

Apartments.com™

Beyond the Search Bar

What Renters Reveal to AI and How Marketers Can Adapt

Executive summary

Renters are speaking. Are you listening?

AI-powered conversational search offers multifamily owners and operators a window into what renters are thinking, beyond the limitations of filters and keywords. What do they want? How are they searching? What tradeoffs are they making?

When renters are able to express themselves in their own words, they can make their voices heard. And what they're asking for is a **search experience that centers their needs.**

Apartments.com Ai launched in 2026 as the industry's first AI-powered search experience, available to every renter and in every search. Over 5 million conversations later, renter queries provide an early look at how renters approach the search for a place to live — and what the implications are for multifamily owners and operators.

A renter-centric search experience is a direct contrast from the model the industry has relied on for decades.

In the traditional search model, renters review a list of properties based on limited criteria and select the options that best fit their requirements.

But early adoption of AI is revealing that renters are looking for a more holistic experience. Instead of a property-focused directory, renters want personalized recommendations.

Conversational search creates new standards and new rules for multifamily marketers. Properties must show how they fit into a renter's full story, including lifestyle, budget, and other priorities.

This need is underscored by three themes shown throughout renters' conversations with Apartments.com Ai:

1 Search gets personal



Renters reveal the story behind the keywords, describing their motivations, life stages and subjective preferences that traditional filters can't capture.

2 Negotiation happens in real time



Consideration is part of the discovery process as renters weigh tradeoffs within the AI-powered conversation.

3 Affordability is about financial fit



Beyond a price tag, renters want to know whether the total cost is workable, understandable, and attainable.

Renters are engaging in personalized, interactive conversations with Apartments.com Ai, and more of their consideration and decision-making process occurs before they contact a property. Leads submitted by users of Apartments.com Ai are on average higher quality and more likely to convert to a lease than those submitted through traditional search.

METHODOLOGY

Findings are based on a mixed-methods study of renter engagement with Apartments.com Ai, including quantitative analysis of more than 5.2 million sessions from June 13 to October 5, 2026 and textual analysis of 1,500 unique complex queries from the same period.

1 Search gets personal

Renters reveal the story behind the keywords

Traditional search is largely anonymous, based on keywords and filters. There's little context about who the searcher is and what's motivating the search. It captures the criteria renters are looking for: such as the location, price range, and number of bedrooms.

With AI search, the era of anonymity is over. Thanks to the conversational format, renters share the personal story behind sterile search criteria.

AI search reveals why those requirements matter and how they fit into the larger story of the renter's life. Renters aren't just describing their ideal community or apartment. They're also introducing themselves, volunteering details about their families, living arrangements, financial constraints, education, careers, and goals.

As they might in a conversation with a leasing agent, renters are providing a more complete picture of themselves and their motivations. In the same way that knowing some details about the prospect can help a leasing agent suggest units and features that might be of interest, the personal details that renters share with AI help tailor their search results.

Renters volunteer key details about their lives

In their search queries, renters are offering a glimpse into their personal lives.

They're introducing **themselves and their families** – their partners, children, siblings, roommates, and pets.

They're also providing a level of specificity about **work and education** that would never be captured by a traditional search field:

- *"Within 10 minutes by car to Mercedes-Benz USA in Sandy Springs"*
- *"I need a 1-bed 1-bath near FAU because I'm an incoming freshman who didn't get campus housing"*

Many share **financial and socioeconomic** details that help explain their constraints:

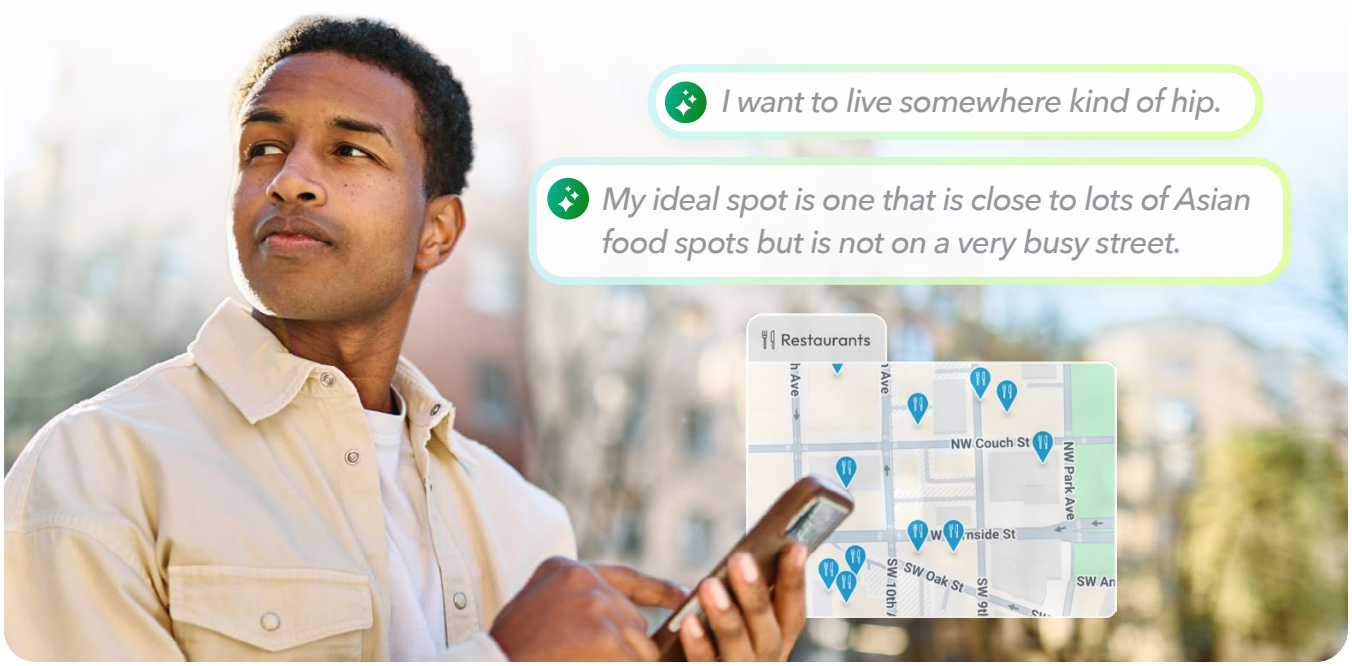
- *"I am a single woman making $17 an hour"*
- *"I receive SSDI and work part time. My income is about $3,000 per month."*

