



GEORGIA REAL ESTATE EXAM GLOSSARY

Steering

Steering is guiding a housing prospect toward or away from neighborhoods, properties, or communities because of the person's protected-class status or the protected-class composition of an area.

OFFICIAL AREA

Practice of Real Estate

KNOWLEDGE CLUSTER

Fair housing

LEARNING SYSTEM

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.

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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 Steering mean?

Steering is guiding a housing prospect toward or away from neighborhoods, properties, or communities because of the person's protected-class status or the protected-class composition of an area.

CLOSEST DISTINCTION

How do you separate the nearest exam answer?

Steering directs housing choice. Blockbusting induces owners to sell through protected-class fear. Redlining restricts services or credit based on area or protected-class patterns.

GEORGIA APPLICATION

What changes or stays the same in Georgia?

The federal Fair Housing Act applies in Georgia. A licensee should respond to objective criteria selected by the consumer, not make protected-class assumptions about where the person belongs.

WORKED EXAMPLE

An agent shows a family only homes in areas the agent describes as suitable for people of their ethnicity, despite the family's broader price and location criteria.

EXAM TRAP

A friendly motive does not cure discriminatory direction. The effect and protected-class basis control.



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

A family asks an agent for homes in a certain school district under \$350,000. Without being asked, the agent shows them only listings in neighborhoods where most residents share the family's national origin, saying they will feel more comfortable there. What has occurred?

- ☐ A Steering
- ☐ B Blockbusting
- ☐ C Redlining
- ☐ D No violation, since the family was not refused any listing

CORRECT ANSWER: A

Steering is directing a buyer toward or away from areas because of a protected class, here national origin. The family gave objective criteria, and the agent substituted an assumption about where they belong. Nobody has to be refused a home for steering to occur, a friendly motive does not cure it, and blockbusting would involve pressuring owners to sell, not guiding buyers.

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

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

Blockbusting

Blockbusting is inducing or attempting to induce owners to sell or rent by suggesting that people of a protected class are entering or may enter the area and that negative consequences will follow.

<https://www.passgeorgiarealestate.com/glossary/blockbusting>

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

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>

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>