



2 Hour Fair Housing
VREB Approval #: 58082

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Instructions for the 2 Hour Fair Housing Correspondence Course

You have chosen to take the 2 hour Fair Housing course by correspondence. You may either read it online or print it. After you complete the course, take the quiz. A blank answer sheet is provided for you to record your answers. The Virginia Real Estate Board requires a passing grade of 75% or higher.

Complete the Certification Sheet. **Have the Student Declaration notarized.** The Virginia Real Estate Board has given you the option of either sending the notarized affidavit to us or keeping it with your records.

Mail or fax, or scan and email the completed answer sheet, certification sheet and Student Declaration to us. Our mailing address is Box 494, Oakton, Virginia 22124. Our fax number is 703-758-0044. Our email address is info@PotomacRESchool.com.

Your information will be held in the strictest of confidence.

You will not be charged unless you pass the exam. If you do not pass, you will be notified immediately.

Once we have received the required paperwork from you and you have been charged, we will report your hours to DPOR and email your certificate to you. The Real Estate Board requires that we report your hours to DPOR within 5 days of receipt of your paperwork. If you need reporting in less than 5 days, please let us know.

If you have any questions, please call or email us. Our phone number is 703-758-0034. For questions of a general nature, you can call or email us at info@PotomacRESchool.com. If you have questions about the content of the course, you can call or email me at patti@PotomacRESchool.com.

Thank you.

Patti Chapell

Patti Chapell
Director

Linking Learning To Success®

Fair Housing

Part 1 - The Law

- What is Fair Housing?
 - Fair Housing is the term used to describe a national policy against most types of discrimination in housing.
- The History Behind Fair Housing
 - Civil Rights Act of 1866
 - It states that "All citizens of the United States shall have the same right in every State and Territory, as is enjoyed by the white citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property."
 - The Civil Rights Act of 1866 lay dormant until the case of Jones vs. Mayer in 1968.
 - Plessy vs. Ferguson (1896)
 - U.S. Supreme Court affirmed the concept of "separate but equal." This allowed the states to enforce the separation of the races so long as each race was provided with "equal" services or facilities.
 - Brown vs. Board of Education (1954)
 - Struck down "separate but equal" in the field of public education
 - Jones vs. Mayer in 1968
 - Supreme Court case that affirms that the 1866 act prohibits "all racial discrimination, private as well as public, in the sale of real property."
 - The 1968 Fair Housing Law, also known as the Title VIII of the Civil Rights Act of 1968 and Fair Housing Act
 - This law makes it illegal to discriminate in connection with the sale or rental of housing and any vacant land offered for residential construction or use based on the following protected classes:
 - Race
 - Color
 - Religion
 - National Origin
 - In the 2011, the National Association of Realtors (NVAR) added a sixth protected class, Sexual Orientation.
 - This is not a matter of legality. Although some local jurisdictions do make it illegal to discriminate based on sexual orientation, NAR makes discrimination of this kind unethical. Therefore, a person who is a Realtor® (member of NAR), cannot discriminate based on sexual orientation.
 - The 1968 Fair Housing Law provides protection against the following acts if they are based on the above listed protected classes:
 - Refusing to sell, rent, or negotiate with any person
 - Discriminating in buying or renting housing in the terms or conditions
 - Discriminating by advertising that housing is not available to people in a protected class
 - Denying that housing is available for sale or rent when, in fact, it is available
 - Denying or making different terms or conditions for mortgages by commercial lenders

