

FAIR HOUSING

2024



Fair Housing

1. Under federal fair housing laws, it is legal to prohibit which of the following in a housing unit?

- a. Smoking
- b. A live-in caregiver for a resident with a disability
- c. Drinking alcohol
- d. Both a and c

2. Under the federal fair housing law, the seven protected classes include

- a. Race, color, source of income, handicap, national origin, marital status, religion
- b. Race, color, religion, sex, handicap, familial status, national origin
- c. Race, sexual orientation, sex, familial status, handicap, age, national origin
- d. None of the above

3. The fair housing laws prohibit all of the following, except

- a. Refusal to show, sell, or rent a property because of disability
- b. Expressing a preference for young adults in a listing comment
- c. Evicting a current user of illegal drugs
- d. Marketing your listings exclusively in a religious publication

4. The Civil Rights Act of 1866 does which of the following?

- a. Grants all citizens the same rights as white citizens to own, purchase, lease, transfer or use real property
- b. Allows exemptions only for homes sold without the assistance of a real estate practitioner
- c. Effectively prohibits all discrimination in real estate based on race
- d. Both a and c

5. Based on federal fair housing law, which of the following people would be protected:

- a. A divorced female, single parent
- b. A 35-year-old single, Jewish man
- c. A 50-year-old white man
- d. All of the above

6. The Equal Professional Service Model involves all of the following key guidelines except

- a. Have I offered a variety of choices?
- b. Is my client working with another agent?
- c. Has my customer set the limits?
- d. Do I have objective information?

7. When a prospect inquires about the racial makeup of neighborhoods or schools, you should respond by saying:

- a. "I believe the neighborhood has a few Hispanic families, I can check and get back to you."
- b. "The Fair Housing Act prohibits me from providing that kind of information. I recommend you contact the school district, municipal government, or the local library."
- c. "I wouldn't worry about that, the neighborhood is safe and the schools are good."
- d. "Residents in this neighborhood value diversity, you'll fit right in."

8. If a seller using a real estate agent refuses an offer because of the buyer's national origin, who may file a federal lawsuit against the seller?

- a. The prospective buyer
- b. The real estate practitioner
- c. The federal government
- d. All of the above

9. Looking at the following four marketing examples, identify which one is OK under [Article 10](#) of the Code of Ethics?

- a. Advertise only in a strategically limited geographic areas that is populated by a particular ethnic group of people.
- b. Limit advertising to small papers which cater to particular religious groups of people.
- c. Promote a listing only in selected sales offices in communities with similar ethnic populations.
- d. Advertising your knowledge of a language other than English in an English-language advertisement.

10. In an advertisement for a small, two-bedroom house in a neighborhood where many families live, which of the following language is clearly improper under the [Fair Housing Act](#)?

- a. Small, cozy home in quiet neighborhood
- b. Two-bedroom home, near playground and senior center
- c. Ideal for couple or single professional
- d. No children

11. Which of the following features are required in ground floor units of non-elevator multifamily building of four units or more built after March 1991?

- a. An accessible building entrance or an accessible route for persons in wheelchairs?
- b. Accessible and usable public and common use areas?
- c. Light switches, electrical outlets, thermostat, and other environmental controls in accessible locations
- d. All of the above.

Should you say this??

1. This condominium only has two bedrooms and no playground, it really isn't suitable for you and your three children.
2. You know you have not been in this country for long, the sellers may feel uneasy about your ability to secure a mortgage. I think we should make a larger earnest money deposit to help convince them.
3. I have heard the Polish immigrants who live in the community have become involved in drugs and gangs. It's just not a safe community for you to be walking in. I think you should consider selling to get a good price for your house.
4. I can show you two homes near the First Baptist Church. I know that is important to you to belong to a church congregation of that faith. I think one of those would suit you best.
5. There's no point in your showing the Smith's house to that Hispanic couple; the Smiths will never sell to them.
6. Mr. Hernandez, I think your best bet is to go to a mortgage broker for a loan. It'll be more expensive, but they're more likely to accept it.
7. See if you can get the value of the property as high as possible. She's elderly and this is her only asset.
8. I don't think it will benefit us to show you a house in this community as the restrictive covenants will not allow you to build a ramp you will need for your wheel chair.

Assistance Animals

▼ Service Animals

- Service animals are “individually trained to do work or perform tasks for people with disabilities,” including guiding individuals who are blind, alerting people who are deaf, assisting a handler who has seizures, etc.
- The Americans with Disabilities Act (ADA) only recognizes specially trained dogs (and in some cases miniature horses) to be service animals.
- The ADA states that “entities must permit service animals to accompany people with disabilities in areas where members of the public are allowed to go.”

Assistance Animals

▼ Emotional Support Animals

Emotional support animals are NOT service animals.

- Emotional support animals do not have to undergo special training. They are prescribed by a reliable third-party individual who can verify your disability. Be wary of websites that offer emotional support animal “certifications.”
- Emotional support animals can be any animal that provides emotional support or relief of symptoms from a diagnosed disability, and is not limited to dogs or cats.
- Emotional support animals must be allowed in all common areas of your community, but may not be allowed in places of business.

Fair Housing

THE SITUATION:

Ms. Rebecca Cody entered into a year-long lease for an apartment on February 1, 2018. Ms. Cody was the primary tenant, and her eight-year-old daughter was listed as an authorized occupant. The housing complex was owned by West Creek Properties, Inc., and managed by Mr. James Hobbs, a licensed real estate agent who worked with Property Management Solutions, LLC, a brokerage firm specializing in property management.

While residing at the property, Ms. Cody's daughter witnessed a traumatic event outside of their apartment, and was diagnosed with Post-Traumatic Stress Disorder in July 2018. In August, Ms. Cody asked Ms. Hobbs to move the family to a different housing complex because of her daughter's diagnosis.

Mr. Hobbs denied Ms. Cody's request. Ms. Cody filed a complaint alleging a violation of the Fair Housing Laws because Mr. Hobbs failed to provide her with a reasonable accommodation.

THE INVESTIGATION:

Investigators determined that Mr. Hobbs responded to Ms. Cody's request for an accommodation in a timely manner and in addition to offering to move the family into a different unit, also provided the option of releasing the Cody family from their lease and waiving the early termination fees.

Mr. Hobbs reported that although Property Management Solutions, LLC managed many properties in the area, the owner of this particular property did not own any other housing complexes. West Creek Properties, Inc. owned the one apartment complex which was where Ms. Cody and her daughter lived. Therefore, he was unable to provide them with housing at a different housing complex. He stated, "It was impossible for me to accommodate her request, so I made two other offers to try to accommodate the child's medical diagnosis."

THE RESULT: