

Housing Choice Voucher Post Test - Version A

Directions: Mark your answers on the Scantron sheet only. There is only one correct answer for each question.

1. A RIM “finding” is a deficiency in performance that needs to be brought to the attention of the PHA but is not necessarily based on a regulatory or statutory requirement.
 - a. True
 - b. False
2. When used in HUD regulations, the phrases “may not” and “must not” have the same meaning.
 - a. True
 - b. False
3. A lack of PHA policies and procedures may contribute to income and rent calculation errors.
 - a. True
 - b. False
4. All of the following are mandatory HUD references except:
 - a. Current PIH Notices
 - b. Forms required by HUD regulations
 - c. HUD regulations
 - d. All of the above are mandatory HUD references
5. An expired HUD handbook can be used as guidance:
 - a. Always
 - b. Never
 - c. Except when provisions have been changed by mandatory references
6. All of the following are true statements about PHA procedures, except:
 - a. They require formal approval by the PHA’s Board of Commissioners
 - b. They explain how HUD regulations or PHA policies will be carried out
 - c. They are easier to change than policies
 - d. They may be recorded where and how a PHA chooses
7. All of the following are policy decisions a PHA may make relative to child care expenses, except:
 - a. How to verify that a family member is furthering his or her education
 - b. How to determine that the child care expenses are “reasonable.”
 - c. When to waive the age of children who qualify the family for child care expenses
 - d. What types of activities constitute “actively seeking” employment
 - e. How to determine which family member is enabled to work by the child care provided, when more than one family member works.
8. A PHA that relies on award letters brought in by tenants to verify income from the Social Security Administration has met the obligation to obtain third-party verification.
 - a. True
 - b. False

Housing Choice Voucher Post Test - Version A

9. A PHA may disallow a deduction for child care expenses because there is an unemployed adult family member who may be available to provide the care.
 - a. True
 - b. False
10. During a RIM review, if there is no HUD “rule” that must be followed, the reviewer should:
 - a. Look to see what policy/procedure the PHA has established
 - b. Develop PHA policy/procedure that is in compliance with HUD regulations, fair housing, and local law
 - c. Determine whether PHA policy/procedure is being followed
 - d. All of the above
 - e. Both A and C
11. Since Up-Front Income Verification (UIV) information may be 3 or more months old, PHAs may need to use UIV along with participant-provided documents, such as pay stubs, to fine-tune their income projections.
 - a. True
 - b. False
12. The non-mandatory parts of HUD guidebooks:
 - a. Are based on statute and regulations
 - b. Establish local policies and procedures
 - c. Can be considered a “safe harbor” because PHA policies and procedures based on guidebooks will not be challenged by HUD
 - d. Are the same as HUD handbooks
13. There is no HUD regulatory requirement for applicant or reexamination interviews to be conducted face-to-face.
 - a. True
 - b. False
14. Up-front income verification (UIV) meets the regulatory obligation to obtain third-party verification.
 - a. True
 - b. False
15. HUD regulations require that PHAs send a follow-up request within 15 days when third-party verifications are not received.
 - a. True
 - b. False
16. Up-front income verification (UIV) is particularly useful in identifying:
 - a. Amounts of income anticipated to change in the upcoming twelve months
 - b. Unauthorized persons living in the unit
 - c. Undisclosed income
 - d. IRS tax records
17. Quality control is an important tool used by PHAs to prevent errors, document compliance with applicable requirements, and document program and employee performance.
 - a. True
 - b. False

Housing Choice Voucher Post Test - Version A

18. If there are discrepancies in earnings between the third-party verification and documents provided by the family, PHA staff should:
 - a. Use the third-party verification
 - b. Use the verification indicating the highest amount of income received by the family
 - c. Always use the verification indicated as preferred in the Administrative Plan
 - d. Take steps to resolve the discrepancies by following up with the third party, the family, or both
 - e. Use the most recent six pay stubs as provided by the family and/or employer
19. Form HUD-9886 allows PHAs to obtain the following information only:
 - a. Wage and unemployment compensation from SWICAs, salary and wage information from current and former employers, unearned income from financial institutions, and Social Security payroll withholdings from earnings
 - b. Wage and unemployment compensation from SWICAs, salary and wage information from current and former employers, and unearned income from financial institutions
 - c. Salary and wage information from current and former employers, unearned income from financial institutions, and Internal Revenue Service information
 - d. Wage and unemployment compensation from current and former employers, unearned income from financial institutions, and any other information solely for the purpose of rent calculation
20. When selecting a file sample for quality control purposes, a PHA should always use a random method.
 - a. True
 - b. False

