

# RENO HOUSING AUTHORITY

Calculating TTP, HAP and Your Portion



# Welcome!

This video will include:

- An explanation of Total Tenant Payment (TTP)
- An explanation of Housing Assistance Payment (HAP)
- An explanation of how your portion of the rent is calculated
- Plus bonus explanations of Gross & Adjusted Income and Minimum Rent.



# Frequently Used Acronyms

- **CR** – Contract Rent: The amount for rent the landlord is requesting.
- **GR** – Gross Rent: The contract rent plus the utility allowance.
- **HAP** – Housing Assistance Payment: The portion of the rent RHA is responsible for paying to the landlord.
- **HCV** – Housing Choice Voucher: the most common of the many voucher programs offered. Formerly known as Section 8.
- **HUD** – The US Department of Housing and Urban Development: the federal department over voucher programs.

# Frequently Used Acronyms

- **PS** – Payment Standard: the maximum subsidy RHA will pay, by unit size.
- **RHA** – Reno Housing Authority
- **TTP** – Total Tenant Payment: the minimum amount you pay toward rent and utilities.
- **UA** – Utility Allowance: an amount established by RHA based on yearly market studies that estimates the average monthly utility bills for an energy-conscious household. Used to ensure your portion of the rent and utilities is affordable.

# Questions Regarding Your Assistance?



## Email

Send any questions to [section8@renoha.org](mailto:section8@renoha.org) for a response within 1-2 business days.



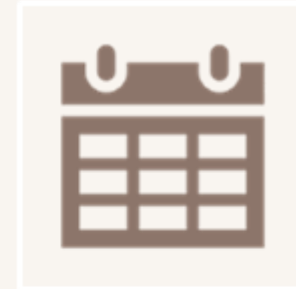
## Phone Call

775-329-3630 option 5 to leave a message with your name, Social Security Number and detailed message. We will return your call within 1-2 business days.



## Walk-In

Thursdays from 9am - 11:30am and 1pm - 4 pm, no appointment needed. You will see the On-Duty Housing Specialist.



## Scheduled Appointments

Your Housing Specialist will reach out (by mail) if an in-person meeting is necessary, but you are welcome to call and request a scheduled in-person meeting as well.

# Gross Income

Gross Annual income is the income from all countable sources for ALL HOUSEHOLD MEMBERS for a whole year. Countable sources include:

- Employment, Unemployment, & Self-Employment
- Social Security & Pensions (including disability benefits)
- Child Support
- TANF (cash aid)
- And more!

Gross Monthly Income is that figure divided by 12.

To find the income RHA has for you, please see your Family Summary.

# Adjusted Income

Adjusted Annual income is the amount after RHA has subtracted the HUD-allowed deductions/allowances from your Gross Income. These deductions include:

- \$400/household for elderly/disabled households
- \$480/dependent in a household
- The standard medical deduction for elderly/disabled households
- Disability Assistance Expenses for qualifying households
- Childcare expenses for qualifying households

Adjusted Monthly Income is that figure divided by 12.




# Total Tenant Payment

HUD expects you to pay 30-40% of your income toward rent and utilities.

TTP, or the MINIMUM amount you pay for rent and utilities, is determined by taking the highest of the following:

- 30% of your adjusted monthly income
- 10% of your gross monthly income
- The minimum rent

# TTP Calculation Example

Monthly gross income = \$800	10% of \$800 = <b>\$80</b>	
Monthly adjusted income = \$700	30% of \$700 = <b>\$210</b>	
Minimum rent = \$100	<b>\$100</b>	

# Housing Assistance Payment

HAP, or the amount RHA pays your landlord, is determined using the following:

- Your TTP
- The Payment Standard for your voucher size or the unit size, whichever is LOWER
- The gross rent for your unit

**You will take the LOWER of:**

- **Payment Standard - TTP**
- **Gross rent - TTP**

# HAP Calculation Example A

The Family qualifies for a 1-bedroom voucher and selected a 1-bedroom unit.

1-bedroom Payment Standard: \$998

Utility Allowance for selected unit: \$59

Contract Rent for selected unit: \$850

TTP: \$210

Gross Rent = \$850 + \$59 = \$909

Payment Standard (\$998) - TTP (\$210)	\$998 - \$210 = <b>\$788</b>
Gross Rent (\$909) - TTP (\$210)	\$909 - \$210 = <b>\$699</b>



# HAP Calculation Example B

The Family qualifies for a 1-bedroom voucher and selected a 1-bedroom unit.

1-bedroom Payment Standard: \$998

Utility Allowance for selected unit: \$59

Contract Rent for selected unit: \$1,000

TTP: \$210

Gross Rent = \$1,000 + \$59 = \$1,059

Payment Standard (\$998) - TTP (\$210)	$\$998 - \$210 = \$788$
Gross Rent (\$1,059) - TTP (\$210)	$\$1,059 - \$210 = \$849$



# Your Portion of the Rent

Your portion of the rent is determined using the following:

- The contract rent for your unit
- The HAP

# Tenant Rent Calculation Example A

Contract Rent for selected unit: \$850

HAP: \$699

(Contract Rent \$850 - HAP \$699)

\$850 - \$699 = **\$151**

# Tenant Rent Calculation Example B

Contract Rent for selected unit: \$1,000

HAP: \$788

(Contract Rent \$1,000 - HAP \$788)

\$1,000 - \$788 = **\$212**

# Minimum Rent

HUD requires Housing Authorities to set a minimum rent that tenants are expected to pay, regardless of income.

At RHA, this is currently \$100.

This means that even if you have no income, you would be expected to pay \$100 toward your rent and utilities.

# Minimum Rent Hardship

If this requirement creates a hardship for you, you can request a waiver of this policy by completing the Minimum Rent Hardship paperwork.

- The request must demonstrate that the hardship falls into one of HUD's categories.
- This hardship is only available to households paying the minimum rent. If your portion of the rent is based on income, a hardship is not available.

# Formulas We Discussed

- **Gross Rent (GR):**
  - $CR + UA$
- **TTP:** Highest of
  - 30% adjusted monthly income
  - 10% gross monthly income
  - Minimum Rent
- **HAP:** Lowest of
  - $GR - TTP$
  - $PS - TTP$
- **Tenant Rent:**
  - $CR - HAP$

# Thank you for your time.

We are here to help you throughout this process. Please reach out to us if you have any questions or concerns.

Rental Assistance contact information:

- Phone: 775-329-3630 option 5
- Email: [section8@renoha.org](mailto:section8@renoha.org)
- Walk-in: Thursdays 9am – 11:30am and 1pm – 4pm