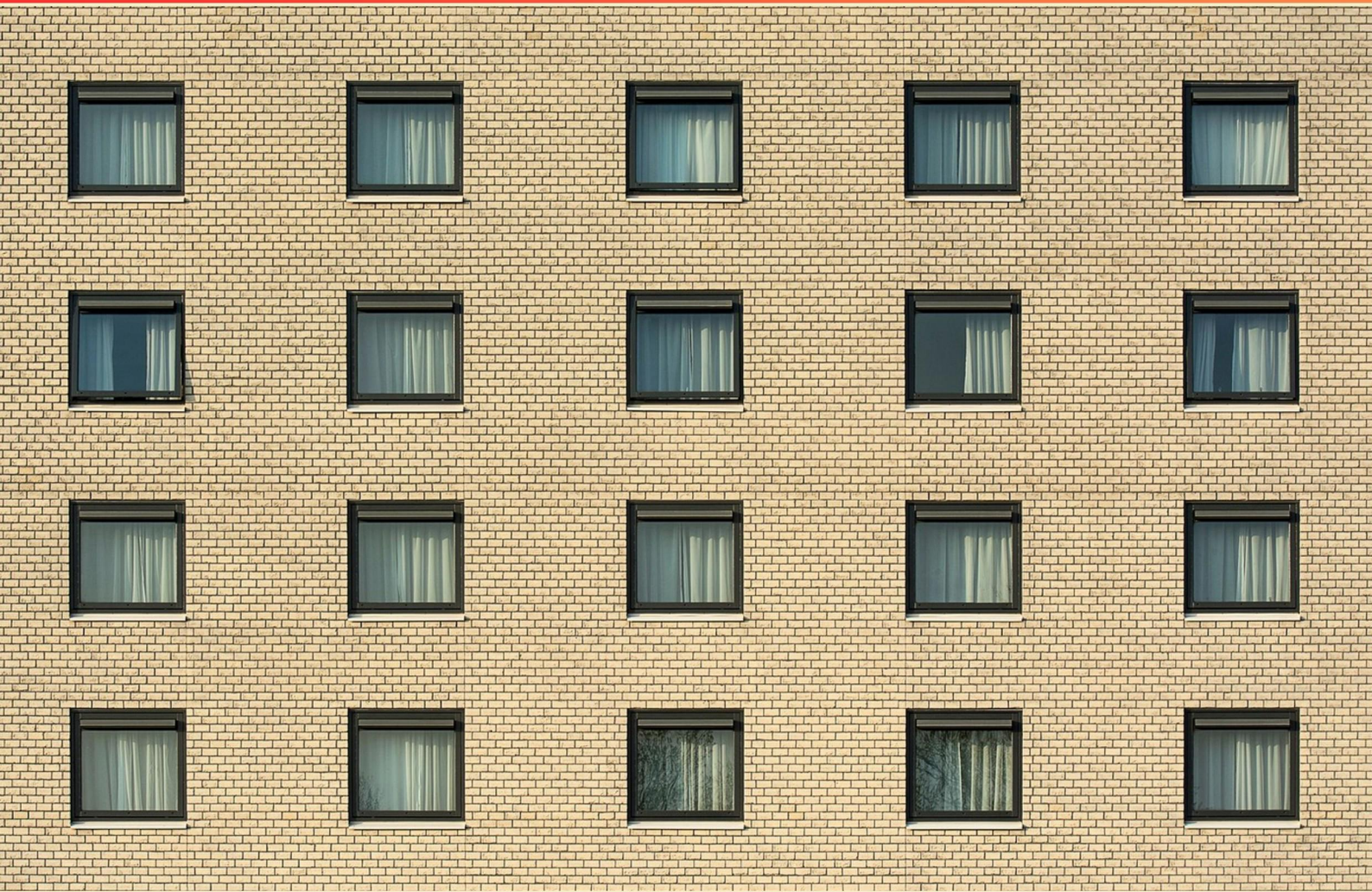


NAN MCKAY HOUSING CHOICE VOUCHER (HCV) SPECIALIST PRACTICE EXAM (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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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. How should PHAs determine the value of savings and checking accounts?**
 - A. Establish a standard policy
 - B. Count only the current balance regardless of deposits
 - C. Average the highest balances of each account
 - D. Only consider savings accounts
- 2. 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
- 3. Which of the following defines a disabled family for HCV eligibility?**
 - A. The head or spouse is 65 years or older
 - B. Two or more members are disabled
 - C. Any family with a live-in aide
 - D. Families with at least one disabled member or a live-in aide
- 4. What is the role of a live-in aide according to housing guidelines?**
 - A. To share the rent burden of the unit
 - B. To provide essential supportive services without obligation for financial support
 - C. To take over the lease of the unit
 - D. To ensure that the person qualifies for additional subsidies
- 5. What do subsidy standards established by the PHA determine?**
 - A. The eligible income limits for families
 - B. The appropriate size of the family unit for vouchers
 - C. The maximum allowable rent for units
 - D. The timeframe for voucher usage
- 6. What is the HUD-5382 form used for?**
 - A. Verification of student status
 - B. Certification of VAWA alternative documentation
 - C. Emergency contact information
 - D. SSN verification

