

The 2026 Renter AI Report

Where renters welcome AI,
where they draw the line,
and what it means for multifamily.





Introduction

Apartment residents across the United States are already comfortable with AI in daily life, but that comfort is conditional. This report summarizes findings from a national survey of 2,010 verified multifamily renters on how they feel about AI across every stage of the resident journey, including searching for an apartment, touring, moving in, living day to day, paying rent, and renewing a lease.

About This Survey

The survey collected 2,010 completed responses from a national panel of verified renters. Every respondent confirmed they currently live in a multifamily apartment community, which served as the qualifying screener for participation. Seventy-seven percent of respondents are the primary leaseholder on their unit, and **23%** share responsibility for the lease with another household member.

Respondents span 43 or more U.S. states, led by California, Texas, Florida, and New York. By age, the sample includes 55+ (**38%**), 25 to 34 (**23%**), 35 to 44 (**19%**), 45 to 54 (**13%**), and 18 to 24 (**7%**). By gender, the sample is **52%** female, **46%** male, and **2%** non-binary, third gender, or preferring not to say. Household income spans a broad range from under \$15,000 to \$150,000 or more, with the largest single band at \$50,000 to \$74,999. Household composition is mixed: **30%** live with a partner or spouse and children, **27%** live alone, **24%** live with a partner or spouse only, and the remainder live with a sole parent and children, other related adults, or unrelated adults.





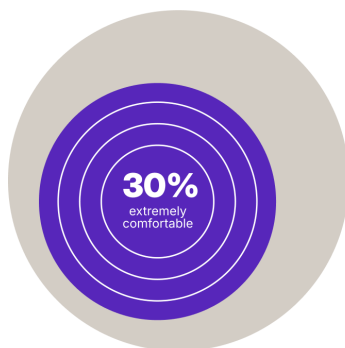
Key Findings

After reviewing the survey responses, eight distinct trends emerged regarding how multifamily renters interact with and perceive AI. Overall, residents demonstrate a strong baseline comfort with AI for low-stakes, routine tasks like asking general property questions, scheduling tours, and submitting maintenance requests. However, this openness is marked by clear boundaries across several critical themes:

- The “Trust Cliff”: Comfort drops sharply when interactions transition to what the resident perceives as high-stakes activities involving legal agreements or personal finances, such as rent payments, lease applications, and renewals.
- Demand for Human Oversight: Across every stage, residents overwhelmingly insist on easy access to human staff and the ability to opt out of AI interactions entirely, viewing AI as an augmenting tool rather than a full replacement for property teams.
- Data Privacy Concerns: Broad hesitation exists regarding how personal data and behavior are tracked and analyzed by AI systems, highlighting the need for operational transparency and clear data governance.

1. Residents are AI-ready, to a certain point

AI is nothing new to renters. It’s no longer a novelty to this audience. It’s part of how they shop, bank, and get service (among other things). In fact, **62%** of respondents are comfortable interacting with AI, including **30%** who are extremely comfortable. Fifty-eight percent already use AI-driven customer service chatbots in everyday life, and **63%** say they would use an AI-powered virtual tour guide that provides real-time answers.



62%

of respondents are comfortable interacting with AI in general

58%

of respondents already use AI-driven customer service chatbots in their personal lives

63%

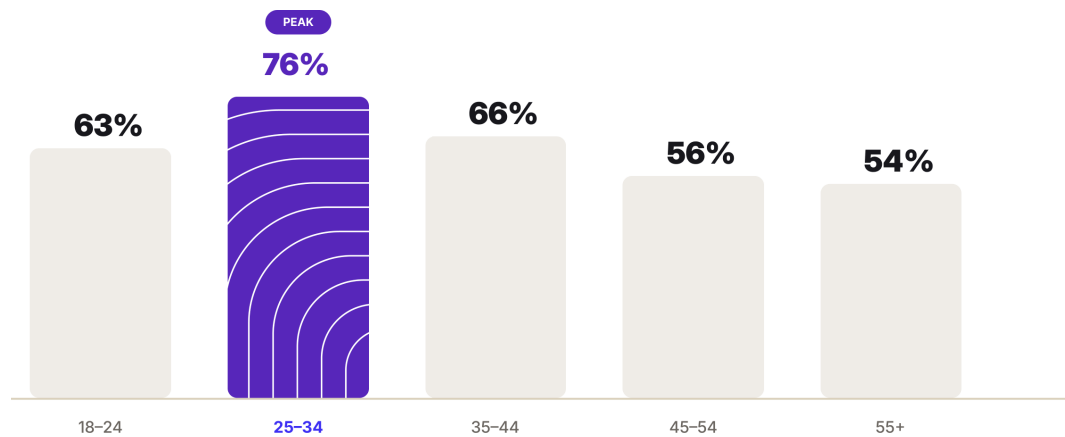
say they would use an AI-powered virtual tour guide that gives real-time answers



2. Comfort peaks in the middle of the age spectrum

Comfort with AI is highest among residents ages 25 to 34 (**76%** comfortable), higher even than the youngest cohort, ages 18 to 24 (**63%**). Comfort with AI then declines steadily after that peak with **66%** of 35 to 44 year-olds, **56%** of 45 to 54 year-olds, and **54%** of 55+ are comfortable using AI.

