NAR Committee:

Federal Technology Policy Committee

What is the fundamental issue?

Congress must support the responsible development and use of artificial intelligence (AI) with clear national standards that ensure transparency, fairness, data privacy, and copyright protections.

I am a real estate professional. What does this mean for my business?

AI is reshaping real estate—enhancing customer service, marketing, and productivity through tools like generative AI, predictive analytics, virtual tours, customer management, chatbots, and fraud detection. But risks remain, including inconsistent state laws, fair housing data bias, privacy concerns, and unclear rules around disclosure and accountability. Real estate professionals must navigate these opportunities and challenges to use AI effectively and ethically.

NAR Policy:

Supports responsible AI use in real estate, with standards that protect consumers, ensure fairness, safeguard data and copyrights, and promote transparency, innovation, and accountability.

Opposition Arguments:

Prescriptive federal AI standards could slow innovation and impose costly compliance burdens, particularly on small businesses. Yet without clear national guidance, real estate professionals and others may face confusion and legal exposure when using AI.

Legislative/Regulatory Status/Outlook

Congress is considering bipartisan AI legislation focused on innovation, national security, and consumer protection. Key bills include:

- S.321 – Decoupling America's AI Capabilities from China Act: Bans export of AI-related tech to China
- H.R.2385 – CREATE AI Act: Establishes a national AI research resource
- S.1367 / H.R.2794 -- NO FAKES Act: Prohibits unauthorized AI use of a person's likeness
- S.1396 – Content Origin Protection and Integrity Act: Requires labeling of AI-generated content
- S. 2367 -- AI Accountability and Personal Data Protection Act: Creates a right to sue for unauthorized use of copyrighted works or personal data.

The Trump Administration has issued a 2025 AI Action Plan and several executive orders focus on removing regulatory barriers, accelerating AI infrastructure, and promoting U.S. leadership in global AI markets—

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particularly in strategic competition with China. Agencies have also been directed to consider state AI laws when awarding federal funds, aiming to establish a uniform national framework.

NAR is actively engaged to ensure real estate professionals can use AI to serve consumers and grow their businesses—safely, ethically, and effectively

Current Legislation/Regulation (bill number or regulation)

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Legislative Contact(s):

Austin Perez, aperez@nar.realtor, 202-383-1046

Regulatory Contact(s):

Austin Perez, aperez@nar.realtor, 202-383-1046