- 7. What must be included with a Request for Tenant Assistance?**
- A. A copy of the proposed lease
 - B. Proof of income
 - C. A maintenance report
 - D. Application for rental assistance
- 8. Who must sign consent forms during the annual review process?**
- A. Only the head of the household
 - B. Spouse and dependent children
 - C. Head, spouse, and all adult family members
 - D. Only adult family members over 18
- 9. What must be included in the tenancy addendum for approval?**
- A. Details of previous owners
 - B. Emergency contact information
 - C. Terms of rental agreement
 - D. Records of tenant behavior
- 10. What is the first step in the occupancy cycle?**
- A. Initial lease-up
 - B. Annual activities
 - C. Intake
 - D. Interim activities

Answers

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

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Explanations

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1. How should PHAs determine the value of savings and checking accounts?

- A. Establish a standard policy**
- B. Count only the current balance regardless of deposits
- C. Average the highest balances of each account
- D. Only consider savings accounts

Establishing a standard policy is crucial for Public Housing Authorities (PHAs) when determining the value of savings and checking accounts. A standard policy provides clarity and consistency in the evaluation process, ensuring that all applicants are assessed in the same manner. This uniform approach not only helps in adhering to legal and regulatory guidelines but also promotes fairness among participants. By having a specific, standardized method for valuing accounts, PHAs can effectively handle variations in financial situations across different households, making assessments more equitable. This practice also reduces the chance of errors or discrepancies in the determination process, as staff will have clear guidelines to follow. While averaging the highest balances or only considering savings accounts might seem reasonable, these methods can lead to skewed assessments that may not reflect an applicant's true financial status. Counting only the current balance disregards the potential variability in account activity, which could be misleading. Thus, the establishment of a standard policy ultimately supports accurate and fair evaluations of participants' financial assets.

2. 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.

3. Which of the following defines a disabled family for HCV eligibility?

- A. The head or spouse is 65 years or older
- B. Two or more members are disabled
- C. Any family with a live-in aide
- D. Families with at least one disabled member or a live-in aide**

A disabled family, in the context of Housing Choice Voucher (HCV) eligibility, is defined as a family that has at least one disabled member or a live-in aide. This definition is important because it recognizes that disability can manifest in various forms and is not limited to a specific age or number of individuals within the family. This inclusive definition allows families that require assistance due to a disability—whether that be a child, spouse, or any other member—to qualify for the HCV program. It also accommodates families who may not have a disabled member but require a live-in aide to support their needs, ensuring that those who need assistance, regardless of their specific circumstances, can benefit from the housing options provided by the HCV program. The other options describe characteristics of families but do not fully encompass the eligibility criteria related to disability as outlined by the HCV guidelines. For example, simply being 65 or older does not automatically meet the definition of a disabled family, nor does having multiple disabled members or just a live-in aide without a disabled family member present. Therefore, the comprehensive nature of the definition of a disabled family in option D clearly aligns with the HCV program's intent to provide support to those in need.

4. What is the role of a live-in aide according to housing guidelines?

- A. To share the rent burden of the unit
- B. To provide essential supportive services without obligation for financial support**
- C. To take over the lease of the unit
- D. To ensure that the person qualifies for additional subsidies

The role of a live-in aide according to housing guidelines is primarily to provide essential supportive services to a household member who needs assistance, particularly due to a disability or aging-related needs. This arrangement is designed to ensure that individuals who require support can live independently in their own homes while receiving the necessary care and assistance. A live-in aide is not expected to share the financial burden of the rent or take over the lease, as their primary function is to assist the tenant rather than contribute financially. They also do not qualify the person for additional subsidies; this is typically determined by the housing authority based on specific criteria unrelated to the aide's presence. By focusing on the provision of care and support, the live-in aide ensures that individuals have the help they need without the complexities of lease obligations or financial requirements typically expected from co-tenants.

5. What do subsidy standards established by the PHA determine?

- A. The eligible income limits for families
- B. The appropriate size of the family unit for vouchers**
- C. The maximum allowable rent for units
- D. The timeframe for voucher usage

Subsidy standards established by the Public Housing Authority (PHA) play a crucial role in determining the appropriate size of the family unit for vouchers. These standards are designed to ensure that families are assigned housing units that are suitable for their size and composition. By taking into account factors such as the number of family members, their ages, and relationships, the PHA establishes guidelines for how many bedrooms or living space a family should receive. This helps to promote decent living conditions while also optimizing the use of housing resources within the HCV program. Establishing appropriate family unit sizes prevents overcrowding and ensures that families have enough space, which can have positive impacts on their well-being and quality of life. Therefore, the correct answer highlights the fundamental purpose of subsidy standards within the context of the Housing Choice Voucher program.

