



Expanded Housing Choice (EHC) Training Framework & Resources

Purpose: Understand your Fair Housing responsibilities, the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher (HCV) program, and the Fannie Mae Expanded Housing Choice (EHC) program.

Primary Audience: Property Management Staff at participating Fannie Mae EHC Properties with an open remediation item relating to EHC program requirements.

NOTE: This resource may be used to satisfy EHC training requirements by reviewing the available resources, including training provided by your Property Management Company or Property Owner, and taking the Test Your Knowledge quiz. You should have been notified that training is required and your first step should be to complete any mandatory training available via your Property Management company or Property Owner.

Secondary Audience: Property Management Staff who are interested in learning more about HUD's HCV program and Fannie Mae's EHC program.

This resource contains:

- Mandatory Training for EHC Fair Housing Testing Remediation
 - Available Housing Provider and Property Management training
 - Property Management Handbook/Manual
- EHC and HUD HCV resources
 - Key Components of the Housing Choice Voucher Program & HUD Resources
 - Key Components of the Expanded Housing Choice Program
 - Review Housing Provider Best Practices
 - Expanded Housing Choice Deep Dive (optional)
 - PHA Training Resources: Get to know your Public Housing Agency (PHA)
- Test Your Knowledge
 - [Self-guided quiz](#)
- Test Your Knowledge Explained
 - Review your responses
 - Check out the linked resources available for additional information



Housing Provider and Property Management: Mandatory Training Resources for EHC Remediation

- Complete any mandatory Fair Housing Training available from your Property Management Company or Property Owner.
- Review your Property Management agreement to ensure that property management responsibilities related to EHC and HCVs are reflected and clearly outlined.
 - Each property management agreement must require the property manager to:
 - accept Housing Choice Vouchers for the payment of rent and other lawful charges,
 - comply with all requirements of the Housing Choice Voucher program, including execution of one or more Housing Assistance Payments (“HAP”) contracts, and proactively comply with the PHA inspection and repair process, and
 - prohibit the property manager from discriminating against applicants, tenants, their family members and occupants based solely on the use of Housing Choice Vouchers for the payment of rent and other lawful charges, including:
 - applying stricter screening standards;
 - calculating any Housing Choice Voucher renter income requirements based on the full rent payment amount (including utilities and other fees, if applicable) rather than the Housing Choice Voucher renter’s portion of the rent;
 - charging larger security deposits, rent or fees; or
 - subjecting them to additional or alternative community rules.
- Review the [HUD Source of Income Protections for Housing Choice Voucher Holders resource](#)

Key Components of the Housing Choice Voucher Program & HUD Resources

- [HUD Main page](#)
- [Housing Choice Voucher Landlord Resources](#)
- [The PHA’s Role in the Housing Choice Voucher Program](#)
- [HCV Lease Up Process Flows](#)
- [HCV Fact Sheet for Landlords](#)
- [HCV Myth Busting](#)
- [HCV Landlord Videos](#)
 - [Introduction to the HCV Program](#)

Key Components of the Expanded Housing Choice Program

- [Expanded Housing Choice Website](#)
- [Benefits of HCV Adoption for Housing Providers \(Borrowers\)](#)
- [Overview of the EHC Program \(FAQs\)](#)
 - Be sure to review the proper way to calculate the HCV renter portion of the unit rent. *Hint: this calculation is included in the test your knowledge quiz.*
- [Housing Provider \(Borrower\) Best Practices](#)
- [AffordableHousing.com](#)

Expanded Housing Choice Deep Dive (optional)

- Interested in 1:1 training on the EHC program for any staff? Please reach out to: mf_product_management@fanniemae.com.

PHA Training Resources: Get to know your local PHA

- Review available PHA information on their website and familiarize yourself with available resources
 - Use the [HUD PHA Contact Information](#) or Google as a resource
 - Example: [DHA \(Dallas\)](#)
 - [DHA Landlord Resources](#)
- Attend any training offered by your PHA and/or connect with an available Landlord Liaison or other PHA resource (may not be available at all PHAs)



Test Your Knowledge

Purpose: self-guided quiz to test your knowledge.