- Denying to anyone the use of any real estate services, such as multiple listing services or other facilities related to the selling or renting of housing
 - Steering
 - Blockbusting
 - The Fair Housing Act applies to the following types of housing:
 - Single family housing owned by private individuals when a real estate licensee is used and/or advertising is used
 - Single family housing not owned by private individuals
 - Single family houses owned by a private individual who owns more than three such houses or who, in any two-year period, sells more than one in which the individual was not the most recent resident
 - Multifamily dwellings of five or more units
 - Multifamily dwellings containing four or fewer units, if the owner does not reside in one of the units
- Exemptions to the Fair Housing Act
 - Sale or rental of single family houses
 - For Sale By Owners where a broker is not used, and the seller is not a broker/agent
 - If discriminatory advertising is not used
 - No more than one house, in which the owner was not the most recent resident, is sold during any two-year period
 - Discrimination relating to race is never exempted, even if a broker is not used.
 - Rental of rooms or units in owner-occupied dwellings for two to four families, provided discriminatory advertising is not used
 - Sale, rental or occupancy of dwellings that a religious organization owns or operates for other than a commercial purpose to persons of the same religion, so long as membership in that religion is not restricted on race, color or national origin
 - The rental or occupancy of lodgings that a private club owns or operates for its members for other than commercial purpose
 - In all cases, discriminatory advertising is not allowed.
- The Fair Housing Act was amended in 1972 to require that equal opportunity posters be displayed at brokerage houses, model home sites and mortgage lender offices.
- Housing and Community Development Act of 1974
 - Added sex to the list of federally protected classes
- 1988 Amendment to the Fair Housing Act
 - Made disability or handicap a federally protected class. Included are the following:
 - Mental and physical disabilities
 - Mobility, vision and hearing impairments
 - Emotional problems, mental illness and retardation
 - Age-related problems associated with aging
 - HIV/AIDS
 - Alcoholics and former substance abusers only if treatment was sought
 - The 1988 Amendment to the Fair Housing Act also made familial status a federally protected class (the presence of children under the age of 18)
- The Housing for Older Persons Act of 1995 (HOPA)
 - HOPA made several changes to the 55 and older exemption.
 - It eliminated the requirement that 55 and older housing have "significant facilities and services" designed for the elderly.
 - It established a "good faith reliance" immunity from damages for persons who in good faith believe that the 55 and older exemption applies to a particular property, if they do not actually know that the

property is not eligible for the exemption, and if the property has formally stated in writing that it qualifies for the exemption.

- Requirements for New Buildings
 - In buildings that were ready for first occupancy after March 13, 1991, and have an elevator and four or more units, the following requirements apply:
 - Public and common areas must be accessible to persons with disabilities.
 - Doors and hallways must be wide enough for wheelchairs.
 - All units must have
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars
 - Kitchens and bathrooms that can be used by people in wheelchairs
 - If a building with four or more units has no elevator and was ready for first occupancy after March 13, 1991, these standards apply to ground floor units.
- Fair Housing-Related Presidential Executive Orders:
 - Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.
 - Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.
 - Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.
 - Executive Order 12898 requires that each federal agency conduct its program, policies and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color or national origin.
 - Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.
 - Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.
- The protected classes outlined above are federally protected classes. Many states and localities include additional protected classes to the federal ones.
 - In Virginia, the elderly, defined as age 55 and older, is a protected class.
 - Check with your state, counties and/or cities for possible additional protected classes.

Part 2 - Discriminatory Practices

- Discriminatory practices prohibited by Fair Housing Laws
 - Steering

- Steering is the practice of channeling home seekers toward or away from particular neighborhoods based on race, color, sex, religion, national origin, disability, familial status or some other consideration. Steering accounts for the majority of complaints filed against real estate licensees under the Fair Housing Act.
- Blockbusting
 - Also called panic selling or panic peddling, blockbusting is the illegal practice of encouraging the sale or renting of property by claiming that the entry of a protected class of people into the neighborhood will negatively affect property values.
- Discriminatory Advertising
- Redlining
 - Redlining applies to mortgage lenders.
 - Redlining is the practice of refusing to make mortgage loans to people who live in certain geographic areas.
- Discriminatory Appraising
 - Appraisers are prohibited from using information relating to protected classes when appraising a home.
- Renting to Applicants with a Pet
 - A landlord has the right to refuse to rent to tenants who have pets.
 - If a disabled tenant requires a service animal, such as a "seeing-eye dog," the law does not treat the dog as a pet, and landlords must rent to the tenant, even if the landlord normally refuses to rent to people with pets.
 - Refusal to rent to tenants with pets must be applied to all applicants consistently, with the exception of service animals stated above
- Renting to Applicants with Children
 - Familial status is a protected class. Therefore, a landlord may not refuse to rent to a family with children.
- Source of Income and Section 8
 - Where "source of income" is not a protected class, landlords may discriminate against prospective tenants who receive subsidies under Section 8. However, where "source of income" is a protected class, landlords cannot refuse to rent to tenants based upon where the tenant receives his income.
- Landlord's requirements regarding disability
 - Landlords must make reasonable accommodations such as
 - Providing accessible parking spaces
 - Allowing a tenant to make reasonable structural changes to the home at the expense of the tenant, such as installing grab bars in bathrooms or installing a ramp to an entrance for a person in a wheelchair.
 - The landlord may not require an additional security deposit for these changes.
 - The landlord may ask that the unit be returned to the original state at the end of the lease term at the tenant's expense.

