

Federal Fair Housing Laws 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. Who may be authorized to go to court to seek this relief?**
 - A. The Attorney General**
 - B. The HUD Secretary**
 - C. The State Attorney General**
 - D. A Federal Judge**

- 2. Refusing to make loans or issue insurance policies in certain areas is known as**
 - A. Redlining**
 - B. Steering**
 - C. Blockbusting**
 - D. Overt Discrimination**

- 3. Which agency may be involved in authorizing action for temporary relief in a Fair Housing Act violation?**
 - A. HUD**
 - B. Department of Justice**
 - C. Federal Trade Commission**
 - D. Department of Education**

- 4. Where must the Fair Housing poster be displayed?**
 - A. In all real estate sales and rental offices where it can be seen by all.**
 - B. In the back office only.**
 - C. In the lobby of a government building.**
 - D. It is optional and not required.**

- 5. If, after investigating a complaint, HUD finds reasonable cause to believe that discrimination occurred, the case will be heard in an administrative hearing within ___ days.**
 - A. 60**
 - B. 120**
 - C. 180**
 - D. 365**

- 6. Which of the following are prohibited practices under the Fair Housing Laws?**
- A. Steering**
 - B. Blockbusting**
 - C. Redlining**
 - D. All of the above**
- 7. In the scenario described, what is the violation called?**
- A. Steering**
 - B. Blockbusting**
 - C. Redlining**
 - D. Discrimination**
- 8. Redlining is best described as refusing to make loans or issue insurance in certain areas.**
- A. True**
 - B. False**
 - C. Only if the area is rural**
 - D. Only in commercial real estate**
- 9. Which property would be exempt from the familial status law?**
- A. Housing intended for persons 62 years or older**
 - B. Housing intended for single adults**
 - C. Housing with mixed-age occupancy**
 - D. Student housing**
- 10. Which group was added as a protected class in 1974?**
- A. Sex**
 - B. Disability**
 - C. Race**
 - D. Color**

Answers

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

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Explanations

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1. Who may be authorized to go to court to seek this relief?

- A. The Attorney General**
- B. The HUD Secretary**
- C. The State Attorney General**
- D. A Federal Judge**

The main idea is who has the authority to take a federal housing-discrimination case into court and seek relief. The Attorney General, who leads the Department of Justice, is the official empowered to file federal civil actions to enforce the Fair Housing Act. This arrangement ensures the federal government can pursue remedies like injunctions and damages on behalf of the public interest. HUD handles administrative enforcement and can assist or refer matters for litigation, but it is DOJ that typically brings the federal court action. A Federal Judge doesn't initiate lawsuits—they decide them after they're filed. A State Attorney General handles state-level matters and would not, in this federal enforcement context, initiate the federal court action.

2. Refusing to make loans or issue insurance policies in certain areas is known as

- A. Redlining**
- B. Steering**
- C. Blockbusting**
- D. Overt Discrimination**

Redlining is the practice of refusing to make loans or issue insurance policies in certain areas, typically based on the neighborhood's racial or economic makeup. Historically, lenders mapped and labeled areas as high-risk and then denied or limited credit and insurance there, leading to disinvestment and reinforced segregation. This geographic discrimination is prohibited by the Fair Housing Act and related lending laws, which require evaluating individuals on creditworthiness rather than where they live. The other terms describe different discriminatory tactics: steering guides people toward or away from certain neighborhoods; blockbusting involves fanning fears to prompt property sales; overt discrimination refers to discriminatory treatment in general, not limited to geographic denial of services.

3. Which agency may be involved in authorizing action for temporary relief in a Fair Housing Act violation?

- A. HUD**
- B. Department of Justice**
- C. Federal Trade Commission**
- D. Department of Education**

Temporary relief in Fair Housing Act matters is handled by the agency responsible for enforcing the FHA. The Department of Housing and Urban Development oversees investigations of housing-discrimination complaints through its Office of Fair Housing and Equal Opportunity and can authorize interim or temporary relief to protect individuals or halt discriminatory practices while the case is being resolved. This might include orders or settlements that provide immediate protections during the enforcement process. While the Department of Justice can pursue actions in federal court and may seek relief as part of litigation, HUD is the primary agency that can authorize temporary relief within FHA enforcement. The other agencies listed do not administer FHA enforcement or grant temporary relief in these matters.

