

Fair Housing Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. What must a conciliation agreement do?**
 - A. Protect the interests of the landlord**
 - B. Protect the complainant and the public interest**
 - C. Only address financial penalties**
 - D. Focus solely on immediate resolutions**

- 2. What was a significant change when the Fair Housing Act was amended in 1988?**
 - A. It limited the rights of landlords**
 - B. It established guidelines for renting**
 - C. It provided remedies to victims of housing-related discrimination**
 - D. It removed protections for small landlords**

- 3. Which of the following conditions is likely to be recognized as a disability under the ADA?**
 - A. Seasonal allergies**
 - B. Asthma during exercise**
 - C. Blindness**
 - D. Mild depression**

- 4. Rebecca, a disabled individual, experiences housing discrimination likely due to which issue?**
 - A. Being denied a loan application**
 - B. Refusing to allow a reasonable modification to her residence**
 - C. Being overcharged for rent**
 - D. Not being allowed pets in her unit**

- 5. What request is tenant Miguel making regarding the guest fee for his home health aide?**
 - A. He is asking for a fee reduction**
 - B. He is asking for an exemption as an accommodation**
 - C. He is requesting a temporary waiver**
 - D. He is contesting the legality of the fee**

- 6. If a tenant has a documented disability, what does this mean regarding their lease?**
- A. They are not required to pay rent**
 - B. They are exempt from following the terms of their lease**
 - C. They retain all tenant rights and responsibilities**
 - D. They have the right to a pet regardless of lease terms**
- 7. An assistance animal can exclusively be which type of animal?**
- A. Animal that provides emotional support**
 - B. Animal that serves a benefit to disabled persons**
 - C. Animal that is a pet**
 - D. Any animal suitable for companionship**
- 8. Which type of rental property is exempt from the federal Fair Housing Act?**
- A. One-unit family dwelling**
 - B. Multi-family high-rise buildings**
 - C. One- to four-unit family dwelling**
 - D. Five or more unit apartments**
- 9. According to the federal Fair Housing Act, which of the following is NOT considered a disability?**
- A. Visual impairment**
 - B. Chronic mental illness**
 - C. Physical harassment**
 - D. Alcoholism**
- 10. Which situation might be an example of illegal eviction?**
- A. Evicting a tenant due to noise complaints**
 - B. Evicting a tenant after a lease violation**
 - C. Evicting a tenant with a documented disability without cause**
 - D. Evicting a tenant for late rent payment**

Answers

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1. B
2. C
3. C
4. B
5. B
6. C
7. B
8. C
9. C
10. C

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Explanations

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1. What must a conciliation agreement do?

- A. Protect the interests of the landlord
- B. Protect the complainant and the public interest**
- C. Only address financial penalties
- D. Focus solely on immediate resolutions

A conciliation agreement is a pivotal aspect of the fair housing complaint process. Its primary purpose is to facilitate a resolution between the parties involved in a dispute while safeguarding the rights and interests of the complainant and the public at large. This ensures that both the individual raising the complaint and society benefit from the resolution. The agreement typically focuses on remedying the situation that led to the complaint, meaning it can result in actions such as changes to policies, financial compensation, or other forms of restitution that address the harm experienced by the complainant. By aiming to protect the complainant and the broader public interest, the conciliation process fosters an environment that encourages fair treatment and compliance with housing laws. In contrast, emphasizing only the interests of the landlord, financial penalties, or immediate resolutions would not align with the overarching goals of fair housing laws, which prioritize equity and protection for individuals facing discrimination. Thus, the role of conciliation agreements extends beyond just addressing immediate concerns—they are designed to create lasting improvements and protections in the housing market.

2. What was a significant change when the Fair Housing Act was amended in 1988?

- A. It limited the rights of landlords
- B. It established guidelines for renting
- C. It provided remedies to victims of housing-related discrimination**
- D. It removed protections for small landlords

The amendment to the Fair Housing Act in 1988 significantly expanded protections against housing discrimination by providing specific remedies to victims. This change aimed to enhance the enforcement of fair housing laws, making it easier for individuals who experienced discrimination based on race, color, national origin, religion, sex, familial status, or disability to seek legal recourse. Victims can now file complaints and take action against landlords or other parties engaging in discriminatory practices, which empowers individuals and supports their rights in housing situations. The other options do not accurately reflect the intent or impact of the 1988 amendments. While they addressed various aspects of landlord-tenant relationships, the primary focus of these amendments was on strengthening the mechanism for redressing discrimination.