Part 3 - Agent/Broker Responsibilities

- Who is liable under Fair Housing laws?
 - The real estate firm, broker, owner and even the investors in property can be sued under the federal housing laws if an agent is found to have discriminated. All can be held liable.

- The broker/manager's responsibilities
 - The broker/manager should never assume that a potential customer would best be served by an agent in a particular protected class.
 - The broker/manager may not direct a potential customer to an agent based upon any protected class.
- Agents' Duties
 - Agents should discuss up front with all clients/customers the fair housing laws and their commitment to equal housing opportunity. This will keep agents out of trouble at a later time. Both listing agreements and buyer broker agreements contain Fair Housing language. This is the perfect time to address the Fair Housing laws.
 - Agents must provide all clients and customers with equal professional service.
 - Agents should develop uniform procedures to gather information on client/customer preferences.
 - Agents must refuse to steer customer/clients and, if necessary, explain to them that it is illegal to do so. If a buyer/tenant asks about the racial, familial or any other category of protected class of a neighborhood, the agent can refer him to local governmental agencies that would have this demographic information.
 - Agents should refrain from giving opinions regarding crime in any area.
 - Agents must refrain from providing information to a seller about a buyer's protected class
 - Whatever an owner does with one property, the owner must do with all properties. For example, if an owner's policy is to allow pets in his rental units, that owner must allow pets in all of his rental units.
 - Working with the seller/landlord
 - The law prohibits brokers and agents from entering into listing agreements with a seller/landlord who restricts the rental or sale of a property on the basis of any of the protected classes. If the seller or landlord wishes to engage in discriminatory practices in the sale or rental of his home, the agent should
 - Inform the seller/landlord of the illegality.
 - Give the seller/landlord a copy of "What Everyone Should Know About Equal Opportunity in Housing," published by the National Association of Realtors®
 - If the seller/landlord continues to engage in discrimination, the agent should refuse to take the listing and tell the seller/landlord that to take the listing would be illegal.
 - Agents are required to report acts of discrimination. The agent must report the seller/landlord to the broker and explain the situation fully.
 - If the agent already has a signed listing agreement, the agent must terminate the listing.
 - Working with the buyer/tenant
 - It is illegal to qualify a buyer/tenant differently from other buyers/tenants based on any of the protected classes. Qualifying must be based on financial information and should be accomplished in a non-discriminatory manner. The agent should
 - Use objective information in the qualifying process.
 - Qualifying procedures must be uniform for all prospects.
- Advertising
 - When advertising property, agents should focus on the property, not the people.
 - It is a violation of the Fair Housing Act to "make, print, or publish" any advertising for real estate that is discriminatory or expressly implies discriminatory preferences.
 - Advertising includes the following:

- The written and spoken word
- Email
- MLS listings and comments
- The internet
- Displays
- Flyers
- Phone messages
- All ads should be approved by the broker before being placed.
- Agents can consult a list of words and phrases that are acceptable and not acceptable. The Virginia Association of Realtors has compiled a list of suggested fair housing advertising words and phrases. Following are some of these words and phrases:
 - Acceptable words and phrases
 - Credit check required
 - Den
 - Equal Housing Opportunity
 - Family Room
 - First Time Buyer
 - Fixer-upper
 - Luxury Townhouses
 - Near mass transit
 - Near golf course
 - Neighborhood name
 - Nice
 - No drinking
 - No drugs
 - No drug users
 - No smoking
 - Number of bedrooms
 - Nursing Home
 - On bus route
 - Privacy
 - Private driveway
 - Private entrance
 - Private setting
 - Quality construction
 - Quiet
 - Reference required
 - School district
 - School name
 - Security provided
 - _____ square feet
 - Starter home
 - Caution
 - Active
 - Board approval required
 - Close to _____
 - Desirable neighborhood
 - Domestic neighborhood
 - Female roommate
 - Gentleman's farm
 - Grandma's house
 - Golden ages
 - Handyman's dream
 - Membership approval required
 - Near _____
 - Near country club

