



CALIFORNIA SALESPERSON EXAM / FOCUSED REFERENCE

Fair housing and diverse populations

Review federal and California protections with the exceptions and duties kept in context.

Original exam-preparation material. DRE controls the examination. Review the linked full lesson for context; these sheets do not guarantee a passing result.

Fair Housing Laws: the federal floor and California protections

Federal fair housing law supplies a baseline, and California protects additional characteristics through its own statutes. Learn both the protected categories and the prohibited conduct rather than stopping at the federal list.

The federal Fair Housing Act names race, color, religion, national origin, sex, familial status, and disability. California separately and expressly protects sexual orientation, gender identity, and gender expression, among other characteristics. Apply California's protections without relying on changing federal enforcement interpretations.

California's Fair Employment and Housing Act, at Government Code 12955, prohibits discrimination in housing on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, and genetic information. The Unruh Civil Rights Act, at Civil Code 51, reaches all business establishments, which includes every brokerage, and is the route through which age, citizenship, immigration status, and primary language are protected. A brokerage is therefore answerable under Unruh even where a housing provision might not reach.

Identify the governing statute and conduct. A protected characteristic does not excuse unrelated lawful requirements, and a seemingly neutral practice can still discriminate. Avoid shortcuts that assume every distinction is either forbidden or harmless.

Apply the California protections as well as the federal baseline: Source of income, marital status, military or veteran status, and other California protections matter. Determine the covered housing or business, the conduct, and any stated exception. Do not rely on a national seven-category mnemonic as a complete California rule.

- Source of income is the one that catches people: California protects qualifying housing subsidies, including Section 8 and VASH. When using an income-to-rent standard, evaluate the portion the applicant pays, not the full rent including subsidy. Government Code 12955 also requires an offered alternative to reliance on credit history for subsidy recipients, using reasonable evidence of ability to pay their share.
- Immigration status and primary language: California prohibits discrimination based on immigration or citizenship status and primary language. Civil Code 1940.3 restricts landlord inquiries into status, while



preserving compliance with legal duties under federal law and lawful identity or financial verification. Do not use an SSN-only policy to exclude applicants when lawful alternatives are appropriate.

- Advertising is a separate violation: An advertisement expressing a protected preference can violate fair housing law even before an applicant is rejected. No-children language is a clear warning outside qualifying senior housing. Describe the property objectively. A factual distance to a named landmark is not automatically a religious preference; wording and context matter.
- Steering, blockbusting, redlining: Steering directs buyers or renters toward or away from areas based on a protected characteristic. A claim of helpful intent does not excuse discriminatory treatment. Blockbusting induces owners to list or sell by raising fear about who is moving into the neighborhood. Redlining denies or varies lending, insurance, or related services using location as a proxy for a protected class. California addresses the lending version directly through the Holden Act at Health and Safety Code 35800.
- Accommodation versus modification: A reasonable accommodation changes a rule, policy, practice, or service, and the housing provider bears the administrative cost. A reasonable modification changes the physical premises, and in most private rental settings the tenant pays. An assistance animal is an accommodation to a no-pets policy, not a pet, so no pet fee or pet deposit may be charged for it. A grab bar in a shower is a modification.
- Familial status and the senior housing exception: Familial status protects households with children under 18, pregnant persons, and those securing custody. The exception is narrow: qualifying housing for older persons, generally 62 and over, or 55 and over where at least 80 percent of occupied units have one resident 55 or older and the community publishes and adheres to policies demonstrating that intent. California's own senior housing rules under Civil Code 51.3 are stricter than the federal minimum in some respects.
- Restrictive covenants and AB 1466: Racially restrictive covenants recorded decades ago are void and unenforceable, but they remain physically present in many chains of title. Since July 2022, a broker or agent with actual knowledge that a document being delivered to a person acquiring an ownership interest contains an unlawfully restrictive covenant must notify that person of the covenant and of the right to have it removed. The title or escrow company involved must assist with a Restrictive Covenant Modification on request before the close of escrow.
- Appraisal bias: Covered sales require California's fair-appraisal notice and access to complaint information. Regulation 2785 prohibits improper influence, not every communication with an appraiser. Supplying relevant facts, asking for correction of errors, or seeking an explanation can be proper; coercion, threats, and prohibited value pressure are not.
- Who enforces what: The Civil Rights Department handles FEHA housing complaints. HUD handles federal Fair Housing Act complaints. The DRE disciplines licensees independently of either, and a fair housing violation is separately actionable against the license. A private civil action under Unruh carries statutory damages.
- The prelicense and renewal requirement: A Real Estate Practice course used to qualify for examination on or after January 1, 2024 must include fair housing and implicit bias components, and the fair housing



component includes interactive role play in both consumer and professional roles. At first renewal, a licensee takes a three-hour fair housing course with an interactive component and two hours of implicit bias training.