3. Which of the following conditions is likely to be recognized as a disability under the ADA?

- A. Seasonal allergies**
- B. Asthma during exercise**
- C. Blindness**
- D. Mild depression**

Blindness is likely to be recognized as a disability under the Americans with Disabilities Act (ADA) because it significantly impairs a person's ability to see and engage in major life activities. The ADA defines a disability as a physical or mental impairment that substantially limits one or more major life activities, which includes seeing. Since blindness has a profound impact on daily functioning, it clearly meets the criteria set by the ADA for a recognized disability. In contrast, while conditions like seasonal allergies, asthma during exercise, and mild depression can affect an individual's quality of life, they may not always meet the threshold of substantially limiting a major life activity under the ADA. Seasonal allergies can vary in severity and often do not significantly impede daily functions for many individuals. Asthma during exercise might be situational, and depending on the individual, it may not always dramatically impact major life activities. Mild depression may also not be severe enough to constitute a disability unless it significantly restricts day-to-day operations. Thus, blindness stands out as it unequivocally affects a fundamental ability, aligning with the ADA's definition of disability.

4. Rebecca, a disabled individual, experiences housing discrimination likely due to which issue?

- A. Being denied a loan application**
- B. Refusing to allow a reasonable modification to her residence**
- C. Being overcharged for rent**
- D. Not being allowed pets in her unit**

The correct response highlights a fundamental aspect of the Fair Housing Act, which encompasses the rights of individuals with disabilities. Specifically, the refusal to allow a reasonable modification pertains directly to the protections afforded under the act. Reasonable modifications are changes to the existing physical structure of a dwelling that enable individuals with disabilities to enjoy equal housing opportunities. This means that if Rebecca needed to make physical alterations to her residence, such as installing grab bars or modifying doorways for wheelchair access, the refusal to accommodate these changes could be considered discriminatory. Reasonable modifications are distinct from simple accommodations, which may pertain to policies unrelated to the structure itself. The law requires housing providers to make these necessary adjustments to ensure accessibility and usability of the dwelling for residents with disabilities. Therefore, a refusal of such modifications is a clear violation of fair housing rights and points to discrimination based on disability. In contrast, denying a loan application, overcharging for rent, or imposing pet restrictions may indeed involve forms of discrimination but do not directly relate to the specific protections against housing discrimination for individuals with disabilities under the Fair Housing Act as inherently as the issue of reasonable modifications does. Thus, the focus on the denial of reasonable modifications emphasizes the critical right of disabled individuals to have their living spaces adapted to meet their

5. What request is tenant Miguel making regarding the guest fee for his home health aide?
- A. He is asking for a fee reduction
 - B. He is asking for an exemption as an accommodation**
 - C. He is requesting a temporary waiver
 - D. He is contesting the legality of the fee

Miguel is requesting an exemption as an accommodation for his home health aide, which aligns with the principles of fair housing laws that allow for reasonable accommodations related to the needs of individuals with disabilities. Under the Fair Housing Act, individuals with disabilities are entitled to request modifications or accommodations that facilitate their access to housing or assist with their daily living activities. In Miguel's situation, his home health aide is likely considered a necessary support to assist him due to a disability. By seeking an exemption from the guest fee, Miguel is asking for a reasonable accommodation to allow his aide to be present without incurring additional costs that could create a barrier to his access to necessary health services. This request reflects the fundamental aspect of fair housing laws that aim to ensure individuals with disabilities have equal opportunities to live comfortably and independently, without facing unnecessary financial burdens related to their support services.

6. If a tenant has a documented disability, what does this mean regarding their lease?
- A. They are not required to pay rent
 - B. They are exempt from following the terms of their lease
 - C. They retain all tenant rights and responsibilities**
 - D. They have the right to a pet regardless of lease terms

When a tenant has a documented disability, they retain all tenant rights and responsibilities as outlined in their lease agreement. The Fair Housing Act ensures that individuals with disabilities are provided with equal opportunities in housing. This includes maintaining their obligations such as paying rent and adhering to the specified terms of the lease, unless reasonable accommodations are necessary due to their disability. The law also promotes the awareness that having a disability does not exempt the tenant from lease responsibilities, but rather highlights the need for reasonable adjustments in certain situations. This helps reinforce accountability on both sides of the lease agreement. While there may be circumstances under which certain modifications can be requested, such as service animals in situations where animals might normally not be allowed, the fundamental responsibilities as a tenant still hold true.