- No students
- Number of persons
- Prestigious
- Quality neighborhood
- Quiet neighborhood
- Retirees
- Seniors
- Senior citizens
- Senior housing
- Sophisticated
- Students
- Within walking distance
- * For use when housing requirements meet the Fair Housing Act criteria for "housing for older persons"
- Not Acceptable:
 - Able-bodied
 - Adult living
 - Adult community
 - Adults only
 - African
 - Agile
 - Asian
 - Bachelor
 - Bachelor pad
 - Catholic
 - Caucasian
 - Chicano
 - Chinese
 - Colored
 - Couple
 - Couples only
 - Empty nesters
 - (Ethnic references)
 - Exclusive
 - Executive
 - Healthy only
 - Hispanic
 - Indian
 - Irish
 - Integrated
 - Jewish
 - Landlord (description)
 - Latino
 - Mature couple
 - Mature individual
 - Mature person
 - Mexican-American
 - Mormon Temple
 - Mosque
 - Must be employed
 - (Nationality)
 - Near church(es)
 - Near synagogue
 - Near temple
 - Newlyweds
 - No AIDS
 - No alcoholics

- No blacks
- No blind
- No children
- No crippled
- No deaf
- No drinkers
- No impaired
- No mentally handicapped
- No mentally ill
- No play area
- No retarded
- No unemployed
- Not for handicapped
- Older person
- One child
- One person
- Oriental
- Physically fit
- Puerto Rican
- Sane tenant only
- Shrine
- Singles only
- Single person
- Stable person
- Tenant (description of)
- White
- White only

➤ Intent

- It is prudent for owners and licensees to examine their actions and policies to determine if unintentional discrimination is occurring. When policies or actions result in unequal treatment of people, they are considered discriminatory regardless of the intent.

➤ The Fair Housing Partnership Agreement

- The National Association of Realtors® (NAR) and the U.S. Department of Housing and Urban Development (HUD) have joined in partnership, reaffirming their commitment to fair housing in all communities in the country. This partnership is based on the following principles:
 - All those involved in the real estate community share an obligation for achievement of fair housing.
 - HUD and NAR will, on an ongoing basis, identify fair housing issues that need to be addressed.
 - The partnership will establish measurable strategies and actions to further fair housing goals.
 - The partnership will evaluate these strategies in order to determine whether or not further action is necessitated.
 - Although the partnership is national in scope, it will be implemented on both the local and national levels.

➤ Fair Housing Training

- The Virginia legislature and Real Estate Board take Fair Housing and issues related to Fair Housing seriously.
- Currently, a new real estate licensee in the Commonwealth of Virginia must have three hours of post-licensing Fair Housing training during the first year that the agent is licensed.
- Currently, those agents renewing their license for the second time or beyond must take two hours of continuing education in fair housing in order to renew their license.

Part 4 - Enforcement of the Fair Housing Act

- Complaints
 - Historically, most housing complaints were based on race.
 - Race continues to lead in complaints; however, an increasing number of complaints are being filed relating to disability.
 - According to HUD, 70% of fair housing complaints involve rental transactions.
- Testers
 - Real estate agents are approached by fair housing testers on a regular basis.
 - Testers are individuals who call and/or visit real estate offices to determine compliance with Fair Housing laws.
 - They are normally people of one or more protected classes.
 - They play the role of people looking to buy or rent.
 - It is virtually impossible to spot a tester.
 - If fair housing laws are violated, the testers lodge a complaint with the appropriate fair housing agency.
 - The only way that an agent can protect himself is to make sure that he knows and follows the law.
- Enforcement of the Fair Housing Act
 - The Virginia Real Estate Board administers the Fair Housing Act.
 - The members of the Fair Housing Committee of the Virginia Real Estate Board review findings of fair housing cases where real estate licensees are involved.
 - The licensee can call the Virginia Fair Housing Office at 888-551-3247 or 804-551-3247 to report discrimination.
 - The committee recommends whether or not to find reasonable cause that discrimination has occurred.
 - The committee then can recommend conciliation of a case. All committee recommendations come before the full Board for approval.
 - The person who feels that he is the recipient of discrimination can file a written complaint with the Department of Housing and Urban Development in Washington, D.C.
 - Or he can file in a U.S. District Court or state or local court.
 - Or he can file a complaint with the U.S. Attorney General.
- Enforcing the Civil Rights Act of 1866
 - If someone is seeking enforcement of the 1866 act, he must file a suit in a Federal Court.