1. Which of the following are protected classes under The Fair Housing Act? Select all that apply.
 - a. Race
 - b. Familial status
 - c. Disability
 - d. Source of income
 - e. a, b, and c
 - f. All of the above

2. Who does the Housing Choice Voucher program serve? Select all that apply.
 - a. Low-income families
 - b. Elderly individuals
 - c. Disabled individuals
 - d. All of the above

3. What entity administers the HCV program in each local market?
 - a. The Department of Housing and Urban Development (HUD)
 - b. Public Housing Agency (PHA)

4. Housing Choice Voucher units are inspected:
 - a. Prior to HCV renter move-in
 - b. Biennially (every 2 years)
 - c. a and b
 - d. None of the above

5. HCV renters cause more property damage than renters without a voucher. Select the correct answer.
 - a. True
 - b. False

6. The EHC property I manage accepts Housing Choice Vouchers. Select the correct answer.
 - a. True
 - b. False

7. The EHC property I manage can put a cap on the number of HCV renters. Select the correct answer.
 - a. True
 - b. False

8. It is acceptable to apply stricter screening standards to HCV renters. Select the correct answer.
 - a. True
 - b. False

9. Under EHC, a property must be listed with Affordablehousing.com and the local PHA (if the PHA has the capability to list properties). Select the correct answer.
 - a. True
 - b. False

10. I am able to access our EHC property management responsibilities to HCV applicants and renters via our property management agreement. Select the correct answer.
 - a. Yes
 - b. No



11. Identify the benefits of participating in the HCV and EHC programs. Select all that apply.

- a. Guaranteed income
- b. Competitive rent payments
- c. Expanded pool of potential renters
- d. Lower turnover and vacancy
- e. Free advertising
- f. All of the above

12. Calculate the monthly and yearly minimum income requirement for an EHC renter. Select the correct answer based on the facts provided.

- Monthly Rent: \$1,000
 - i. HCV Renter Portion: \$300
 - ii. PHA Portion: \$700
- Housing Provider minimum Income Requirement: 2.5 times the monthly rent

Select the correct answer based on the facts provided: (answers presented as monthly/yearly)

- a. \$750/\$9,000
- b. \$2,500/\$30,000
- c. \$1,750/\$21,000

13. Identify your local PHA and resources (open ended question):

- a. My PHA (insert name): _____
- b. PHA website: _____



Test Your Knowledge Explained

Purpose: Review your responses against the answers provided below. Check out the explanations and linked resources for additional information.

1. Which of the following are protected classes under The Fair Housing Act?
 - a. Race
 - b. Familial status
 - c. Disability
 - d. Source of income
 - e. a, b, and c**
 - f. All of the above

Answer: e. Race, familial status and disability are protected classes under The Fair Housing Act in addition to color, national origin, religion, and sex (including gender identity and sexual orientation)¹.

Source of income is not a federally protected class; however, many state and local jurisdictions have implemented source of income protections. Find the latest information on SOI here: [Source of Income Protections | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

2. Who does the Housing Choice Voucher program serve? Select all that apply.
 - a. Low-income families
 - b. Elderly individuals
 - c. Disabled individuals
 - d. All of the above**

Answer: d. The HCV program is the federal government's primary program for providing housing assistance to low-income families, elderly individuals, and disabled individuals.