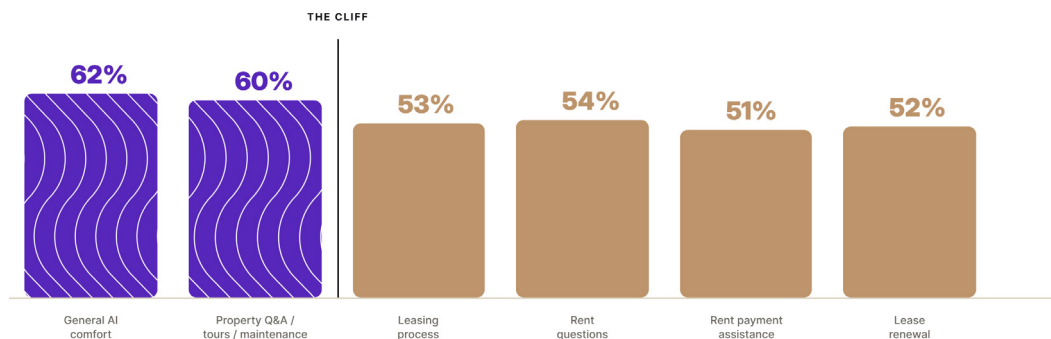
What does that mean for properties? When building out your AI strategy, don't base it solely on the age of your audience because the data shows that the youngest among us aren't necessarily the ones who are most comfortable using AI not only in their day-to-day lives, but also as part of their apartment search.



3. Comfort drops sharply as financial and legal stakes rise

Comfort with everyday, low-stakes AI interactions (answering questions, scheduling tours, submitting maintenance requests) is consistently around **60%**. That comfort falls to just over **50%** once money or legal terms are involved. Only **51%** are comfortable using AI for rent payment assistance, **52%** for lease renewal, and **53%** for parts of the leasing process. Residents draw a clear line between AI helping them find information and AI handling their money or their lease.

When implementing AI, evaluate your processes to determine where AI can add value and whether interactions should be self-serve, hybrid, or human-only based on resident comfort.





4. Human access is a requirement, not a convenience

Across nearly every AI scenario tested, the ability to connect with a human is the top factor that would increase trust. Seventy-two percent say the option to contact a human is what would most increase their trust in AI during a property tour, and **40%** cite “easy access to a human” as the top thing that would build trust in AI used by their property manager overall. Even when AI is available, **66%** still want to sign a lease with a human and **58%** want the ability to connect with a human not AI. When paying rent.

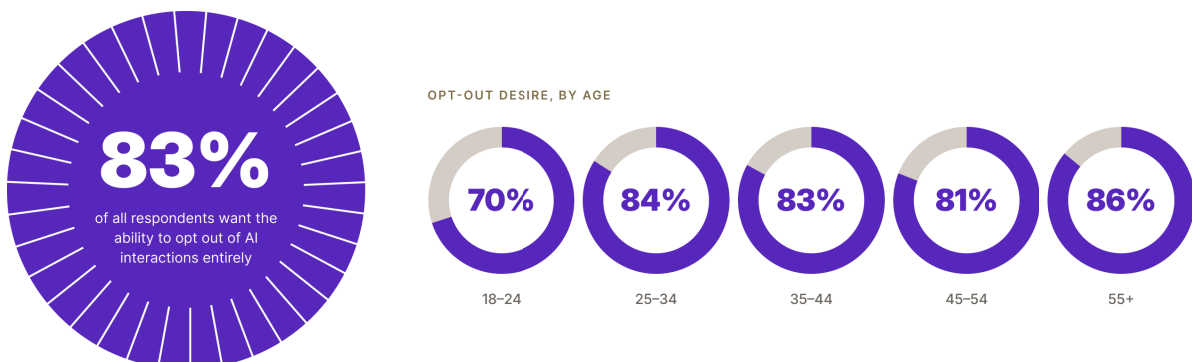
While today’s residents are comfortable performing many actions with the aid of AI, they still want the option to connect with humans when needed. This reinforces the concept that AI is a tool that augments the work that site teams perform, not a means to replace them.



5. The overwhelming majority want the ability to opt out of AI

What residents want most is control over their interactions with a property. More than **80%** of respondents say renters should have the option to opt out of AI interactions entirely. This holds true across all age groups, showing the importance of optionality as it relates to AI interactions.

Even if an individual is willing and able to navigate the entirety of the lead to lease journey, having optionality to engage with the property on their own terms is very important. Being comfortable with AI and wanting control over it are not contradictory positions for most residents.





6. Data privacy concern is broad across all demographics

With the rise of fraud in recent years, renters are rightfully concerned about the security of their personally identifiable information. Overall **80%** of respondents noted concerns related to how AI used personal information like budget, location, and lifestyle to provide apartment recommendations. Of those respondents, **37%** were “very concerned about data privacy.”

Similarly, **81%** of respondents are concerned about properties using AI to analyze payment data, maintenance requests, and communication behavior. This concern is constant across age and income bands, which suggests that regardless of how old you are, how much you make, or where you live, data privacy is top of mind for everyone and individuals want to have control over how their PII is used.

