$ 1,895	\$ 2,142	\$ 2,389	\$ 2,636	\$ 2,884	\$ 3,131
12	44143	\$ 871	\$ 958	\$ 1,197	\$ 1,505	\$ 1,648	\$ 1,895	\$ 2,142	\$ 2,389	\$ 2,636	\$ 2,884	\$ 3,131
13	44123	\$ 993	\$ 1,120	\$ 1,362	\$ 1,755	\$ 1,882	\$ 2,164	\$ 2,446	\$ 2,728	\$ 3,011	\$ 3,293	\$ 3,575
13	44128	\$ 993	\$ 1,120	\$ 1,362	\$ 1,755	\$ 1,882	\$ 2,164	\$ 2,446	\$ 2,728	\$ 3,011	\$ 3,293	\$ 3,575
13	44129	\$ 993	\$ 1,120	\$ 1,362	\$ 1,755	\$ 1,882	\$ 2,164	\$ 2,446	\$ 2,728	\$ 3,011	\$ 3,293	\$ 3,575
13	44132	\$ 993	\$ 1,120	\$ 1,362	\$ 1,755	\$ 1,882	\$ 2,164	\$ 2,446	\$ 2,728	\$ 3,011	\$ 3,293	\$ 3,575
13	44181	\$ 993	\$ 1,120	\$ 1,362	\$ 1,755	\$ 1,882	\$ 2,164	\$ 2,446	\$ 2,728	\$ 3,011	\$ 3,293	\$ 3,575
13	44199	\$ 993	\$ 1,120	\$ 1,362	\$ 1,755	\$ 1,882	\$ 2,164	\$ 2,446	\$ 2,728	\$ 3,011	\$ 3,293	\$ 3,575
14	44017	\$ 936	\$ 1,060	\$ 1,281	\$ 1,655	\$ 1,764	\$ 2,028	\$ 2,293	\$ 2,557	\$ 2,822	\$ 3,087	\$ 3,351
15	44107	\$ 945	\$ 1,060	\$ 1,291	\$ 1,659	\$ 1,785	\$ 2,052	\$ 2,320	\$ 2,588	\$ 2,856	\$ 3,123	\$ 3,391
15	44146	\$ 945	\$ 1,060	\$ 1,291	\$ 1,659	\$ 1,785	\$ 2,052	\$ 2,320	\$ 2,588	\$ 2,856	\$ 3,123	\$ 3,391
16	44133	\$ 955	\$ 1,081	\$ 1,312	\$ 1,690	\$ 1,806	\$ 2,076	\$ 2,347	\$ 2,618	\$ 2,889	\$ 3,160	\$ 3,431
16	44142	\$ 955	\$ 1,081	\$ 1,312	\$ 1,690	\$ 1,806	\$ 2,076	\$ 2,347	\$ 2,618	\$ 2,889	\$ 3,160	\$ 3,431
17	44116	\$ 987	\$ 1,057	\$ 1,354	\$ 1,655	\$ 1,869	\$ 2,149	\$ 2,429	\$ 2,710	\$ 2,990	\$ 3,270	\$ 3,551
17	44130	\$ 987	\$ 1,057	\$ 1,354	\$ 1,655	\$ 1,869	\$ 2,149	\$ 2,429	\$ 2,710	\$ 2,990	\$ 3,270	\$ 3,551
17	44147	\$ 987	\$ 1,057	\$ 1,354	\$ 1,655	\$ 1,869	\$ 2,149	\$ 2,429	\$ 2,710	\$ 2,990	\$ 3,270	\$ 3,551
18	44070	\$ 997	\$ 1,123	\$ 1,365	\$ 1,753	\$ 1,879	\$ 2,160	\$ 2,442	\$ 2,724	\$ 3,006	\$ 3,288	\$ 3,570
19	44134	\$ 1,131	\$ 1,217	\$ 1,559	\$ 1,808	\$ 2,148	\$ 2,469	\$ 2,792	\$ 3,114	\$ 3,436	\$ 3,759	\$ 4,081
20	44101	\$ 1,053	\$ 1,201	\$ 1,460	\$ 1,876	\$ 1,998	\$ 2,318	\$ 2,598	\$ 2,898	\$ 3,197	\$ 3,497	\$ 3,797
20	44115	\$ 1,029	\$ 1,149	\$ 1,407	\$ 1,782	\$ 1,942	\$ 2,233	\$ 2,524	\$ 2,815	\$ 3,107	\$ 3,398	\$ 3,689
