

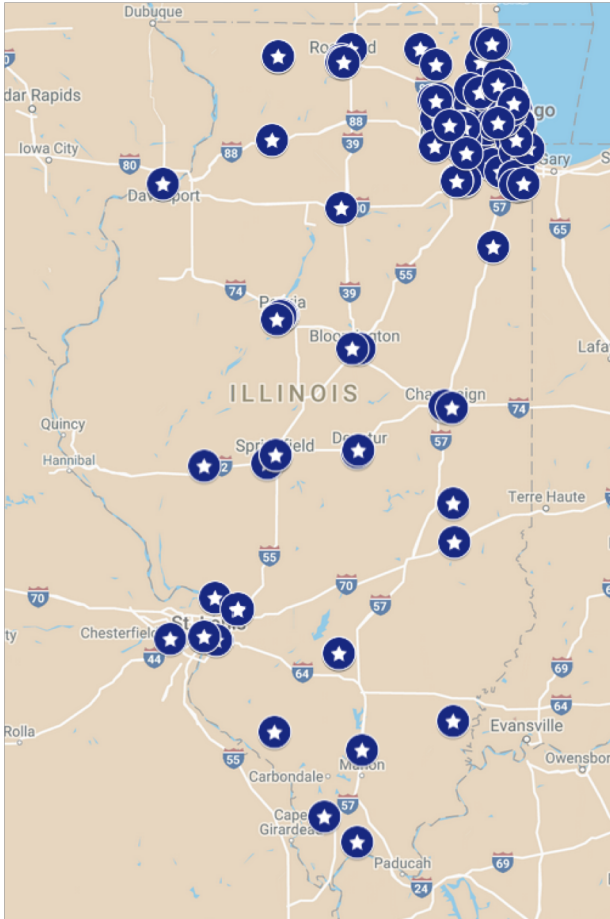
HUD Certification Exam Preparation

Online Study Group



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Housing Action Illinois

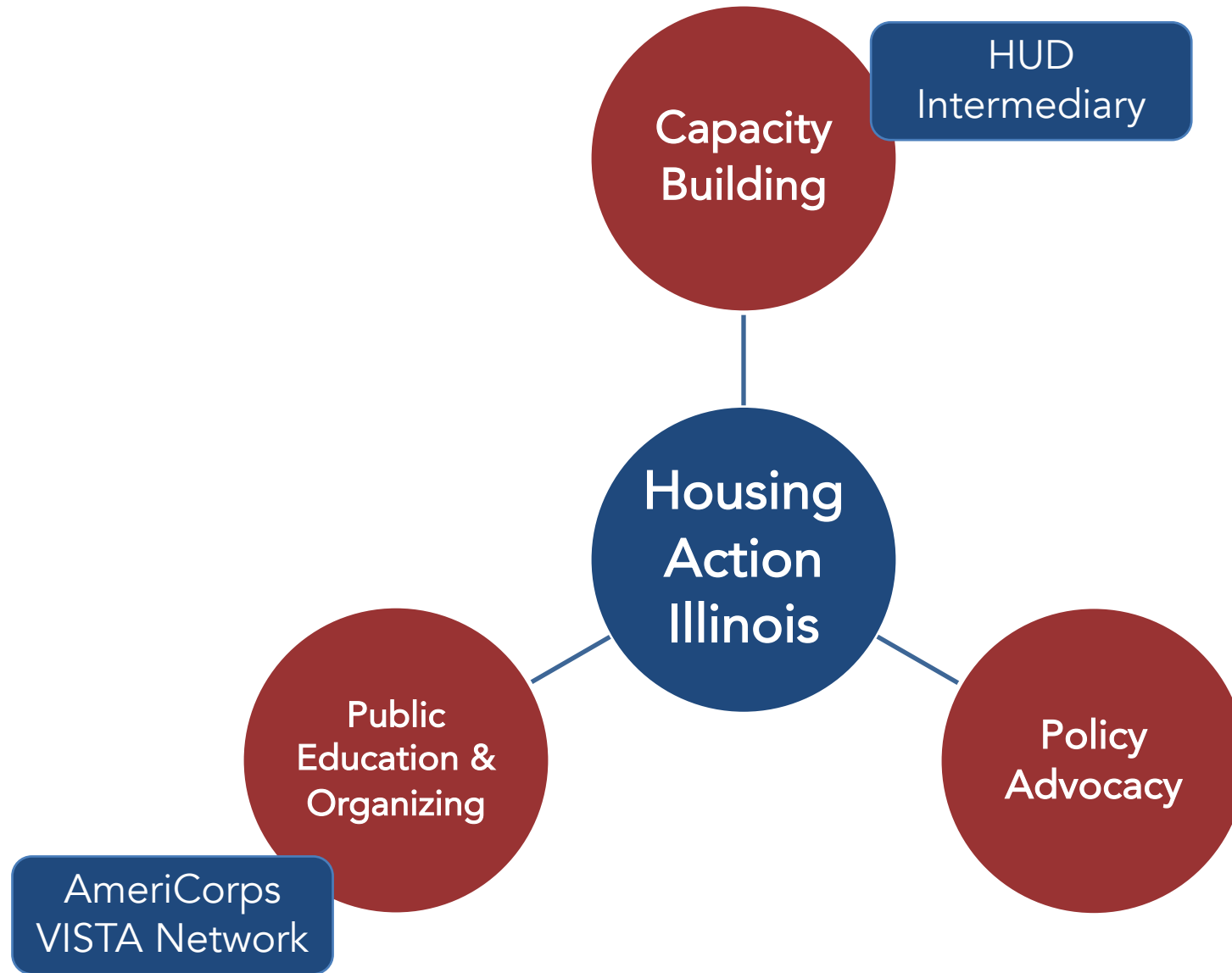


Everyone needs an affordable, stable place to call home.

That's why we unite 160+ organizations across Illinois in protecting and expanding affordable housing.



