

Housing Choice Voucher (HCV) Specialist Certification Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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1. What defines a mixed family in the context of the Housing Choice Voucher program?

- A. A family with no eligible members**
- B. A family with all members as citizens**
- C. A family comprised of eligible citizens and non-citizens**
- D. A family that is entirely ineligible**

2. What is the significance of the Housing Choice Voucher Administrative Plan?

- A. It determines the rent rates for various housing units**
- B. It outlines the policies and procedures governing the HCV program**
- C. It provides a list of eligible housing units**
- D. It regulates the responsibilities of tenants during the lease**

3. What can affect the types of deductions applied to adjusted income for HCV purposes?

- A. The tenant's rental history**
- B. The tenant's disclosure of other assets**
- C. The tenant's family size and special expenses**
- D. The state the tenant resides in**

4. What is a key factor that affects eligibility for the HCV program?

- A. Household size**
- B. Criminal record history**
- C. Income level**
- D. Rental history**

5. What is the primary purpose of a lease agreement in the HCV program?

- A. To create a rental application**
- B. To outline the terms and conditions of rental**
- C. To establish guidelines for property maintenance**
- D. To restrict tenant rights**

6. What is the role of the Public Housing Agency (PHA) in the HCV program?

- A. To develop new affordable housing projects**
- B. To administer the program and ensure compliance**
- C. To provide direct financial aid to families**
- D. To manage private rental properties**

7. What is a common requirement that generally needs to be fulfilled for program admission?

- A. The individual must complete a job training program**
- B. The family must show proof of income eligibility**
- C. The applicants must own property**
- D. The applicants must have a credit score above a certain threshold**

8. What is the primary purpose of the Request for Tenancy Approval in the Housing Choice Voucher program?

- A. To increase the rent amount**
- B. To request permission for a landlord to rent a unit under the program**
- C. To evaluate the tenant's credit history**
- D. To verify the tenant's employment status**

9. Which criteria determine whether a household's rent burden is acceptable under the Housing Choice Voucher program?

- A. Households should pay no more than 40% of their income**
- B. Households should ideally pay no more than 30% of their income**
- C. Households must ensure rent does not exceed their total income**
- D. Households are required to pay fixed rental rates**

10. What action must a tenant take if they wish to transfer their voucher to another jurisdiction?

- A. File a complaint with the PHA**
- B. Apply for portability through their current PHA**
- C. Cancel the existing voucher**
- D. Reapply for a new voucher in the new jurisdiction**

Answers

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1. C
2. B
3. C
4. C
5. B
6. B
7. B
8. B
9. B
10. B

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Explanations

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1. What defines a mixed family in the context of the Housing Choice Voucher program?

- A. A family with no eligible members
- B. A family with all members as citizens
- C. A family comprised of eligible citizens and non-citizens**
- D. A family that is entirely ineligible

In the context of the Housing Choice Voucher program, a mixed family is specifically defined as one that consists of eligible citizens and non-citizens. This definition is critical as it delineates the composition of the family in terms of their immigration status and eligibility for the program. Eligibility for the Housing Choice Voucher program is contingent on certain criteria, including citizenship or eligible immigration status. Therefore, a mixed family acknowledges the presence of both individuals who are eligible to receive assistance (like U.S. citizens or those with qualified immigration statuses) and those who do not meet the eligibility criteria (non-citizens). This classification allows for the important function of ensuring that assistance can continue for the eligible members of a family, while also navigating compliance with federal regulations regarding non-citizen households. Thus, a mixed family is a central concept in maintaining the integrity of the program while serving diverse households. The understanding of this term is crucial for HCV specialists who work to administer assistance effectively in accordance with program rules.

2. What is the significance of the Housing Choice Voucher Administrative Plan?

- A. It determines the rent rates for various housing units
- B. It outlines the policies and procedures governing the HCV program**
- C. It provides a list of eligible housing units
- D. It regulates the responsibilities of tenants during the lease

The Housing Choice Voucher Administrative Plan is a crucial document that outlines the policies and procedures governing the Housing Choice Voucher (HCV) program. It serves as a comprehensive guide for public housing agencies (PHAs) to implement and manage the program effectively. This plan includes vital information such as the eligibility criteria for participants, the process for selecting families, how to determine the amount of assistance provided, and the regulations governing the relationship between the PHA, landlords, and tenants. By establishing clear policies, the Administrative Plan helps to ensure consistency and transparency in the administration of the HCV program, providing a framework that PHAs must follow to comply with federal regulations. Moreover, this document can be crucial for addressing questions or disputes that may arise regarding program implementation and family eligibility, as it serves as a point of reference for both staff and participants. This thoroughness ultimately supports fair housing practices and helps maintain program integrity.