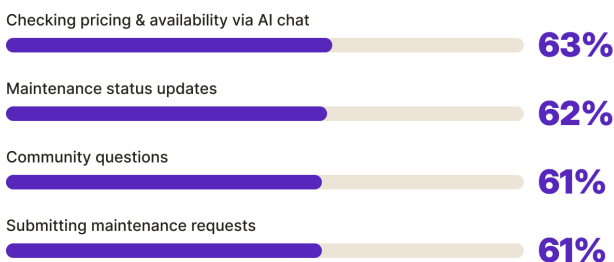


7. The clearest AI opportunity is logistics, not money or law

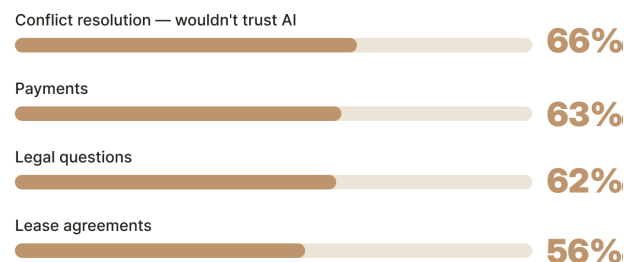
When using AI, respondents are most comfortable with operational and informational use cases like checking pricing and availability of units via AI-powered chat agent (**63%**), receiving status updates on maintenance requests (**62%**), asking questions about the community (**61%**), and submitting maintenance requests (**61%**).

On the flipside, trust begins to waver when money, legal exposure, or conflict is involved. Chief among those is conflict resolution where **66%** said they wouldn't trust AI to resolve a conflict. This is followed by payments (**63%**), legal questions (**62%**), and lease agreements (**56%**). This shows that AI isn't necessarily the problem, but what the stakes are in the interaction—the higher the stakes, the lower the trust.

● WHERE AI EARNS TRUST



● WHERE TRUST BREAKS DOWN





8. There is a monetization signal in the data

Residents show real purchase intent for ancillary services if their property offered them: **61%** would buy renters insurance, **52%** would buy moving services, and **50%** would buy house cleaning services. Personalization also resonates: **83%** say AI-powered recommendations for events, services, and lease renewals would be at least somewhat valuable to them.

This is a huge opportunity for property owners to create AI-powered, automated workflows as part of the leasing process to offer the services above. These services are not only valuable to residents, but also creates ancillary revenue, which is much needed during tough economic times where rent remains flat and expenses continue to rise.



SERVICES RENTERS WOULD PAY FOR VIA AI

61%

Renters insurance



52%

Moving services



50%

House cleaning services





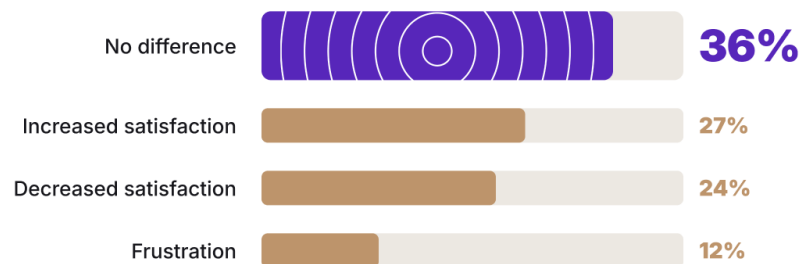
Findings by Stage of the Resident Journey

General Attitudes Toward AI

Beyond the baseline **62%** general comfort figure, residents' feelings about AI are nuanced and situation dependent. When residents realize they are interacting with AI rather than a human, **36%** say it makes no difference, **27%** report increased satisfaction, **25%** report decreased satisfaction, and **12%** report frustration. Reactions are genuinely split rather than uniformly negative.

Q3. When you realize you're interacting with AI instead of a human, how does it make you feel?

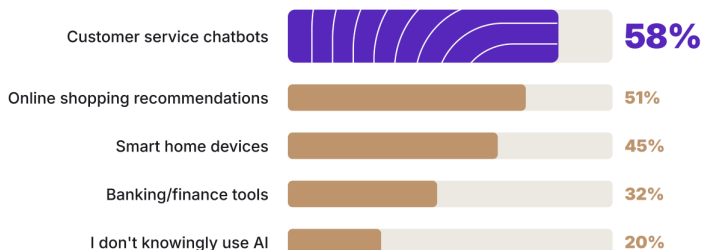
n = 2010



Disclosure matters to most residents as **62%** say it is very or extremely important to know whether they are interacting with AI or a human. On everyday AI use outside of housing, **58%** already use customer service chatbots, **51%** use AI for online shopping recommendations, **45%** use AI-enabled smart home devices, and **32%** use AI in banking or finance tools, while **20%** say they do not knowingly use AI at all.

