AI at every property

What changes in 2027, and how to use every AI tool across your portfolio with confidence

pspsignaldesk.com/ai-governance/property-management



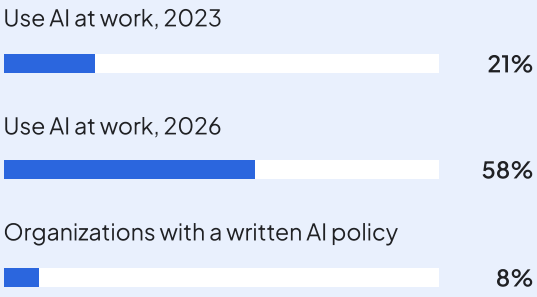
Why AI governance is a strategic move

AI now answers prospects, scores applicants, recommends rents, and routes work orders. Govern it well, and every property can use more of it, with confidence.



58%

of real estate management professionals use AI at work, up from 21% in 2023.



Source: IREM with AppFolio, AI adoption survey 2026

1

Lower your risk

The rules you know apply to every AI tool. A screening score behind a denial still needs an adverse action notice, and an assistant answering prospects follows fair housing law.

2

Earn the trust of renters, teams, and owners

Fair, clear answers for renters. Simple rules for your teams. A versioned report for each property that shows owners and investors how you govern AI.

3

Take up AI with confidence

See the AI your teams use, approve each new tool before it reaches residents, and add tools across your portfolio knowing what each requires.

The decisions your tools make are yours to govern

In February 2026 a federal appeals court held that a screening company did not cause a rental denial, because the housing provider set up the screening, chose which records counted, and made the decision.

Govern, Guard, and Built responsibly

Three stages on one platform, shared by your central team and every property team. Set it up yourself in minutes and see your results the moment you add your first AI tool.

1 Govern

List every AI tool at each property and see its risk in every market it reaches, with each rule linked to its official source and the date it starts. Clear next steps for each tool are ready for your team to act on.

Central and at every property
Your central team sees every property's register and report in one portfolio, and regional and property managers keep their own properties' tools current.

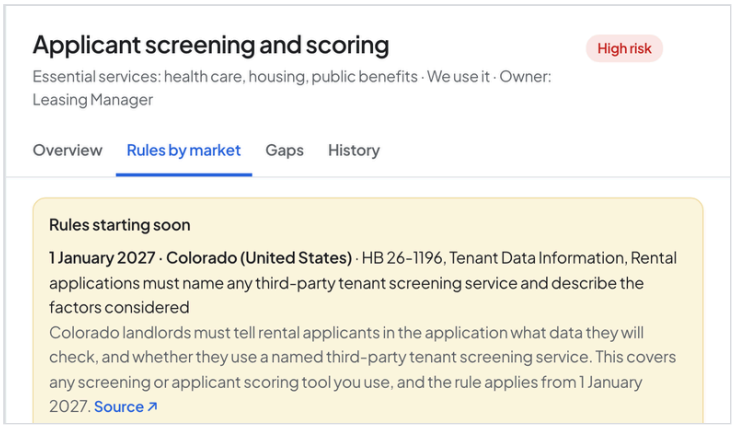


Exhibit 1. Sample property: applicant screening and its 2027 rules
Source: PSP SignalDesk AI Governance, sample property (240 units, Denver)

2 Guard

Microsoft 365 integration identifies the AI apps your teams use with work accounts, and staff declare their own through a private link, with no account needed. Each app shows its staff count and the data it reaches, checked nightly and on demand.

Central and at every property
Your central team approves each new tool before it joins a register. Each property team declares the apps it uses through its own private link, and gets a written AI policy and training through the free PSP AI Quickstart.