Housing Choice Voucher Post Test - Version A

21. Acceptable reasons for not having third-party verification of an income or expense item in a family's file include all of the following except:
- PHA staff has made efforts to obtain third-party verification in accordance with PHA policy, and the independent source of verification has not responded
 - An independent source that has been asked to provide written third-party verification does not have the capability to return the verification to the PHA
 - The income or expense item to be verified is an insignificant amount that would have minimal impact on total tenant payment (TTP) and the PHA is able to verify the amount through original documents provided by the applicant or participant
 - Documents, such as pay stubs, clearly show income and expenses
22. Up-front Income Verification is the verification of income, before or during a reexamination, through an independent source that systematically and uniformly maintains income information in computerized form.
- True
 - False
23. A good quality control effort includes elements of preventive quality control, periodic quality control, and continuous quality control
- True
 - False
24. The highest level of verification, in HUD's hierarchy of preferred levels, is:
- Third-party written verification
 - Third-party written or oral verification
 - Up-front income verification (UIV)
 - All of the above are considered equal.
25. When third-party verification is requested and not received, a family's file should include the following information:
- Date and time of the initial request and all follow-ups
 - Name of the company and the person to whom the request was sent
 - A notation that no response was received
 - File notation should be signed or initialed and dated by staff person
 - All of the above should be included
26. For employment income of a minor, the following verification is required:
- Verification of both the source and amount of employment
 - Verification of age only
 - Verification of the amount of employment income only
 - Verification of the source of employment income only
 - Both A and D

Housing Choice Voucher Post Test - Version A

27. A RIM “concern or observation” is:
- A deficiency in performance that needs to be addressed but that is not based on a regulatory or statutory requirement
 - A condition that is not in compliance with statutory, regulatory, or handbook requirements
 - A deficiency in performance that is based on a regulatory or statutory requirement and, in addition, is not articulated in the PHA’s Administrative Plan
 - None of the above
28. Martin Miller is undergoing annual reexamination. Mr. Martin works at a property management office. Mr. Martin provides the PHA with his six most recent pay stubs, indicating wages of \$547 bi-weekly (\$14,222 annually). The third-party verification is received two weeks later, indicating annual wages of \$15,780. The PHA needs to:
- Follow PHA policy regarding whether to use the pay stubs or the third-party verification in this case
 - Use the method most advantageous to the family
 - Use the method most advantageous to the PHA
 - Follow up by contacting the employer and/or the family and resolving the discrepancy
29. If a PHA has not resolved all findings within 45 days of the issuance of the RIM review report, the PHA must develop, for each unresolved finding:
- A Memorandum of Understanding (MOU) with HUD
 - A revision to the Annual Contributions Contract (ACC)
 - A corrective action plan
 - An appeal for a hearing with HUD
30. A RIM review is an example of:
- Preventive quality control
 - Periodic quality control
 - Continuous quality control
 - None of the above
31. HUD defines what constitutes allowable medical expenses.
- True
 - False
32. During the pre-interview phase, an interviewer should do all of the following except:
- Set the tone and build trust with the family
 - Confront the family if discrepant UIV information is received
 - Use a checklist to establish ground rules for the interview
 - Greet the family
33. To be considered a “qualifying State or local employment training program,” the program must have clearly defined goals and objectives:
- True
 - False