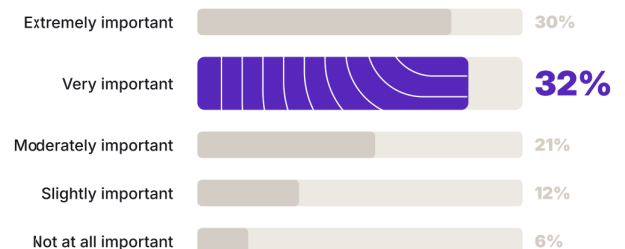
Q4. In which areas of your life do you already use AI?

n = 2010



Q5. How important is it to know if you're interacting with AI vs. a human?

n = 2010



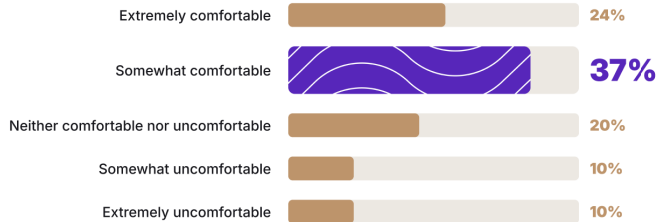


Apartment Search & Leasing

When searching for an apartment, **61%** of residents are comfortable receiving AI-generated recommendations, while **55%** would prefer a hybrid approach of AI + manual browsing over AI-only (or strictly manual research).

Q6. How comfortable would you be receiving AI-generated apartment recommendations?

n = 2010



Q8. Would you prefer AI-curated suggestions, manual browsing, or a mix?

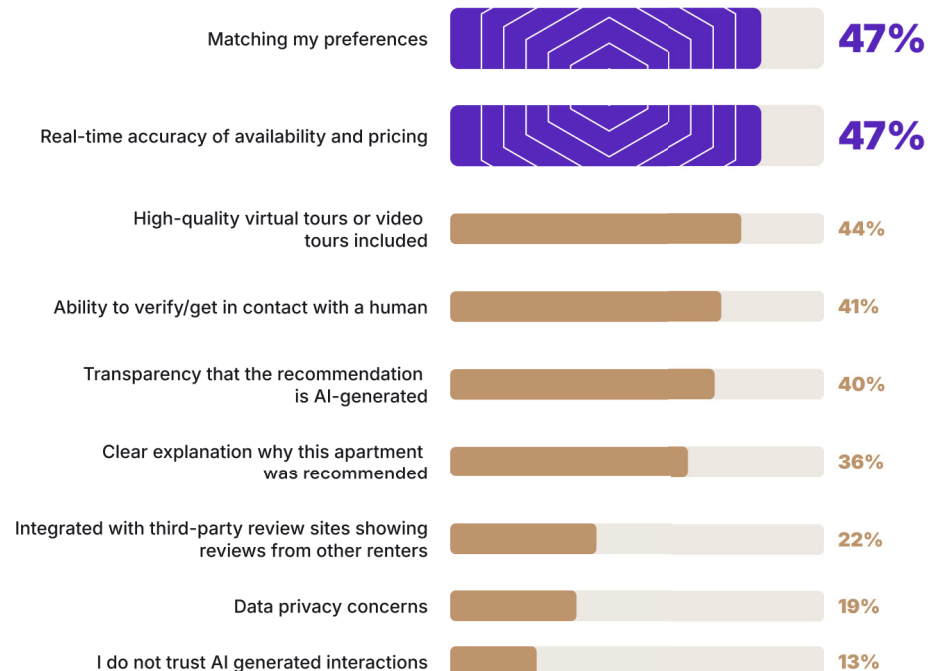
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Trust in AI recommendations hinges on specific factors. For example, **47%** trust is built by AI matching the searchers preference and **47%** cite real-time accuracy of pricing and availability as top trust drivers, followed by high-quality virtual tours (**44%**), the ability to reach a human (**41%**), and transparency that a recommendation is AI-generated (**40%**). Thirteen percent say they simply do not trust AI-generated interactions.

Q7. What factors would make you trust AI-generated apartment recommendations?

n = 2010





Concern about how personal data is used is significant at this stage, with **80%** being concerned about AI using personal data, such as budget and lifestyle, to generate recommendations, including **37%** who are very concerned. Comfort with AI chat agents for specific search tasks is at **57%** for general property questions, **58%** for scheduling a tour, and **63%** for checking pricing and availability. When residents have a property question, **41%** would rather wait for a human response, **36%** prefer AI first with a human available if needed, and **20%** want an immediate AI response. Comfort with using AI for parts of the leasing process itself, such as applications and screening updates, is lower at **53%**.

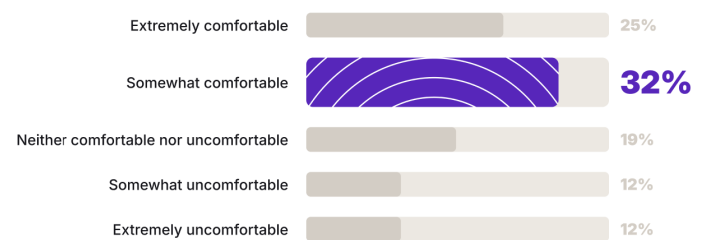
Q9. How concerned are you about AI using your personal data to suggest apartments?