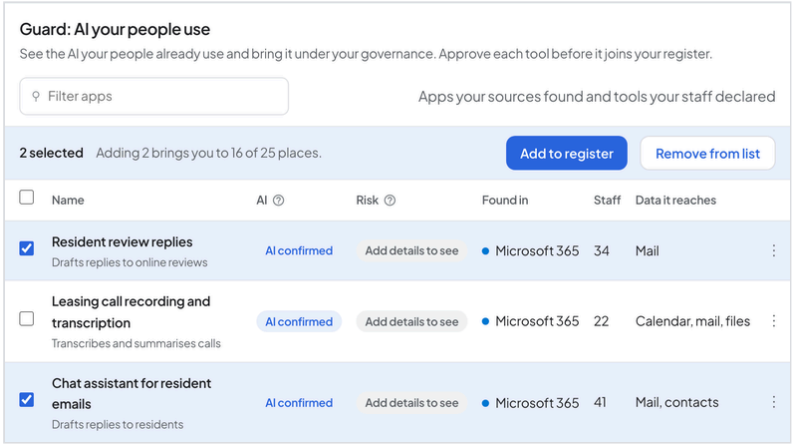


Exhibit 2. Sample property: the AI apps its teams use, by staff count
Source: PSP SignalDesk AI Governance, sample property (240 units, Denver)

3 Built responsibly

For the AI tools you build, such as a resident help chatbot, answer 23 checks in plain words and attach your evidence, mapped to the NIST AI RMF, ISO/IEC 42001 Annex A, and the EU's ALTAI. Versioned reports carry the evidence, confirmed by QR code.

Central and at every property
Your central team keeps the evidence for the tools you build in one place, and each property shows residents, owners, and auditors how each tool was made.

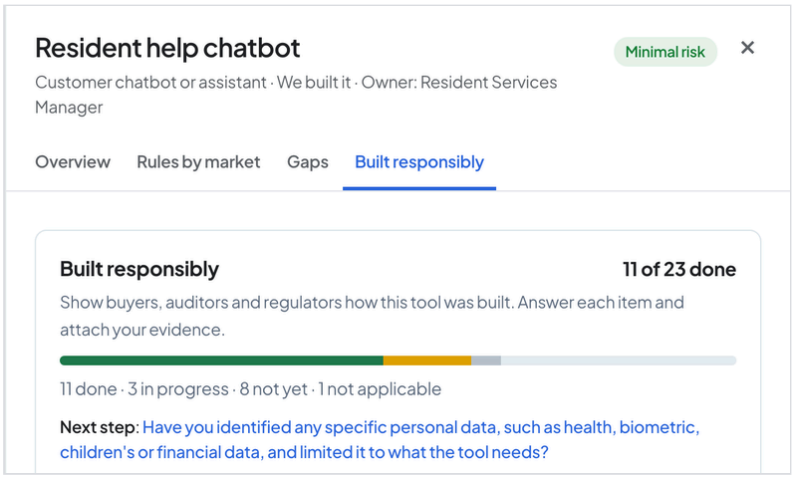


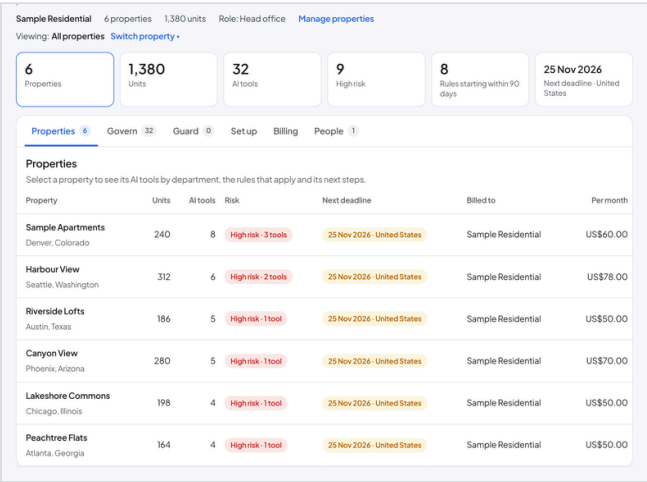
Exhibit 3. Sample property: its resident help chatbot, 11 of 23 checks done
Source: PSP SignalDesk AI Governance, sample property (240 units, Denver)

From head office to every property

One account runs the whole portfolio. Head office sees every property at once, each property keeps its own register, and every AI tool shows the rules of each market it reaches.

