

HUD Exam - Fair Housing. Updated 2023-2024

Questions And Answers 100% Score!!!!!!!!!!

Quiz :Which describes the legally enforceable terms that govern the use of real estate?

- A. Residential security restrictions
- B. Deed restrictions
- C. Redlined Maps

Government-sponsored deeds - Answer :B. Deed Restrictions

-Deed restrictions are legally enforceable terms that govern the use of real estate. Deed restrictions that discriminate based on any of the seven prohibited bases for discrimination are illegal and unenforceable.

Quiz :Which is the practice of refusing to make residential loans or imposing more onerous terms on any loans made because of the predominant race, color, national origin, religion, sex, disability, or familial status of the area's residents?

- A. Securitizing
- B. Blockbusting
- C. Predatory lending

D Redlining - Answer :D. Redlining

-Redlining is the practice of refusing to make residential loans or imposing more onerous terms on any loan made because of the predominant race, color, national origin, religion, sex, disability, or familial status of the area's residents.

Quiz :Following the assassination of Dr. Martin Luther King Jr. , Congress passed what monumental piece of legislation, which prohibits discrimination in housing sales, rentals, and financing based on race, color, national origin, religion, (and as later amended) sex, disability, and familial status? - Answer :Civil Rights Act of 1968

Quiz :The Fair Housing Act, as amended, protects how many characteristics? - Answer :7 Characteristics; race, color, national origin, sex, religion, disability and familial status

Quiz :A property manager of an apartment complex that receives federal financial assistance installs a ramp so that a tenant in a wheelchair can easily access her first-floor apartment.

What type of change is this an example of?