

Multifamily Housing Specialist Certification Practice Test (Sample)

Study Guide



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SAMPLE

Questions

- 1. Must overpayments from owner errors be repaid to HUD in a lump sum?**
 - A. True**
 - B. False**
 - C. Only if it exceeds a certain amount**
 - D. Only if requested by HUD**
- 2. Are owners required to investigate all discrepancies reported by the Income Discrepancy Report?**
 - A. True**
 - B. False**
- 3. Which statement is not true about the AFHMP?**
 - A. It promotes equal housing choices for all residents**
 - B. It should seek to attract a broad eligible population**
 - C. It does not need approval by HUD/CA**
 - D. It is required for all properties**
- 4. Is it true that people in specific occupations may require mid-year interim recertifications?**
 - A. True, due to changing circumstances**
 - B. False, it is not necessary**
 - C. Only if the household requests it**
 - D. Only for seasonal workers**
- 5. Under what condition can EIV information of adult household members be disclosed?**
 - A. It can be disclosed without consent**
 - B. With written consent from the household member**
 - C. To anyone involved in the property management**
 - D. Only to other members of the household**

- 6. What must landlords outline to comply with fair housing laws?**
- A. Tenant's rights and responsibilities**
 - B. Only the rules for pet ownership**
 - C. Only eviction procedures**
 - D. Tenant's personal information**
- 7. How many days does an owner have to submit claims after a vacant unit is rent-ready?**
- A. 30 days**
 - B. 60 days**
 - C. 120 days**
 - D. 180 days**
- 8. Which statement about HUD-9887 and 9887-A is incorrect?**
- A. They expire 15 months after they are signed**
 - B. They allow the owner to verify new hire employment information**
 - C. EIV income reports may not be accessed until required household members have signed**
 - D. They allow the owner to run criminal background checks on all family members**
- 9. Is the income of a temporarily absent family member included in annual income upon their return?**
- A. Yes, always**
 - B. No, it is excluded during absence**
 - C. Only if they provide documentation**
 - D. Only if the resident requests it**
- 10. What type of properties must follow specific renewal options outlined by HUD?**
- A. Assisted living facilities**
 - B. Public housing projects**
 - C. Multifamily properties**
 - D. Single-family homes**

Answers

SAMPLE

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

SAMPLE

Explanations

1. Must overpayments from owner errors be repaid to HUD in a lump sum?

A. True

B. False

C. Only if it exceeds a certain amount

D. Only if requested by HUD

The correct response indicates that overpayments resulting from owner errors do not necessarily have to be repaid to HUD in a lump sum. This means that repayment could be structured or governed by specific agreements or regulations that allow for payment plans or partial repayments over time, rather than requiring a single full payment immediately. This recognition is crucial in managing financial relationships and obligations within HUD programs, as it provides flexibility for owners who may be experiencing financial strain. Repayment plans can support financial stability for property owners while ensuring compliance with HUD regulations. Recognizing the context of how repayment works allows property owners to navigate their financial responsibilities more effectively. The options that suggest a requirement for lump sum repayment, a threshold amount, or solely at HUD's request impose limitations that do not align with the broader understanding of how HUD manages such overpayments. They imply inflexibility that might not consider the variability of individual circumstances among owners dealing with financial issues resulting from their errors.

2. Are owners required to investigate all discrepancies reported by the Income Discrepancy Report?

A. True

B. False

The requirement for owners to investigate discrepancies reported by the Income Discrepancy Report is not absolute. While it is essential for owners to maintain accurate records and ensure compliance with HUD regulations, they are not mandated to investigate every discrepancy. Instead, they are encouraged to have a reasonable approach to addressing discrepancies based on the nature and materiality of the information provided. In practice, owners typically prioritize significant discrepancies that could affect a tenant's eligibility or the calculation of their rental assistance. They might focus on those discrepancies that stem from clear errors, substantial income differences, or patterns indicative of potential fraud. Thus, the demand for an investigation is balanced with practical considerations and potential impacts on tenant privacy and program integrity. This understanding explains why the assertion that owners are required to investigate all discrepancies is not necessarily true. They exercise discretion to determine the appropriate course of action based on the specifics of each situation.

