

# Nan McKay Housing Choice Voucher (HCV) Specialist Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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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. Don't worry about getting everything right, 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, and take breaks to retain information better.**

## 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.**

## 7. Use Other Tools

**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!**

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## **Questions**

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- 1. When must the oral briefing be conducted?**
  - A. Prior to voucher issuance**
  - B. After unit approval**
  - C. Before income certification**
  - D. During annual recertification**
- 2. If a family is not in residence of the initial PHA, what rights do they have regarding portability?**
  - A. They can choose to remain in their current location**
  - B. They do not have portability rights until after the first year unless permitted by the initial PHA**
  - C. They can immediately transfer their voucher to any other PHA**
  - D. They must wait for the initial PHA's approval for portability**
- 3. How is an elderly family defined in the context of the HCV program?**
  - A. Any family with children**
  - B. Any family where the head or spouse is 62 years of age or older**
  - C. A family that includes a disabled member**
  - D. A family where all members are over 60 years old**
- 4. What is the Administrative Plan?**
  - A. A HUD form for requesting assistance**
  - B. A HUD-required plan for administering the HCV program**
  - C. A contract between tenants and landlords**
  - D. A document detailing the complaints process**
- 5. What is a requirement for conducting inspections of PHA-owned units?**
  - A. Inspections must be carried out by the PHA staff**
  - B. Inspections can only be done annually**
  - C. An independent entity must perform the inspections**
  - D. Inspections are optional and at the PHA's discretion**

**6. What happens if a family refuses to sign the HUD-9886 at recertification?**

- A. The PHA must extend assistance for another year**
- B. The PHA may terminate assistance**
- C. The PHA can continue the family's benefits without signing**
- D. The family can appeal the decision**

**7. In case of an owner violation leading to HAP non-payment, what is true for the tenant?**

- A. The tenant must continue to pay the owner**
- B. The tenant is not responsible for the amount covered by HAP**
- C. The tenant can terminate the lease immediately**
- D. The tenant's HAP will be increased**

**8. What must a Public Housing Authority (PHA) provide when denying a reasonable accommodation request?**

- A. A formal rejection letter only**
- B. An alternative accommodation offer**
- C. No explanation required**
- D. A monetary compensation**

**9. Under what condition can tenancy be terminated for criminal activity?**

- A. If the tenant is arrested for any reason**
- B. If the tenant is arrested on or near the premises**
- C. If the tenant is involved in drug-related activities**
- D. If the tenant has a history of violence**

**10. What is the primary role of a live-in aide in the context of the HCV program?**

- A. To serve as a primary tenant in the unit**
- B. To provide necessary supportive services**
- C. To help with lease enforcement**
- D. To manage the unit's maintenance**

## **Answers**

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

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## **Explanations**

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## 1. When must the oral briefing be conducted?

- A. Prior to voucher issuance**
- B. After unit approval**
- C. Before income certification**
- D. During annual recertification**

The oral briefing must be conducted prior to voucher issuance because this initial briefing is a critical step in the Housing Choice Voucher (HCV) process. It provides potential participants with essential information about the program, including how it works, participant obligations, and the responsibilities they will hold as voucher recipients. This briefing serves to ensure that individuals understand their rights and obligations before they receive a voucher, which promotes informed participation in the program. Conducting the briefing prior to issuing the voucher allows the housing authority to set clear expectations and ensure that participants are prepared to search for housing that meets program requirements. This step is foundational to the HCV process, as it directly impacts the success of participants in utilizing their vouchers effectively.

## 2. If a family is not in residence of the initial PHA, what rights do they have regarding portability?

- A. They can choose to remain in their current location**
- B. They do not have portability rights until after the first year unless permitted by the initial PHA**
- C. They can immediately transfer their voucher to any other PHA**
- D. They must wait for the initial PHA's approval for portability**

The correct answer highlights the guidelines surrounding portability within the Housing Choice Voucher program. A family may not have the right to move their voucher to a new Public Housing Authority (PHA) until after they have been residing in their initial PHA's jurisdiction for at least one year. This requirement ensures that families stabilize in their initial location and build ties to the community before considering a move. While exceptions may apply in specific cases as permitted by the initial PHA, the general rule is that portability rights are not fully available until after this one-year period. Understanding this constraint is essential for families to navigate their options effectively within the HCV program.