3. What can affect the types of deductions applied to adjusted income for HCV purposes?

- A. The tenant's rental history**
- B. The tenant's disclosure of other assets**
- C. The tenant's family size and special expenses**
- D. The state the tenant resides in**

The correct answer highlights that a tenant's family size and special expenses can significantly affect the types of deductions applied to adjusted income for Housing Choice Voucher purposes. In the context of HCV, adjusted income is a critical factor used to determine eligibility and the amount of assistance a family receives. Family size plays a crucial role because the larger the household, the more potential deductions may apply for dependents, which can lead to a lower adjusted income. Similarly, special expenses related to care for dependents, medical expenses not covered by insurance, or other necessary costs can also qualify for deductions. These deductions serve to account for the unique financial circumstances of each household, ensuring that assistance is tailored appropriately to the specific needs of families. Understanding deductions is essential for HCV specialists, as they must consider these factors to accurately calculate the financial standing of applicants and determine the appropriate level of housing assistance.

4. What is a key factor that affects eligibility for the HCV program?

- A. Household size**
- B. Criminal record history**
- C. Income level**
- D. Rental history**

Eligibility for the Housing Choice Voucher (HCV) program is significantly influenced by income level. The HCV program is designed to assist low-income families in obtaining affordable housing. Therefore, income is a primary consideration, as the program aims to serve those who fall within specific income limits, typically set as a percentage of the area median income (AMI). Families must demonstrate that their income qualifies them for the program, which often involves detailed verification of income sources, including employment, social security, and any other relevant financial resources. Only households that meet these income criteria are eligible to receive vouchers, making income level a critical factor in determining whether an applicant can participate in the program. While other factors such as household size, criminal record history, and rental history may also play a role in the overall assessment of an applicant's suitability for assistance, they do not directly determine eligibility in the same fundamental way that income level does. Thus, ensuring that an applicant's income aligns with the program's requirements is the key factor in evaluating their eligibility for the HCV program.

5. What is the primary purpose of a lease agreement in the HCV program?

- A. To create a rental application
- B. To outline the terms and conditions of rental**
- C. To establish guidelines for property maintenance
- D. To restrict tenant rights

The primary purpose of a lease agreement in the Housing Choice Voucher (HCV) program is to outline the terms and conditions of rental. A lease serves as a legally binding document that clearly specifies the obligations and entitlements of both the landlord and the tenant. This includes the rent amount, duration of the lease, payment terms, maintenance responsibilities, and any specific rules regarding the use of the property. This clarity helps ensure that both parties understand their responsibilities, which is essential for a smooth landlord-tenant relationship. In the context of the HCV program, the lease agreement also plays a critical role in protecting the rights of tenants while ensuring compliance with program regulations. It typically must align with both the housing authority's requirements and federal regulations. Having a well-defined lease minimizes the potential for disputes and ensures that both parties have a clear understanding of their legal rights and responsibilities in relation to the rental property.

6. What is the role of the Public Housing Agency (PHA) in the HCV program?

- A. To develop new affordable housing projects
- B. To administer the program and ensure compliance**
- C. To provide direct financial aid to families
- D. To manage private rental properties

The Public Housing Agency (PHA) plays a critical role in the Housing Choice Voucher program by administering the program and ensuring compliance with federal regulations and guidelines. This responsibility includes overseeing the distribution of vouchers to eligible families, monitoring landlords and units to make sure they meet housing quality standards, and ensuring that the program operates fairly and effectively within the framework set by the U.S. Department of Housing and Urban Development (HUD). Through proper administration, the PHA also ensures that the funds allocated for the program are used appropriately, that participants understand their rights and responsibilities, and that landlords comply with program rules. This role is essential in maintaining the integrity of the program and providing assistance to families seeking affordable housing options. In contrast, developing new affordable housing projects falls outside the scope of typical PHA functions in the HCV program. While PHAs may engage in development activities, particularly in relation to public housing, their primary focus in the HCV context is program administration. Providing direct financial aid to families or managing private rental properties does not encapsulate the PHA's core responsibilities under the HCV program, which is more focused on facilitating access to housing rather than providing direct payments or managing properties directly.

