

AI Safety Must Evolve for Real Estate

A new MIT study reveals automated systems embed historical inequities at scale.

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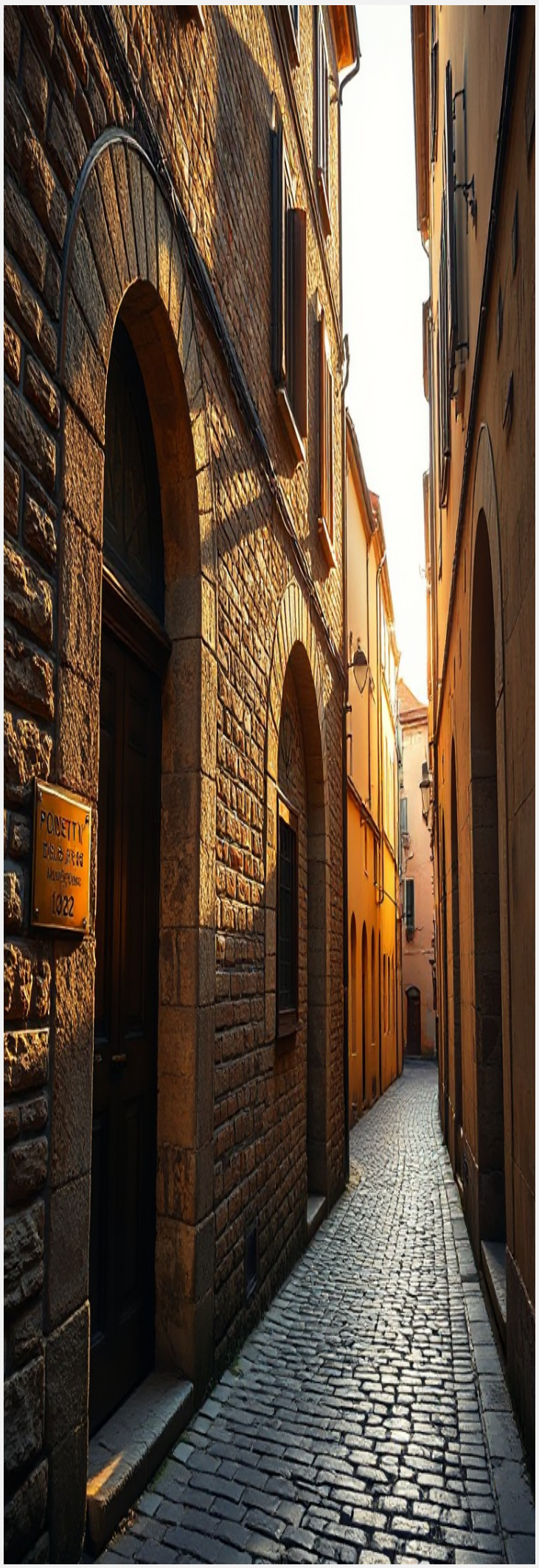
THE DATA

3.7%

Median Bias in AI Valuation Models

From a recent MIT study on algorithmic bias in automated real estate valuations.

This bias isn't just a statistical artifact — it reflects long-standing inequities in property assessment, especially in historically marginalized neighborhoods. When AI models are trained on past data that already reflects these disparities, they perpetuate them across new transactions and lending decisions.



01

Bias Amplifies Across Systems

AI valuation models don't just reflect historical inequities — they amplify them. As these systems become embedded in underwriting, lending, and appraisal processes, the bias becomes systemic. This creates a feedback loop where historically undervalued properties remain disadvantaged in future assessments.



02

Governance Gaps Enable Escalation

Current AI safety frameworks are built for general-purpose applications and lack the specificity to address data fairness in real estate. Without tailored governance protocols, these models can evolve without oversight, embedding inequity at scale — especially in regions with limited historical transparency or data diversity.

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