7. An assistance animal can exclusively be which type of animal?

- A. Animal that provides emotional support**
- B. Animal that serves a benefit to disabled persons**
- C. Animal that is a pet**
- D. Any animal suitable for companionship**

The correct understanding of this question is that an assistance animal serves a specific benefit to individuals with disabilities, as defined under fair housing laws. This encompasses animals that provide support, comfort, and companionship in the context of a person's disability. There is a clear distinction between assistance animals and pets; the former have specific roles in aiding individuals who may have physical or mental health conditions, allowing them to perform daily tasks or alleviating symptoms associated with their disabilities. While emotional support animals play a crucial role in providing comfort, the broader definition of assistance animals includes not only those providing emotional support but also those trained to perform specific tasks that assist their owners in managing their disabilities. This could include guide dogs for individuals with vision impairments or service dogs trained to alert their owners to medical conditions. On the other hand, the concept of a pet does not apply as pets are generally considered personal companions without the functional tasks related to a disability that qualifies them as an assistance animal. Moreover, while companionship is a part of the support that animals can provide, the term "any animal suitable for companionship" does not encapsulate the legal framework surrounding assistance animals, which stipulates that these animals must have an identifiable role in aiding a person with a disability. Thus, identifying an assistance

8. Which type of rental property is exempt from the federal Fair Housing Act?

- A. One-unit family dwelling**
- B. Multi-family high-rise buildings**
- C. One- to four-unit family dwelling**
- D. Five or more unit apartments**

The correct response highlights a specific exemption detailed in the Fair Housing Act regarding small rental properties. When a property consists of one to four units, the owner may be exempt from the federal Fair Housing Act under certain conditions. Specifically, if the owner is renting out a single-family home without using a broker and does not own multiple such properties, they can sometimes be exempt from complying with the regulations outlined in the Fair Housing Act. This exemption is rooted in the desire to allow small property owners some degree of flexibility which is not typically afforded to larger landlords or those involved in larger multi-family housing operations. In contrast, properties with five or more units are always under the purview of the Fair Housing Act and are not exempt due to the increased scale and impact they have on the housing market. Understanding these distinctions is crucial for navigating the complexities of fair housing regulations and recognizing when an owner has a responsibility to adhere to the Fair Housing Act.

9. According to the federal Fair Housing Act, which of the following is NOT considered a disability?

- A. Visual impairment**
- B. Chronic mental illness**
- C. Physical harassment**
- D. Alcoholism**

The correct answer is that physical harassment is not considered a disability under the federal Fair Housing Act. The Act defines a disability as a physical or mental impairment that substantially limits one or more major life activities. This includes conditions such as visual impairment, chronic mental illness, and alcoholism, all of which can affect a person's ability to engage in various life activities or may require reasonable accommodations in housing situations. Physical harassment, on the other hand, does not meet this definition. It refers to actions taken to threaten or intimidate individuals, rather than a condition that impairs a person's ability to live independently or interact with their environment. Therefore, while the Fair Housing Act provides protections for individuals with disabilities, it does not extend those protections to behaviors or actions like physical harassment, which are not related to a person's ability to function in daily life. Understanding this distinction is crucial for recognizing how the Fair Housing Act aims to protect individuals who actually experience impairments affecting their daily lives, rather than addressing issues of misconduct or harassment that fall outside the scope of disability.

10. Which situation might be an example of illegal eviction?

- A. Evicting a tenant due to noise complaints**
- B. Evicting a tenant after a lease violation**
- C. Evicting a tenant with a documented disability without cause**
- D. Evicting a tenant for late rent payment**

Evicting a tenant with a documented disability without cause is an example of illegal eviction because it violates fair housing laws that protect individuals with disabilities. The Fair Housing Act prohibits discrimination against people based on their disability status, which includes taking adverse action, such as eviction, solely because a tenant has a disability. In this case, failing to provide a justifiable cause for eviction, particularly for someone with a recognized disability, is a breach of their rights under the law. To understand this in context, other options typically involve scenarios where the eviction may be legally justified. For instance, noise complaints may lead to an eviction if they violate the lease agreement, and a lease violation or late rent payment are common reasons for termination of tenancy as stipulated in most rental agreements. However, such circumstances would not be sufficient grounds to act against tenants with disabilities without reviewing their case in accordance with fair housing regulations.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://fairhousing.examzify.com>

We wish you the very best on your exam journey. You've got this!

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