n = 2010



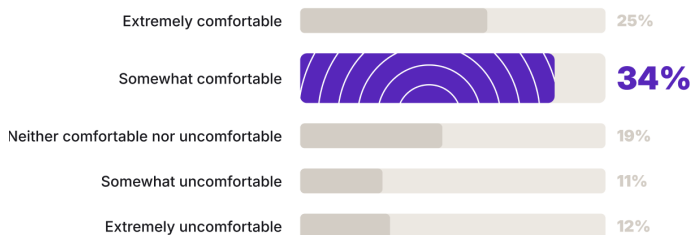
Q10. Comfort with an AI chatbot answering property questions

n = 2010



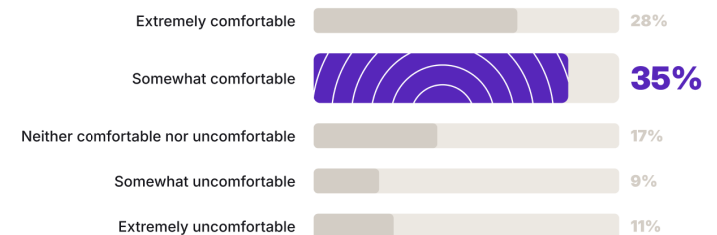
Q11. Comfort with an AI chatbot scheduling a tour

n = 2010



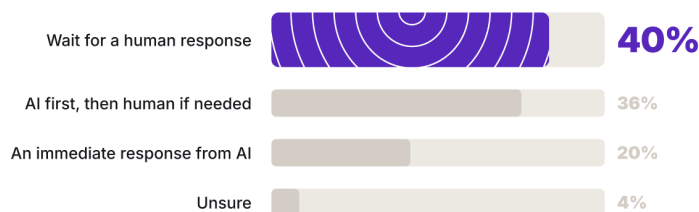
Q12. Comfort with an AI chatbot checking pricing/availability

n = 2010



Q13. If you had a property question, what would you prefer?

n = 2010



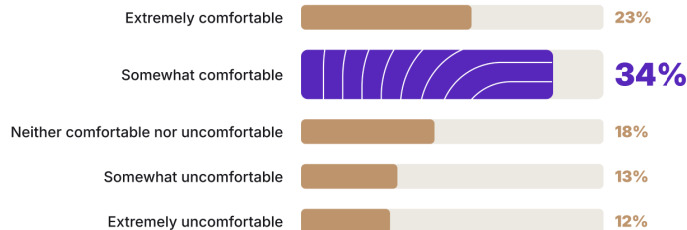


Touring

When requesting a tour, **57%** of respondents indicated they were comfortable using AI during a property tour and **63%** said they would use an AI-powered virtual tour guide so long as it gave answers to questions in real time with **23%** indicating they were unsure about taking an AI-powered tour, and **14%** would not take an AI powered tour.

Q15. Comfort using AI during a property tour

n = 2010



Q16. Would you use an AI-powered virtual tour guide with real-time answers?

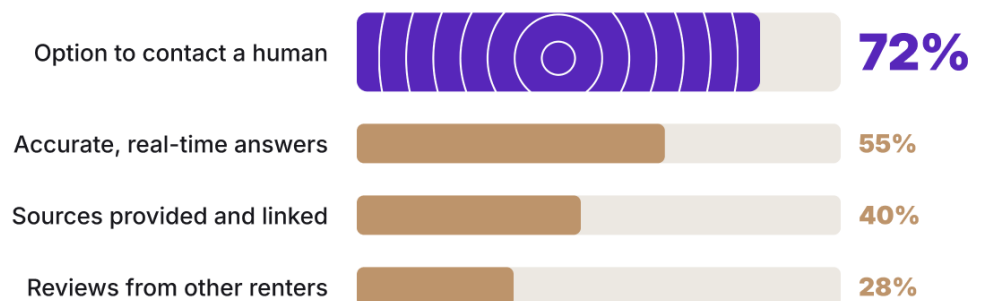
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The best way for properties to build resident trust of AI is providing the option to contact a human (**72%**). Other ways to build trust include accurate real-time answers (**55%**), providing sources and links with answers (**40%**), and reviews from other renters (**28%**).

Q17. What would increase your trust in AI during a tour?

n = 2010





Despite a willingness to engage with AI, a majority of respondents prefer an in-person guided tour (**56%**) with **32%** preferring a self-guided tour with AI support, and **11%** preferring a fully virtual tour.

Q18. Tour preference: in-person, self-guided AI, or fully virtual?

n = 2010

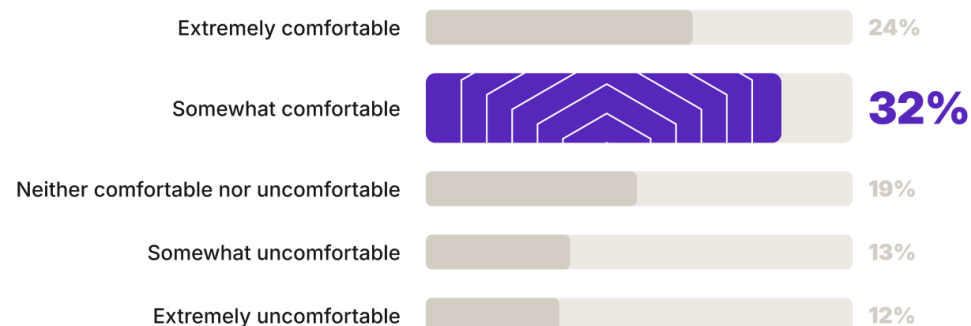


Move-In Experience

After the application is approved and the resident starts the move-in process, **56%** of residents are comfortable receiving move-in instructions or onboarding help from AI.

Q19. Comfort receiving move-in instructions/onboarding help from AI

n = 2010



How much a resident trusts AI to help in the move-in process depends on the specific task, like navigating move-in checklists (**66%**), setting up utilities (**58%**), or explaining lease documents (**53%**).