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Presentation Outline

- Overview of HUD Certification Process
- Tenancy
 - Rental Assistance
 - Expenses
 - Violations
 - Rights
- Practice Questions



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OVERVIEW OF HUD CERTIFICATION PROCESS



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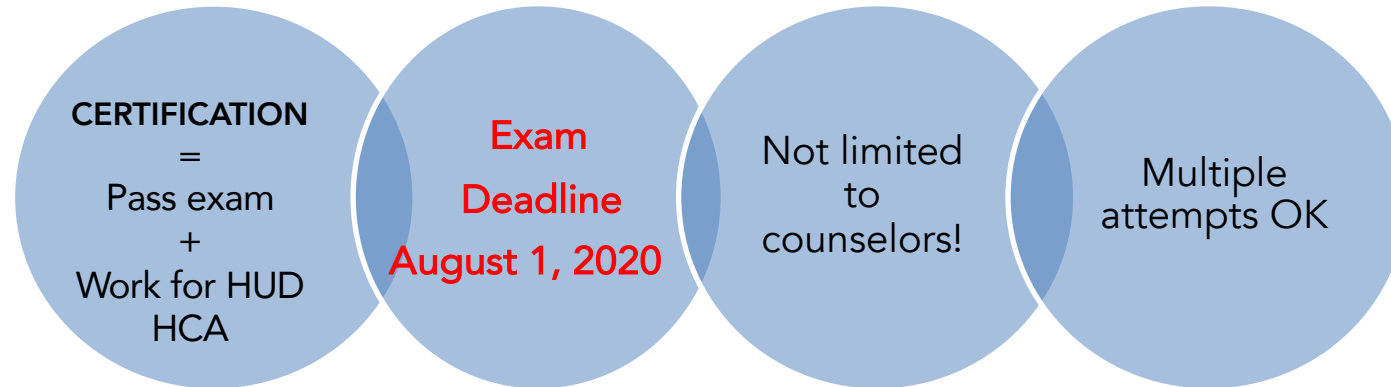
Why a Study Group?

