# NAR Issue Summaries

## Technologies / Artificial Intelligence

## NAR Committee:

Federal Technology Policy Committee

## What is the fundamental issue?

Congress must support a federal artificial intelligence (AI) framework that avoids a confusing patchwork of state laws while safeguarding data privacy, fair housing, and copyrighted real estate content, including listings, photos, and MLS data.

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

AI is reshaping real estate by enhancing customer service, marketing, and productivity through tools such as generative AI, predictive analytics, lead generation, photo enhancement, and fraud detection.

However, key risks remain. Real estate professionals must navigate:

- how to deploy or use AI tools while meeting existing federal and state laws governing real estate;
- how listing data, photos, and other content may be scraped and used to train AI models; and
- a growing patchwork of state AI laws that may create additional uncertainty or liability for AI use.

## NAR Policy:

NAR supports a uniform federal AI framework that replaces a confusing patchwork of state laws, safeguards fair housing and data privacy, and protects copyrighted real estate content.

## Opposition Arguments:

Preempting state AI laws could significantly limit consumer protections against potential harms. However, without clear national standards, real estate professionals may face unclear and inconsistent requirements, as well as increased legal risk when using AI tools.

## Legislative/Regulatory Status/Outlook

Congress continues to consider targeted AI legislation while also developing a broader federal framework, including whether and how to address the growing patchwork of state laws. Key legislation includes:

- SANDBOX Act (S. 2750) – enables flexible testing of AI systems and reduces regulatory barriers;
- American Leadership in AI Act (H.R. 8516) – advances key elements of the 2024 bipartisan House AI Task Force report; and
- TRAIN Act (S. 2455) – provides transparency regarding the use of copyrighted data in AI training.

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In December 2025, the White House issued an Executive Order supporting the development of national AI legislation in place of most state AI laws, with limited exceptions for areas such as child safety, copyright, censorship, and community protections.

On September 26, 2025, the White House Office of Science and Technology Policy (OSTP) issued a request for information on barriers to AI adoption and innovation. NAR submitted comments supporting a balanced federal approach that protects consumer data privacy, promotes fair housing, and preserves copyright protections for real estate content.

NAR will continue to advocate for responsible AI development, use, and innovation while minimizing regulatory uncertainty and protecting consumer and real estate data and copyrights.

## Current Legislation/Regulation (bill number or regulation)

- S. 2750 – SANDBOX Act
- H.R. 8516 - American Leadership in AI Act
- S. 2455 – Transparency and Responsibility for Artificial Intelligence Networks (TRAIN) Act

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