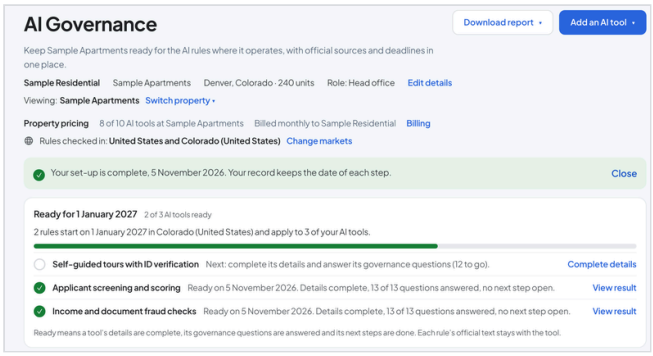
1 Head office

Every property with its risk, next deadline and price, for owners and management companies.



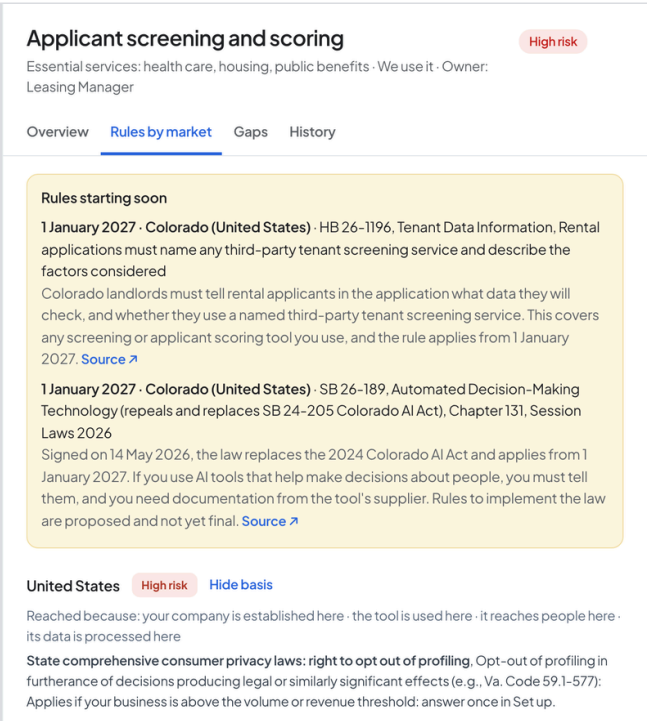
2 Each property

Its AI tools, what each needs next and the dates it is getting ready for.



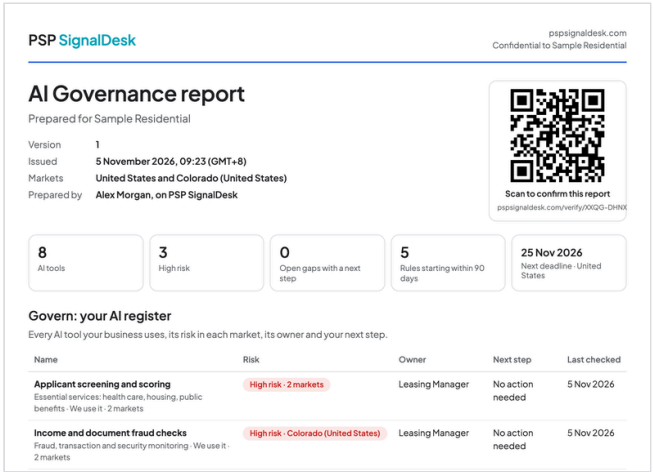
3 Each AI tool

The rules of each market it reaches, why they reach it, and their official sources.



4 Each report

A versioned report for each property, confirmed by its QR code.



Source: PSP SignalDesk AI Governance, sample property company (Sample Residential: six properties across the United States)

Know the rules behind every AI tool

AI works in five areas of a property. Each area meets its own rules, set by federal law, by the state, and by the city where the property sits.

