

Modern Real Estate Practice in Illinois, 6th Edition
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Chapter 21 Review Quiz

1. The Civil Rights Act of 1866 prohibits discrimination in housing 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. the aggrieved person because of racial discrimination.
 - B. the Department of Housing and Urban Development.
 - C. the state or county nondiscrimination officer.
 - D. the Federal Housing Administration.

5. In order to file a complaint of discrimination, the complainant must
 - A. be able to prove that discrimination occurred.
 - B. suspect that discrimination occurred.
 - C. be able to prove that the discrimination was intentional.
 - D. be able to produce witnesses to the discrimination.

6. The Fair Housing Act of 1968 is contained in
 - 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.

7. A prospective homebuyer who is black inquires about the availability of a home in a predominately white residential neighborhood. What should the broker say to this prospect?
 - A. "You wouldn't want to live in this area."
 - 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 any houses that you're interested in."

8. 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?
 - A. Yes, if the policy is consistently applied
 - B. No, because the familial status is always a protected class in all housing
 - C. Yes, if the housing complies with regulations for elderly housing
 - D. No, if less than 30% of the occupants are over the age of 55

9. 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.

10. 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.

11. Actions that are illegal under federal and state fair housing laws include all of the following *EXCEPT*
- A. offering advantageous loan terms to encourage the re-segregation 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 predominantly occupied by members of that minority.
 - D. refusing to show certain residential property to people who are not financially qualified to purchase it.
12. The refusal of a lending institution to make a residential real estate loan strictly because of the racial or ethnic composition of the neighborhood is called
- A. blockbusting.
 - B. redlining.
 - C. steering.
 - D. panic peddling.
13. Discrimination based on familial status was prohibited with the passage of 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.
14. Discrimination on the basis of any of the following could be construed as violations of fair housing laws *EXCEPT* for discrimination based on _____ considerations.
- A. ethnic
 - B. gender
 - C. economic
 - D. religious

15. 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.
16. 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. steering.
17. Steering is
- A. leading prospective homeowners to or away from certain neighborhoods.
 - B. refusing to make loans on properties located in certain areas.
 - C. a requirement for the broker to join MLS.
 - D. a practice of standardizing commission rates.
18. When a salesperson represents that minorities are moving into the area to get homeowners to sell their properties, this activity is
- A. panic selling.
 - B. steering.
 - C. discriminatory advertising.
 - D. legal as long as it is true.
19. The federal Fair Housing Act prohibits all of the following *EXCEPT*
- A. blockbusting.
 - B. discriminatory advertising.
 - C. redlining.
 - D. discriminating on the basis of marital status.

20. Under the federal Fair Housing Act it is illegal to discriminate because
- A. a person has a history of dangerous behavior.
 - B. of a person's marital status.
 - C. a person has AIDS.
 - D. a person has been convicted of distributing a controlled substance.
21. A house for sale was advertised: "Fine executive home in an exclusive neighborhood, suitable for an older couple; near St. Mary's Church." Which statement concerning the ad is *NOT* true?
- 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.
22. A broker employs several salespeople, one of whom is a minority. The broker tells this salesperson to work only with minority buyers and solicit listings in only predominately minority neighborhoods. Which of the following is *TRUE*?
- A. The broker is entitled to direct the activities of this salesperson.
 - B. The fair housing laws do not apply to the broker's practices.
 - C. The salesperson's rights have been violated by the broker.
 - D. The salesperson should be satisfied with the broker's policy.
23. The restrictive covenant in a condominium complex prohibits pets. A prospective buyer with a physical disability relies on an animal to assist him. Which of the following is *TRUE*?
- A. The condominium has the right to establish this 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 any person with a disability uses an animal for assistance.
 - D. The condominium can waive the enforcement of the covenant only if there are suitable accommodations in the complex for an animal.

24. The Americans with Disabilities Act requires that
- A. all real estate is free of barriers to people with disabilities.
 - B. all employers adopt nondiscriminatory employment practices.
 - C. reasonable accommodations be provided to people with disabilities.
 - D. the existing premises must be remodeled regardless of the cost involved.
25. Which of the following is illegal?
- A. Refusing to lend money to a minority person who has poor credit
 - B. Refusing to allow families with children to live in a housing development intended exclusively for people over 62
 - C. Refusing to hire an otherwise qualified person because he cares for his wife who has a disability
 - D. Refusing to rent to a person who has been convicted of distributing cocaine
26. Which of the following would be considered to be legal?
- A. Charging a family with children a higher security deposit than is charged to adults
 - 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
27. A handicapped tenant remodeled his apartment to meet his needs. Upon moving, he would *LEAST LIKELY* be required to return the
- A. doorways to their normal width.
 - B. kitchen cabinets to their normal height.
 - C. electrical outlets to their normal height.
 - D. light switches to their normal height.
28. Which of the following would *BEST* describe the term familial status?
- A. A parent
 - B. A relative
 - C. A guardian
 - D. The head of the household responsible for minor children

29. Which of the following would NOT be covered by the Federal Fair Housing laws?
- A. A duplex
 - B. Commercial properties
 - C. Vacant land that is zoned residential
 - D. A single family home

IN ILLINOIS . . .

30. If an Illinois licensee has been found by a court to have illegally discriminated,
- A. his or her license must be suspended or revoked.
 - B. his or her license may be suspended or revoked, in the discretion of the board.
 - C. his or her real estate activities may be limited to a specific area or category.
 - D. the penalties under the license law are less severe than for any other violation.