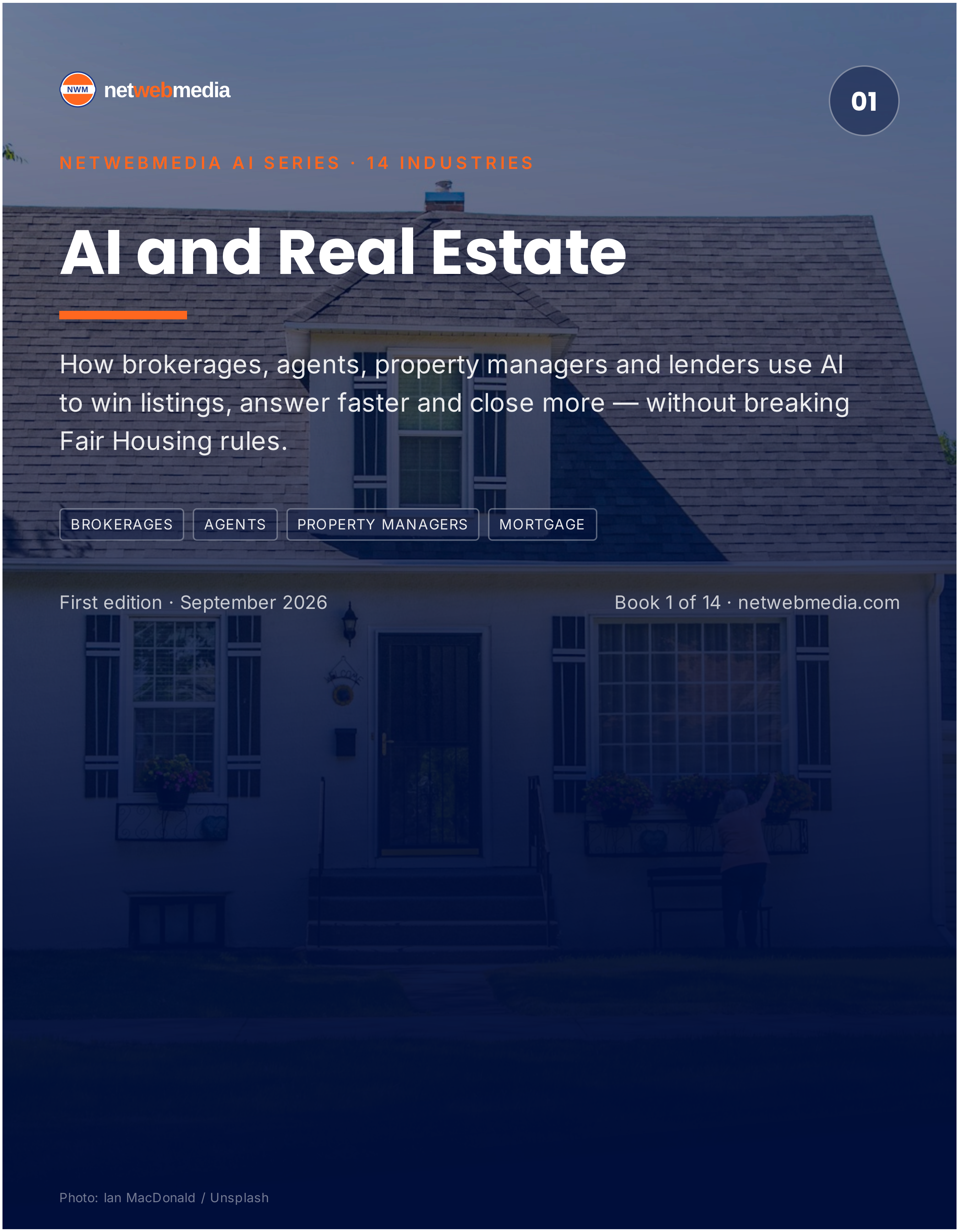

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AI and Real Estate

How brokerages, agents, property managers and lenders use AI to win listings, answer faster and close more — without breaking Fair Housing rules.

BROKERAGES | AGENTS | PROPERTY MANAGERS | MORTGAGE

First edition · September 2026

Book 1 of 14 · netwebmedia.com

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About this series

Fourteen books, one question: what does AI actually change for a business like yours? Each book is written for one industry — its customers, its tools, its rules — so you can act on it this month, not someday. Buy one, or get all fourteen in the bundle.