4. Where must the Fair Housing poster be displayed?

- A. In all real estate sales and rental offices where it can be seen by all.**
- B. In the back office only.**
- C. In the lobby of a government building.**
- D. It is optional and not required.**

The key idea is that the Equal Housing Opportunity poster must be openly displayed where housing decisions are made. It should be in all real estate sales and rental offices in places accessible to the public so that anyone visiting or seeking housing can see it. This visibility ensures people know their rights under the Fair Housing Act and knows how to report discrimination. That's why the best choice is to place the poster in every real estate sales and rental office where it can be seen by all. It's not enough to tuck it away in a back office, and posting it only in a government building lobby doesn't cover private housing businesses. It's also not optional—the poster display is a required part of fair housing compliance.

5. If, after investigating a complaint, HUD finds reasonable cause to believe that discrimination occurred, the case will be heard in an administrative hearing within ___ days.

- A. 60**
- B. 120**
- C. 180**
- D. 365**

When HUD determines there is reasonable cause to believe discrimination occurred, the matter proceeds to an administrative hearing before an Administrative Law Judge. That hearing is typically scheduled to occur within 120 days of the reasonable-cause finding, ensuring a timely resolution while allowing for necessary preparation. Extensions can be granted for good cause, but 120 days is the standard target. The other timeframes listed don't align with HUD's usual scheduling window for this stage of the process.

6. Which of the following are prohibited practices under the Fair Housing Laws?

- A. Steering**
- B. Blockbusting**
- C. Redlining**
- D. All of the above**

Discrimination in housing is illegal under the federal Fair Housing Act, which protects people from being treated unfairly based on protected characteristics in housing-related decisions. Steering occurs when a real estate professional directs a buyer or renter to or away from certain neighborhoods because of someone's protected status, limiting equal access to housing opportunities. Blockbusting involves stirring up fear of changes in a neighborhood's protected-class makeup to prompt owners to sell at lower prices, which is a discriminatory manipulation of market attitudes. Redlining is the denial or limitation of financial services like loans or insurance to people in a particular area because of the area's racial or other protected characteristics, effectively blocking access to housing opportunities. Since all of these actions violate the protections of the Fair Housing Act, the correct choice is that all of the above are prohibited.

7. In the scenario described, what is the violation called?

- A. Steering**
- B. Blockbusting**
- C. Redlining**
- D. Discrimination**

Steering is a violation when a real estate professional guides a buyer's or renter's housing choices based on protected characteristics, rather than on the buyers' needs and preferences. In the described scenario, the agent directs people toward or away from certain neighborhoods because of who they are, which limits their housing opportunities and violates the Fair Housing Act. For context, blockbusting involves encouraging homeowners to sell by exploiting fears of people from a protected class moving into the area; redlining is denying or limiting services in a neighborhood based on its racial or ethnic makeup; discrimination is a broader term for treating someone unfavorably because of protected characteristics. The scenario fits steering because it directly alters location options based on protected status.

8. Redlining is best described as refusing to make loans or issue insurance in certain areas.

A. True

B. False

C. Only if the area is rural

D. Only in commercial real estate

Redlining means denying or limiting access to financial services in a specific neighborhood because of the area's characteristics, especially its racial or ethnic makeup. Historically, lenders would mark areas on maps to indicate they wouldn't offer mortgages or other insurance there, regardless of an individual's credit or qualifications. That's exactly what the statement is describing, so it's true. This practice led to disinvestment in the affected communities and is illegal under fair housing and fair lending laws. In contrast, legitimate underwriting focuses on the individual borrower's risk, not on where they live.

9. Which property would be exempt from the familial status law?

A. Housing intended for persons 62 years or older

B. Housing intended for single adults

C. Housing with mixed-age occupancy

D. Student housing

The key idea is that the Fair Housing Act provides an exemption for housing intended for older persons. If a property is designed and marketed specifically for older adults, it can restrict occupancy to that group and isn't subject to the familial status protections that prevent discrimination against families with children. Housing intended for persons 62 years or older clearly fits this exemption. It is targeted to an older population and, when properly operated, does not have to accommodate families with children. The other options don't meet this exemption as clearly. Housing for single adults isn't exempt from familial status rules. Housing with mixed-age occupancy would still be vulnerable to complaints about discrimination based on having or not having children. Student housing can be exempt only in specific circumstances (for example, when it is clearly limited to students of a particular college or university), but that's not the general rule like the explicit 62+ exemption.

10. Which group was added as a protected class in 1974?

A. Sex

B. Disability

C. Race

D. Color

In 1974, the protected class added was sex, through the Equal Credit Opportunity Act. This law made it illegal to discriminate in lending based on sex, ensuring both men and women have equal access to credit needed for housing opportunities. Race and color were already protected by earlier civil rights and housing laws, and disability was added later, in 1988, so they don't fit the 1974 timeframe.

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://fedfairhousinglaws.examzify.com>

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

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