PASS GEORGIA
REAL ESTATE EXAM PREP

GEORGIA REAL ESTATE EXAM GLOSSARY

# Disparate treatment

Disparate treatment is intentional discrimination in which similarly situated people receive different housing or credit treatment because of a protected characteristic.

| OFFICIAL AREA | KNOWLEDGE CLUSTER | LEARNING SYSTEM |
|---|---|---|
| **Practice of Real Estate** | **Fair housing** | **Define, distinguish, apply, retrieve** |

SOURCE STANDARD

Official exam outline plus authoritative Georgia or federal references where the topic has a controlling rule. Independent educational resource, not affiliated with GREC or PSI.

01 / COMPLETE LESSON

# Build the complete exam definition

Learn the rule, separate it from the nearest distractor, then apply it to a Georgia fact pattern.

## CORE DEFINITION

### What does Disparate treatment mean?

Disparate treatment is intentional discrimination in which similarly situated people receive different housing or credit treatment because of a protected characteristic.

## CLOSEST DISTINCTION

### How do you separate the nearest exam answer?

Disparate treatment focuses on intentional differential treatment. Disparate impact examines a facially neutral policy that causes an unjustified discriminatory effect.

## GEORGIA APPLICATION

### What changes or stays the same in Georgia?

The federal standard applies in Georgia. Direct statements can prove intent, but inconsistent procedures, exceptions, and comparative evidence may also reveal it.

## WORKED EXAMPLE

A manager tells one qualified applicant that no units are available while offering the same available unit to a similarly qualified applicant of another race.

## EXAM TRAP

A written neutral policy does not defeat a claim if the provider applies it differently based on protected class.

**Memory cue: A written neutral policy does not defeat a claim if the provider applies it differently based on protected class.**

02 / PRACTICE AND MASTERY

# Retrieve the rule under exam conditions

Answer before reading the explanation. Then explain why every distractor belongs to a different term.

ORIGINAL PRACTICE CHECK

Which statement correctly explains Disparate treatment?

- **A** A protected class is a group defined by a characteristic that anti-discrimination law prohibits decision-makers from using as a basis for specified housing, credit, employment, or public-accommodation conduct.
- **B** The federal Fair Housing Act prohibits discrimination in covered housing sales, rentals, advertising, financing, brokerage, and related services because of race, color, religion, sex, familial status, national origin, or disability.
- **C** Redlining is denying, limiting, pricing, or discouraging lending, insurance, brokerage, or other housing-related services because of the racial, ethnic, protected-class, or geographic character of an area rather than legitimate individual risk factors.
- **D** Disparate treatment is intentional discrimination in which similarly situated people receive different housing or credit treatment because of a protected characteristic.

CORRECT ANSWER: D

Disparate treatment is correct. Disparate treatment is intentional discrimination in which similarly situated people receive different housing or credit treatment because of a protected characteristic. Disparate treatment focuses on intentional differential treatment. Disparate impact examines a facially neutral policy that causes an unjustified discriminatory effect. The federal standard applies in Georgia. Direct statements can prove intent, but inconsistent procedures, exceptions, and comparative evidence may also reveal it.

MASTERY TRACKER

Mark each box only when you can perform the skill without looking.

- [ ] I can define the term in one precise sentence.
- [ ] I can separate it from the closest look-alike.
- [ ] I can explain the Georgia rule or confirm that the national rule applies.
- [ ] I can answer the practice check and explain every option.

03 / CONNECTIONS AND AUTHORITY

# Connect the term to the wider exam

Use these relationships to move from isolated recall to a connected exam model.

RELATED TERM

### Protected class

A protected class is a group defined by a characteristic that anti-discrimination law prohibits decision-makers from using as a basis for specified housing, credit, employment, or public-accommodation conduct.

https://www.passgeorgiarealestate.com/glossary/protected-class

RELATED TERM

### Fair Housing Act

The federal Fair Housing Act prohibits discrimination in covered housing sales, rentals, advertising, financing, brokerage, and related services because of race, color, religion, sex, familial status, national origin, or disability.

https://www.passgeorgiarealestate.com/glossary/fair-housing-act

RELATED TERM

### Redlining

Redlining is denying, limiting, pricing, or discouraging lending, insurance, brokerage, or other housing-related services because of the racial, ethnic, protected-class, or geographic character of an area rather than legitimate individual risk factors.

https://www.passgeorgiarealestate.com/glossary/redlining

RELATED TERM

### Reasonable accommodation

A reasonable accommodation is a necessary change, exception, or adjustment to a housing rule, policy, practice, or service that gives a person with a disability an equal opportunity to use and enjoy a dwelling.

https://www.passgeorgiarealestate.com/glossary/reasonable-accommodation

RECOMMENDED NEXT COMPLETE LESSON

### Practice of Real Estate complete lesson

https://www.passgeorgiarealestate.com/study-guide/practice-of-real-estate/prohibited-fair-housing-conduct

EXAM SOURCES AND AUTHORITY NOTES

**1. PSI Georgia Candidate Information Bulletin, 7/1/2026**

Official exam administration and content-outline source.

https://test-takers.psiexams.com/api/content/bulletin/4672

**2. U.S. Department of Housing and Urban Development, Fair Housing Act Overview**

Federal source for protected classes, prohibited conduct, accommodations, and modifications.

https://www.hud.gov/helping-americans/fair-housing-act-overview

**3. Consumer Financial Protection Bureau, Regulation B**

Current federal ECOA regulation. Its July 2026 amendments remove disparate-impact liability under ECOA, so Fair Housing Act analysis must remain separate.

https://www.consumerfinance.gov/rules-policy/regulations/1002/