

FOR PHOENIX + TUCSON LISTING AGENTS

The 2026 Altered-Photo Rules Guide

ARMLS's Digitally Altered rule is live and \$200 fines begin in December 2026. Which edits need the watermark, the exact Flexmls workflow, and the seller scripts, all before the grace period ends.

The disclose-or-not table

Flexmls watermark workflow

3 seller scripts

Every stat sourced



THE DEADLINE

The photo rules changed in May. The fines start in December.

ARMLS's Digitally Altered rule went live May 28, 2026. Through November it is an education phase: violations get flagged, nobody gets fined (ARMLS, 2026). Starting December 2026, each one costs \$200. You are reading this inside the grace window, which means every habit you fix now is a fine you never think about again.

ARMLS Digitally Altered Media policy, 2026

OCT 24**Zillow buys Virtual Staging AI**

The biggest portal buys a staging engine outright (Zillow via Boston.com, August 2026). AI editing stops being a niche trick.

SEP 25**AI staging ships inside Zillow Showcase**

Zillow starts staging listing photos itself in its paid Showcase tier (Zillow via Boston.com, August 2026).

NOV 25**New York warns homebuyers**

The NY Department of State issues a formal consumer alert teaching buyers to spot AI-generated listing photos (NY DOS, 2025).

JAN 26**California makes disclosure law**

AB 723 requires a conspicuous disclosure on altered listing images statewide, plus a link or QR code to the original (California Legislature, 2025).

MAY 26**ARMLS flips the switch**

Altered media in Flexmls now needs the Digitally Altered watermark with the original paired beside it (ARMLS, 2026).

DEC 26**The \$200 fines begin**

The education phase ends. Each unwatermarked altered photo becomes a \$200 violation (ARMLS, 2026).

\$200

per violation once ARMLS enforcement starts in December 2026

ARMLS, 2026

\$250

what California's CRMLS, the largest MLS in the country, fines after one warning

CRMLS, 2026

46%

of Realtors already use AI-generated content, so this touches nearly half the industry

NAR 2025 Technology Survey

BEFORE YOU READ ON

This is not legal advice. It is the working playbook. ARMLS policy, ADRE rules, and MLSSAZ policy all get updated, so confirm the gray areas with your broker or attorney before you bet a listing on them.

THE LINE

Altered or just edited? Draw the line in one look.

ARMLS calls media altered when software or AI is used to add, remove, or significantly change image content, and its own example list includes virtual staging, altered landscaping, removed power lines, decluttered rooms, and fire added to a fireplace (ARMLS, 2026). Exposure and color work stays exempt. Run every edit through this table before it uploads.

Rulings per ARMLS Digitally Altered Media policy, 2026

THE EDIT	RULING	WHAT YOU DO
Brightness, color, crop, straighten, sharpen, HDR blend	Not altered	Nothing. Normal processing of real frames is exempt.
Blur a yard sign or license plate	Not altered	Nothing. Blurring needs no disclosure.
Clone that same sign out	Altered	Watermark it, pair the original directly beside it.
Virtual staging or AI decluttering	Altered	Watermark, pair the original, note it in the photo description.
Virtual twilight or sky replacement	Altered	Watermark and pair. Real twilight never needs one.
Green the lawn, change landscaping	Altered	Watermark and pair. ARMLS names altered landscaping specifically.
Remove power lines or poles	Altered, and risky	Watermark and pair if you must, but think twice. See page 4.
Erase cracks, stains, or damage	Never	No watermark cures concealment. Fix it or leave it.

THE ONE-LOOK TEST

Blur it, fine. Delete it, disclose. ARMLS's own example pair: blurring a yard sign needs no disclosure, cloning it out does (ARMLS, 2026). Blurring hides detail inside something real. Cloning deletes the object. Ask which one your edit just did and the table above answers itself. Same logic for the dormant winter Bermuda: shoot it warm, fine; paint it green, watermark.