3. Which statement is not true about the AFHMP?

- A. It promotes equal housing choices for all residents**
- B. It should seek to attract a broad eligible population**
- C. It does not need approval by HUD/CA**
- D. It is required for all properties**

The statement that indicates the AFHMP does not need approval by HUD/CA is not true. The Affirmative Fair Housing Marketing Plan (AFHMP) is a crucial document that must align with the Fair Housing Act's objectives to ensure that all residents have equal access to housing opportunities. One essential aspect of the AFHMP is that it is subject to approval by the Department of Housing and Urban Development (HUD) or the appropriate Community Agency (CA) to ensure that it meets the required standards and is effectively tailored to reach diverse populations. The other statements regarding the AFHMP accurately reflect its purpose and requirements. Promoting equal housing choices is fundamental to the AFHMP, as it aims to ensure that all individuals, regardless of their background, can access housing. Seeking to attract a broad eligible population is also a vital goal of the plan, which encourages diversity and inclusion within housing developments. Lastly, while not every property might be required to have an AFHMP, many federally funded or federally insured housing programs and projects do need to implement one, thereby reinforcing the requirement component for specific properties.

4. Is it true that people in specific occupations may require mid-year interim recertifications?

- A. True, due to changing circumstances**
- B. False, it is not necessary**
- C. Only if the household requests it**
- D. Only for seasonal workers**

Mid-year interim recertifications are sometimes required for individuals in specific occupations due to changing circumstances that might affect their income or household composition. This necessity arises in various scenarios where a household may experience fluctuations in earnings, such as when a person receives a promotion, changes jobs, or faces a significant decrease in hours or wages. For instance, if someone works in a position with variable hours or seasonal employment, their income could change significantly in short periods. The recertification process allows housing programs to adjust rental assistance amounts accurately and ensure that the support provided reflects the household's current financial situation. In contrast, not all situations or occupations necessitate this process, but the possibility of change in income among certain occupational groups does underline the importance of regular evaluations to maintain fairness and appropriateness in housing assistance programs.

5. Under what condition can EIV information of adult household members be disclosed?

- A. It can be disclosed without consent**
- B. With written consent from the household member**
- C. To anyone involved in the property management**
- D. Only to other members of the household**

The correct answer is that EIV (Enterprise Income Verification) information of adult household members can be disclosed with written consent from the household member. This rule is grounded in the principles of privacy and confidentiality that govern sensitive personal information, particularly in housing assistance programs. When a household member provides written consent, they are explicitly allowing the disclosure of their EIV information, which includes sensitive data related to income and employment. This ensures that the privacy rights of individuals are upheld while allowing property management to access necessary information to ensure compliance with housing regulations and to verify eligibility for assistance programs. The other options do not align with the confidentiality protocols established by housing regulations. Disclosing EIV information without consent compromises the individual's privacy rights and can lead to violations of legal and ethical standards governing data handling. Additionally, sharing this sensitive information with anyone involved in property management without consent would not comply with the regulations intended to protect residents' personal information. Lastly, allowing disclosure only to other members of the household undermines the privacy of the individual and is not consistent with proper data management practices. Thus, written consent is essential to authorize any access to EIV data for adult household members.

6. What must landlords outline to comply with fair housing laws?

- A. Tenant's rights and responsibilities**
- B. Only the rules for pet ownership**
- C. Only eviction procedures**
- D. Tenant's personal information**

Landlords must outline tenant's rights and responsibilities to comply with fair housing laws because this ensures transparency and fairness in the rental process. Fair housing laws aim to prevent discrimination against tenants based on protected characteristics such as race, color, religion, sex, national origin, familial status, and disability. Clearly outlining tenant rights includes informing renters about their ability to request reasonable accommodations for disabilities or to report discriminatory practices without fear of retaliation, thus fulfilling legal obligations. This transparency also intends to create a respectful landlord-tenant relationship and establishes a foundation for rights that all tenants should expect, promoting equal treatment and access to housing opportunities. While elements like pet ownership rules, eviction procedures, and tenant personal information may be components of a rental agreement, they do not address the broader scope of tenant rights necessary for compliance with fair housing laws.