### **3. How is an elderly family defined in the context of the HCV program?**

- A. Any family with children**
- B. Any family where the head or spouse is 62 years of age or older**
- C. A family that includes a disabled member**
- D. A family where all members are over 60 years old**

In the context of the Housing Choice Voucher (HCV) program, an elderly family is defined specifically as any family where the head of the household or the spouse is 62 years of age or older. This definition is significant because it helps determine eligibility for certain housing programs and services specifically tailored to better serve senior citizens. Defining an elderly family based solely on the age of the head or spouse emphasizes the program's focus on providing appropriate assistance to older adults, who may have unique needs regarding housing stability and affordability. It also aligns with broader social services aimed at elderly populations, ensuring that they receive the support necessary for their living situations. The other definitions presented do not accurately capture the criteria set forth by the HCV program for defining an elderly family. For instance, a family with children does not relate to age parameters central to the definition; a family that only includes a disabled member does not necessarily mean they are elderly; and having all members over 60 would not fit the specific classification of elderly, since the focus is on either the head or spouse being at least 62.

### **4. What is the Administrative Plan?**

- A. A HUD form for requesting assistance**
- B. A HUD-required plan for administering the HCV program**
- C. A contract between tenants and landlords**
- D. A document detailing the complaints process**

The Administrative Plan is essential for the effective management of the Housing Choice Voucher (HCV) program. This plan outlines the policies and procedures that a Public Housing Agency (PHA) will follow to administer the HCV program in accordance with federal regulations and local preferences. It serves as a comprehensive guide for both the PHA staff and program participants, detailing how the program will be implemented, including eligibility requirements, application processes, and the procedures for processing payments to landlords. The plan not only ensures compliance with the Department of Housing and Urban Development (HUD) regulations, but also provides transparency and consistency for those involved in the program. It is a living document that can be updated as needed to reflect changes in regulations or local practices, ensuring that all stakeholders have clear expectations regarding the administration of the program.

## 5. What is a requirement for conducting inspections of PHA-owned units?

- A. Inspections must be carried out by the PHA staff**
- B. Inspections can only be done annually**
- C. An independent entity must perform the inspections**
- D. Inspections are optional and at the PHA's discretion**

The correct answer highlights that inspections of Public Housing Authority (PHA)-owned units must be conducted by an independent entity. This requirement is in place to ensure objectivity and fairness in the inspection process, as inspections conducted by PHA staff could lead to potential conflicts of interest. By having an independent party conduct the inspections, the integrity of the process is maintained, and there is a greater assurance of compliance with quality and safety standards. Additionally, this approach helps in establishing transparency and accountability, as it mitigates any biases that may arise if PHA staff were inspecting the very units that they manage. Conducting inspections through an independent entity also aligns with best practices in housing regulations and policies, promoting consistent standards across all units regardless of ownership.

## 6. What happens if a family refuses to sign the HUD-9886 at recertification?

- A. The PHA must extend assistance for another year**
- B. The PHA may terminate assistance**
- C. The PHA can continue the family's benefits without signing**
- D. The family can appeal the decision**

When a family refuses to sign the HUD-9886 at recertification, the Public Housing Agency (PHA) may terminate assistance. The HUD-9886, also known as the Authorization for Release of Information, is a critical document that allows the agency to verify necessary household information, including income and family composition. This verification process is essential to ensure that the assistance provided reflects the family's current circumstances. By refusing to sign the form, the family obstructs the PHA's ability to properly assess their eligibility and determine the appropriate level of assistance. Consequently, the PHA is justified in considering the refusal a breach of the conditions required to maintain assistance under the Housing Choice Voucher program. Termination of assistance is therefore the appropriate action to ensure compliance with program regulations and to protect the integrity of the housing assistance system. This situation underscores the importance of cooperation and compliance with program requirements, as the refusal to sign can directly impact the family's ability to receive ongoing support.

