



Chapter 4 Quiz

1. The Civil Rights Act of 1866 prohibits discrimination in housing based on
 - A. handicap.
 - B. religion.
 - C. sex.
 - D. race.
2. The agency responsible for the enforcement of the Fair Housing Act is the
 - A. Department of Housing and Urban Development.
 - B. Federal Housing Administration.
 - C. Department of Justice.
 - D. Department of Veteran Affairs.
3. The Fair Housing Act is contained in
 - A. the Civil Rights Act of 1964.
 - B. the Civil Rights Act of 1866.
 - C. Title VIII of the Civil Rights Act of 1968.
 - D. Executive Order No. 11063.
4. 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.
5. What is steering?
 - 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
6. Which of the following lease provisions is illegal under New Jersey's Law Against Discrimination?
 - A. Pets are prohibited, except for service animals
 - B. Lease is null and void upon the birth of a child
 - C. Person with AIDS is considered a person with a disability
 - D. Limiting the number of persons based on the size of the apartment

Quiz 4, Page 2

7. Under the New Jersey Multiple Dwelling Report, owners of a certain number of apartments are required to file an annual report with the Division of Civil Rights about the racial composition of tenants and methods of advertising. What is the number of apartments that triggers this requirement?
 - A. 10 and more
 - B. 50 and more
 - C. 25 and more
 - D. 75 and more
8. Which of the following is necessary for someone to file a fair housing complaint against a real estate licensee?
 - A. Licensee is a good person who had no intention to discriminate
 - B. Licensee had knowledge that discrimination was occurring
 - C. That the licensee intended to discriminate
 - D. That discrimination occurred
9. Which of the following phrases is legal to use when advertising real estate for sale or rent?
 - A. Chapel on premises
 - B. Married couple only
 - C. Wife's dream kitchen
 - D. Near a great Catholic school
10. Undercover volunteers who visit real estate offices to determine if all applicants are treated fairly are called
 - A. testers.
 - B. samplers.
 - C. racial analysts.
 - D. illegal analysts.