

Quiz :The client currently keeps the \$45,000 remaining from the life insurance settlement in a regular checking account. Her goal is to use this money towards her down payment. Which action should the housing counselor suggest to this client?

- A- Move the funds into a mutual fund
- B- Move funds to a large purchase savings account with limited accessibility
- C- Leave the money in her current checking account for easy access
- D- Move funds into a long-term Certificate of Deposit - Answer :Move funds to a large purchase savings account with limited accessibility

Quiz :The client wants to move her family to a lower-priced rental unit to save money for a home, but is struggling with the upfront fees required to move to a new apartment complex. Which strategy would be most effective to help the client secure affordable housing and cover moving expenses quickly?

- A- Submit application for a housing voucher
- B- Find an individual landlord and negotiate
- C- Save for the move instead of paying utilities
- D- Apply for a loan to cover expenses - Answer :Find an individual landlord and negotiate

Quiz :Which type of lease and tenancy best protects the tenant?

- A- An oral lease with tenancy at will
- B- A written lease with contractual tenancy
- C- A written lease with tenancy at will
- D- An oral lease with tenancy at sufferance - Answer :A written lease with contractual tenancy

Quiz :The client wants to purchase a new home, but her lease might expire before she can move into it. Which is the best advice for the housing counselor to provide?

- A- Discuss a tenancy-at-sufferance agreement with the current landlord
- B- Stay in her current unit until the landlord evicts her
- C- Find a seller who will allow her to move in before closing
- D- Contact local Public Housing Agencies - Answer :A- Discuss a tenancy-at-sufferance agreement with the current landlord

B- Use emergency funds to deal with system maintenance and replacement

C- Purchase a home warranty annually to ensure her home is properly protected from maintenance costs

D- Do maintenance and replacement only when they lead to signi - Answer :A- Create a list of each key system in her home with target dates for maintenance and replacement

Quiz :Which is the best initial advice a housing counselor can provide if the client needs to replace old windows in her home?

A- Explore an FHA Energy Efficiency loan

B- Advise the client to replace one window at a time so the project is more affordable

C- Visit ready.gov to learn about home energy improvement projects

D- Hire a home energy efficiency inspector - Answer :A- Explore an FHA Energy Efficiency loan

Quiz :The client later purchases a home that was built in 1935. There have been several sewer backups, and the client was told that the pipes are clay and tree roots have grown into the pipes and are causing the blockage. The recommendation is to replace the pipes with PVC, with an estimated cost of \$6,000. Another recommendation is to replace the old galvanized pipes with copper pipes with an estimated cost of \$7,000. The client also mentioned the huge cost in heating bills. The windows in the home a - Answer :Create a system maintenance plan

Quiz :Which action could assist this client in addressing her current maintenance concerns?

A- Install window insulation kits

B- Install an ENERGY STAR qualified water heater

C- Install low-flow toilets

D- Plant shrubs and trees to provide shade - Answer :A- Install window insulation kits

Quiz :Which is the best advice a housing counselor can provide to this client who missed a few mortgage payments, if she wants to refinance at a lower rate to avoid missing additional payments?

not be a good step. Paying off the \$5,000 bad debt will improve her credit, but that is unrelated to her past rental history.

Reference: Module 1.1 Budget

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Quiz :The client has no savings but thinks she can afford a home if the monthly mortgage payment equals her rental payment. Which costs will prevent this client from purchasing a home?

- A- Property maintenance expenses
- B- Principal, interest, taxes, insurance, and association fees (PITIA)
- C- Pet deposit for pet owners
- D- Closing costs - Answer :D- Closing costs

Closing costs average between 3% to 4% of the home purchase price based on a variety of factors and may be higher or lower. It is important for the client to understand that this may be a major cost when purchasing a home, and that having no savings to use will prevent her from purchasing. It also helps the client understand the importance of identifying all costs and not just comparing monthly payment amounts. A pet deposit is an expense, but is only a rental expense. The property maintenance expense will apply only after she purchases the home.

Reference: Module 2.1 Renting vs. Buying

Quiz The client tells her housing counselor that her employer has accessed her credit report without her consent. Which law protects the client from this action?