6. What is the HUD-5382 form used for?

- A. Verification of student status
- B. Certification of VAWA alternative documentation**
- C. Emergency contact information
- D. SSN verification

The HUD-5382 form is specifically used for the certification of VAWA (Violence Against Women Act) alternative documentation. This form allows individuals to provide necessary information to support claims for preferences or assistance under VAWA without having to disclose sensitive information related to an instance of domestic violence. Using the HUD-5382, participants can establish eligibility for various forms of assistance without compromising their safety or privacy. It's crucial in ensuring that victims of domestic violence have access to housing resources while protecting their identity and circumstances. Understanding the specific function of the HUD-5382 helps HCV specialists ensure compliance with VAWA provisions and better support individuals who may be in vulnerable situations.

7. What must be included with a Request for Tenant Assistance?

- A. A copy of the proposed lease**
- B. Proof of income
- C. A maintenance report
- D. Application for rental assistance

When submitting a Request for Tenant Assistance, including a copy of the proposed lease is essential because it outlines the terms under which the tenant wishes to occupy the rental unit. This document is crucial for the housing authority to review as it provides context for the rental amount, the duration of the lease, and any terms that may affect the assistance approval process. By examining the proposed lease, the housing authority can ensure that it complies with the necessary guidelines and regulations governing housing assistance, making it a critical component of the request. Other components, while potentially relevant for various aspects of housing assistance, are not defined as mandatory items that must accompany the Request for Tenant Assistance. For example, proof of income is important for determining eligibility, but it typically comes into play later in the assistance process. Similarly, a maintenance report or an application for rental assistance might be relevant in specific cases but are not universally required as part of the initial submission. Therefore, the inclusion of the proposed lease stands out as the foundational document required to initiate the request effectively.

8. Who must sign consent forms during the annual review process?

- A. Only the head of the household
- B. Spouse and dependent children
- C. Head, spouse, and all adult family members**
- D. Only adult family members over 18

During the annual review process for the Housing Choice Voucher (HCV) program, the requirement for who must sign consent forms is comprehensive and includes the head of the household, the spouse, and all adult family members. This approach ensures that all individuals who are part of the household and are over the age of 18 are aware of and agree to the information being disclosed and the requirements of the program. Having all adult family members sign the consent forms serves several important purposes. Firstly, it promotes transparency within the household regarding the information shared with the Housing Authority. It also helps ensure that all adults are made aware of their rights and responsibilities related to the HCV program. Furthermore, it helps facilitate the verification process of income and family composition during the review, minimizing the risk of miscommunication or misrepresentation. This inclusive requirement reinforces the importance of collective participation in the housing assistance program, as each adult member may contribute to the household income or have roles that affect eligibility and participation. As a result, it is critical that all adult family members understand and consent to the terms set forth during the review process.

9. What must be included in the tenancy addendum for approval?

- A. Details of previous owners
- B. Emergency contact information
- C. Terms of rental agreement**
- D. Records of tenant behavior

The inclusion of the terms of the rental agreement in the tenancy addendum is essential because this document serves to clarify the responsibilities and obligations of both the landlord and the tenant. The terms outlined in the rental agreement typically cover aspects such as the amount of rent, the payment schedule, the duration of the lease, and any rules or regulations specific to the rental property. Having these terms clearly stated in the addendum helps ensure that both parties have a mutual understanding of what is expected, which can prevent disputes down the line. Additionally, the tenancy addendum serves as a formal record that ties the Housing Choice Voucher program requirements to the rental agreement, making it vital for compliance and program integrity. Including details such as previous owners or records of tenant behavior is not necessary for the tenancy addendum itself because those factors do not directly pertain to the current rental agreement terms. Emergency contact information, while helpful in many situations, is also not a mandated requirement within the context of the tenancy addendum.

10. What is the first step in the occupancy cycle?

- A. Initial lease-up
- B. Annual activities
- C. Intake**
- D. Interim activities

The first step in the occupancy cycle is indeed the intake process. This phase involves collecting essential information from potential participants, assessing their eligibility for the Housing Choice Voucher program, and gathering necessary documentation to begin the process of securing housing assistance. During the intake, the housing authority typically takes steps such as verifying income, family composition, and other required criteria to ensure that the applicants meet the program's regulations. This foundational stage sets the path for subsequent actions, such as initial lease-up, where eligible individuals can start looking for housing that meets program requirements. By starting the occupancy cycle with a comprehensive intake, housing authorities ensure that all applicants are properly screened and that the program functions smoothly.

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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://nanmckayhcvspecialist.examzify.com>

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

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