- Become familiar with test style
- Reinforce HUD guidelines
- Ask questions in a peer environment



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Exam Overview



www.hudhousingcounselors.com/support-exam



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Exam Overview

Online
\$60*

- Special equipment
- Testing environment must be approved prior to registration.

Proctored Site
\$100*

- <https://www.kryteriononline.com/Locate-Test-Center>
- 800-403-6199 – Kryterion Support

Additional testing prep tips from John Bonin, NWA/RCAC trainer:
<https://vimeo.com/248347651/2d105799b6>



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Exam Overview

www.hudhousingcounselors.com/training-study-guide

HUDHousingCounselors.com

SUPPORT

TRAINING CENTER

Interactive Online
Training

Study Guide

Revision History

Practice Exam

Exam Center

Profile

Sign Out

HUD Housing Counselors Training Study Guide (PDF)

Select each module to access and download the material. Download the [Study Guide Glossary](#) to review training terms and definitions. También disponible [en español](#).



Financial Management

[Module 1.1](#) 24 pages

[Module 1.2](#) 24 pages

[Module 1.3](#) 26 pages

[Module 1.4](#) 18 pages



Housing Affordability

[Module 2.1](#) 33 pages

[Module 2.2](#) 33 pages



Fair Housing

[Module 3.1](#) 35 pages

[Module 3.2](#) 26 pages



Homeownership

[Module 4.1](#) 61 pages

[Module 4.2](#) 50 pages



Avoiding Foreclosure

[Module 5.1](#) 44 pages

[Module 5.2](#) 42 pages

[Module 5.3](#) 23 pages



Tenancy

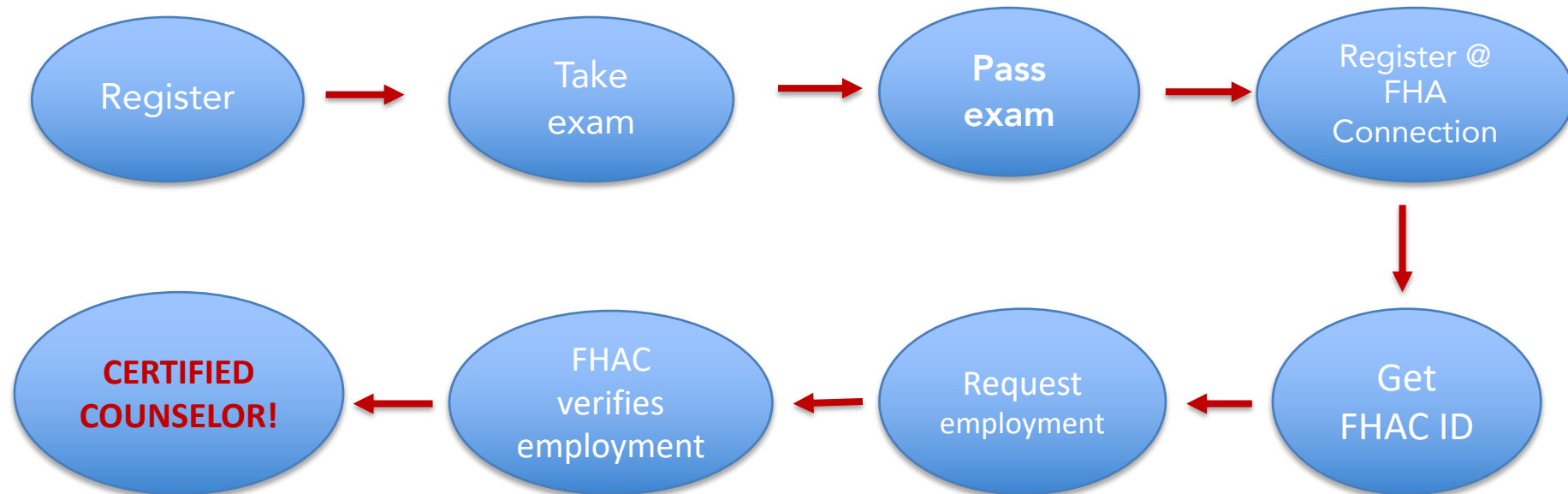
[Module 6.1](#) 39 pages

[Module 6.2](#) 25 pages



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HUD Certification Process

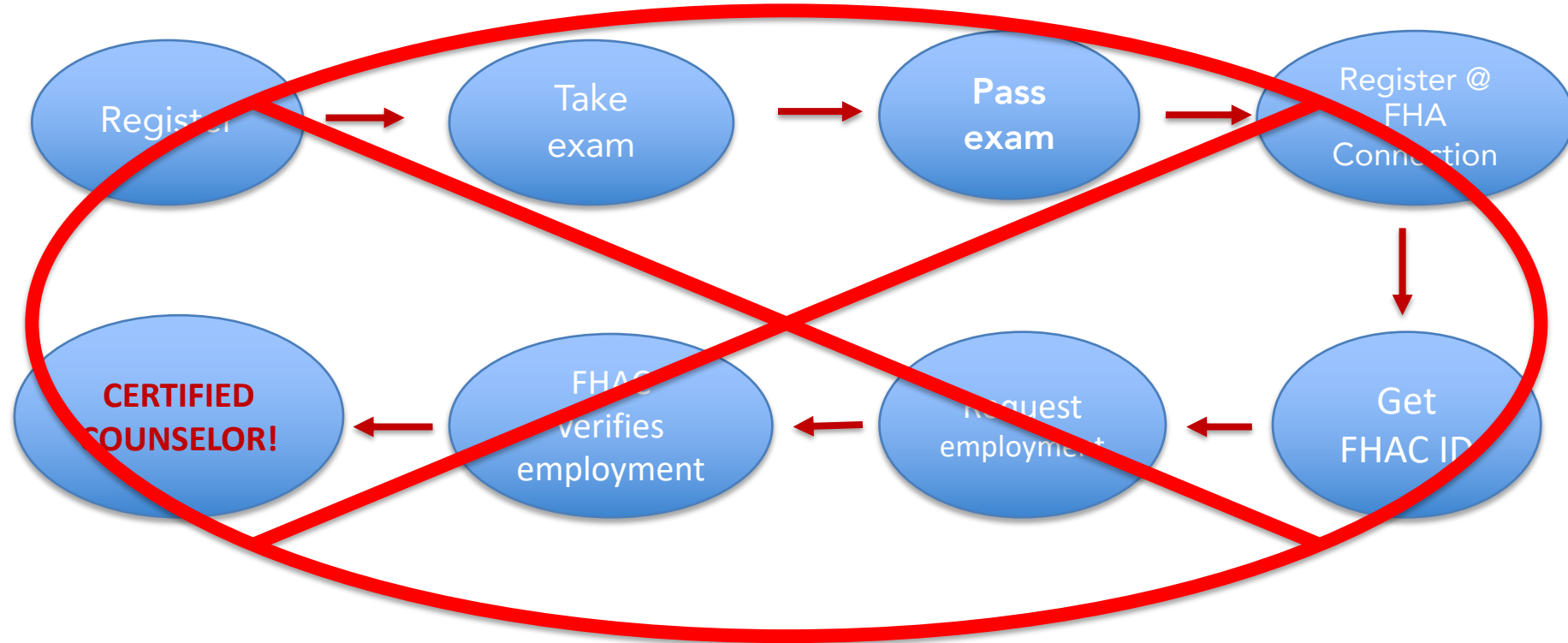


<https://www.hudexchange.info/programs/housing-counseling>



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HUD Certification Process



Housing Action Illinois Affiliates: Contact Bibian Cristino for FHA verification!