Q20. Would you trust AI to explain lease documents?

n = 2010



Q21. Would you trust AI to guide utility setup?

n = 2010



Q22. Would you trust AI to guide move-in checklists?

n = 2010





What is most concerning to residents is the lack of human reassurance during move-in like misinterpreting lease terms (**34%**) and missing important details (**29%**).

Q23. What is your biggest concern about AI during move-in?

n = 2010

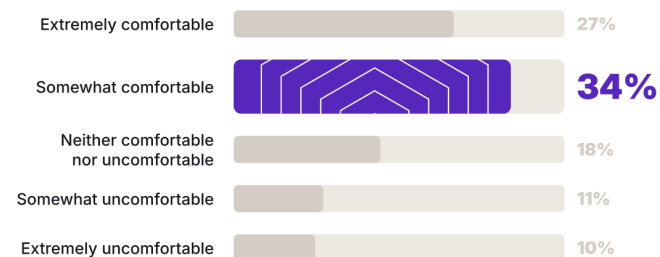


Living: Maintenance & Community

Once the resident is moved in, they become more and more comfortable engaging with AI for interactions like maintenance requests (**61%**), updates on repairs (**61%**), and asking community related questions.

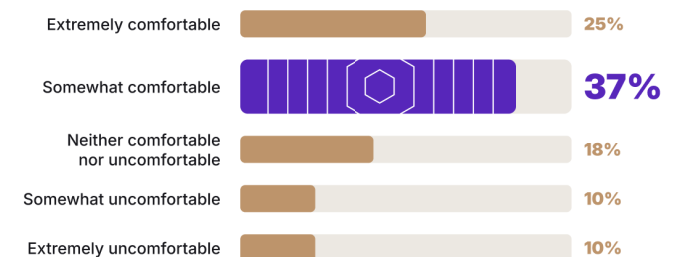
Q24. Comfort using AI to submit maintenance requests

n = 2010



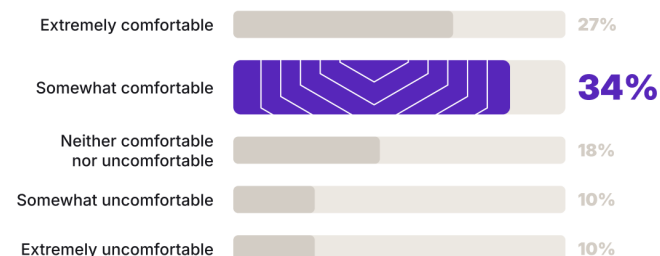
Q25. Comfort using AI to get updates on repairs

n = 2010



Q26. Comfort using AI to ask community-related questions

n = 2010





Even so, when asked directly who they would prefer maintenance updates come from, **42%** still choose human staff over a combination of both (**39%**) or AI alone (**18%**). Personalized, AI-powered recommendations for events, services, and renewals are seen as valuable by **83%** of residents (**35%** “very valuable,” **48%** “somewhat valuable”), with only **17%** finding them not valuable at all.

Q27. Preferred source of maintenance updates

n = 2010



Q28. Value of AI-powered personalized property recommendations

n = 2010

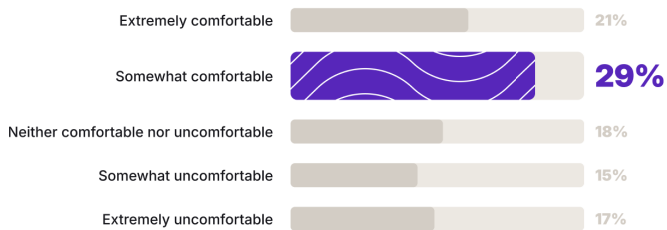


Payments & Lease Renewal

Payments and renewals are where there's a significant shift in comfortability. Only **50%** of respondents said they are comfortable using AI for rent payment assistance, **54%** for asking questions about rent, and **52%** for renewing a lease outright. These figures are quite a bit lower than the **62%** baseline comfort with general AI use, reinforcing that financial stakes are the single strongest driver of renter's hesitation with AI.

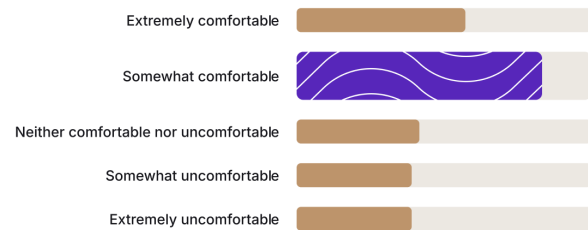
Q29. Comfort using AI for rent payment assistance

n = 2010



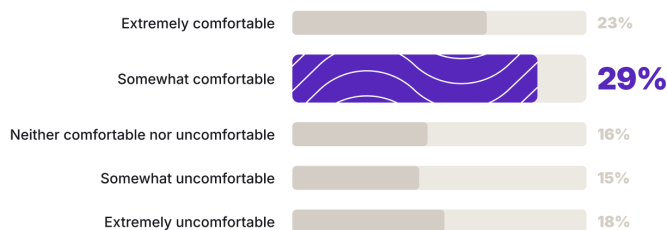
Q30. Comfort using AI to ask questions about rent

n = 2010



Q31. Comfort using AI to renew a lease

n = 2010





Trust, Boundaries & Oversight

When asked which tasks they would not trust AI to handle, residents pointed most often to conflict resolution (**66%**), payments (**63%**), legal questions (**62%**), and lease agreements (**56%**). An overwhelming majority (**92%**) say human interaction is very or extremely important for sensitive issues like billing, complaints, and lease terms.