Part 5 - Recent Fair Housing Cases

- HUD No. 08-004
 - A family alleged, among other things, that Hollie Meeks, the resident manager of Ontario Townhouses, harassed Hispanic families and subjected them to different terms and conditions than non-Hispanic families.
 - HUD's investigation found that Meeks, an employee of Ontario Townhouse Limited Partnership and Edgewood Management Corporation, overcharged rent, refused to do repairs, and yelled at Hispanic residents because they did not speak English. When one family received notice of a rent increase, they requested help from Meeks, but she demanded more documents, harassed, yelled and threatened them with eviction. "Residents of Ontario Townhouses

should be able to enjoy their homes without being harassed because of their national origin," said Kim Kendrick, HUD's Assistant Secretary for Fair Housing and Equal Opportunity. "We are pleased that the owners of this development are taking steps to eliminate the kind of behavior that unlawfully violates the rights of hardworking families."

- Under the settlement agreement, Ontario Townhouse Limited Partnership and Edgewood Management Corporation paid \$10,344 to one family and terminated Meeks. The owners of Ontario Townhouses were also to provide oral interpretation services, display and maintain fair housing posters in English and Spanish and have the new resident manager and other staff participate in a fair housing training course.
- HUD No. 08-003
 - Several tenants alleged that Sun and Christine Young, owners of Summer Place Apartments, discriminated against families with children and refused to make reasonable accommodations to persons with disabilities.
 - "Finding safe and affordable housing for families can be difficult, and it should not be complicated by persons who refuse to rent to people with children, or to make reasonable accommodations," said Kim Kendrick, HUD's Assistant Secretary for Fair Housing and Equal Opportunity. "Equal access is more important than ever and we are extremely pleased with Summer Place Apartment's responsiveness and its commitment to achieve full civil rights compliance."
 - Under the agreement, Summer Place Apartments was to:
 - Pay \$75,000 to families who were adversely affected by the owners' discriminatory practices. Included in the \$75,000 is \$35,000 to a woman who was evicted because she had a child under the age of 18; a total of \$10,500 to three individuals whom the owners tried to evict because they have children; and \$29,500 to create a fund to compensate other persons who show they were denied housing going back to December 1, 2005, because they have a child or were pregnant.
 - Stop advertising Summer Place Apartments as an "Adult Community."
 - Stop denying applicants with children the opportunity to rent based on their familial status.
 - Sun and Christine Young of the Summer Place Apartments voluntarily agreed to pay \$75,000 to several tenants and to cease discriminatory practices against families with children and to stop refusing to make reasonable accommodations to persons with disabilities. Summer Place and its agent admitted no wrongdoing.
- United States, et al. v. Hawthorne Gardens Associates, et al
 - The complaint was filed on February 20, 2003. It alleged that the defendants (Hawthorne Gardens Associates) engaged in a pattern or practice of discrimination against families with children at four rental properties with approximately 490 units. Specifically, the complaint alleged that the defendant violated the Fair Housing Act by maintaining and enforcing its policy that prohibited children under ten years of age from living in second floor apartments at their buildings. The action was brought on behalf of six individual complainants who were rejected for housing based on familial status at the defendants' apartments and on behalf of the Fair Housing Council of Northern New Jersey, which had conducted fair housing testing at the defendants' properties.
 - The department of Housing and Urban Development received the complaint, conducted an investigation and issued a charge of discrimination. The result was a consent order, which provided for fair housing training, notification of non-discrimination policies, record keeping and reporting, revised rental application provisions and compliance testing. Additionally, the consent order

- required the defendants to pay \$168,000 in compensatory damages to the individually names complainants, \$20,000 for a victims' fund and a \$4,000 civil penalty. The consent order was to remain in effect for three years.
- Indiana Court of Appeals, 2006 Villas West II of Willowridge v. McGlothlin
 - An Indiana court has ruled that efforts by a homeowner's association to enforce an anti-leasing covenant violated the Fair Housing Act. In this case, a couple bought a home in the development. Their purchase agreement contained a standard clause prohibiting them from leasing their home "for the protection of owners with regard to financially responsible residents."
 - Two years after buying the home, the owners were placed in a nursing home, and the house was leased. Three years later, the homeowner's association became aware that the home was leased and filed an injunction against the homeowners. The owners sued and both the trial court and later the appeals court ruled in favor of the owners.
 - The appellate court stated that the HOA's attempt to enforce the anti-leasing covenant supported discriminatory housing practices in the area since many more racial minorities in the town leased their residences. In addition, almost no racial minorities were home owners at the development.
 - Looking at the number of minorities in the community as a percentage of the total population compared to the percentage of minorities at the development, the court decided the prohibition on leasing had a greater impact on minorities than on whites.
 - The court also dismissed the association's argument that the anti-leasing provision protected property values. It noted that leasing didn't have a negative effect on values and that many other HOA requirements on landscaping, trash removal, etc., provided sufficient protections to property values. However, the court noted that not all anti-leasing covenants would violate the Fair Housing Act.
 - This case was reprinted from REALTOR® Magazine Online (<http://www.realtor.org/realtormag>) with permission of the NATIONAL ASSOCIATION OF REALTORS®, Copyright 2008. All rights reserved.

