

### NAR Committee:

Federal Technology Policy Committee

### What is the fundamental issue?

Congress and the Administration must support Multiple Listing Services (MLSs), which promote transparent, efficient, and competitive real estate markets.

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

To help consumers sell homes, real estate professionals submit property listings to an MLS, which compiles, reviews, and shares a database that delivers complete, accurate, and timely information to home buyers and supports a transparent, efficient, and competitive marketplace.

MLSs expand seller exposure, reduce buyer search costs, and provide equitable access to reliable property data. By enabling broad sharing of listing data across brokerages, websites, and portals, MLSs help match home buyers and sellers efficiently. This shared dataset allows brokerages of all sizes and vintages to compete on a level playing field.

A future without the MLS would mean that the real estate market will likely be controlled by the largest brokers, portals, or technology companies, which will limit competition and choices for consumers. There would be no centralized source for verified, accurate, and reliable property data. The result would be a fragmented and inefficient market where home sellers and buyers are forced to work with multiple brokers to access property and market information.

### NAR Policy:

NAR supports a broad range of federal public policies that are relevant to the MLS, including:

- **Artificial Intelligence:** Supports a uniform federal framework for AI that promotes responsible use, including protections for copyright, fair housing, and consumer data.
- **Copyright:** Supports strong copyright protections for MLS listings, databases, and other real estate content as intellectual property.
- **Cybersecurity:** Supports cybersecurity legislation and regulation that protect real estate systems and data, deter cybercrime, and promote a secure digital environment.
- **Data Privacy:** Supports comprehensive federal data privacy legislation establishing a uniform national standard with strong consumer protections for the collection, use, and sharing of personal data.
- **Transaction Modernization:** Supports open, competitive, interoperable, and technology-neutral real estate transaction systems that enhance efficiency, security, and consumer choice.

### Legislative/Regulatory Status/Outlook

# NAR Issue Summaries

## Technologies / MLS Advocacy

Congress and the Administration are advancing several proposals that could impact MLSs:

- **National Data Privacy Standards (H.R. 8413 – SECURE Data Act):** Establishes consumer data rights and limits how personal data is collected and used, with enforcement by the FTC. MLS data primarily reflects property information provided at the direction of the consumer as part of listing a home and is generally distinct from personal data. NAR is working to ensure policymakers clearly distinguish between consumer-directed property listings and personal data and do not inadvertently restrict the sharing of information essential to real estate transactions.
- **National Policy Framework for Artificial Intelligence (AI) (Executive Order 14365 (December 11, 2025)):** Advances a national AI regulatory framework to establish uniform federal standards rather than a patchwork of state laws. MLSs and real estate platforms already use AI across a range of functions—including search, valuation, analytics, photo enhancement, compliance review, and customer tools—making clear federal standards essential for adoption and accountability. NAR supports the development of federal standards, including clear, practical “rules of the road” that enable responsible AI use while protecting consumer data privacy, ensuring fair housing compliance, and safeguarding copyrights, including listing data, photos, and MLS databases.
- **AI Copyright Transparency (S. 2455 / H.R. 7209 – TRAIN Act):** Creates a legal process allowing copyright owners to obtain records from AI developers identifying whether their works were used in model training—supporting enforcement and potential compensation. NAR is advocating for strong copyright protections, including for MLS data, as part of comprehensive AI legislation.
- **Copyright Office Registration Fees (91 Fed. Reg. 13,529 (Mar. 20, 2026)):** Proposes raising fees, including those for registering MLS data. NAR opposes these increases and, as part of the Copyright Alliance, has urged the Office instead to modernize the registration system, including expanding electronic filing, which would encourage broader MLS registration and reduce processing costs.
- **DOJ/FTC Business Collaborations Guidance (Docket No. ATR-2026-0001):** Requests public input on updated guidance for “collaborations among competitors.” MLSs are among the most important examples of procompetitive collaboration in the real estate market. In coordination with the Council of Multiple Listing Services, NAR submitted comments emphasizing that DOJ and FTC have long recognized MLSs as procompetitive infrastructure and encouraging the agencies to reaffirm that sharing historical, factual property data supports competitive markets.

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

- [HR 8413 - SECURE Data Act](#)
- [Executive Order 14365 \(December 11, 2025\): Ensuring a National Policy Framework for Artificial Intelligence](#)
- [S. 2455 / H.R. 7209 - TRAIN Act](#)
- [Copyright Office Fees, 91 Fed. Reg. 13,529 \(Mar. 20, 2026\)](#)
- [DOJ/FTC Business Collaborations Guidance \(Docket No. ATR-2026-0001\)](#)

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