Q32. Which tasks would you NOT trust AI to handle?

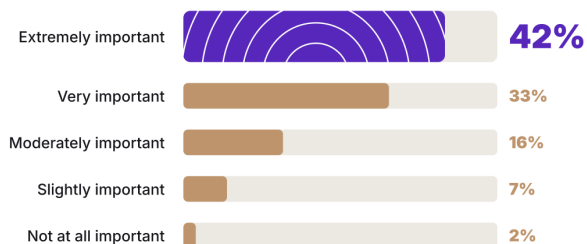
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Trust in AI used by a property manager would most be improved by easy access to a human (**40%**), followed by proven accuracy (**24%**), data privacy assurances (**15%**), clear disclosure that it is AI (**12%**), and the ability to give feedback (**9%**).

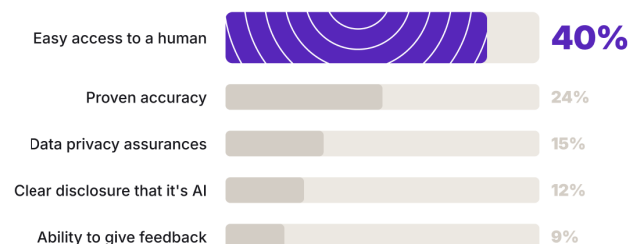
Q33. Importance of human interaction for sensitive issues (billing, complaints, lease terms)

n = 2010



Q34. What would increase trust in AI used by your property manager?

n = 2010





Concern about AI analyzing resident behavior, such as payments, requests, and communication, is high at **81%** (**38%** very concerned). The ability to opt out of all AI interactions is also important as **83%** of respondents should have that option. When asked which workflows they prefer to have an on-site team member handle, respondents cited signing a lease (**66%**), paying rent (**58%**), renewing a lease (**49%**), and filling out an application (**48%**).

Q35. Concern about property using AI to analyze your behavior

n = 2010



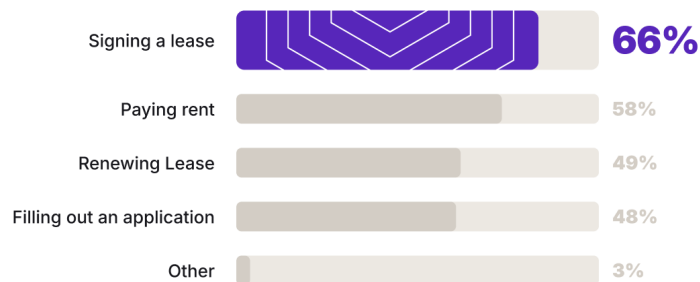
Q36. Should renters be able to opt out of AI interactions?

n = 2010



Q37. Workflows where residents prefer working solely with an on-site team member

n = 2010



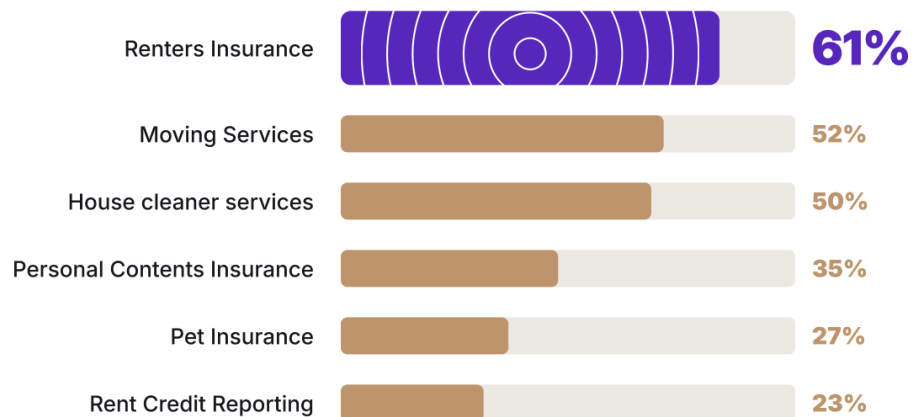


Purchase Intent

Beyond core AI features, residents expressed clear interest in ancillary services if their property offered them. Sixty-one percent would purchase renters insurance, **52%** would purchase moving services, **50%** would purchase house cleaning services, **35%** would purchase personal contents insurance, **27%** would purchase pet insurance, and **23%** would purchase rent credit reporting. These services can be offered automatically by AI agents during the leasing and move-in process to drive ancillary revenue, which is extremely valuable during these volatile economic times.

Q38. Services residents would be most likely to purchase if offered

n = 2010



Recommendations for Multifamily Operators

The data suggests that the question for multifamily operators is no longer whether residents are ready for AI. Most already are. The more important question is where AI can improve the resident experience without crossing the boundaries residents have clearly established.

Based on the findings, operators should consider the following principles as they build their AI strategies.