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Every statistic in this book carries a numbered reference to a named, dated source in the Sources section. Benchmarks are medians or averages from other businesses as published by those sources — not predictions of your results.

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Contents

Start here

This book is for the people who actually run real estate businesses: the agent who closes ten deals a year and does her own marketing, the two-partner brokerage with fourteen agents and one admin, the property manager with 300 doors and a phone that never stops, the mortgage broker who lives on referrals. If you sell, lease, manage or finance property and you want to know what AI changes for a business your size, this is written for you.

It is not a book about the future of AI. It is a book about the next thirty days. Every chapter ends in something you can do this week, and every number in it comes from a named, dated source you can check in the Sources section.

Here is what you get. Chapter 1 shows where your peers already are, with the adoption data from NAR, RPR and the brokerage surveys of 2025 and 2026. Chapter 2 explains, in plain English, the five jobs AI can do in a real estate business and the five it cannot. Chapter 3 is about your customers: how buyers and sellers now use ChatGPT and Google's AI answers before they ever call an agent, and what that means for being found. Chapter 4 ranks the ten use cases that pay back fastest. Chapter 5 gives you a tool stack with real September 2026 prices, in three budgets. Chapter 6 covers the rules: Fair Housing, TCPA, the FTC's review rule, Colorado's AI law and Chile's new data-protection regime. Chapter 7 is the 30-day plan. Chapter 8 is for readers in Chile and the rest of Latin America.

You can read it front to back in about forty minutes. If you are short on time, read Chapter 4 and Chapter 7 and come back for the rest.

Real estate and AI in 2026 — four numbers to know

82%	46%	47%	16%
of surveyed agents now use AI (Feb 2026)	of Realtors report no noticeable business impact yet	of buyers hire the first agent they speak with	of buyers trust AI to help find a home, down from 30%

Sources: RPR, 2026; NAR Technology Survey, 2025; Zillow, 2025; Cotality, 2026 (vendor survey)

The pattern those four numbers describe is the whole story of this book. Almost everyone uses AI. Fewer than one in five agents can point to a significant business result from it. Speed still wins the client. And buyers trust AI less than they did a year ago, which means the agent who uses it carefully — to be faster and more accurate, not to replace judgment — has an advantage that is getting bigger, not smaller.

1. Why AI matters for real estate now

A smaller market rewards the faster operator

The US market is not doing you any favors. Existing-home sales in 2025 came in at 4.061 million, the lowest annual total since 1995, essentially flat on 2024.[1] The typical Realtor closed 10 transactions and $2.5 million in volume, for a median gross income of $58,100; 87% of agents are independent contractors and 55% work at independent, non-franchise firms.[2] In other words, the typical real estate business is a small business competing for a fixed number of deals.

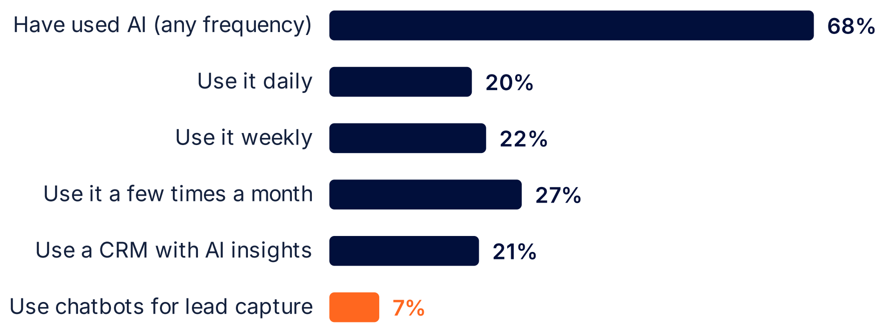
Agents remain at the center of the transaction. 88% of buyers and 91% of sellers used one in 2025, and for-sale-by-owner dropped to a record-low 5%.[3] What has changed is how those relationships start. Zillow's 2025 consumer report found that 36% of sellers found their agent online (it was 15% in 2018), 33% of buyers say online research played a key role in choosing their agent, and — the number that should be on your wall — 47% of buyers and 59% of sellers hired the first agent they spoke with.[4]

> **Key number:** 47% of buyers and 59% of sellers hire the first agent they speak with.[4] In a flat market, the fastest reply is the biggest lever you own, and it is the one lever AI moves with almost no effort.