7. How many days does an owner have to submit claims after a vacant unit is rent-ready?

- A. 30 days**
- B. 60 days**
- C. 120 days**
- D. 180 days**

The correct answer indicates that an owner has 180 days to submit claims after a vacant unit is deemed rent-ready. This timeframe is significant as it allows property owners adequate time to assess the condition of the unit and any related expenses that may have been incurred during the vacancy period. Having this extended period helps in gathering all necessary documentation and ensuring the claim submitted is thorough and justifiable. Such policies are usually put in place to facilitate accurate processing of claims and maintain clear communication between property owners and management entities. The other options fall short in providing a reasonable time frame for owners who might need to deal with various delays or unforeseen circumstances before finalizing their claims for rent-ready units. This underscores the importance of the 180-day period as a standard practice within the multifamily housing sector.

8. Which statement about HUD-9887 and 9887-A is incorrect?

- A. They expire 15 months after they are signed**
- B. They allow the owner to verify new hire employment information**
- C. EIV income reports may not be accessed until required household members have signed**
- D. They allow the owner to run criminal background checks on all family members**

The correct choice indicates that the statement regarding running criminal background checks on all family members is incorrect. HUD-9887 and 9887-A are forms utilized in the context of the Department of Housing and Urban Development (HUD) regulations, specifically for verifying eligibility for assistance programs. These forms primarily focus on the verification of income and family composition. While landlords or property owners have the right to conduct background checks, the specific provisions of HUD-9887 and 9887-A do not extend to blanket checks on all family members for criminal history. Instead, they emphasize verifying income using sources like the EIV (Enterprise Income Verification) system and require that only certain conditions must be met for checking income status. Hence, running criminal background checks falls outside the intended purpose of these forms, which is centered around income verification. Other options correctly highlight relevant aspects of these forms, such as their expiration after 15 months, the procedure for verifying employment information, and the requirement for household members' signatures before accessing EIV income reports. These all pertain directly to how income and household composition changes are handled under HUD regulations.

9. Is the income of a temporarily absent family member included in annual income upon their return?

- A. Yes, always**
- B. No, it is excluded during absence**
- C. Only if they provide documentation**
- D. Only if the resident requests it**

In the context of multifamily housing and determining annual income for income eligibility calculations, when a family member is temporarily absent, their income is typically excluded from the annual income assessment during their absence. This exclusion applies because the individual's absence often means they are not contributing to the household's financial situation at that time. When the family member returns, their income can be considered in future assessments, but it is not retroactively included for the period they were away. This reflects the fair housing guidelines aimed at ensuring that only current household income is counted, preventing potential disadvantages to families based on temporary situations. This approach maintains the integrity of income calculations and ensures that families are not held accountable for circumstances beyond their control. The other options suggest scenarios that do not align with these guidelines, such as including income regardless of circumstances or making it contingent upon documentation or resident requests, which do not accurately capture the policy related to temporarily absent family members.

10. What type of properties must follow specific renewal options outlined by HUD?

- A. Assisted living facilities**
- B. Public housing projects**
- C. Multifamily properties**
- D. Single-family homes**

Multifamily properties must adhere to specific renewal options outlined by HUD because these properties often receive federal assistance and funding, which comes with requirements for tenant protections and housing accessibility. HUD sets detailed guidelines to ensure that tenants in multifamily housing are provided with stable, affordable options for renewing their leases. This is particularly important in the case of properties that participate in federal programs like Project-Based Section 8, where the implications of renewal options can significantly affect tenant security and housing stability. In contrast, assisted living facilities, public housing projects, and single-family homes may not have the same level of regulation concerning renewal options as multifamily properties, given their different funding structures and operational models. For example, public housing projects are governed by other criteria specific to their funding but may not always align with the same renewal requirements as multifamily units under HUD programs. Similarly, single-family homes are generally subject to broader real estate laws rather than specific HUD provisions. Thus, the emphasis on multifamily properties highlights their unique regulatory landscape under HUD's standards.