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MORTGAGE BANKERS ASSOCIATION

State Artificial Intelligence Legislative & Regulatory Activity

2025

State	Bill Number	Summary	Progress	General AI Covered
California	SB 7	S.B.7: Artificial intelligence.	Introduced or prefiled	TBD - Awaiting text
California	SB 11	S.B.11: Artificial intelligence technology.	Introduced or prefiled	GenAI
California	SB 53	S.B.53: Artificial intelligence: frontier models.	Introduced or prefiled	TBD - Awaiting text
Connecticut	HB 5048	To study the effect of artificial intelligence on the trades industry.	Introduced or prefiled	Study
Connecticut	SB 2	To protect consumers in this state from the risks of algorithmic discrimination and unfair treatment posed by artificial intelligence.	Introduced or prefiled	TBD - Awaiting text
Hawaii	HB 639	Requires corporations, organizations, or individuals engaging to commercial transactions or trade practices to clearly and conspicuously notify consumers when the consumer is interacting with an artificial intelligence chatbot or other technology capable of mimicking human behaviors. Authorizes private rights of action. Establishes statutory penalties.	Introduced or prefiled	Chatbot
Hawaii	SB 59	Prohibits users of algorithmic decision-making from utilizing algorithmic eligibility determinations in a discriminatory manner. Requires users of algorithmic decision-making to send corresponding notices to individuals whose personal information is used. Requires users of algorithmic decision-making to submit annual reports to the Department of the Attorney General. Provides means of civil enforcement.	Introduced or prefiled	Broad
Hawaii	SB 640	Requires corporations, organizations, or individuals engaging to commercial transactions or trade practices to clearly and conspicuously notify consumers when the consumer is interacting with an artificial intelligence chatbot or other technology capable of mimicking human behaviors. Authorizes private rights of action. Establishes statutory penalties.	Introduced or prefiled	Chatbots
Illinois	HB 496	Amends the Artificial Intelligence Video Interview Act. Makes a technical change in a Section concerning the short title.	Introduced or prefiled	TBD - Awaiting text
Indiana	HB 1050	H.B.1050: Technical corrections.	Passed committee in first chamber	Task Force

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Massachusetts	HD 396	H.D.396: An Act To Ensure Accountability And Transparency In Artificial Intelligence Systems	Introduced or prefiled	Broad
Massachusetts	HD 1222	H.D.1222: An Act Relative To Artificial Intelligence Disclosure	Introduced or prefiled	GenAI
Massachusetts	HD 1861	H.D.1861: An Act Regulating Provenance Regarding Artificial Intelligence	Introduced or prefiled	GenAI
Massachusetts	HD 4053	H.D.4053: An Act Protecting Consumers In Interactions With Artificial Intelligence Systems	Introduced or prefiled	Broad
Massachusetts	SD 838	S.D.838: An Act Fostering Artificial Intelligence Responsibility	Introduced or prefiled	Employment
Massachusetts	SD 2592	S.D.2592: An Act Establishing Protections For Consumers Interacting With Artificial Intelligence Chatbots	Introduced or prefiled	Chatbots
Montana	HJ 4	H.J. 4: Interim study of artificial intelligence	Passed committee in first chamber	Study
Montana	LC 68	Establish consumer protections related to artificial intelligence	Introduced or prefiled	TBD - Awaiting text
Montana	LC 844	Establish artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 845	Establish artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 1493	L.C. 1493: Interim study of artificial intelligence	Introduced or prefiled	Study
Montana	LC 1677	Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 2720	Revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 3778	L.C. 3778: Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 3779	L.C. 3779: Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 3790	L.C. 3790: Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 3983	L.C. 3983: Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 3989	L.C. 3989: Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 4006	L.C. 4006: Generally revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
Montana	LC 4290	L.C. 4290: Revise artificial intelligence laws	Introduced or prefiled	TBD - Awaiting text
New Jersey	AB 4400	Establishes NJ Artificial Intelligence Advisory Council.	Introduced or prefiled	Oversight
New Jersey	SB 3357	Establishes NJ Artificial Intelligence Advisory Council.	Introduced or prefiled	Oversight
New Jersey	SB 3742	Requires artificial intelligence companies to conduct safety tests and report results to Office of Information Technology.	Introduced or prefiled	Broad
New Jersey	SB 3835	Establishes Office of Cybersecurity Infrastructure.	Introduced or prefiled	Oversight
New Mexico	HB 60	Artificial Intelligence Act	Introduced or prefiled	Broad
New York	AB 222	A.222: Relates to liability for misleading, incorrect, contradictory or harmful information provided to a user by a chatbot	Introduced or prefiled	Chatbots