3. What entity administers the HCV program in each local market?
 - a. The Department of Housing and Urban Development (HUD)
 - b. Public Housing Agency (PHA)**

Answer: b. Public Housing Agencies receive funds from HUD and administer the HCV program locally. Your PHA will be your primary point of contact and your PHA administers the HCV program (and other programs) in their local market. Learn more about the [responsibilities of the PHAs](#)

4. Housing Choice Voucher units are inspected:
 - a. Prior to HCV renter move-in
 - b. Biennially (every 2 years)
 - c. a and b**
 - d. None of the above

Answer: c. A unit is typically inspected prior to HCV renter move-in and biennially (every 2 years) after. Rural PHAs may inspect units every 3 years. Ensure that you understand your PHA inspection schedule. Check out the Flow Charts that detail the inspection processes on [HUD.gov](#):

- Lease-up
- Initial inspection
- Biennial inspection

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview#_Who_Is_Protected?



5. HCV renters cause more property damage than renters without a voucher. Select the correct answer.
- a. True
 - b. False**

Answer: b. According to HUD, there are no documented statistics showing that HCV participants are any more likely to damage units or not pay rent than are non-HCV tenants.

Learn More about Common HCV Misconceptions: [Fact Sheet - HCV Landlord Guidebook: HCV Myth-Busting and Benefits \(hudexchange.info\)](#)

6. The property I manage accepts Housing Choice Vouchers. Select the correct answer.
- a. True**
 - b. False

Answer: a. The property you manage participates in Expanded Housing Choice, which requires acceptance of HCVs.

7. The property I manage can put a cap on the number of HCV renters. Select the correct answer.
- a. True
 - b. False**

Answer: b. The EHC program does not allow a property to put a cap or quota on HCV rentals in a property.

8. It is acceptable to apply stricter screening standards to HCV renters. Select the correct answer.
- a. True
 - b. False**

Answer: b. You may not apply stricter screening standards to HCV renters or take actions such as applying different community rules.

9. Under EHC, a property must be listed with Affordablehousing.com and the local PHA (if the PHA has the capability to list properties). Select the correct answer.
- a. True**
 - b. False

Answer: a. The property must be listed on Affordablehousing.com along with the PHA. Check out the [Housing Provider \(Borrower\) Best Practices](#) to learn more.

10. I am able to access to our EHC property management responsibilities to HCV applicants and renters via our property management agreement. Select the correct answer.
- a. Yes**
 - b. No

Answer: a. These responsibilities should be outlined in your property management agreement. A summary is available via the “Mandatory Training Resources” section of this training framework.



11. Identify the benefits of participating in the Housing Choice Voucher program. Select all that apply.
- a. Guaranteed income
 - b. Competitive rent payments
 - c. Expanded pool of potential renters
 - d. Lower turnover and vacancy
 - e. Free advertising
 - f. **All of the above**

Answer: f. Accepting HCVs can have many positive benefits for your property as well as renters and your community.

Check out the [Benefits to Adopting HCVs for Housing Providers \(Borrowers\)](#) to learn more.

12. Calculate the monthly and yearly minimum income requirement for an EHC renter. Select the correct answer based on the facts provided.

- Monthly Rent: \$1,000
 - i. HCV Renter Portion: \$300
 - ii. PHA Portion: \$700
- Housing Provider minimum Income Requirement: 2.5 times the monthly rent

Select the correct answer based on the facts provided:

- a. **\$750/\$9,000 (based on HCV renter portion of the rent)**
- b. \$2,500/\$30,000 (based on the full rent amount)
- c. \$1,750/\$21,000 (based on the PHA portion of the rent)

Answer: a. The income requirement is calculated off of the \$300 portion of the rent that the HCV renter pays.

$\$300 \times 2.5 = \750 . $\$750 \times 12 \text{ months} = \$9,000$.

If you use the full rent amount of \$1,000 in the formula, the resulting income requirement would be \$2,500 monthly and \$30,000 yearly (answer b). The HCV program is designed to serve very low-income families and by applying the full income standards, many HCV renters could be excluded from accessing housing.

Check out the [EHC FAQs](#) for a detailed example and explanation of how to calculate the rent amount.

13. Identify your local PHA and resources (open ended question):
- a. My PHA (insert name): _____
 - b. PHA website: _____

Answer: Ensure that you know how to find your PHA and available resources.