

Fair Housing Quiz

1. Which of the following is NOT a protected class under the Fair Housing Act?

- A) Race
- B) Disability
- C) Employment Status
- D) Familial Status

2. In what year were disability and familial status added as protected classes under the Fair Housing Act?

- A) 1968
- B) 1974
- C) 1988
- D) 1995

3. What is the term for encouraging homeowners to sell by suggesting people of a different race or ethnicity are moving into the neighborhood?

- A) Steering
- B) Redlining
- C) Blockbusting
- D) Flipping

4. Which federal agency handles Fair Housing complaints?

- A) U.S. Department of Labor
- B) U.S. Department of Housing and Urban Development (HUD)
- C) Federal Trade Commission (FTC)
- D) Environmental Protection Agency (EPA)

5. How long does a tenant have to file a Fair Housing discrimination complaint in Montana?

- A) 30 days
- B) 90 days
- C) 180 days
- D) 365 days

6. What is redlining?

- A) Offering discounted rental rates to families
- B) Refusing to provide financial services in specific neighborhoods based on racial or ethnic demographics
- C) Providing equal access to all residents
- D) Encouraging property owners to sell quickly by instilling fear of declining property values

7. What role does the Montana Human Rights Bureau (HRB) play in discrimination complaints?

- A) Provides legal representation for landlords
- B) Mediates disputes between tenants and landlords
- C) Investigates discrimination claims and attempts to resolve disputes
- D) Issues building permits and accessibility certifications

8. Which of the following is considered a "reasonable modification" for a tenant with a disability?

- A) Installing a wheelchair ramp at the tenant's expense
- B) Lowering rental rates for disabled tenants
- C) Waiving all security deposits
- D) Providing free utility services

9. Which of the following is an example of "steering" in housing?

- A) Directing a tenant to specific units based on their race or ethnicity
- B) Offering promotional discounts to encourage early lease renewals
- C) Encouraging tenants to apply online rather than in person
- D) Limiting advertising to specific newspapers

10. What is an example of "blockbusting"?

- A) Declining a rental application due to poor credit
- B) Pressuring homeowners to sell by suggesting certain groups are moving in
- C) Offering rental discounts to military families
- D) Refusing to rent to college students

11. Which of the following requires multifamily housing built after March 13, 1991, to comply with accessibility standards?

- A) ADA Title I
- B) Fair Housing Act (FHA)
- C) Civil Rights Act of 1964
- D) Equal Opportunity Employment Act

12. Which of the following statements about service animals is true under the ADA?

- A) Service animals must be certified by a licensed trainer
- B) Only dogs and mini horses are recognized as service animals under the ADA
- C) Emotional support animals are always covered by ADA regulations
- D) Landlords can require a non-refundable pet deposit for service animals

13. Which of the following is considered discrimination under Fair Housing laws?

- A) Requiring tenants to sign a lease agreement
- B) Enforcing quiet hours for all tenants
- C) Refusing to rent to a family with children
- D) Denying a rental application due to lack of income verification

14. How should landlords handle a tenant's request for a reasonable modification?

- A) Automatically deny any requests that alter the building structure
- B) Require the tenant to pay for the modification, necessary permits and a licensed contractor
- C) Require the tenant to provide a detailed explanation of their medical condition
- D) Approve all requests without any conditions

15. Which of the following is NOT an example of a reasonable modification?

- A) Installing a wheelchair ramp
- B) Allowing a tenant to widen doors throughout the unit
- C) Repainting walls a preferred color
- D) Allowing a tenant to install a taller toilet

16. What is the maximum fee you can get for a first time FHA violation?

- A) 5069
- B) 9,000
- C) 11,080
- D) 23,011