

A03930 • New York

Regulates the use of artificial intelligence in aiding decisions on rental housing and loans; requires a study on the impact of artificial intelligence and machine learning on housing discrimination and redlining.

Introduced

Risk: Medium

Study/Task Force

Last Action (Jan 07, 2026): referred to housing

Summary

Regulates AI in rental housing and loans; mandates a study on AI's impact on housing discrimination and redlining. Analysis based on official description only.

Business Impact

If you use AI for rental housing or loans, you must comply with new regulations or face unspecified consequences.

Key Provisions

- Regulation of AI use in rental housing and loans
- Study on AI and machine learning's impact on housing discrimination and redlining

Compliance Checklist

- Conduct annual disparate impact analysis on automated decision tools. | Who: Landlords and banks using such tools. | Penalty: Investigation by the attorney general for non-compliance.
- Make summary of disparate impact analysis publicly available. | Who: Landlords. | Penalty: Potential legal action by the attorney general.
- Notify applicants about the use of automated decision tools. | Who: Landlords and banks. | Penalty: Legal action for failure to notify.
- Obtain written consent before sharing tenant data. | Who: Landlords. | Penalty: Tenants may seek damages for violations.

Industries Affected

Topics

Comprehensive AI

AI in Real Estate

Bill Sponsors

| Name | Party | Role |
|---------------------|-------|---------|
| Linda Rosenthal | D | Sponsor |
| Charles Lavine | D | Sponsor |
| Christopher Burdick | D | Sponsor |

Official Source

<https://www.nysenate.gov/legislation/bills/2025/A3930>

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