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New York	AB 433	A.433: Relates to the disclosure of automated employment decision-making tools and maintaining an artificial intelligence inventory	Introduced or prefiled	Employment
New York	AB 768	A.768: Enacts the "New York artificial intelligence consumer protection act"	Introduced or prefiled	Broad
New York	AB 773	A.773: Relates to the use of automated decision tools by banks for the purposes of making lending decisions	Introduced or prefiled	Bank/Lending
New York	AB 1205	A.1205: Establishes the position of chief artificial intelligence officer	Introduced or prefiled	Oversight
New York	AB 1417	A.1417: Prohibits landlords from using algorithmic devices to set the amount of rent to charge a residential tenant	Introduced or prefiled	CREF - Landlord/Tenant
New York	AB 1952	A.1952: Requires employers and employment agencies to notify candidates for employment if machine learning technology is used to make hiring decisions	Introduced or prefiled	Employment
New York	SB 185	S.185: Relates to restricting the use of electronic monitoring and automated employment decision tools	Introduced or prefiled	Employment
New York	SB 933	S.933: Establishes the position of chief artificial intelligence officer	Introduced or prefiled	Oversight
New York	SB 934	S.934: Requires warnings on generative artificial intelligence systems	Introduced or prefiled	GenAI
New York	SB 1169	S.1169: Relates to the development and use of certain artificial intelligence systems	Introduced or prefiled	Broad
New York	SB 1854	S.1854: Establishes the New York workforce stabilization act requiring certain businesses to conduct artificial intelligence impact assessments on the application and use of such artificial intelligence	Introduced or prefiled	Employment
New York	SB 1962	S.1962: Enacts the "New York artificial intelligence consumer protection act"	Introduced or prefiled	Broad
New York	SB 2487	S.2487: Enacts the New York artificial intelligence ethics commission act	Introduced or prefiled	Oversight
Oklahoma	HB 1899	H.B.1899: Artificial intelligence; Artificial Intelligence Act of 2025; effective date.	Introduced or prefiled	TBD - Awaiting text
Oklahoma	HB 1916	H.B.1916: Artificial intelligence; Responsible Deployment of AI Systems Act; AI Council; AI Regulatory Sandbox Program; Artificial Intelligence Workforce Development Program; effective date.	Introduced or prefiled	Broad
Oklahoma	HB 1917	H.B.1917: Artificial intelligence; Artificial Intelligence Act of 2025; effective date.	Introduced or prefiled	TBD - Awaiting text

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Oregon	HB 2330	Digest: The Act creates a task force to come up with ideas to address fraudulent schemes that target the elderly. (Flesch Readability Score: 71.7). Establishes the Task Force on Law Enforcement Interdiction Against Financial Scams on the Elderly. Directs the task force to prepare a list of standard terms, based on relevant federal law, regarding identification, investigation and prosecution of fraudulent schemes targeting the elderly and report to the interim committees of the Legislative Assembly related to information management and technology with recommendations for legislation. Declares an emergency, effective on passage.	Introduced or prefiled	Task Force
Texas	HB 1709	Relating to the regulation and reporting on the use of artificial intelligence systems by certain business entities and state agencies; providing civil penalties.	Introduced or prefiled	Broad
Texas	SB 668	Relating to the disclosure of information with regard to artificial intelligence.	Introduced or prefiled	Broad
Virginia	HB 2046	A bill to amend and reenact §§ 2.2-2007 and 2.2-2037 of the Code of Virginia and to amend the Code of Virginia by adding in Title 2.2 a chapter numbered 55.6, consisting of sections numbered 2.2-5517 through 2.2-5522, and by adding a section numbered 30-88.1, relating to high-risk artificial intelligence, development, deployment, and use by public bodies.	Introduced or prefiled	Broad
Virginia	HB 2094	High-risk artificial intelligence; development, deployment, and use; civil penalties. Creates requirements for the development, deployment, and use of high-risk artificial intelligence systems, defined in the bill, and civil penalties for noncompliance, to be enforced by the Attorney General. The bill has a delayed effective date of July 1, 2026.	Introduced or prefiled	Broad
Virginia	HB 2121	Digital Content Authenticity and Transparency Act established; civil penalty. Requires a developer of an artificial intelligence system or service to apply provenance data to synthetic digital content that is generated by such developer's generative artificial intelligence system or service and requires a developer to make a provenance application tool and a provenance reader available to the public. The bill requires a controller of an online service, product, or feature to retain any available provenance data and requires a capture device to include a provenance application tool by default.	Introduced or prefiled	GenAI