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Best Practices

BEFORE

- ✓ Lease terms
- ✓ Eviction Process
- ✓ Tenant/Landlord rights
- ✓ Dialogue within study modules

DURING

- ✓ Answer what you know **first!**
- ✓ Flag harder questions for later.
- ✓ What is the question asking?



TENANCY



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Tenancy Tips



Understanding
lease terms

Being aware of
lease violations

Types of Rentals

Housing Choice Voucher (Section 8): An affordable housing option where the application process begins through a public housing authority, or PHA.

Project-Based Rental Assistance: Application process begins through a property manager.

To find local PHAs and local subsidized apartments: [HUD.gov](https://www.hud.gov)



Searching for Housing with a Voucher

Suitable size

PHA
approval

Agree to
participate

Agree to
lease terms

PHA
confirms rent



Rental Obstacles

- Income less than 30% of stated rent
- Unpaid utility bills
- Low savings
- Poor credit history
- Poor rental history
- Bank account overdrafts



Lease Types

Oral

Verbal, difficult to prove

Written

Best, reduces conflict



Before You Sign

- Understand all conditions outlined in the lease
- Do not sign if there are blank areas
- All promises must be in writing
- Review the lease terms and important dates (how long is the lease, when is rent due, etc.)



Tenancy Types

Contractual

Signed lease by both parties; payment term and rent conditions included.

Tenancy at Will

Tenant has permission to reside in home without details of contractual tenancy.

Sufferance

Tenant allowed to reside in home after lease expiration, maintaining terms of original lease.



Lease Termination

Depending on state law, leases can be terminated **without paying rent** for the entire lease term if:

1. Landlord breaches conditions stated in the lease.
2. Property becomes uninhabitable
3. You or your spouse are relocated for military assignment