7. What is a common requirement that generally needs to be fulfilled for program admission?

- A. The individual must complete a job training program**
- B. The family must show proof of income eligibility**
- C. The applicants must own property**
- D. The applicants must have a credit score above a certain threshold**

For program admission into the Housing Choice Voucher (HCV) program, one of the most common requirements is that the family must show proof of income eligibility. This requirement ensures that applicants fall within the income limits set by the local Public Housing Authority (PHA) to qualify for assistance. The HCV program is designed to assist low-income families, the elderly, and individuals with disabilities in obtaining affordable housing, which means it is crucial to evaluate applicants' income to determine if they meet the necessary criteria. Income verification typically involves providing documentation such as pay stubs, tax returns, and benefit letters, which the PHA reviews to ensure compliance with federal regulations. This focus on income eligibility helps ensure that the program serves those who genuinely need rental assistance, thereby fulfilling its purpose of providing housing stability for low-income populations. The other options, while they may pertain to various housing assistance programs or financial aid scenarios, do not specifically align with the primary eligibility requirements for the HCV program. For instance, completing a job training program or having a credit score above a certain threshold is not a standard requirement for admission. Additionally, property ownership is generally not compatible with the goals of the HCV program, which aims to assist renters rather than property owners.

8. What is the primary purpose of the Request for Tenancy Approval in the Housing Choice Voucher program?

- A. To increase the rent amount**
- B. To request permission for a landlord to rent a unit under the program**
- C. To evaluate the tenant's credit history**
- D. To verify the tenant's employment status**

The primary purpose of the Request for Tenancy Approval (RTA) in the Housing Choice Voucher program is to request permission for a landlord to rent a unit under the program. This form is essential in the voucher process as it allows the Public Housing Authority (PHA) to assess whether the proposed rental unit meets the program's requirements for safety, affordability, and habitability. This process ensures that the housing selected by the tenant is appropriate and eligible for the Housing Choice Voucher assistance before any lease can be executed. By approving the tenancy, the PHA confirms that both the landlord and the rental unit comply with program standards, which is crucial for maintaining the integrity of the Housing Choice Voucher program.

9. Which criteria determine whether a household's rent burden is acceptable under the Housing Choice Voucher program?

- A. Households should pay no more than 40% of their income**
- B. Households should ideally pay no more than 30% of their income**
- C. Households must ensure rent does not exceed their total income**
- D. Households are required to pay fixed rental rates**

The criteria that determine whether a household's rent burden is acceptable under the Housing Choice Voucher program is based on the ideal standard that households should ideally pay no more than 30% of their income towards housing costs. This benchmark is derived from historical practices and policies aimed at ensuring that families do not spend an excessive portion of their income on housing, allowing them to maintain other essential expenses, such as food, healthcare, and transportation. Setting the 30% threshold as an ideal helps to promote housing stability and affordability, which are core objectives of the Housing Choice Voucher program. The intention is to minimize financial strain on families, thereby fostering better living conditions and enabling them to allocate their resources more effectively. The option stating that households should pay no more than 40% of their income acknowledges that in some circumstances, a higher burden might be acceptable; however, 30% is the standard for ensuring affordability. The other choices, regarding rent not exceeding total income and fixed rental rates, do not align with the program's flexibility and assessment of housing costs relative to income.

10. What action must a tenant take if they wish to transfer their voucher to another jurisdiction?

- A. File a complaint with the PHA**
- B. Apply for portability through their current PHA**
- C. Cancel the existing voucher**
- D. Reapply for a new voucher in the new jurisdiction**

When a tenant wishes to transfer their Housing Choice Voucher to another jurisdiction, the appropriate action is to apply for portability through their current Public Housing Authority (PHA). Portability allows tenants to move with their voucher, facilitating their relocation to another area that may better meet their housing needs or personal circumstances. The process involves the tenant notifying their current PHA of their intent to move and requesting a portability packet, which initiates the procedure. This ensures that the tenant's right to housing assistance is preserved as they relocate to another jurisdiction, allowing them to take advantage of housing opportunities elsewhere without losing their assistance. By applying for portability instead of the other choices, tenants remain compliant with HUD regulations and maintain continuity of their assistance during the transition. This option not only safeguards their benefits but also streamlines the process of finding suitable housing in a new location.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://housingchoicevoucherspecialist.examzify.com>

We wish you the very best on your exam journey. You've got this!

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