

Florida real estate fair housing protected classes cheat sheet

A compact reference for the protected classes, exemptions, prohibited practices, and Florida-specific fair housing traps candidates confuse most.

| CLASS | ACTION | EXEMPTION |
|--|--|---|
| <p>1</p> <p>Class</p> <p>Name the protected class first. Race, color, national origin, religion, sex, familial status, and disability are the federal seven.</p> | <p>2</p> <p>Action</p> <p>Separate steering, blockbusting, redlining, discriminatory advertising, accommodation, and modification.</p> | <p>3</p> <p>Exemption</p> <p>Use exemption facts carefully. Do not use an exemption to erase race discrimination or discriminatory advertising.</p> |

Protected-class map

| FEDERAL CLASS | REMEMBER | TRAP |
|----------------------------------|---|--|
| Race | Fair Housing Act and Civil Rights Act of 1866 | 1866 race protection has no exemptions |
| Color | Separate from race | Do not merge the two classes |
| National origin | Country, ancestry, language-linked clues | Steering by ethnicity is still steering |
| Religion | Religious preference or exclusion | Advertising can create the violation |
| Sex | Sex-based treatment, harassment, gender-related facts | Do not limit this to women only |
| Familial status | Children under 18, pregnancy, custody | Adult-only language is a clue |
| Disability | Current, record of, or regarded as disabled | Accommodation and modification are different |
| Florida statewide housing | Same seven housing classes in F.S. 760.23 | Do not add age or marital status statewide |

Worked examples

| SCENARIO CLUE | PROTECTED-CLASS SETUP | EXAM-SAFE ANSWER |
|---|-----------------------|-----------------------------------|
| No children allowed in apartment ad | Familial status | Likely discriminatory advertising |
| Tenant requests reserved parking because of disability | Accommodation | Rule/service change |
| Tenant asks to install a ramp | Modification | Physical change |
| Refusing buyers based on national origin | National origin | Protected class violation |

QUICK SELF-TEST

Can you spot the fair housing class cold?

Cover the answer key first. If you miss two or more, do not reread the whole sheet. Drill the family that caused the miss.

MORE PRACTICE: PASSFLORIDAREALESTATE.COM/TRY-A-QUESTION

- 1 WARM-UP**
Name the seven federal fair housing classes.
- 2 CLASS CLUE**
An ad says adults only. Which class is triggered?
- 3 DISABILITY**
A tenant asks for a reserved parking spot because of a disability. Accommodation or modification?
- 4 FLORIDA CORRECTION**
Should you add age or marital status to the statewide Florida housing classes on the exam?
- 5 PRACTICE WORD**
A broker channels buyers of one national origin into one neighborhood. Which practice word fits?

ANSWER KEY: CLASS AND TRAP

- 1 Answer: Race, color, national origin, religion, sex, familial status, disability**
Memorize the seven as separate classes.
- 2 Answer: Familial status**
Familial status protects households with children under 18 and related facts.
- 3 Answer: Accommodation**
Accommodation changes a rule, policy, or service.
Trap watch: a ramp or physical change would be a modification.
- 4 Answer: No, unless the stem gives a local rule**
Statewide Florida housing exam classes track the federal seven.
- 5 Answer: Steering**
Steering directs prospects based on protected-class facts.

Wrong-answer traps

| TRAP | WRONG MOVE | REPAIR |
|--------------------------------------|---|--|
| Local class import | Adds age or marital status to statewide housing classes | Use the federal seven unless the stem gives a local rule |
| Accommodation vs modification | Treats rule changes and physical changes as the same | Accommodation changes rules; modification changes property |
| Advertising exception | Applies an exemption to discriminatory advertising | Advertising rules still matter |
| Race exemption | Applies an exemption to race discrimination | Civil Rights Act of 1866 has no exemptions for race |
| Practice-word swap | Confuses steering, blockbusting, and redlining | Use the action in the stem |

Sources: DBPR Real Estate Sales Associate Candidate Information Booklet, Florida Administrative Code Rule 61J2-2.029, Florida Statutes Chapters 475 and 760 where applicable, HUD fair housing guidance where applicable, and Pearson VUE Florida Real Estate testing page. For exam prep only, not legal, licensing, brokerage, lending, tax, appraisal, or professional advice.