

**QUESTION #1****Correct answer: c****Reason:** Sins #4 and #7 apply here:**Sin #4:** Answering Discriminatory Questions**Sin #7:** Directing Prospects to Particular Buildings on the Basis of Protected Characteristics

This scenario focuses on one of the toughest challenges leasing agents face, namely, how to remain compliant with FHA laws when a prospect wants to do something discriminatory or asks a discriminatory question, like about the racial or ethnic make-up of other residents in the building. Ensure leasing agents are prepared for and know what to do if they find themselves in these situations. Specifically, they need to understand that they can't give in to discriminatory demands or answer discriminatory questions. The best practice is to politely decline and tell the prospect of your property's commitment to fair housing. So, c is the right answer.

Wrong answers explained:

- a.** The reason a. is wrong is because it doesn't matter who initiates an action that constitutes steering. Once the leasing agent partakes in the action, she and, by extension the landlord or manager she represents, incurs potential liability as a participant in the behavior. The same principles apply when a leasing agent answers discriminatory questions.
- b.** Directing a prospect to a particular property on the basis of religion or any other protected characteristic is also a form of steering. The leasing agent is still perpetuating discrimination and segregation even if it was the prospect who initiated the behavior.

**QUESTION #2****Correct answer: c****Reason:** Sins #2 & #5 apply here:**Sin #2:** Influencing Prospects' Choices Based on Protected Characteristics**Sin #5:** Limiting Prospects' Choices Out of Concern For Their Kids' Safety

The cardinal rule is that leasing agents aren't allowed to say or do things, or omit to say or do things, to protect prospects from themselves. Stated differently, prospects have the right to make their own housing decisions even if the leasing agent deems them unwise or dangerous. These principles commonly come into play in situations like the scenario where prospects want to lease apartments that may endanger their children. Although leasing agents may not try to influence their decision, they are allowed to point out the hazards of a property—open balcony, pool with no lifeguard, lead paint, etc.—as long as the information is factual, not misleading, and presented in a neutral way that an ordinary third party listening to the information would judge as not being intended to discourage the prospects from renting the property because they have children. And that means c. is the right answer.

Wrong answers explained:

- a.** Concealing or lying to prospects about a vacancy because they have children (or, for that matter, any other protected characteristic) is a clear and obvious example of steering, even if it's well intentioned.
- b.** The same thing is true about trying to talk prospects out of renting an apartment because they have children even if the leasing agent sincerely believes she's doing it for their own good.