Fair Housing Final Quiz

1. There are exemptions to the Fair Housing Laws; however, there is one protected class of which there is never an exemption. That protected class is
 - a. Race
 - b. Disability
 - c. National Origin
 - d. Sex

2. A real estate agent shows prospective buyers homes in the \$300,000 range in all areas east of the river but does not show buyers homes in the same price range in areas west of the river because of certain protected classes that live west of the river. This is an example of:
 - a. Blockbusting
 - b. Redlining
 - c. Steering
 - d. Good business

3. A tenant in a wheelchair moves into an apartment and decides to make some reasonable structural modifications. Which of the following is/are true?
 - a. The landlord can expect the tenant to pay for the modifications.

- b. The landlord can refuse to rent to the tenant.
 - c. The landlord can expect the tenant to restore the property to its original condition at the end of the lease.
 - d. a and c
4. A real estate agent knocks on all doors of a particular neighborhood urging people to sell their homes immediately because the purple people will soon be taking over the neighborhood and values will surely drop. This is an example of
- a. Blockbusting
 - b. Steering
 - c. Good business
 - d. A violation of the "Do Not Knock" law
5. In Virginia, which of the following is a protected class?
- a. Smokers
 - b. Elderly
 - c. Appearance
 - d. Political Affiliation
6. A listing agent brings an offer to purchase to his seller. The seller remembers the buyers who have made the offer and he remembers that they were green people. Because they are green, he refuses to sell to them. The listing agent should educate him on the Fair Housing laws and
- a. If the seller still refuses to sell to the green people, suggest that he sell to orange people instead.
 - b. If the seller still refuses to sell to the green people, agree with him.
 - c. If the seller agrees to sell to the green people, refuse to represent him further.
 - d. If the seller still refuses to sell to the green people, terminate the listing and report the seller to the appropriate Fair Housing authority.
7. 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, national origin, political affiliation.
 - d. None of the above.
8. The fair housing laws prohibit all of the following except
- a. Refusal to show, rent or sell a property because of disability
 - b. Expressing a preference for middle-aged adults in a listing comment
 - c. Evicting a current drug user
 - d. Marketing your listings exclusively in a religious publication
9. Based on federal fair housing law, which of the following people would be protected?
- a. A quadriplegic male
 - b. A 35-year old single, Muslim man
 - c. An African American woman
 - d. All of the above
10. When a prospect asks about the racial makeup of a neighborhood, the agent should respond by saying
- a. "I believe the neighborhood has a few Asian families, but I will check and get back to you."

- b. "Residents in this neighborhood value diversity. You'll fit right in."
 - c. "I wouldn't worry about that. This neighborhood is safe and the schools are good."
 - d. "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."
11. A female licensee makes it her policy to meet female prospects the first time at a listing; however, she also makes it a policy to not meet male prospects the first time at a listing. Is this acceptable under Fair Housing law?
- a. Yes. It's common sense.
 - b. Yes. As long as she's consistent.
 - c. No. She is discriminating against men and sex is a federally protected class.
 - d. Both a and b.
12. A seller refuses to sell to an army veteran returning from Iraq. Is this discrimination under the Federal Fair Housing Laws?
- a. Yes and the seller should be ashamed of himself.
 - b. No. Veterans are not a protected class.
 - c. No. Veterans are a protected class but Iraqi veterans are not.
 - d. None of the above.
13. Can a state have more protected classes than the federal government?
- a. Yes
 - b. No
14. Which law prohibits discrimination in housing related to race only?
- a. The Fair Housing Act
 - b. Plessy vs. Ferguson
 - c. The Civil Rights Act of 1866
 - d. The Fair Housing Act as amended in 1972
15. Are people with HIV and Aids protected under Fair Housing?
- a. No. Prospective purchasers should always be told if the seller died of Aids.
 - b. Yes, but only in certain instances.
 - c. Yes, always.
16. Can a landlord refuse to rent to an applicant with a pet?
- a. Yes, all the time.
 - b. No. Pets are a protected class.
 - c. Not if the pet is a service animal for an applicant who has some type of disability.
17. If a prospective buyer tells an agent that he does not want to live in any neighborhood dominated by a particular protected class, can the agent exclude homes in those neighborhoods when showing houses?
- a. Absolutely not. Never.
 - b. Of course. The request came from the buyer, not the agent.
 - c. Yes. Only if the agent shows the buyer at least three neighborhoods.
 - d. Yes. Only if the agent is not a member of that protected class.
18. In Virginia, is it acceptable if a landlord does not want to rent to a gay couple?
- a. No. Sexual orientation is a protected class in Virginia.