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Virginia	HB 2250	The bill requires a developer of a generative artificial intelligence system or service, defined in the bill, to disclose on the developer's website information about the generative artificial intelligence data set used to train such system or service. The bill also prohibits nondisclosure or confidentiality agreements from concealing noncompliance with the bill. The bill allows the Attorney General to offer developers an opportunity to cure noncompliance that is noticed by the Attorney General and provides that a person or entity claiming to be injured due to a violation of such provisions shall be entitled to initiate an action for monetary damages or equitable relief. The provisions of the bill regarding such developers have a delayed effective date of July 1, 2026.	Introduced or prefiled	GenAI
Virginia	HB 2268	The bill also requires JCOTS to (a) collaborate with the Division to hold public hearings to gather community input on the impact of emerging technologies and issue legislative recommendations to address gaps in existing laws or emerging risks related to cybersecurity, data privacy, and AI and (b) monitor the implementation and enforcement of laws governing cybersecurity, data privacy, and AI.	Introduced or prefiled	Oversight
Virginia	HB 2411	Division of Consumer Counsel; duties; artificial intelligence fraud and abuse. Expands the duties of the Division of Consumer Counsel to include establishing and administering programs to address artificial intelligence fraud and abuse. The bill provides that such programs would include establishing a statewide fraud and abuse alert system to be administered by the Division.	Introduced or prefiled	Oversight
Virginia	HB 2554	Artificial Intelligence Transparency Act established. Requires developers of generative artificial intelligence systems made available in the Commonwealth to ensure that any generative artificial intelligence system that produces audio, images, text, or video content includes on such AI-generated content a clear and conspicuous disclosure that meets certain requirements specified in the bill. The bill also requires developers of generative artificial intelligence systems to implement reasonable procedures to prevent downstream use of such system without the required disclosures and requires any third-party licensee of a generative artificial intelligence system to also implement such procedures.	Introduced or prefiled	GenAI

State	Bill Number	Summary	Progress	General AI Covered
Virginia	SB 1161	Artificial Intelligence Transparency Act established. Requires developers of generative artificial intelligence systems made available in the Commonwealth to ensure that any generative artificial intelligence system that produces audio, images, text, or video content includes on such AI-generated content a clear and conspicuous disclosure that meets certain requirements specified in the bill. The bill also requires developers of generative artificial intelligence systems to implement reasonable procedures to prevent downstream use of such system without the required disclosures and requires any third-party licensee of a generative artificial intelligence system to also implement such procedures. The bill provides that a violation of the disclosure requirements constitutes a prohibited practice under the Virginia Consumer Protection Act.	Introduced or prefiled	GenAI
Virginia	SB 1417	Digital Content Authenticity and Transparency Act established; civil penalty. Requires a developer of an artificial intelligence system or service to apply provenance data to synthetic digital content that is generated by such developer's generative artificial intelligence system or service and requires a developer to make a provenance application tool and a provenance reader available to the public.	Introduced or prefiled	GenAI
Washington	HB 1168	Increasing Transparency in Artificial Intelligence.	Introduced or prefiled	GenAI
Washington	HB 1170	Informing Users When Content Is Developed or Modified by Artificial Intelligence.	Introduced or prefiled	GenAI