Renter's Insurance - Coverage

CONTENT: Personal possessions

LOSS OF USE: Housing and food expenses

PERSONAL LIABILITY: Renter is sued due to guest's injury

ADD-ONS: "Extra" protections outside of a typical policy



Renter's Insurance

Actual Cash
Value



Replacement
Cost

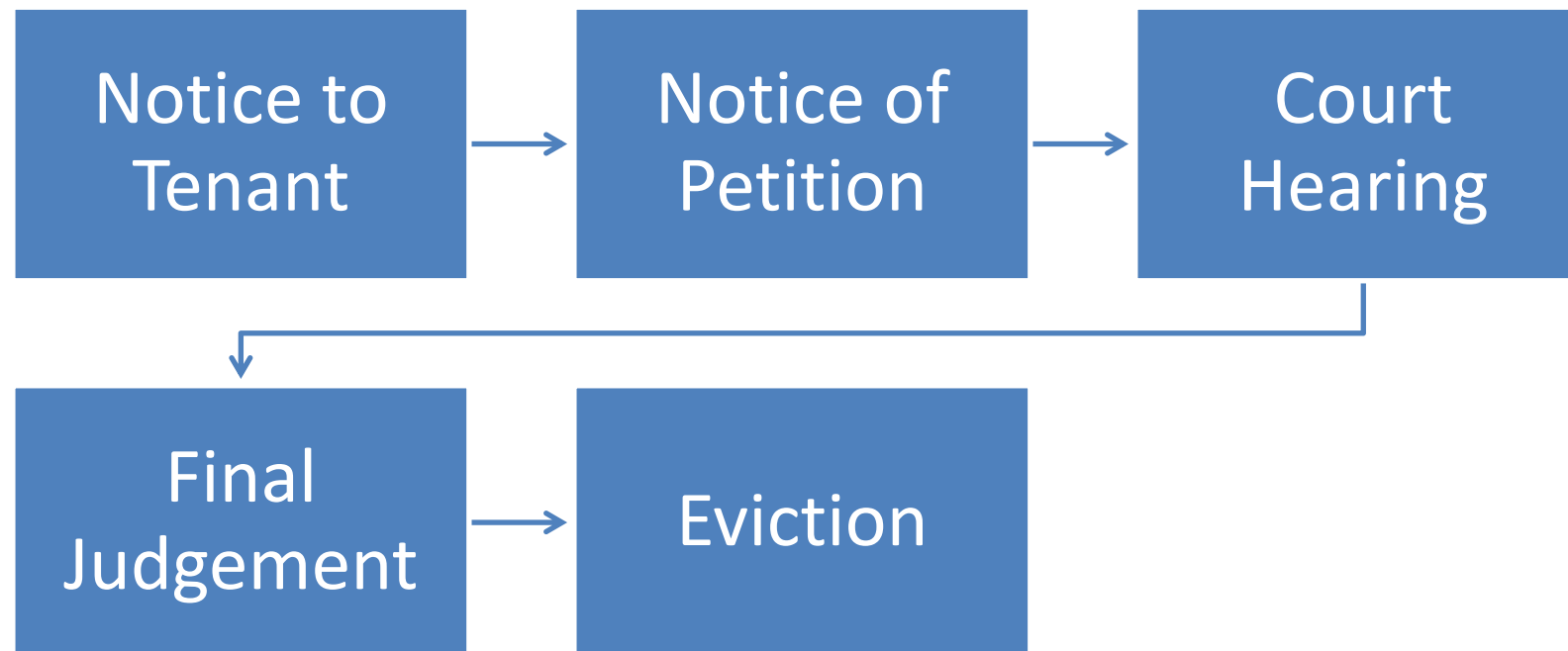
TENANCY: EVICTION



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Eviction Process

2 Types: Non-Payment & Holdover



Eviction Process

Notice to Tenant



- Reason for eviction
 - How to avoid eviction
 - Number of days to pay/abide by the lease
-
- Pay or Quit Notice: **3-5 days**
 - Cure or Quit Notice: Violation of lease terms/rules/regulations: **Immediately to 30 days**
 - Unconditional Quit Notice: Set time to leave without a chance to remain in unit: **Immediately to 30 days**



Eviction Process

Notice of
Petition



- After the period has passed in the Notice to Tenant
- **Unlawful Detainer**
- Court serves it

Reason for eviction

Why?

Request for answer

What
happened?

Request for court
appearance

Date

Consequences



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Eviction Process

Court
Hearing



- **5-12*** days after Notice of Petition is served.
- Court Hearing - Resolution or Trial

The tenant can:
Appear in court
Come to an agreement



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Eviction Process

Final
Judgement



Within 5 days* of Court Hearing

The tenant can accept or appeal the final judgement.

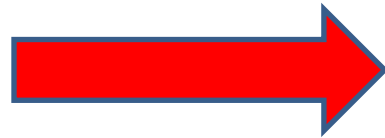
If the tenant ignores the Final Judgement, eviction will begin.



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Eviction Process

EVICTIION



Tenant fails to respond to the judgement

- Landlord - Writ of Possession
- Delivered **72 hours** before eviction

Types of Eviction:

- Lock Change - Tenant collects possessions, but landlord changes the locks
- Forcible - Law enforcement removes tenant & belongings



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Test Question #1 of 6

Jamie has an actual cash value renters insurance policy with contents coverage, loss of use coverage, and liability coverage. For which expense will she likely be reimbursed?

- A. The cost of rebuilding the living room, which was destroyed by fire
- B. The entire cost of purchasing a brand new bedroom set damaged by a pipe burst and subsequent water damage
- C. Expenses associated with purchasing replacement materials for the artwork she makes and sells through an online vendor
- D. Expenses for legal fees when Jamie is sued by her daughter's classmate who injured himself when he tripped over clutter at Jamie's apartment



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Test Question #2 of 6

Match the client description on the left to the information that a housing counselor could share to help protect the client's best interest on the right.

