



AI 360 RESEARCH BRIEFING

Built to Predict: How AI Is Revolutionizing Real Estate

Florent Rouxelin, PhD

Department of Finance, College of Business
Florida International University

frouxelin@fiu.edu

Brief overview of the research

AI can extract lease clauses for smart contracts and uncover property attributes conventional valuations miss. This article connects these advances to borrowing terms, tradable ownership claims, and data-center investment shaped by power availability, cooling capacity, and fiber connectivity.

Why this research matters

Real estate finance increasingly depends on information that standard property records do not capture. A valuation's uncertainty can affect how much a lender advances; verified operating performance may influence green-loan terms; and a data center's connection delay can determine when cash flows begin. Understanding these links matters for loan sizing, project selection, and the pricing of new collateral. It also clarifies how model choice affects risk and market power: lenders sharing a model may concentrate risk, while landlords sharing pricing software may increase markups. The benefits therefore depend on both technological capability and market structure.

Department of Finance

College of Business Administration
11200 SW 8th Street, RB-210 • Miami, Florida 33199
Phone: 305.348.2681 • Fax: 305.348.4245
<http://business.fiu.edu/finance/>