

## **Chapter 20 Questions Fair Housing and Ethical Practice**

1. The Civil Rights Act of 1866 prohibits any limitation of property rights based on
  - a. race.
  - b. religion.
  - c. sex.
  - d. handicap.
  
2. The agency responsible for the enforcement of the Fair Housing Act is the
  - a. Department of Justice.
  - b. Federal Housing Administration.
  - c. Department of Housing and Urban Development.
  - d. Department of Veteran Affairs.
  
3. It is illegal for a lending institution to refuse to make a residential real estate loan in a particular area only because of the
  - a. questionable economic situation of the applicant.
  - b. physical location of the property.
  - c. applicant not being of legal age.
  - d. deteriorated condition of the premises.
  
4. A discrimination suit may be filed in federal court by
  - a. a person aggrieved by racial discrimination.
  - b. the Department of Housing and Urban Development.
  - c. the state or county nondiscrimination officer.
  - d. the Federal Housing Administration.
  
5. The federal Fair Housing Act does *NOT* prohibit
  - a. blockbusting.
  - b. discriminatory advertising.
  - c. redlining.
  - d. discriminating on the basis of marital status.

6. Which of the following would be considered legal?
  - a. Charging a family with children a higher security deposit than is charged when there are no children
  - b. Requiring a person with a disability to establish an escrow account for the costs to restore a property after it has been modified
  - c. Picturing only white people in a brochure as the "happy residents" in a housing development
  - d. Refusing to sell a house to a person who has a history of mental illness
  
7. The Fair Housing Act of 1968 is known as
  - a. Title VIII of the Civil Rights Act of 1968.
  - b. the Civil Rights Act of 1866.
  - c. the Civil Rights Act of 1964.
  - d. Executive Order No. 11063.
  
8. A prospective homebuyer who is black inquires about the availability of a home in a predominantly white residential neighborhood. What should the broker say to this prospect?
  - a. "You wouldn't want to live in this area because the neighbors are trying to protect the integrity of their community."
  - b. "I'd be happy to show you homes in other areas where black people are welcome."
  - c. "The residents here have expressed a desire to keep the area homogeneous with no minorities."
  - d. "I'll be pleased to show you houses in any area that you're interested in."
  
9. The landlord's lease prohibits tenants from altering the property in any way. A young woman who uses a wheelchair cannot maneuver over the doorstep into the apartment by herself. In addition, she cannot access the bathroom facilities in her wheelchair. Which of the following is true?
  - a. The landlord is responsible for making all apartments accessible to people with disabilities.
  - b. The tenant cannot remedy these conditions because of the terms of the lease.
  - c. The landlord should not have rented this apartment to the tenant.
  - d. The tenant is entitled to make the necessary alterations.

10. Protection from threats or acts of violence against those who assist and encourage open housing rights is found in the
  - a. Civil Rights Act of 1866.
  - b. Civil Rights Act of 1964.
  - c. Fair Housing Act of 1968.
  - d. Fair Housing Amendments Act of 1988.
  
11. The provisions of the Fair Housing Act apply
  - a. in all states.
  - b. only in those states that have ratified the act.
  - c. only in those states that do not have substantially equivalent laws.
  - d. only in those states that do not have specific state fair housing laws.
  
12. The practice of channeling families with children away from other buildings into an apartment building where other families with children reside is
  - a. most practical.
  - b. blockbusting.
  - c. redlining.
  - d. illegal discrimination
  
13. Actions that are made illegal by federal and state fair housing laws do *NOT* include
  - a. offering advantageous loan terms to encourage the integration of a residential area.
  - b. refusing to show certain residential property to non-English-speaking individuals.
  - c. channeling members of a certain minority group into an area already predominately occupied by members of that minority.
  - d. refusing to show certain residential property to people who are not financially qualified to purchase it.
  
14. A violation of the Fair Housing Act could result in a penalty of
  - a. \$27,500 for the third offense
  - b. \$11,000 for the first offense
  - c. \$100,000 for any offense
  - d. whatever the administrative law judge determines is fair.

15. Discrimination based on familial status was prohibited with the passage of the
- Civil Rights Act of 1866.
  - Civil Rights Act of 1964.
  - Fair Housing Act of 1968.
  - Fair Housing Amendments Act of 1988.
16. Martha has a 9 year old grandson and her application for an apartment has been rejected as the community does not allow anyone under the age of 18. Is this permissible?
- Yes, if the policy is consistently applied
  - No, because familial status is always a protected class in all housing
  - Yes, if the housing complies with regulations for elderly housing
  - No, if less than 30% of the occupants are over the age of 55
17. There are no exceptions to fair housing law for
- retirement communities.
  - private clubs.
  - religious organizations.
  - racial considerations.
18. Megan owns a triplex and rents out two of the units. She wishes no children or pets. She runs an ad which reads: "Two bedroom available but no children or animals allowed." Which of the following is true?
- Megan may not run discriminatory ads
  - Megan is exempt from the Fair Housing Act and this includes advertisements
  - Megan may not exclude animals or children from her rentals
  - Megan is not required to comply with the familial status requirement, but must allow service animals
19. Under the federal Fair Housing Act it is illegal to discriminate because
- a person has a history of dangerous behavior.
  - of a person's marital status.
  - a person has AIDS.
  - a person has been convicted of distributing a controlled dangerous substance.

20. A house for sale was advertised, "Fine executive home in an exclusive neighborhood, suitable for an older couple; near St. Mary's Church." Which of the following statements is *INCORRECT*?
- a. This is descriptive of the property for sale and a good ad.
  - b. An exclusive neighborhood could be interpreted to mean that minorities are not welcome.
  - c. It appears that families with children are not welcome.
  - d. The neighborhood could appear to be undesirable for people who do not follow the same religion as St. Mary's Church.
21. A broker employs several salespeople, one of whom, Mary, is a member of a protected group. The broker directs her to work only with members of her group and to solicit sales only in similar neighborhoods. Which of the following is *CORRECT*?
- a. The broker is entitled to direct Mary's activities this way.
  - b. The fair housing laws do not apply to the broker's practices.
  - c. The practice could establish or continue the unlawful practice of steering.
  - d. The salesperson should be satisfied with the broker's policy.
22. A condominium rule prohibits pets. Arlis, a prospective buyer with a physical disability, relies on an animal to assist him. Which of the following is *CORRECT*?
- a. A condominium has the right to establish such a private restriction if it chooses.
  - b. This restriction is unenforceable only if the animal is used to assist people with visual impairments.
  - c. This restriction is unenforceable when a person uses an animal for disability-related assistance in any way.
  - d. The condominium can waive the enforcement of the covenant only if there are suitable accommodations in the complex for an animal.
23. The Americans with Disabilities Act requires
- a. all real estate to be free of barriers to people with disabilities.
  - b. all employers to adopt nondiscriminatory employment practices.
  - c. that reasonable accommodations be provided for people with disabilities.
  - d. that existing premises be remodeled for people with disabilities regardless of the cost involved.

24. When a salesperson tells homeowners that minorities are moving into the area in order to get those homeowners to sell their properties, this activity is
- a. called blockbusting
  - b. called power selling.
  - c. discriminatory advertising.
  - d. legal as long as it is true.