## **NAR Issue Summaries**

# **Technologies / Artificial Intelligence**

#### **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?

Al is reshaping real estate—enhancing customer service, marketing, and productivity through tools like generative Al, 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 Al 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. 2750 SANDBOX Act: Allows Al developers to request regulatory "sandbox" waivers to test new technologies.
- 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. 2367 -- Al Accountability and Personal Data Protection Act: Creates a right to sue for unauthorized use of copyrighted works or personal data.
- S. 2455 Transparency and Responsibility for Artificial Intelligence Networks (TRAIN) Act: Increases
  transparency in the use of copyrighted works to train AI models via a subpoena process for copyright
  owners.





## **NAR Issue Summaries**

## **Technologies / Artificial Intelligence**

• S. 2937 — AI LEAD Act: Extends product liability standards to AI developers and systems.

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—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.

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 in the U.S. <u>NAR submitted broad comments</u> supporting a balanced approach to AI development—one that protects consumer data privacy, promotes fair housing, and preserves copyright protections, including for listings, photos, and other creative content essential to our members' livelihoods.

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)**

- S. 2750 SANDBOX Act: Allows AI developers to request regulatory "sandbox" waivers to test new technologies.
- 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. 2367 -- Al Accountability and Personal Data Protection Act: Creates a right to sue for unauthorized use of copyrighted works or personal data.
- S. 2455 Transparency and Responsibility for Artificial Intelligence Networks (TRAIN) Act: Increases
  transparency in the use of copyrighted works to train AI models via a subpoena process for copyright
  owners.
- S. 2937 AI LEAD Act: Extends product liability standards to AI developers and systems.

# Legislative Contact(s):

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

# Regulatory Contact(s):

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

