

HUMAN RIGHTS-AI-VIOLATIONS

In Committee

Risk: Medium

Amendment

Last Action (May 22, 2026): Senate Committee Amendment No. 1 Rule 3-9(a) / Re-referred to Assignments

Summary

The bill mandates disclosure of AI usage in real estate, loan, credit card applications, and public accommodations, establishing civil rights violations for non-compliance.

Business Impact

If you operate in real estate, you must disclose AI usage in transactions by [implementation date] or face civil rights violations.

Key Provisions

- Requires disclosure of AI usage by owners, real estate brokers or salesmen, or agents to the other person engaging in real estate transactions.
- Mandates notification for AI use in loan and credit card applications.
- Obligates public accommodations to inform individuals about AI usage affecting access.
- Establishes civil rights violations for non-disclosure.
- Empowers the Department of Human Rights to create implementation rules.

Compliance Checklist

- Notify parties involved in real estate transactions about AI usage. | Who: Real estate owners, brokers, and agents. | Penalty: Civil rights violation.
- Inform loan and credit card applicants if AI is used in processing. | Who: Financial institutions. | Penalty: Civil rights violation.
- Disclose AI usage to individuals seeking access to public accommodations. | Who: Operators of public accommodations. | Penalty: Civil rights violation.

Industries Affected

Finance

Housing

Topics

AI Transparency

Comprehensive AI

AI in Real Estate

Bill Sponsors

Name	Party	Role
Rachel Ventura		Primary

Related Bills

- SB3364 (IL)

Official Source

<https://ilga.gov/Legislation/BillStatus?DocNum=3364&GAID;=18&DocTypeID;=SB&LegId;=166243&SessionID;=114>

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