Practice	Primary target	Exam signal
Steering	Buyer or renter	Directing where someone should or should not live, however helpfully phrased
Blockbusting	Owner	Creating fear about the neighborhood to induce a listing or sale
Redlining	Applicant or neighborhood	Denying or varying financial services by location

Servicing Diverse Populations: equal access without assumptions

DRE lists Servicing Diverse Populations separately from Fair Housing Laws. Fair housing supplies the legal protections. This topic asks how a licensee turns those protections into competent day-to-day service for people with different languages, disabilities, family structures, ages, cultures, income sources, housing experience, and communication needs.

Equal service does not always mean using an identical process. A consumer may need an accessible document, a lawful accommodation, an interpreter, more time to review unfamiliar forms, or a different communication method. The standard stays the same: provide the same diligence, choices, information, urgency, and professional respect without making decisions from stereotypes.

Personalization is not steering: A licensee may tailor service to needs the consumer actually states. The problem begins when the licensee substitutes a protected-class assumption for the consumer's own criteria or withholds choices and information.

- Ask about needs, not identity: Find out what the client wants in objective terms such as price, commute, accessibility, property type, space, or proximity to a named service. Do not infer preferences from a person's name, accent, disability, age, family, religion, or cultural background.
- Use neutral neighborhood sources: When asked whether an area is good, safe, family-friendly, changing, or suited to a particular group, clarify the client's criteria and direct the client to consistent, neutral sources. A personal demographic judgment can become steering even when presented as helpful advice.
- Keep qualification standards consistent: Use the same written screening, financial, follow-up, and showing standards for similarly situated consumers. A housing subsidy is a protected source of income in California, and a provider cannot reject an applicant merely because a qualifying subsidy will pay part of the rent.



- Know when translation law applies: Civil Code section 1632 does not translate every real estate contract. When a covered business negotiates primarily in Spanish, Chinese, Tagalog, Vietnamese, or Korean, key real estate examples include residential tenancy agreements longer than one month, specified consumer loans, reverse mortgages, foreclosure-consulting contracts, and certain nonresidential leases with a qualified commercial tenant. Translation generally comes before signing and includes every term and condition. A qualifying consumer-provided interpreter creates an exception for many covered transactions, but not the qualified-commercial-tenant provision.
- Make service accessible: A reasonable accommodation changes a rule, policy, practice, or service when disability requires it. A reasonable modification changes the physical premises. Accessible documents, an adjusted communication method, or a change in how an appointment is conducted may also be needed. Do not demand unnecessary medical details or treat an assistance animal as a pet.
- Explain without patronizing: A first-time buyer, older adult, veteran, recent immigrant, or consumer unfamiliar with real estate may want more explanation. Use plain language, confirm understanding, provide required documents, and allow informed decisions. Do not assume limited ability, choose for the person, or create pressure.
- Provide equal digital and in-person access: Online forms, electronic signatures, automated messages, videos, and mobile tools should not become barriers. Offer a workable alternative when a consumer cannot effectively use the standard channel, while preserving required identity, security, documentation, and supervision controls.
- What section 1632 actually reaches: The five listed languages are Spanish, Chinese, Tagalog, Vietnamese, and Korean. Section 1632 covers specified transactions, not every residential purchase agreement. Where its interpreter exception is available, the consumer's interpreter must be qualified and cannot be provided by the business. The qualified-commercial-tenant provision has a different rule. Missing required translation can support rescission.

Situation	Professional response	Risk to avoid
Client asks for a good neighborhood	Clarify objective criteria and provide neutral sources	Steering or demographic labels
Applicant uses a housing voucher	Apply lawful standards to the applicant's share and recognize the subsidy	Rejecting the source of income
Client prefers another language	Use competent assistance and apply section 1632 when triggered	Incomplete explanation or missing translation
Consumer requests disability access	Engage with the request and provide a reasonable solution	A blanket refusal or unnecessary inquiry
Client needs more explanation	Explain the process clearly and confirm informed choice	Assuming inability or taking control



Continue with the full lesson or practice

Practice fair housing and disclosure scenarios

Scan to keep studying, or open the address below.

<https://www.passcaliforniarealestate.com/practice/practice-disclosures>



Controlling sources and further reading

HUD: fair housing rights and duties

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

California Civil Rights Department: housing

<https://civildrights.ca.gov/housing/>