

Nan Mckay Housing Choice Voucher (HCV) Specialist Practice Exam (Sample)

Study Guide



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SAMPLE

Questions

- 1. What must the IHA ensure regarding subsequent payments to the RHA?**
 - A. Payments are received by the 10th working day of each month**
 - B. Payments are received by the 5th working day of each month**
 - C. Payments are received by the last day of the month**
 - D. Payments are received by the 15th working day of the month**
- 2. Who in a family must sign the authorization to release information?**
 - A. Only the head of household**
 - B. All adult family members**
 - C. Only the spouse and head of household**
 - D. Only the co-head and head of household**
- 3. What is a primary responsibility of a Public Housing Authority (PHA)?**
 - A. Conducts inspections of rental properties**
 - B. Establishes policies and provides housing**
 - C. Implements federal housing laws**
 - D. Manages tenant complaints**
- 4. Which of the following statements about informal hearings is true?**
 - A. They are optional for families**
 - B. They are required for terminating assistance due to family inaction**
 - C. They cannot be requested if the family disagrees with a utility allowance**
 - D. They must be held for every family action**
- 5. Which group is NOT considered a HUD protected class?**
 - A. Race**
 - B. Gender identity**
 - C. Body type**
 - D. Familial status**

- 6. Which characteristic is NOT part of the federally protected classes?**
- A. Religion**
 - B. Age**
 - C. Wealth**
 - D. National origin**
- 7. What is required of the tenancy addendum in a lease?**
- A. It must be given as a separate document**
 - B. It must be added word-for-word into the owner's lease**
 - C. It should only be signed if there are no issues**
 - D. It must be submitted to local government authorities**
- 8. When is income eligibility not assessed for an applicant?**
- A. Before lease-up/admission**
 - B. After lease-up/admission**
 - C. During the application process**
 - D. At annual recertification**
- 9. What is meant by the term 'portability' in the context of HCV?**
- A. The ability to renew a lease at the same unit**
 - B. The process of moving to a new unit within the same PHA**
 - C. The ability to lease or purchase a unit outside the initial PHA's jurisdiction**
 - D. The process of transferring subsidies to another program**
- 10. What is the minimum family share percentage of monthly adjusted income that must be considered for approval?**
- A. 20%**
 - B. 30%**
 - C. 40%**
 - D. 50%**

Answers

SAMPLE

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

SAMPLE

Explanations

SAMPLE

1. What must the IHA ensure regarding subsequent payments to the RHA?

- A. Payments are received by the 10th working day of each month**
- B. Payments are received by the 5th working day of each month**
- C. Payments are received by the last day of the month**
- D. Payments are received by the 15th working day of the month**

The correct choice indicates that the Independent Housing Authority (IHA) must ensure that payments to the Regional Housing Authority (RHA) are received by the 5th working day of each month. This requirement is essential for maintaining a consistent and reliable flow of funding for housing assistance. Timely payments are crucial in supporting the administrative functions of the RHA, facilitating program operations, and ensuring that the funds are available for housing assistance without delays. This practice also helps to establish a strong partnership between the IHA and RHA, reflecting accountability and adherence to agreements regarding the disbursement of funds. By ensuring the payment is made by the 5th working day, it supports effective budgeting and financial planning for both the IHA and the RHA, minimizing the chances of service disruptions that might arise from delayed payments. The other options reflect different timelines that are not in compliance with the established guidelines for payment processing, which is crucial for the workflow and operations between housing authorities. Therefore, the specified timeline in the correct answer supports compliant financial practices within the housing assistance framework.

2. Who in a family must sign the authorization to release information?

- A. Only the head of household**
- B. All adult family members**
- C. Only the spouse and head of household**
- D. Only the co-head and head of household**

The correct response is that all adult family members must sign the authorization to release information. This requirement ensures that all adults who are part of the household consent to share their information with the relevant housing authorities or agencies involved in the administration of the Housing Choice Voucher program. By having all adult members provide their authorization, the program protects their privacy and adheres to regulations regarding the handling of personal and financial data. This practice also supports transparency and allows for accurate verification of information that may affect eligibility or assistance levels, facilitating a smoother process in managing housing vouchers and compliance with federal regulations. While options that limit the requirement to only certain members, such as just the head of household, the spouse, or the co-head of household, may streamline the process for paperwork, they do not encompass the full extent of legal and compliance obligations placed on housing authorities to ensure every accountable adult is considered. Thus, the requirement for all adult family members to provide their signature reflects a comprehensive approach to privacy, consent, and collaboration within a household.