Where your peers are

Adoption is no longer the question. NAR's 2025 Technology Survey of 1,241 members found that 68% had used AI, with 20% using it daily and 22% weekly; ChatGPT was the dominant tool at 58%, ahead of Gemini (20%) and Copilot (15%).[5] By February 2026, an RPR survey of 225 professionals put use at 82%, with 92% using or planning to use AI, 68% using it daily or several times a week, and 71% naming time savings as the top value: 68% save at least an hour a week and 34% save four hours or more.[6]

Brokerages have moved even faster. A mid-2026 survey of more than 100 brokerage leaders found only 1.9% with no plans to adopt AI (down from 10.6% in 2024) and 3.9% reporting no AI use at all (24.8% in 2024); 47.6% now rate AI's importance at 8 or higher out of 10.[7]



Source: NAR, 2025 REALTORS® Technology Survey, 2025

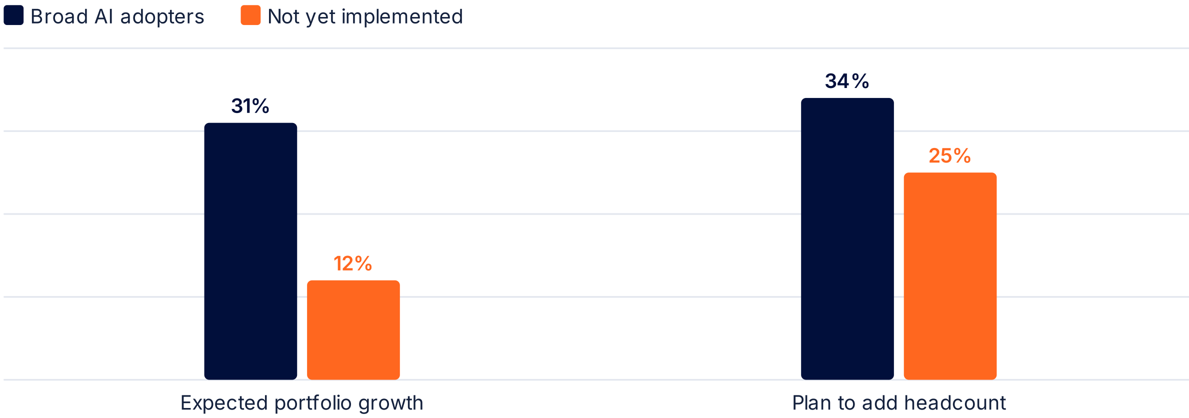
Notice the last bar. Only 7% of agents use a chatbot for lead capture and only 21% use a CRM with AI insights. Almost everyone is using AI to write; almost nobody is using it to answer. That is the gap this book is built around.

The impact gap

Using AI and getting results from it are different things. In the same NAR survey, only 17% of agents reported a "significant positive impact" from AI and 33% a "moderately positive" one; 46% reported no noticeable impact at all.[5] The tools are cheap and everywhere; the results go to the people who point them at the right job.

The property-management side shows what "the right job" looks like. AppFolio's 2026 benchmark of 1,617 US property-management professionals found that firms that have broadly adopted AI expect average portfolio growth of 31% in 2026, against 12% for firms that have not yet implemented it; 34% of adopters plan to add headcount versus 25% of non-users.[8] The same survey shows the trust problem: 78% of managers say they cannot yet rely on the AI features inside their legacy software.[8]

Property managers: AI adopters vs. not-yet adopters, 2026 expectations



Source: AppFolio, 2026 Property Management Benchmark Report, 2026 (vendor survey)

Mortgage brokers tell the same story from a different angle. In a 2026 survey of more than 250 brokers, 55% were implementing AI regularly and 35% called themselves daily users, but 57% said they lack the education they need and 40% cited security or compliance concerns.[9] Adoption is a solved problem. Confidence, process and compliance are not, and those are what the rest of this book is about.

What agents already spend

You do not need a new budget line. NAR found that 34% of agents spend $50–$250 a month on technology, 20% spend $251–$500 and 24% spend more than $500; on lead generation specifically, 24% spend under $50 a month and 19% spend over $500.[5] A $100–$300 a month AI stack, which is what Chapter 5 builds, sits inside what most agents already pay for tools that do less.