Housing Choice Voucher Post Test - Version A

34. The application form serves all of the following important functions, except:
- It is critical to effective interviewing
 - It ensures that the same questions are asked of all families
 - It allows the families to decide which questions to answer
 - It provides a paper trail for false statements
 - It documents that questions were asked
35. The HUD-determined passbook rate is used only to determine imputed asset income when assets exceed \$5000.
- True
 - False
36. John Jenson was receiving \$500 per month in TANF benefits. He is now in an inspector training program funded by HUD that pays him \$520 per month. As a result, his TANF benefits have been reduced to \$95 per month. The monthly amount that the PHA would count for purposes of rent calculation is:
- \$500
 - \$95
 - \$115
 - \$615
 - \$20
37. At the time of Marian Boyd's annual reexamination, she is working at a university child development center, earning \$920 per month. For the past three years, she has worked this job for nine months. During the summer months each year, she works as a lifeguard, earning \$762 per month. She has reported that she expects to work as a lifeguard again this summer. The PHA would annualize Marian's income by:
- Annualizing the current income and requiring Marian to undergo an interim reexamination when her university job is over for the year.
 - Calculating anticipated income for all known sources; in this case, multiplying the current income times 9 months, the lifeguard income times 3 months. No interim reexamination will be required.
 - Depends on PHA policy
 - Either A or B may be used on a case-by-case basis
38. Frank has been receiving gross Social Security benefits of \$580 per month. Because he owes the IRS several thousand dollars in past due taxes, the IRS has begun garnishing \$75 from his monthly Social Security check. What must the PHA count as monthly Social Security when determining annual income?
- \$75
 - \$505
 - \$580
 - \$6960

Housing Choice Voucher Post Test - Version A

39. Ms. Jameson's adult son, Hank, resides with her, and he is attending school full time. He has a part time job earning \$1850 per year. What amount of Hank's employment income is excluded from the Jameson family's annual income?
- \$0
 - \$1370
 - \$480
 - \$1850
 - \$2330
40. Sara Kennedy reported that she just received a lump sum payment from Social Security as a result of delayed periodic payments for the past eight months. The PHA must count the lump sum as income.
- True
 - False
41. Thomas West, who is disabled, is in the process of eligibility determination to receive his Housing Choice Voucher. He was recently hired as a laboratory assistant after being unemployed for three years. Mr. West qualifies for the earned income disallowance because he has been unemployed for more than one year.
- True
 - False
42. Maribel Perez is in her second (phase-in) twelve-month exclusion period of the earned income disallowance. When she initially qualified for the disallowance she had a prior income of \$520 per month from TANF. Maribel has just reported receiving a raise at her current job. Her monthly income now consists of \$1400 earnings. What is the monthly amount of her income that will now be included for rent calculation?
- \$520
 - \$960
 - \$880
 - \$440
43. The asset income of minors is excluded from annual income.
- True
 - False
44. Sylvia has a certificate of deposit (CD) with a market value of \$6500. If she cashes the CD, she will pay a penalty of \$415. The CD pays 2.75% interest per year. The HUD passbook rate is 2.35%. Sylvia has no other assets. What is the final asset income?
- \$153
 - \$179
 - \$167
 - \$143

Housing Choice Voucher Post Test - Version A

45. The medical expense allowance is for any unreimbursed medical expenses for:
- The head/spouse of an elderly or disabled family
 - All family members of an elderly or disabled family
 - All disabled or elderly family members of an assisted family
 - All disabled or elderly family members of an elderly/disabled family
46. Sue Ashkins began her first job on February 12, 2000, earning \$652 monthly, and qualified for the earned income disallowance. Her pre-qualifying income was TANF of \$428 per month. On September 10, 2000 she lost her job. On June 3, 2001, she got another job, earning \$798 monthly, but lost that job on August 15, 2001. On April 19, 2003, she got another job, earning \$980 per month. The date is now May 1, 2003. How much does the PHA count monthly?
- \$704
 - \$652
 - \$428
 - \$816
47. A household consists of a 41-year-old head of household, her 78-year-old father, her disabled 37-year-old brother, her 18-year-old full-time student son, the son's 17-year-old wife, and their infant son. How many dependents are in this household?
- 5
 - 4
 - 3
 - 2
 - 1
48. A family must be considered a disabled family in order to qualify for disability assistance expenses.
- True
 - False
49. A PHA's minimum rent is \$50. Thirty percent of the Dixon's adjusted monthly income (as per PHA policy) is \$47. Ten percent of the Dixon's monthly income is \$39. The PHA is not in an as-paid welfare state. The Dixon family requests and qualifies for the minimum rent hardship exemption. The TTP for the Dixon family will now be:
- \$50
 - 0
 - \$39
 - \$47
50. The Bradford family qualifies for a 3-bedroom voucher, but decides to rent a 4-bedroom unit. In calculating the family's rent the PHA will use:
- The 4-bedroom utility allowance and the 4-bedroom payment standard
 - The 3-bedroom utility allowance and the 3-bedroom payment standard
 - The 4-bedroom utility allowance and the 3-bedroom payment standard
 - The 3-bedroom utility allowance and the 4-bedroom payment standard