3. What is a primary responsibility of a Public Housing Authority (PHA)?

- A. Conducts inspections of rental properties**
- B. Establishes policies and provides housing**
- C. Implements federal housing laws**
- D. Manages tenant complaints**

The primary responsibility of a Public Housing Authority (PHA) is to establish policies and provide housing assistance to eligible low-income families, the elderly, and individuals with disabilities. PHAs play a crucial role in fostering affordable housing options and ensuring compliance with federal guidelines that govern housing programs. By creating policies, PHAs can tailor housing assistance programs to meet the specific needs of their communities, effectively improving access to safe and decent housing. While conducting inspections, implementing federal laws, and managing tenant complaints are also significant functions within the scope of a PHA's duties, they are more specialized tasks that support the overarching goal of providing housing assistance. Therefore, establishing policies and ensuring the provision of housing assistance is the central duty that encapsulates the PHA's mission and operations.

4. Which of the following statements about informal hearings is true?

- A. They are optional for families**
- B. They are required for terminating assistance due to family inaction**
- C. They cannot be requested if the family disagrees with a utility allowance**
- D. They must be held for every family action**

In the context of the Housing Choice Voucher program, informal hearings are crucial in ensuring that families have a fair opportunity to understand decisions related to their assistance and to contest any adverse actions. The statement regarding the requirement for an informal hearing due to family inaction is accurate because it aligns with the regulations governing the program. When a family's assistance is being terminated because of a failure to comply with program obligations (referred to as family inaction), they are entitled to an informal hearing. This helps maintain procedural fairness and transparency within the program by allowing families to appeal decisions that significantly affect their housing assistance. In contrast, other statements do not accurately reflect the requirements of informal hearings. Informal hearings are not optional for families when terminating assistance due to their participation failures; they have a right to contest such decisions. The idea that hearings cannot be requested over utility allowance disagreements also contradicts the rights of participants. Additionally, it's not a requirement that informal hearings must be held for every family action, as certain actions do not trigger the need for a hearing based on determined regulations. Therefore, understanding the implications of regulatory guidelines around informal hearings is essential for both families and administrators within the Housing Choice Voucher program.

5. Which group is NOT considered a HUD protected class?

- A. Race**
- B. Gender identity**
- C. Body type**
- D. Familial status**

The correct choice is based on the fact that the U.S. Department of Housing and Urban Development (HUD) has established specific protected classes under the Fair Housing Act to prevent discrimination in housing. These protected classes include race, color, national origin, religion, sex, familial status, and disability. Gender identity is recognized under the category of sex discrimination, meaning that individuals cannot be discriminated against based on their gender identity. Familial status is also explicitly protected, ensuring that families with children cannot face discrimination in housing opportunities. However, body type is not a protected class under HUD guidelines. This means that while societal perceptions about body image can affect individuals' experiences, the Fair Housing Act does not provide specific legal protections against discrimination based solely on body type. Thus, this choice is accurate as it does not align with the groups recognized for protection by HUD.

6. Which characteristic is NOT part of the federally protected classes?

- A. Religion**
- B. Age**
- C. Wealth**
- D. National origin**

The correct choice identifies wealth as a characteristic that is not part of the federally protected classes. The Fair Housing Act prohibits discrimination based on certain characteristics, which include religion, national origin, race, color, sex, familial status, and disability. These federally protected classes are designed to ensure equal housing opportunities and to prevent discrimination in housing-related activities. Wealth, on the other hand, does not fall under these federally protected categories. Discrimination based on an individual's financial status or wealth is not explicitly covered by federal law in the same way that discrimination based on religion or national origin is. This means that while various states and localities may have additional protections against discrimination due to wealth or income, it is not a federal requirement. Having a clear understanding of these protected classes is crucial for anyone involved in housing to ensure compliance with fair housing laws.