THE MECHANICS

The Flexmls two-step: watermark, then pair

Two moves make an altered photo compliant. You apply the watermark by clicking the sunburst icon on the photo in Flexmls, and once applied it cannot be removed. Then the original must sit directly before or after the altered version (ARMLS, 2026). Here is the whole workflow, 60 seconds per photo.

- 1 Collect originals first.** Before anything uploads, get the untouched file for every altered frame from your photographer. No original, no compliant upload.
- 2 Upload the altered photo.** Load it into the Flexmls photo manager in its marketing position.
- 3 Verify, then click the sunburst.** Triple-check you are on the right photo. The watermark is permanent and there is no undo.
- 4 Pair the original.** Place the untouched version directly before or after the watermarked frame. Not three slots away. Adjacent.
- 5 Caption it.** Write virtually staged, or what changed, in the photo description. Repeat steps 2 through 5 for every altered frame.
- 6 Sweep and screenshot.** Check video and tour descriptions too, then screenshot the finished set for your file. That screenshot is your receipt if a flag ever comes.

BEYOND THE STILLS

Video, tours, renderings, and relists have their own lane. Altered video and virtual tours need the ARMLS-approved watermark or Digitally Altered stated in the description. To-be-built homes use the separate To-Be-Built watermark, not the altered one. And a listing that comes back on after December 2026 uploads under the new rules, so re-audit any pre-May photo set, virtual twilights included, before you relist (ARMLS, 2026).

THE RED LINES

What a watermark will not fix

Here is what most agents get wrong right now: they read the watermark as a permission slip. It is not. Disclosure covers aspirational additions, like furniture in a vacant room. It does not cure concealment. Some edits stay off the table with or without the sunburst.



Defects stay in the frame

Cracks, stains, roof damage, the tired pool deck. Erasing them is misrepresentation with a label on it. Fix the problem or price it, never photoshop it.

[The spine of the whole rule](#)



Permanent surroundings stay

Power lines, poles, the neighbor's roofline. ARMLS treats removing them as an alteration, and California's CRMLS, the largest MLS in the country, bans removing permanent conditions outright under Rule 11.5.2 (CRMLS, 2026). The buyer parks under those lines at the first showing.



No people, real or AI

ARMLS keeps people out of listing media beyond incidental background (ARMLS, 2026). Never AI-generate people into a photo, and keep imagery about the home, not about who might live there.



The layer above the MLS

Arizona's advertising rule, A.A.C. R4-28-502, requires accurate claims and representations, bars misleading impressions, and counts internet marketing aimed at Arizona residents as advertising (Arizona Administrative Code, current). It sits above any MLS policy, which is reason enough to keep the habit clean.

WHERE THIS IS HEADING

Buyers are being coached to distrust perfect. New York's Department of State issued a consumer alert on November 13, 2025 telling homebuyers to watch listing photos for distorted details, blurry backgrounds, and unrealistic perfection (NY DOS, 2025). A study cited by the NY Department of State, 2025 found consumers rate AI-generated images as less authentic and less professional, cutting trust and purchase intent. The clean play is not better fakes. It is fewer of them, disclosed.

EVERYWHERE ELSE

Zillow, Instagram, and Tucson have rules too

The sunburst watermark lives in Flexmls, but the duty to label follows the photo. And with only 21% of sellers' agents staging every listing, down from 38% in 2017 (NAR 2025 Profile of Home Staging, May 2025), the virtually staged photo is carrying more listings than ever, everywhere those listings appear.

Zillow shows the original anyway

Zillow bought Virtual Staging AI in October 2024, put AI staging into Showcase in September 2025, and by August 2026 staged views are labeled, optional, and shown beside the original, with buyers able to strip the furniture themselves (Zillow via Boston.com, August 2026). Its spokesperson: agents and brokers bear the front-line responsibility for accuracy.

Label it on social and your site

NAR's Article 12 requires a true picture in advertising, and NAR's own guidance says virtually staged photos must be clearly labeled as such (NAR, June 2025). Two words in the Instagram caption, virtually staged, and you are covered.

