



FY2026 SMALL AREA FMRs FOR KNOXVILLE, TN HUD METRO FMR AREA

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

The Knoxville, TN HUD Metro FMR Area consists of the following counties: Anderson County, TN; Blount County, TN; Knox County, TN; Loudon County, TN; and Union County, TN. All information here applies to the entirety of the Knoxville, TN HUD Metro FMR Area.

Knoxville, TN HUD Metro FMR Area Advisory Small Area FMRs By Unit Bedrooms

ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
37701	\$1,180	\$1,180	\$1,470	\$1,860	\$2,170
37705	\$1,340	\$1,350	\$1,680	\$2,130	\$2,480
37709	\$810	\$810	\$1,070	\$1,400	\$1,490
37710	\$810	\$820	\$1,030	\$1,320	\$1,540
37716	\$970 110% \$1067	\$970 110% \$1067	\$1,210 110% \$1331	\$1,530 110% \$1683	\$1,790 110% \$1969
37717	\$1,030	\$1,040	\$1,290	\$1,630	\$1,900
37721	\$1,120	\$1,130	\$1,380	\$1,780	\$2,080
37737	\$1,130	\$1,140	\$1,410	\$1,790	\$2,080
37742	\$990	\$1,000	\$1,240	\$1,570	\$1,830
37754	\$1,090	\$1,100	\$1,360	\$1,720	\$2,030
37764	\$970	\$1,060	\$1,260	\$1,660	\$1,690
37769	\$810	\$810	\$990	\$1,290	\$1,490
37771	\$1,030	\$1,030	\$1,280	\$1,620	\$1,900

Knoxville, TN HUD Metro FMR Area Advisory Small Area FMRs By Unit Bedrooms

ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
37772	\$1,370	\$1,380	\$1,710	\$2,170	\$2,520
37774	\$1,050	\$1,060	\$1,310	\$1,660	\$1,950
37777	\$880	\$880	\$1,080	\$1,380	\$1,620
37779	\$870	\$870	\$1,090	\$1,380	\$1,600
37801	\$1,080	\$1,090	\$1,360	\$1,720	\$2,000
37802	\$1,070	\$1,080	\$1,340	\$1,700	\$1,980
37803	\$1,130	\$1,140	\$1,410	\$1,790	\$2,080
37804	\$1,180	\$1,180	\$1,470	\$1,860	\$2,170
37806	\$870	\$870	\$1,080	\$1,380	\$1,600
37807	\$940	\$950	\$1,180	\$1,490	\$1,740
37825	\$810	\$840	\$990	\$1,290	\$1,490
37828	\$1,060 110% \$1166	\$1,070 110% \$1177	\$1,330 110% \$1463	\$1,680 110% \$1848	\$1,960 110% \$2156
37830	\$1,100 110% \$1210	\$1,100 110% \$1210	\$1,360 110% \$1496	\$1,740 110% \$1914	\$2,050 110% \$2255
37831	\$1,030 110% \$1133	\$1,040 110% \$1144	\$1,290 110% \$1419	\$1,630 110% \$1793	\$1,900 110% \$2090
37840	\$870 110% \$957	\$870 110% \$957	\$1,080 110% \$1188	\$1,410 110% \$1551	\$1,640 110% \$1804
37846	\$820	\$850	\$1,040	\$1,340	\$1,540
37848	\$830	\$830	\$1,070	\$1,370	\$1,500
37849	\$1,060 110% \$1166	\$1,070 110% \$1177	\$1,330 110% \$1463	\$1,680 110% \$1848	\$1,960 110% \$2156
37853	\$870	\$870	\$1,070	\$1,370	\$1,610
37865	\$1,110	\$1,190	\$1,440	\$1,870	\$1,960
37866	\$810	\$860	\$1,020	\$1,290	\$1,490
37870	\$810	\$820	\$990	\$1,290	\$1,490
37871	\$860	\$890	\$1,100	\$1,430	\$1,680
37874	\$810	\$810	\$990	\$1,290	\$1,490
37878	\$1,060	\$1,070	\$1,330	\$1,700	\$1,940
37882	\$1,050	\$1,060	\$1,310	\$1,660	\$1,950
37885	\$880	\$970	\$1,180	\$1,560	\$1,570
37886	\$1,070	\$1,080	\$1,340	\$1,700	\$1,980



FY2026 SMALL AREA FMRs FOR MORGAN COUNTY, TN

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Morgan County is part of the **Morgan County, TN HUD Metro FMR Area**.

Morgan County, TN Advisory Small Area FMRs By Unit Bedrooms									
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom				
37719	\$890	\$890	\$1,080	\$1,420	\$1,750				
37726	\$780	\$780	\$1,030	\$1,360	\$1,400				
37733	\$720	\$760	\$930	\$1,160	\$1,530				
37748	\$900 110% \$990	\$900 110% \$990	\$1,080 110% \$1188	\$1,420 110% \$1562	\$1,790 110% \$1969				
37770	\$740	\$750	\$980	\$1,280	\$1,350				
37829	\$920	\$920	\$1,210	\$1,600	\$1,600				
37840	\$870	\$870	\$1,080	\$1,410	\$1,640				
37845	\$840	\$840	\$1,050	\$1,370	\$1,560				
37852	\$720	\$760	\$930	\$1,160	\$1,530				
37854	\$850	\$860	\$1,040	\$1,370	\$1,690				
37872	\$850	\$850	\$1,110	\$1,470	\$1,500				
37887	\$700	\$700	\$930	\$1,220	\$1,220				

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