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## Ensuring AI Policy Works for Us All

### Description

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In today's business world, AI is already a practical tool for small businesses like mine, not just a futuristic idea. It's changing how we communicate with clients, create marketing strategies, and streamline operations. It is important for Virginia elected officials to understand the value AI is already delivering to our state's small businesses and our ability to compete when considering how to regulate AI.

As the business development manager of a title and settlement company in Southwest Virginia, I've experienced how AI can boost efficiency and impact, especially in fields that depend on accuracy and trust.

Still, for small and microbusinesses to fully benefit, we need technology platforms and policies that reflect our realities and provide the support to use these tools effectively.

Recently, I joined other small business leaders from Virginia in Washington, D.C., to meet with staff from Sens. Mark Warner, Tim Kaine and Rep. Morgan Griffith's offices. We were there to share how AI is impacting our work, and why it's so important that the rollout of these technologies includes and uplifts small businesses, not just the biggest players in the market.

In real estate and title services, AI has already made a difference in how I work. I use AI to draft email outreach, generate marketing content, and brainstorm social media posts that are more relevant and engaging. Generative AI tools help me write customized follow-ups to agents and clients. Meta has helped me craft social content that will reach a larger audience. These tools have helped me be more efficient and consistent, especially as my workload has grown.

AI also supports our visibility. With limited marketing budgets, small businesses like mine rely on tools like Meta's ad platform to target our services to the right audiences, homebuyers in our region, agents seeking reliable closing partners, and others in the local real estate ecosystem. These platforms allow us to compete in a crowded digital space without needing a full-time marketing team.

While AI has the power to amplify small business voices, it can also drown them out, as search engines and recommendation systems often favor larger companies with more data and bigger budgets. This doesn't mean small businesses offer less value, but we often can't keep up with the volume of content these systems reward. In meetings with Senate staff, I shared that small businesses don't need protection from innovation; we need to be included in how it's built and regulated, with greater transparency and consideration for our specific needs and algorithm goals.

AI is a tool, not a replacement. In industries like mine, relationships are still everything. Clients want to know there's a real person on the other end of the phone who understands the stakes. Small businesses understand this; large companies who look to outsource and automate everything, do not.

AI can support that relationship, but it can't replace it.

AI tools themselves should be built with equity and transparency, so small business owners can trust the platforms they rely on. When AI empowers small businesses, it doesn't just boost productivity, it strengthens communities.

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### **Tina Merritt**

Tina Merritt has been in the real estate industry for over 27 years. As a Virginia Certified Title Settlement Agent (VCTSA), she has been involved at the state and national levels of our industry, promoting the Title Agent's role as an educated and valued part of the real estate transaction. Tina currently serves as Vice-Chair of the Homeowner Outreach Program Work Group at the American Land Title Association and has been a Certified HOP Leader since 2017. She is currently Director of Business Development for Premier Title of Virginia and resides in Blacksburg.

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