Area	The AI at work	The rules it meets	What to keep in place
Leasing and marketing	Leasing assistants for chat, text, and email; AI voice agents; listings, review replies, and virtual staging	Fair housing rules on steering, ads, and accommodation requests; consent for AI-voice calls and call recording; total-price rules for advertised rents	The same fair answer for every prospect, and a route to a person
Applications and screening	Screening scores; income, ID, and document-fraud checks; automatic approve or decline	Fair credit adverse action notices; fair housing; state voucher, criminal-history, and screening laws; new rights over automated decisions in 2027	Written criteria, a notice with every denial, and human review
Pricing and renewals	Revenue management for new-lease and renewal rents; renewal and move-out prediction	Antitrust law; state and city laws on rent-setting software; statewide rent caps	Rents set without rivals' nonpublic data, approved by a person
Operations and residents	Maintenance triage; collections and rent reminders; smart access and self-guided tours; invoices and forecasts; staff chat assistants	Biometric privacy laws; breach notice in every state; consent for AI-voice reminders; debt collection rules for third-party collectors	Resident data kept safe, consent for face and fingerprint entry, and an owner for every tool
Onsite teams	Hiring screens, leasing-call scoring, and training tools	Federal employment law; rules on AI in staff decisions in New York City, California, and Colorado	A person in every hiring, discipline, and dismissal decision

Exhibit 4. The AI at work across a property, the rules each area meets, and what to keep in place

Every request reaches a person

Accommodation requests can reach you through a leasing assistant, an AI voice call, or a maintenance ticket. Route each one to a member of your team who can act on it.

The rules every property runs on

Federal fair housing, fair credit, and call rules apply across your portfolio, whoever or whatever makes the decision. State and city rules add to them.

Federal rules

Fair housing

Fair Housing Act, 42 U.S.C. 3604

Your listings, answers, and rental decisions, whether staff or an AI assistant handle them: no steering, no ad that states a preference based on a protected characteristic, and reasonable accommodations when a resident or applicant with a disability needs one.

Fair outcomes

HUD, 24 CFR 100.500

A screening or pricing criterion with a discriminatory effect must be necessary to a substantial, legitimate, and nondiscriminatory interest that a less discriminatory practice could not serve.

Fair credit

Fair Credit Reporting Act, 15 U.S.C. 1681m

When a screening report plays any part in a denial, a higher deposit, a higher rent, or a co-signer requirement, send an adverse action notice: the screening company's details, that it did not make the decision, and the applicant's right to a free copy and to dispute it.

Calls and consent

Telephone Consumer Protection Act, FCC 24-17

Calls made with an AI-generated voice, from tour follow-ups to rent reminders, need the called person's prior express consent.

Across the states

15+ states and Washington, DC protect renters who pay with housing vouchers

17 state privacy laws let residents opt out of profiling used in housing decisions

10+ states require every party's consent to record a phone call

4 states give residents rights over automated decisions by 2027

13 cities and counties bar rent-setting software that pools rivals' data

50 states require notice to residents after a data breach

Read at official state, city, and federal sources, November 1, 2026.

Built for fair housing

PSP SignalDesk supports fair housing and equal opportunity at every property. Each AI tool is checked against the Fair Housing Act, HUD's fair outcomes rule, and the state and city rules on vouchers, screening, and rents. Readiness is mapped to the NIST AI Risk Management Framework and ISO/IEC 42001, and the checks for the tools you build are aligned with both.

One standard for people and AI tools

Each rule applies to the decision, whether a person or an AI tool makes it. Written criteria, a person in the decisions that matter, and a record of why serve every tool you add.

The dates to plan for in 2027

Plan each new rule from its official source, linked below.

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

January 1
Colorado, California, and Rockville

July 1
New Jersey

December 31
California

January 1, 2027 **Colorado**

SB 26-189

Give notice before an automated system materially influences a housing or job decision. Explain an adverse outcome within 30 days, correct data, and offer human review where commercially reasonable.

January 1, 2027 **Colorado**

HB 26-1196

On every rental application, say what information you will check, describe the screening factors, and name any screening service you use.

January 1, 2027 **California**

CPPA rules on automated decisions

For businesses under California's privacy law: where software makes a housing or job decision without human review, give notice before use, an opt-out or human appeal, and access to the data.

January 1, 2027 **Rockville, Maryland**

City Code 18-148

Set rents, fees, and lease terms without software that uses rival landlords' nonpublic data, and without coordinating prices with other landlords.

July 1, 2027 **New Jersey**

FAIR Act, P.L.2026, c.43

Stop paying for or using rent software that pools two or more landlords' nonpublic data.

December 31, 2027 **California**

CPPA risk assessments

Complete risk assessments for these decisions, and other significant data uses, begun before 2026.