- b. Yes, always.
 - c. Yes, but only if the locality does not prohibit discrimination against gay people and a Realtor® is not involved.
 - d. None of the above.
19. What is the best method for ensuring that an agent does not inadvertently discriminate?
- a. All agents should have a set of non-discriminatory professional policies and abide by them at all times.
 - b. Agents should not work with any protected classes.
 - c. Agents should decide which protected classes with whom they will not work and abide by this policy at all times.
20. Lulu wrote an ad which stated that the neighborhood was a good family neighborhood with "many children." Is this acceptable?
- a. Yes. The description will help a family decide whether or not they would like the neighborhood.
 - b. No. The language in the ad is discriminatory and might make a childless couple uncomfortable.
 - c. Yes, it is acceptable but not recommended.
 - d. Both a and c
21. If an agent is accused of discrimination and the agent can prove that the discrimination was unintentional, will the agent be found not guilty of violating Fair Housing laws?
- a. Not necessarily. Intent is not a consideration in establishing guilt.
 - b. Yes. As long as the agent's motives were pure, he is fine.
 - c. Neither a nor b.
22. Why would a consumer file a suit in a Federal Court?
- a. He is Catholic and the sellers of a house wouldn't sell to him because of his religion.
 - b. He is in a wheelchair and his agent discriminated against him because of that.
 - c. He has children and the landlord won't rent to children.
 - d. He is an African American and he suffered discrimination from his agent.

Name _____ Date _____

FAIR HOUSING FINAL QUIZ

Please circle the correct answer for each question.

1. A B C D
2. A B C D
3. A B C D
4. A B C D
5. A B C D
6. A B C D
7. A B C D
8. A B C D
9. A B C D
10. A B C D
11. A B C D
12. A B C D
13. A B C D
14. A B C D
15. A B C D
16. A B C D
17. A B C D
18. A B C D
19. A B C D
20. A B C D
21. A B C D
22. A B C D

Potomac Real Estate School Certification Sheet for Correspondence Course

Please fax to (703) 758-0044, scan and email to info@PotomacRESchool.com, or mail to Potomac Real Estate School, Box 494, Oakton, Virginia 22124

Print Name _____ **Course: 2 Hour**

Billing Address _____ **Fair Housing CE**
 _____ (VREB Approval #58082)

RE License # _____ (10 digits)

Expires _____

Phone # _____

Email _____

Company Affiliation _____

Payment by Check

_____ I enclose a check payable to Potomac Real Estate School LLC in the amount of \$24.00
OR

Payment by Credit Card

_____ Please charge \$24.00 to my ___Visa___Master Card___American Express___Discover
OR

Card # _____ Expiration Date _____

Security Code _____ Signature _____

Did you find the material well organized?	Yes	No
Was the material well written?	Yes	No
Was the course material relevant?	Yes	No

Suggestions _____

How did you find us? Please circle

Internet Postcard Referred by _____ Email

Personal Note/Letter Ad VREB NVAR Repeat

Other _____



Student Declaration: I hereby certify that I completed this continuing education course (2 Hour Fair Housing) on my own without assistance.

Signed _____

Date _____

Name (Print) _____

Notary Public Declaration: Taken, subscribed, and sworn

before me this ____ day of _____, 20__

In the City/County/Town of _____

In the State/Commonwealth of _____

My commission expires ____/____/_____

Notary Public _____

Notary Signature Required

But Seal NOT Required