1. A client wants to end her lease early because she will be moving to a new state for a different job.

___ A. In most cases like yours, the law requires a landlord to make a reasonable effort to re-lease the property so that the tenant won't remain liable to pay rent during the entire term of the lease.

2. A client wants to terminate a lease because the landlord has not fixed the heat after multiple requests over several months.

___ B. Depending on the state, it is possible for tenants to terminate a lease without paying rent for the entire lease period in this type of situation.

3. A client want to terminate her lease early because her husband is being relocated for a military assignment.

___ C. You have the right to terminate a lease if the landlord breaches lease conditions, including maintaining properly functioning heating and water systems.



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2 C. You have the right to terminate a lease if the landlord breaches lease conditions, including maintaining properly functioning heating and water systems.



Test Question #3 of 6

When a housing counselor is assisting a low-income client in danger of eviction, which referral would be most appropriate?

- A. Supplemental Nutrition Assistance Program (SNAP)
- B. Legal aid service
- C. Credit repair agency
- D. Volunteer Income Tax Assistance (VITA)



Test Question #3

When a housing counselor is assisting a low-income client in danger of eviction, which referral would be most appropriate?

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- D. Volunteer Income Tax Assistance (VITA)



Test Question #4 of 6

A tenant has a Housing Choice Voucher for a 2 bedroom apartment, but lives in a 3 bedroom apartment, and pays the difference in rent. Due to a recent job change, the tenant is behind on rent, but wants to keep the voucher. What should the counselor encourage the client to do?

- A. Work with the local fair housing organization to prevent eviction
- B. Move into a two-bedroom unit to reduce costs and negotiate a repayment plan.
- C. Wait for eviction in order to retain the voucher
- D. Wait for the Cure or Quit Notice to initiate negotiations with the landlord.



Test Question #4

A tenant has a Housing Choice Voucher for a two-bedroom apartment, but lives in a three-bedroom apartment and pays the difference in rent. Due to a recent job change, the tenant is behind on rent, but wishes to keep the voucher. What should the counselor encourage the client to do?

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- D. Wait for the Cure or Quit Notice to initiate negotiations with the landlord.



Test Question #5 of 6

A client is currently renting month to month (tenancy at sufferance). What advice should a housing counselor recommend to better secure the housing?

- A. Continue with the current lease agreement
- B. Seek a new oral lease arrangement
- C. Seek a tenancy-at-will lease agreement
- D. Seek a new written lease agreement



Test Question #5

A client is currently renting month to month (tenancy at sufferance). What advice should a housing counselor recommend to better secure the housing?

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- B. Seek a new oral lease arrangement
- C. Seek a tenancy at will lease agreement
- D. Seek a new written lease agreement**



Test Question #6

A counselor has 4 clients in various rental situations. Which client should the counselor recommend contact an emergency rent assistance program?

- A. Client wants to quit working to return to college and will need help paying for rent while in school.
- B. Client cannot afford a rental in the area and needs a housing subsidy to obtain a rental
- C. The client has been notified that her rent will increase by \$200 per month.
- D. The client has been living with a roommate who suddenly moved without paying their portion of the month's rent.



Test Question #6

A counselor has 4 clients in various rental situations. Which client should the counselor recommend contact an emergency rent assistance program?

- A. Client wants to quit working to return to college and will need help paying for rent while in school.
- B. Client cannot afford a rental in the area and needs a housing subsidy to obtain a rental
- C. The client has been notified that her rent will increase by \$200 per month in the next 4 months.
- D. The client has been living with a roommate who suddenly moved without paying their portion of the month's rent.**



Tips to Remember

- ✓ Renter vs. Landlord responsibilities
- ✓ Types of Tenancy
- ✓ Eviction Process



QUESTIONS?

Next Webinar: Tomorrow, 1/25

HOUSING AFFORDABILITY & FAIR HOUSING



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