Colorado enforcement: under a federal court order of April 27, 2026 (xAI v. Weiser), the Attorney General pursues SB 26-189 only for conduct more than 14 days after the court rules on an injunction request, filed within 28 days of the final rules.

In force today

July 1, 2025 **Colorado**

A published policy and consent before collecting face or fingerprint data

July 31, 2025 **Minnesota**

The right to question a profiling decision, learn the reason, and correct the data

October 1, 2025 **California**

Employment rules for automated-decision systems

January 1, 2026 **Colorado**

The total price, mandatory fees included, in every advertised rent

January 1, 2026 **Connecticut**

No setting rents with software that draws on rivals' nonpublic data

July 1, 2026 **Connecticut**

The right to question a profiling decision about housing, learn the reason, and correct the data

Sources read at their official pages on November 1, 2026.

Approve applicants and set rents with confidence

Screening and pricing tools shape who rents and at what price, so they meet the most rules. A few habits keep both decisions clear at every property.

1 Applications and screening

Write your criteria down, and apply them to every applicant.

Send an adverse action notice, with the screening company's details and the applicant's rights, whenever a report plays a part in an adverse decision.

Check each state and city: Colorado bars arrest records, and calls for written reasons, with any consumer report, within 20 days of a denial.

From January 1, 2027, give notice before automated screening in Colorado and California, and offer the review, appeal, or opt-out each state requires.

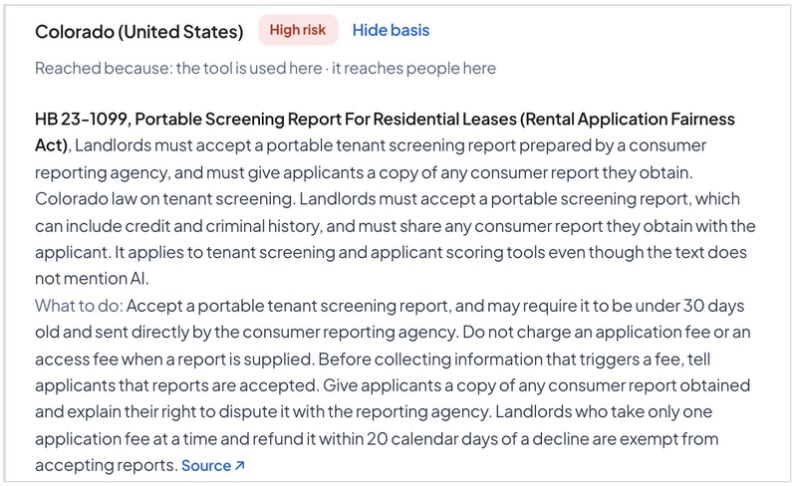


Exhibit 5. Govern: the rules for applicant screening at a sample Denver property, each with its source
Source: PSP SignalDesk AI Governance, sample property (240 units, Denver)

2 Pricing and renewals

Choose rent software that works without rivals' nonpublic data, the standard set in the federal RealPage case.

Have a person approve each recommended rent.

Check the statewide caps in California, Oregon, and Washington, and local rent rules, before a new rent goes out.

Where	What applies
Connecticut	In force since January 1, 2026, for anyone setting rents or occupancy
New York	In force for software providers. A federal court paused the clause on landlords on September 29, 2026, and the Attorney General asked it to reconsider on October 13.
New Jersey	From July 1, 2027 (FAIR Act, approved July 20, 2026)
Cities and counties	San Francisco, Berkeley, San Diego, Santa Ana, Seattle, King County (unincorporated areas), Spokane, Portland, Minneapolis, Philadelphia, Providence, Jersey City, and Hoboken, with Rockville from January 1, 2027.

Exhibit 6. Laws on rent-setting software, by state, city, and county
Source: official state, city, and county sources, read November 1, 2026

The federal standard for rent software

RealPage's final judgment with the Department of Justice, entered in May 2026: no rivals' nonpublic data in live pricing, model training on data at least 12 months old, and a court-appointed monitor for three years.

Five steps to lead with AI at every property

A plan your teams can start this quarter, in place for the first 2027 dates.