- A- Fair Credit Reporting Act (FCRA)
- B- Fair Credit Billing Act (FCBA)
- C- Fair Labor Standards Act (FLSA)
- D- Fair and Accurate Credit Transactions Act (FACTA) - Answer :A- Fair Credit Reporting Act (FCRA)

NOTE: An employer may not access an employee's credit file without his or her consent per the

Fair Credit Reporting Act. The Fair and Accurate Credit Transactions Act and the Fair Credit Billing Act protect consumers in other ways. The Fair Labor Standards Act protects consumers with respect to other workplace issues but does not address accessing a credit report without consent.

C- Seek legal aid services to counter sue the landlord for not making repairs to the dishwasher

D- Pay the back-owed rent and provide a list of emergency rental assistance programs - Answer :D- Pay the back-owed rent and provide a list of emergency rental assistance programs

Quiz :The client announces that she plans to file for bankruptcy. Which is the first recommendation a counselor should make to the client?

A- Contact at least three debt management companies for assistance with resolving the bad debt.

B- Wait several years for the bad debt to be removed from the credit report.

C- Contact at least three bankruptcy attorneys and choose the one with the lowest fee.

D- Adjust the budget to find residual income, then negotiate settlements with creditors one at a time. - Answer :D- Adjust the budget to find residual income, then negotiate settlements with creditors one at a time.

Quiz :A Korean man and his daughter would like to rent an apartment. Because the man is confined to a wheelchair he needs a single-level unit. After finding an apartment close to his daughter's school that suits his needs, he submits an application and is approved to rent the unit. However, when he arrives to meet the landlord and sign the lease the landlord refuses to conduct business with him. The landlord claims that the man and his daughter are misrepresenting their identities; the landlord conten - Answer :C- The client's use of a wheelchair

If a fair housing violation occurred in this circumstance, it is most likely because of the client's use of a wheelchair, as that was the focus of the landlord's reasoning for claiming that the client was not who he said he was. Therefore, including that information in the description of the alleged violation in a complaint is very important. While the man's national origin and his familial status as a single father are both protected characteristics under fair housing laws, there is no evidence given that these were the reasons the landlord refused to rent to the client. Finally, though it is important to include name and contact information in the complaint, they are not vital to the description of the alleged violation.

## Reference: Module 3.2 Violations & Complaints

Quiz :The client tells this story 18 months after the housing discrimination has occurred. He was able to find another unit to rent but the experience is still embarrassing to him and he worries that the landlord will do it to someone else. Which is the best advice that a housing counselor can offer?

- A- Advise the client to contact the landlord and inform him of his mistake
- B- Advise the client to file a complaint with a fair housing agency or HUD
- C- Advise the client that he cannot file a fair housi - Answer :C- Advise the client that he cannot file a fair housing complaint.

Unfortunately, fair housing complaints are only valid if they are filed within a year of the alleged violation. Since 18 months have passed since the incident, the client has eclipsed his window to file a complaint. He no longer has any recourse to pursue with regard to the violation.

Contacting the landlord and informing him of his mistake, while potentially personally satisfying, may only lead to a further conflict without hope of resolution. Legal actions such as lawsuits are not within the professional expertise of housing counselors and should be handled with referrals.

Reference: Module 3.2 Violations & Complaints

Quiz :If the client had filed a complaint 10 months after the incident, and HUD concluded that the landlord violated fair housing laws, which is the most likely result of the complaint?

- A- HUD seeks a conciliation agreement with the client and the landlord.
- B- HUD asks the Attorney General to issue a warrant for the landlord's arrest.
- C- HUD authorizes civil action for relief on behalf of the victim.
- D- HUD revokes the landlord's ability to rent units to the public. - Answer :A- HUD seeks a conciliation agreement with the client and the landlord.

HUD will seek the most reasonable course of action to protect the victim and the public interest in fair housing complaints. If the intent of the client is to inform the landlord of their mistake and to ensure that it does not happen again, then a

conciliation agreement will achieve both of those ends; it should be noted that these agreements are voluntary for both claimants and respondents. HUD authorizes a civil action for relief in circumstances in which the client's or the