Name: Score:

13 Multiple choice questions

Term 1 of 13

What additional protections were added to the Fair Housing Act in 1988?

- The Act was amended to prohibit discrimination based on employment status or credit history.
- The Act was amended to prohibit discrimination based on age or marital status.
- The Act was amended to prohibit discrimination based on handicap or familial status (children under 18).
- The Act was amended to prohibit discrimination based on income level or education.

Term 2 of 13

What must banks display in their lobbies regarding the Fair Housing Act?

- Banks must display a Community Reinvestment Act notice.
- Banks must display a Home Mortgage Disclosure Act poster in their lobby.
- Banks must place a Fair Housing poster in their lobby.
- Banks must place a Truth in Lending disclosure in their lobby.

Term 3 of 13

What are the prohibited bases for discrimination under the Fair Housing Act?

- The prohibited bases include political affiliation, veteran status, and language proficiency.
- The prohibited bases include race, color, religion, national origin, gender, handicap, and familial status.
- The prohibited bases include age, marital status, and income level.
- The prohibited bases include education, employment, and credit history.

Term 4 of 13

What types of dwellings are covered under the Fair Housing Act?

- The Act is not limited to 1- to 4-family dwellings; it includes consumer or commercial loans.
- The Act applies only to commercial properties.
- The Act is limited to government-subsidized housing.
- The Act covers only single-family homes and apartments.

Term 5 of 13

What is required in advertising housing loans according to the Fair Housing Act?

- Advertisements must feature diverse demographic images.
- Advertisements must include the Equal Housing Lender logo and state 'Equal Housing Lender' in verbal promotions.
- Advertisements must state 'Equal Credit Opportunity' in written promotions.
- Advertisements must include interest rate disclosures and loan terms.

Term 6 of 13

What types of liability does the Fair Housing Act provide for?

- The Act provides for both civil and criminal liability, including actual and punitive damages, and criminal penalties of up to $10,000 in fines and up to 10 years in prison.
- The Act is not limited to 1- to 4-family dwellings; it includes consumer or commercial loans.
- The Act was amended to prohibit discrimination based on handicap or familial status (children under 18).
- The FHA is a law enacted as Title VIII of the Civil Rights Act of 1968 that prohibits discrimination in housing-related transactions based on race, color, religion, national origin, and gender.

LIVEWORKSHEETS

Term 7 of 13

Who can enforce the Fair Housing Act?

- Enforcement is carried out solely by federal courts.
- Enforcement can be carried out by HUD, the Department of Justice, and through private suits by aggrieved parties.
- Enforcement is limited to state agencies and local municipalities.
- Only the Department of Justice can enforce the Act.

Term 8 of 13

What is the Fair Housing Act (FHA)?

- The FHA is a law enacted as Title VIII of the Civil Rights Act of 1968 that prohibits discrimination in housing-related transactions based on race, color, religion, national origin, and gender.
- The Act provides for both civil and criminal liability, including actual and punitive damages, and criminal penalties of up to $10,000 in fines and up to 10 years in prison.
- The Act is not limited to 1- to 4-family dwellings; it includes consumer or commercial loans.
- The Act was amended to prohibit discrimination based on handicap or familial status (children under 18).

Term 9 of 13

What is the primary purpose of the Fair Housing Act?

- To prohibit discrimination in residential real estate transactions, including purchase, rental, and financing.
- To regulate zoning laws in urban areas.
- To encourage diversity in commercial leasing.
- To promote affordable housing development.

Term 10 of 13

Does the Fair Housing Act apply only to banking transactions?

- No, it applies beyond banking to leasing, sales, and other dwelling-related transactions.
- Non-compliance can lead to civil and criminal penalties, including fines and imprisonment.
- To prohibit discrimination in residential real estate transactions, including purchase, rental, and financing.
- The prohibited bases include race, color, religion, national origin, gender, handicap, and familial status.

Term 11 of 13

What is the consequence of failing to comply with the Fair Housing Act?

- Non-compliance results in a verbal warning and temporary suspension.
- Non-compliance leads to administrative penalties only.
- Non-compliance is resolved through mediation without fines or imprisonment.
- Non-compliance can lead to civil and criminal penalties, including fines and imprisonment.

Term 12 of 13

Which department has general rulemaking authority under the Fair Housing Act?

- The Department of Housing and Urban Development (HUD).
- The Environmental Protection Agency.
- The Department of Labor.
- The Department of Commerce.

Term 13 of 13

What happens if bank regulators find FHA violations?

- They may refer the violations to HUD.
- They may revoke the bank's charter.
- They may issue a warning to the bank.
- They may impose a fine on the bank.

LIVEWORKSHEETS