1	**List every AI tool at each property** Its purpose, the data it uses, and its owner, including the apps staff use, found through Microsoft 365 and a private staff link.	This quarter Govern and Guard
2	**See the rules each tool must meet** Federal, state, and city rules for each property's location, each with its official source and start date.	This quarter Govern
3	**Keep a person in the decisions that matter** Screening, pricing, hiring, and discipline, with human review on request.	By January 1, 2027
4	**Update your notices, consents, and contracts** Application disclosures, adverse action notices, consent for AI-voice calls and recordings, and vendor terms for resident data.	By January 1, 2027
5	**Show owners and investors how you govern AI** A versioned report for each property, with the evidence for the tools you build, kept current as laws change.	Every quarter Govern and Built responsibly

Your 2027 plan

- **This quarter**
  List and check every AI tool
- **January 1, 2027**
  Colorado and California rules start
- **July 1, 2027**
  New Jersey rent-setting rules start
- **December 31, 2027**
  California risk assessments due

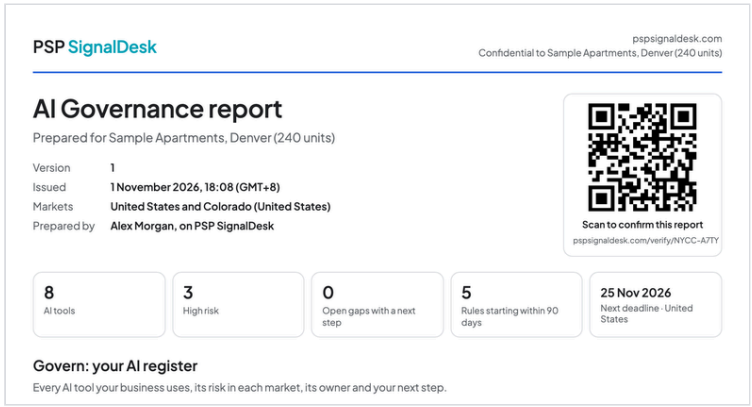


Exhibit 7. Govern: a versioned report for a sample 240-unit Denver property, with a QR code anyone can scan to confirm it
Source: PSP SignalDesk AI Governance, sample property (240 units, Denver)

Each step supports the NIST AI Risk Management Framework and RETTC's AI Governance Framework for rental housing, whose eight principles include engaging people in significant decisions.

Start with your first property today

Your first AI tool is free, and your results are ready the moment you add it. Set it up yourself in minutes, at any property, with our team there whenever you need us.
Next step: plan your AI governance. Contact carmen@pacificstrategypartners.com to get started.

Check your first AI tool free

Every rule in this guide was read at its official source on November 1, 2026.

Govern AI with the team global leaders choose

Keep every AI tool at every property ready for the rules of each market you serve, and give owners, residents and investors every reason to trust how you use AI.

US$15B+
in APAC transactions across the principals' record

30 years
advising senior leaders across Asia Pacific

3 continents
of governments and institutions engaged

Work with leading AI governance experts	Our team comprises leading AI governance practitioners and cyber security experts, members of the IAPP, and board members of AI advisory committees and AI research labs at leading US universities and colleges.
Lead with a team governments and leading businesses trust	Our leadership has spoken at the United Nations in Geneva, served on the advisory board of the UK Parliament's All-Party Parliamentary Group on Blockchain, and drafted two Senate bills with Colombia's Office of the President, both passed into law by unanimous vote.
Move faster at fixed prices	Our practitioners and technologists work alongside yours from the first plan to everyday use: AI policy and impact assessments, testing, red teaming and AI security, and training for your team.
Act on the official text of every rule	Every rule links to its official text, shows the day it was checked, and is kept up to date as laws change.
Add specialist depth across ASEAN	When the work needs specialist depth, we bring the region's leading practitioners across Indonesia and ASEAN to your side.

Organizations our team has delivered high-stakes outcomes for

12
Healthcare and life sciences
Johnson & Johnson, Roche, Bayer, Medtronic

17
Industry, energy and materials
Vestas, Eaton, Sumitomo, Worley

7
Consumer brands
Kimberly-Clark, Pernod Ricard, Brown-Forman, Campbell's

8
Technology, media and services
HP, NetApp, SATS, Nine Entertainment

Plan your AI governance with our team

carmen@pacificstrategypartners.com · pspsignaldesk.com