
How AI is already transforming new home buying (and what's coming next)

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Since late 2022, tools like ChatGPT have brought artificial intelligence into the mainstream, and people have embraced it faster than anyone expected.

According to recent surveys, 38% of consumers have already experimented with or used generative AI for personal, professional or educational tasks.

Prospective homebuyers are no exception. AI is

changing the way people search for and buy new homes. In a recent program sponsored by the North State Building Industry Association, we outlined some ways both builders and buyers use AI — or will be able to in the near future.

AI is turning home searches from keyword clicks into concierge experiences — more tailored, intuitive and aligned with how people actually decide where to live. These tools are gaining traction fast, giving you more control and convenience and helping you determine if a

model home has the features you really want.

Think less “3 bed, 2 bath.” Think more “Is there an open kitchen for entertaining? Is the park close enough to walk to with my kids? Can I see myself living here?” People don’t fall in love with a home because of its square footage and bed/bath count — they fall in love with the neighborhood, how the home makes them feel and how it improves their lives. AI will allow you to start searching for a home at this level.

AI is also personalizing your buying experience.

Buyers today expect flexibility, and AI is delivering it. Whether reserving a home from your couch at 10 p.m. or receiving a tailored follow-up based on your online activity, AI enables a more human, customized experience, just delivered through smarter tech. Already, 37% of homebuilder Taylor Morrison’s home reservations happen before a buyer ever steps foot in a community. That kind of shift speaks volumes about how digital tools are reshaping buyer behavior.

Soon, you’ll be able to chat with an AI assistant

any time of day or night, getting answers to common questions without waiting for office hours. When the time is right, the AI will hand you off to a human salesperson for the personal touch that makes all the difference.

In addition, financing is still one of the most confusing parts of buying a home, but that’s also starting to change. AI-powered tools are beginning to help buyers organize their finances, explore loan options and understand what fits within their budget. These tools won’t replace lenders, but they will help

buyers walk in informed, organized, and confident.

Finally, home design can feel like a foreign language — especially for first-time buyers. AI tools are already improving that experience, making it easier for buyers to visualize options, explore what’s possible and clearly communicate their preferences. Whether you’re customizing a floor plan or weighing finishes, AI helps turn that uncertainty into excitement. It doesn’t replace the builder or designer — it makes you feel like a true

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Homebuilding experts Christopher Brown, Deana Ellis, and Chelsea Richardson discussed how AI is changing the way new homes are built and purchased at a recent North State BIA meeting.

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collaborator in shaping your future home.

From digital contracts to virtual tours and even setting up follow-up schedules based on what will need to be done, AI is cutting the complexity out of the process and meeting buyers where they are — whether on your couch or in person. We're only in the early stages of AI's impact on homebuying, but what's

already here is powerful. From virtual tours to personalized follow-ups, AI is making the journey from dreaming to moving day more seamless, intuitive and exciting than ever. Christopher Brown is the broker/principal of the NEXT New Homes Group, and Chelsea Richardson is principal and vice president of Jeffrey DeMure + Associates Architects Planners and the 2025 chair of

the Building Careers Foundation. Both are active North State BIA members and volunteers. The North State BIA is the leading advocate in the Greater Sacramento Region and represents over 500 member companies that provide 55,000 industry jobs from Yuba City to Galt. The BIA is committed to promoting homeownership opportunities, preserving and furthering the economic interests of its members and working to enhance the industry's standing as a significant contributor to the regional economy.