20	44121	\$ 1,029	\$ 1,097	\$ 1,407	\$ 1,655	\$ 1,942	\$ 2,233	\$ 2,524	\$ 2,815	\$ 3,107	\$ 3,398	\$ 3,689
20	44125	\$ 1,029	\$ 1,097	\$ 1,407	\$ 1,655	\$ 1,942	\$ 2,233	\$ 2,524	\$ 2,815	\$ 3,107	\$ 3,398	\$ 3,689
21	44106	\$ 1,050	\$ 1,127	\$ 1,438	\$ 1,694	\$ 1,984	\$ 2,281	\$ 2,579	\$ 2,876	\$ 3,174	\$ 3,472	\$ 3,769
21	44118	\$ 1,050	\$ 1,127	\$ 1,438	\$ 1,742	\$ 1,984	\$ 2,281	\$ 2,579	\$ 2,876	\$ 3,174	\$ 3,472	\$ 3,769
22	44136	\$ 1,071	\$ 1,207	\$ 1,470	\$ 1,890	\$ 2,026	\$ 2,329	\$ 2,633	\$ 2,937	\$ 3,241	\$ 3,545	\$ 3,849
23	44124	\$ 1,113	\$ 1,203	\$ 1,531	\$ 1,775	\$ 2,116	\$ 2,433	\$ 2,750	\$ 3,068	\$ 3,385	\$ 3,703	\$ 4,020
24	44137	\$ 1,086	\$ 1,198	\$ 1,485	\$ 1,866	\$ 2,054	\$ 2,362	\$ 2,670	\$ 2,978	\$ 3,286	\$ 3,594	\$ 3,902
25	44138	\$ 1,113	\$ 1,249	\$ 1,522	\$ 1,953	\$ 2,100	\$ 2,415	\$ 2,730	\$ 3,045	\$ 3,360	\$ 3,675	\$ 3,990
26	44040	\$ 1,386	\$ 1,564	\$ 1,900	\$ 2,446	\$ 2,625	\$ 3,018	\$ 3,412	\$ 3,806	\$ 4,200	\$ 4,593	\$ 4,987
27	44114	\$ 1,270	\$ 1,438	\$ 1,743	\$ 2,236	\$ 2,404	\$ 2,764	\$ 3,125	\$ 3,485	\$ 3,846	\$ 4,207	\$ 4,567
28	44149	\$ 1,176	\$ 1,333	\$ 1,617	\$ 2,079	\$ 2,226	\$ 2,559	\$ 2,893	\$ 3,227	\$ 3,561	\$ 3,895	\$ 4,229
29	44140	\$ 1,249	\$ 1,407	\$ 1,711	\$ 2,205	\$ 2,362	\$ 2,716	\$ 3,070	\$ 3,424	\$ 3,779	\$ 4,133	\$ 4,487
30	44145	\$ 1,281	\$ 1,449	\$ 1,753	\$ 2,257	\$ 2,415	\$ 2,777	\$ 3,139	\$ 3,501	\$ 3,864	\$ 4,226	\$ 4,588
31	44122	\$ 1,206	\$ 1,376	\$ 1,657	\$ 2,148	\$ 2,285	\$ 2,627	\$ 2,970	\$ 3,313	\$ 3,656	\$ 3,998	\$ 4,341
32	44139	\$ 1,281	\$ 1,449	\$ 1,764	\$ 2,268	\$ 2,436	\$ 2,801	\$ 3,166	\$ 3,532	\$ 3,897	\$ 4,263	\$ 4,628
33	44131	\$ 1,323	\$ 1,501	\$ 1,816	\$ 2,331	\$ 2,509	\$ 2,885	\$ 3,261	\$ 3,638	\$ 4,014	\$ 4,390	\$ 4,767
34	44113	\$ 1,386	\$ 1,564	\$ 1,900	\$ 2,446	\$ 2,625	\$ 3,018	\$ 3,412	\$ 3,806	\$ 4,200	\$ 4,593	\$ 4,987
35	44022	\$ 1,260	\$ 1,417	\$ 1,722	\$ 2,215	\$ 2,373	\$ 2,728	\$ 3,084	\$ 3,440	\$ 3,796	\$ 4,152	\$ 4,508
36	44141	\$ 1,386	\$ 1,564	\$ 1,900	\$ 2,436	\$ 2,614	\$ 3,006	\$ 3,398	\$ 3,790	\$ 4,182	\$ 4,574	\$ 4,966