**7. In case of an owner violation leading to HAP non-payment, what is true for the tenant?**

- A. The tenant must continue to pay the owner**
- B. The tenant is not responsible for the amount covered by HAP**
- C. The tenant can terminate the lease immediately**
- D. The tenant's HAP will be increased**

When there is an owner violation that leads to HAP (Housing Assistance Payment) non-payment, it is important to understand the implications for the tenant. The statement that the tenant is not responsible for the amount covered by HAP is accurate because, in these situations, the tenant's obligation to pay rent is based on the terms of their lease. If the owner violates the terms of the agreement, particularly in a way that affects HAP, the tenant should not be held financially responsible for the portion of rent that is covered by HAP. This aligns with the principle that tenants should not suffer a loss due to the owner's failure to comply with program requirements. The purpose of HAP is to ensure that low-income families can afford housing, and if an owner violates conditions leading to non-payment, it indicates that the subsidy intended to support the tenant is in jeopardy due to the owner's actions. Therefore, the tenant's financial obligations, specifically towards the portion that is normally compensated through HAP, should be alleviated in such circumstances.

**8. What must a Public Housing Authority (PHA) provide when denying a reasonable accommodation request?**

- A. A formal rejection letter only**
- B. An alternative accommodation offer**
- C. No explanation required**
- D. A monetary compensation**

When a Public Housing Authority (PHA) denies a reasonable accommodation request, it is crucial for them to uphold their responsibilities under fair housing laws. This includes providing an alternative accommodation offer. Denying a request does not mean that the PHA is exempt from working with the individual to find a viable solution that meets their needs. By offering an alternative, the PHA actively demonstrates its commitment to ensuring that individuals with disabilities are afforded equal access to housing opportunities. This approach fosters constructive dialogue and encourages collaboration between the PHA and the requester, aiming to find solutions that respect the rights and needs of all parties involved. Providing just a formal rejection letter or offering no explanation does not fulfill the PHA's obligation to ensure that individuals are made aware of their options. Additionally, monetary compensation is not typically required in such situations, as the focus is on finding an appropriate accommodation rather than financial remuneration. Thus, the correct approach is to provide an alternative accommodation offer when a request is denied.

## 9. Under what condition can tenancy be terminated for criminal activity?

- A. If the tenant is arrested for any reason
- B. If the tenant is arrested on or near the premises**
- C. If the tenant is involved in drug-related activities
- D. If the tenant has a history of violence

Tenancy can be terminated for criminal activity specifically when a tenant is arrested on or near the premises because this situation often presents a clear connection between the alleged criminal behavior and the safety or well-being of the community. The proximity of the arrest to the housing complex can suggest that the criminal activity may pose a risk or concern for other residents and the overall environment of the property. This condition aligns with not only the requirements of many housing authorities but also reflects the broader objective of maintaining a safe living environment for all tenants. When criminal activity occurs on or near the premises, it can disrupt the tranquility and security expected in residential communities, thus justifying the termination of tenancy. In contrast, simply being arrested for any reason does not necessarily indicate that the activity was disruptive or related to the tenancy itself, making it a less valid basis for automatic termination. Additionally, while involvement in drug-related activities or having a history of violence may raise serious concerns, the specific stipulation regarding the location of the arrest focuses on immediate risks posed to the community and the implication that such behaviors could be ongoing or frequent. This localized approach addresses not only the tenant's actions but also their impact on the neighborhood, reinforcing the link between criminal activity and tenancy status.

## 10. What is the primary role of a live-in aide in the context of the HCV program?

- A. To serve as a primary tenant in the unit
- B. To provide necessary supportive services**
- C. To help with lease enforcement
- D. To manage the unit's maintenance

The primary role of a live-in aide in the context of the Housing Choice Voucher (HCV) program is to provide necessary supportive services to the tenant. Live-in aides assist individuals who may require help due to age, disability, or medical conditions. Their presence enhances the tenant's ability to live independently by ensuring they receive the personal care and assistance needed for daily activities. Live-in aides do not serve as primary tenants, which means they do not have the same rights and responsibilities as the leaseholder. They are there specifically to assist the primary tenant and do not assume control of the lease or tenancy. Moreover, their role does not include enforcing lease terms or managing maintenance tasks for the unit, as these responsibilities typically fall to property management or the tenant themselves. Therefore, the emphasis on providing supportive services makes this answer the most fitting in the framework of the HCV program.

# 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](mailto:hello@examzify.com).**

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

**<https://nanmckayhcvspecialist.examzify.com>**

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

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