



Sample HCCP Exam Questions

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Section I: Tenant/Qualification Lending

1. A couple is applying for an apartment in a Section 42 property. The husband earns \$18,000 per hour and works between 30 and 38 hours per week. He receives no other income. His wife is a full-time student who works 20 hours per week. She earns \$6,000 per hour and receives an annual bonus of \$200. What is the total household income for tax-credit purposes?
 - a. \$26,760.
 - b. \$28,440.
 - c. \$26,520.
 - d. \$26,700.
2. Three months ago an applicant voluntarily set up an irrevocable trust for the benefit of a 3rd party. The applicant has no access to the trust or to any income earned from the investment of the trust. How should the trust be treated when determining annual income?
 - a. The trust should be treated as an asset only if the invested amount of the trust earns interest.
 - b. The amount contributed to the trust should be counted as an asset disposed of for less than fair market value and added to other household assets.
 - c. The trust should not be counted as an asset, but any income earned by the trust should be counted as income for the applicant.
 - d. Count the trust as irrevocable. Netted value and income of the trust should be counted for the household.
3. A household that has obtained a Section 8 voucher applies for a unit in a tax credit property. Which of the following should NOT be considered when evaluating the household's eligibility?
 - a. The household is family size.
 - b. Full-time student status of the household.
 - c. Housing authority utility allowance.
 - d. Total household gross income.
4. A housing credit agency can delegate all of the following responsibilities to a private contractor EXCEPT:
 - a. The review of 1st year tenant files.
 - b. Reporting of non-compliance to the owner.
 - c. A review of the annual owner's certification.
 - d. Notification of non-compliance to the IRS.

Section II: Tax Credit Accounting/Compliance

1. In the 3rd year of the compliance period, a kitchen fire makes a unit in a tax credit property uninhabitable. The fire occurred on Feb. 1 and the unit is restored and put back in service on Sept. 15 of the same year. The LIHTCs allocated to the owner for this unit in the year of the casualty are:
 - a. 6/12 of a full year of LIHTCs.
 - b. 4/12 of a year of LIHTCs.
 - c. A full year of LIHTCs.
 - d. No LIHTCs are allowed for the unit.
2. A property was placed in service on July 1, 1990 and started credits in 1990. On what date will the 15-year compliance period end?
 - a. June 30, 2004.
 - b. Dec. 31, 2004.
 - c. June 30, 2005.
 - d. Dec. 31, 2005.
3. A building was placed in service on April 5, during the first year of the tax credit period. A qualified household moved into a unit on June 15. As of what date may the owner begin to claim credit on the unit?
 - a. June 1.
 - b. June 5.
 - c. June 15.
 - d. July 1.
4. A rehabilitation property that received a 2004 tax credit allocation is occupied in November 2004. All occupants are qualified at the date of acquisition. Rehabilitation begins immediately and the property is completed and placed in service on August 5, 2005. What is the earliest date the tax credit period can begin?
 - a. December 2004.
 - b. January 2005.
 - c. August 2005.
 - d. September 2005.

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