1. Start where AI can remove friction

The strongest opportunities for AI are the everyday interactions residents already view as relatively low risk. Checking pricing and availability, answering community questions, scheduling tours, navigating move-in tasks, submitting maintenance requests, and providing status updates are all areas where residents demonstrate comparatively high levels of comfort.



These interactions also have something important in common. They happen frequently, are often repetitive, and largely informational or logistical. That makes them natural starting points for AI.

Operators should prioritize AI where it can make service faster and more convenient while simultaneously reducing repetitive work for on-site teams. The goal should not simply be to automate more interactions, but to automate the interactions where speed and accessibility create meaningful value for both residents and staff.

2. Be intentional with handoffs from AI to humans

Residents do not see AI and human service as an either-or proposition. They want both. Easy access to a human is the leading factor residents say would increase their trust in AI used by a property manager, and **92%** say the option to engage with a human is very or extremely important for sensitive issues such as billing, complaints, and lease terms.

That means escalation should be part of the AI experience by design and not treated as a fallback when automation fails. Residents should know how to reach someone with the property, and AI systems should recognize when an interaction has reached a point where human judgment, empathy, or authority is more appropriate. The best resident experience may ultimately be one in which AI handles the routine and humans handle the consequential.

3. Use the stakes of the interaction to determine the level of automation

Not every resident interaction should be automated to the same degree. Residents are substantially more hesitant to trust AI with conflict resolution, payments, legal questions, and lease agreements. This creates a useful framework for operators evaluating potential AI use cases where as the consequences of the interaction increase, so too should the involvement of site team members.

Routine informational tasks may be appropriate for AI-first experiences. More consequential interactions may call for AI-assisted experiences in which technology gathers information, explains next steps, or prepares the resident before a person becomes involved. And some situations, particularly disputes, complex legal questions, or sensitive financial issues, may be best kept in the hands of site team members.

4. Preserve resident choice

AI adoption should not come at the expense of resident control. More than 80% of respondents believe residents should be able to opt out of AI interactions entirely, and that preference remains strong across every age group surveyed.



Operators should therefore avoid building experiences that force residents into a single AI-driven path. Instead, residents should be able to choose between self-service, AI-assisted, and human-supported experiences when practical.

5. Make transparency and privacy part of the resident experience

Trust will depend on more than whether an AI system provides the right answer. Nearly two-thirds of residents (**62%**) say knowing whether they are interacting with AI or a human is very or extremely important. At the same time, **80%** express concern about AI using personal information to make apartment recommendations, and **81%** are concerned about AI analyzing behaviors such as payments, maintenance requests, and communications.

Operators should clearly disclose when AI is being used, explain what information informs AI-powered experiences, and give residents understandable choices around their data. Privacy policies alone will not create trust. Transparency needs to be visible within the experience itself.

6. Don't build an AI strategy around age alone

The survey challenges the assumption that the youngest residents will automatically be the most receptive to AI. Residents ages 25 to 34 report the highest overall comfort with AI at **76%**, compared with **63%** among 18-to-24 year-olds. Comfort then gradually declines among older groups.

Rather than designing dramatically different AI experiences based solely on demographics, operators should focus on the context and stakes of each interaction. The broader findings suggest that what residents are being asked to trust AI with may matter more than how much life experience they have.

7. Look beyond efficiency to resident value and new revenue opportunities

AI's potential in multifamily is not limited to reducing workload. Residents show meaningful interest in services that properties could offer throughout the resident journey:

- **61%** would purchase renters insurance.
- **52%** would purchase moving services, and **50%** house cleaning services.
- **83%** see at least some value in personalized AI-powered recommendations for events, services, and lease renewals.

That creates an opportunity to use AI to connect residents with relevant products and services at moments when they are most useful. (i.e., offering moving services during move-in rather than presenting residents with a generic marketplace). Done thoughtfully, AI can become more than an efficiency tool. It can support a more personalized resident experience while opening additional ancillary revenue opportunities for operators.

Conclusion:

The Future Is AI-Assisted, Not AI-Only

The results of this survey reveal a renter population that is considerably more ready for AI than the industry's conversation sometimes suggests.

More than **60%** of respondents are comfortable interacting with AI generally. Nearly six in ten already use AI-powered customer service agents, and **63%** would consider an AI-powered virtual tour. Residents are not waiting for AI to arrive. For many, it is already an ordinary part of how they shop, communicate, and receive service, but readiness should not be mistaken for permission to automate everything.

Residents draw remarkably consistent boundaries around the technology. They are comfortable letting AI answer questions, find information, coordinate logistics, and provide updates. Their confidence drops when an interaction involves their money, their lease, a legal question, or a conflict. And across those experiences, they repeatedly ask for the same things: transparency, privacy, choice, and access to another person.

The strongest AI strategy for multifamily is unlikely to be the one that removes the most humans from the resident journey. It will be the one that uses technology to make that journey faster, easier, and more personalized while making human expertise available at the moments when it matters most. For operators, that creates a practical path forward:

- Automate the routine
- Provide options to seamlessly move between AI agents and humans
- Keep site teams at the center of the consequential

The primary goal should be to create the best experience for residents whether they're engaging with AI agents, humans, or a combination of both.

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for multifamily with Entrata.**

**request a
demo today.**