7. What is required of the tenancy addendum in a lease?

- A. It must be given as a separate document**
- B. It must be added word-for-word into the owner's lease**
- C. It should only be signed if there are no issues**
- D. It must be submitted to local government authorities**

The correct answer is that the tenancy addendum must be added word-for-word into the owner's lease. This requirement ensures that the terms set forth in the tenancy addendum, which are designed to protect the rights and responsibilities of both the tenant and the landlord as outlined by the Housing Choice Voucher program, are fully integrated into the lease agreement. Including the addendum in its entirety within the lease provides clarity and legal enforceability, ensuring that both parties are aware of and agree to the specific provisions that may affect the tenancy, such as rules regarding housing assistance, tenant obligations, and the procedures to follow in case of disputes. Incorporating the addendum word-for-word prevents misinterpretations and ensures compliance with program regulations, ultimately safeguarding the interests of all parties involved. This adherence upholds the integrity of the Housing Choice Voucher program and promotes transparency in landlord-tenant relationships.

8. When is income eligibility not assessed for an applicant?

- A. Before lease-up/admission**
- B. After lease-up/admission**
- C. During the application process**
- D. At annual recertification**

Income eligibility for applicants is not assessed after lease-up or admission because, at this stage, the applicant has already been approved and admitted to the program. The income verification and assessment processes occur before the household is leased up or given official admission. Once the applicant has successfully completed these processes and moved into the unit, the focus shifts to maintaining compliance with the program guidelines rather than reassessing income eligibility. During the application process, income verification is essential to ensure that the applicant meets eligibility standards. Similarly, income is re-evaluated at the annual recertification to confirm ongoing eligibility for the housing voucher. Therefore, the correct understanding is that income eligibility is paramount before lease-up or admission, as it is a requirement for participation in the Housing Choice Voucher program.

9. What is meant by the term 'portability' in the context of HCV?

- A. The ability to renew a lease at the same unit**
- B. The process of moving to a new unit within the same PHA**
- C. The ability to lease or purchase a unit outside the initial PHA's jurisdiction**
- D. The process of transferring subsidies to another program**

In the context of the Housing Choice Voucher (HCV) program, 'portability' refers specifically to the ability of participants to use their housing vouchers beyond the boundaries of their initial Public Housing Authority (PHA)'s jurisdiction. This means that an individual holding a voucher can relocate to a different area or city and still retain their housing assistance under the HCV program, provided that the new location is served by another PHA that accepts the portability of the voucher. This concept is crucial as it allows families greater flexibility and the opportunity to move to areas that may offer them better housing options, job opportunities, or quality of life. The receiving PHA will absorb the voucher and continue to provide assistance under its guidelines, further emphasizing the collaborative nature of PHAs in extending housing choice for voucher holders. The other choices focus on aspects of housing that do not pertain to the concept of portability. Renewing a lease refers to staying in the same unit, moving within the same PHA doesn't involve transferring to a different jurisdiction, and transferring subsidies to another program is not related to the concept of moving with a voucher to a new locality.

10. What is the minimum family share percentage of monthly adjusted income that must be considered for approval?

- A. 20%**
- B. 30%**
- C. 40%**
- D. 50%**

The minimum family share percentage of monthly adjusted income that is considered for approval in the Housing Choice Voucher program is 30%. This percentage signifies the portion of a family's adjusted monthly income that they are required to contribute towards rent before any assistance is applied. This threshold is important because it ensures that families retain a reasonable amount of their income while also providing housing assistance to those in need. Understanding this percentage is critical for both families seeking assistance and for housing authorities assessing eligibility. It allows for the effective allocation of subsidies—ensuring that the financial burden is shared between the family and the housing authority. Families below this threshold may face challenges in affording housing, which is why this standard exists. The options that reflect higher percentages, such as 40% or 50%, do not align with the established guidelines of the Housing Choice Voucher program, which aims to balance affordability with the need for assistance. Thus, recognizing the correct minimum family share percentage as 30% underscores essential aspects of the Housing Choice Voucher program and its implementation.