Tucson runs its own rulebook

MLS AZ rules differ from ARMLS, and they change. Listing in Pima or Pinal? Check current MLSSAZ policy before you upload anything. Never assume the sunburst workflow transfers south.

Where virtual staging earns it

Vacant snowbird homes and new-build specs are exactly where staging pays, and virtual is the affordable version. Stage them, watermark them, pair the originals, and label them everywhere the listing shows up.

STEAL THIS: THE PHOTOGRAPHER HANDOFF

Settle these before the shoot ends. Five agreements prevent every downstream headache. ListerPros delivers the original alongside every edited file by default, so this handoff takes zero minutes there.

- ☐ Originals delivered for every altered frame, full resolution
- ☐ Photographer flags exactly which files count as altered
- ☐ Agreed in writing who applies the watermark and who uploads
- ☐ Twilights and staging delivered as separate files, never overwrites
- ☐ Originals stay retrievable for the life of the listing

THE CONVERSATIONS

Scripts for the seller who wants magic

Your sellers already believe in photos: 88% of sellers' agents say photography is more important, or much more important, to their clients than staging (NAR 2025 Profile of Home Staging, May 2025). What sellers do not know is that the editing rules changed. These words carry that conversation without losing the room.

THE PHOTOSHOP ASK

I can have [the item] virtually removed. The rules then require that photo to carry a Digitally Altered watermark, with the original placed right next to it, so buyers will see both versions. Usually the stronger play is [fix it before the shoot / shoot the angle that solves it]. Which would you rather do?

THE LISTING APPOINTMENT

Every photo of your home will hold up when buyers walk through the door. Anything we enhance, we disclose, which is exactly what the MLS now requires. You get photos buyers trust, showings that do not start with disappointment, and no compliance surprises after we go live.

THE WATERMARK QUESTION

That sunburst label means we enhanced the photo digitally and disclosed it, which the MLS requires. Buyers see the enhanced version and the original side by side. Every compliant listing in the Valley carries it on edited photos now, and it is part of why buyers trust yours.

From: You · To: Your seller · Two days before the shoot

Thursday's shoot: one hour of prep beats any edit

1. Hi [first name], photos are Thursday at [time]. One hour of prep beats any digital fix, because anything we add or remove in editing now carries a Digitally Altered watermark on the MLS, with the original photo shown right beside it.
2. So let's make the original the photo we want. Counters cleared, bins in the garage, cars off the driveway, pool deck rinsed, patio furniture wiped down after this week's dust.
3. Leave the lights on and the blinds open when you head out. I will handle everything else.

Send it two days out. It answers the photoshop ask before it gets asked.

HONESTY IS THE STRATEGY

The original gets seen either way. Zillow already shows buyers the untouched version one tap away (Zillow via Boston.com, August 2026), and the MLS pairs it on the same screen. Polish stopped being a secret in 2026, so sell the disclosure as trust. And when you want twilight or staging done compliant, ListerPros delivers the edited and original files together, watermark-ready. Arizona owned since 2013.

PRINT IT, PIN IT, RUN IT

The altered-photo audit

- ☐ Pull the untouched original for every altered photo before anything uploads
- ☐ Verify the frame, then click the sunburst; the watermark never comes off
- ☐ Note virtually staged in photo, video, and tour descriptions
- ☐ Label virtual staging on Zillow, in captions, and on your own site
- ☐ Re-audit pre-May 2026 photo sets before relisting after December
- ☐ Run each edit through the page 2 table: add, remove, or change means altered
- ☐ Place each original directly before or after its altered version
- ☐ Leave defects, power lines, and permanent surroundings in the frame
- ☐ Check current MLSSAZ policy before uploading any Pima or Pinal listing
- ☐ Confirm gray areas with your broker; this guide is not legal advice



ListerPros

ListerPros has photographed Arizona real estate since 2013, for thousands of agents across Phoenix and Tucson. One visit captures photos, vertical video, aerials, 3D tour and floor plan, and everything is back within 5 hours of the end of the shoot. Guaranteed.

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