Conversational search lets renters paint a more complete picture of who they are as people and what's motivating their search.

Hidden priorities emerge when renters speak in their own words

AI search lets renters express themselves naturally. Whether they're typing or speaking, communicating in natural language lets them ask for subjective considerations like "a lot of natural light" or "a stunning view of the city."

They're even asking for location recommendations. They want to know which cities and neighborhoods might be a good fit for them based on their lifestyle and budget.



They're also searching for more straightforward features not traditionally captured by listing sites, like:

- Floor-to-ceiling windows
- Proximity to the beach
- Smoking allowed
- No application fee

This highlights the gaps in traditional search and reveals the hidden needs and priorities renters have beyond traditional features.

How Apartments.com Ai users start conversations



The voice difference

Compared to renters who type, those who use voice search...

- are 46% more likely to have multiple exchanges
- have a median of five queries overall
- submit 2.2x more leads

Renters are speaking their own language

AI-powered search lets renters go beyond the language limitations of traditional search.

Rental search platforms have traditionally been available primarily in English, with only widely spoken languages like Spanish and French available, if at all. AI lifts these linguistic restrictions and makes search available to speakers of dozens of other languages.

For example, Apartments.com Ai supports search in 50 languages. And so far, 4% of AI-powered searches using Apartments.com Ai have been in languages other than English, including Spanish, French, Chinese, and Urdu.



Nearly 9% of people in the U.S. speak English "less than very well," according to the American Community Survey, highlighting the growing need for language support in non-English languages.[1]

[1] U.S. Census Bureau. "Language Spoken at Home." American Community Survey. https://www.census.gov/acs/www/about/why-we-ask-each-question/language/

Renters share the story behind the search

When renters reveal personal information in an AI conversation, they're building a **personal narrative** about themselves and their search. This highlights their goals and motivations, whether they're moving close to a friend, looking for a career change, or supporting a family member through a major life transition.

Consider these users searching on behalf of their family members:

I'm looking for a rental for my son, his girlfriend and their newborn. He will be attending U of I in August. Need 2 bedrooms and laundry hookups or in-house laundry. I like the Savoy area for its conveniences, family oriented and quiet. How about any 2-bedroom rentals that are in the $1000 range, near Savoy?

Looking for a one bedroom or studio apartment for my 80-year-old grandmother. She wants to maintain her independence but be close to our family. We are in Broward County, near Plantation. I just want to make sure it's in a safe place, security in the building or community, no stairs, and around $1500 a month.



These types of queries reveal much more than a list of keywords might. Behind the search is a dedicated family member – one looking to preserve quality of life for an older relative and another looking to identify a convenient, comfortable location for a young family to raise a baby and attend school. The story helps explain the need for the specified requirements, such as a stair-free building or quiet neighborhood.

When renters are moving, it's not just an apartment they're looking for. They're often seeking a **specific lifestyle or personal goal**, like this renter moving to the Big Apple:

> *I want to start a music career and want to move to New York. I want something that has some space for a small home studio but is also close to a bigger studio and is below $1,500 a month.*

Space isn't incidental to the search – the music career requiring a home studio is part of the renter's purpose in moving to New York City.

With a personal narrative tying the requirements together, AI has context that traditional search has largely lacked. Instead of an anonymous user, the renter is a multidimensional person. The story behind the search gives the requirements meaning and makes the purpose behind the search apparent.

What renters reveal about themselves

Renters aren't just telling rental search tools what they want. They're explaining who they are and why they want it, and they're using their own words – and languages – to do so. Here's why that matters:

Renters no longer have to think in filters. AI search can translate their needs into criteria, presenting renters with properties that meet their needs, including options they may not have otherwise considered.

Subjective preferences reveal hidden priorities. Renters can express needs that aren't captured by traditional filters, such as easy access to restaurants, a quiet home office environment, or an apartment with natural light.

The reason behind a requirement can reveal alternatives. "Two bedrooms" specifies a layout. The purpose, such as "I need a second bedroom to work from home," can open the search to a den or another suitable workspace. When describing features, marketers should highlight use cases, like "home office" or "creative workspace."

Multifamily marketers can reach renters across language barriers. Non-English speakers, whose options were traditionally limited, can now get their questions answered about any listing, in their own language.

Tradeoffs can guide the search. Renters can explain which requirements are essential and where they have flexibility, such as accepting a smaller apartment for a shorter commute.

Comprehensive listings become even more important. Specific details about layouts, workspace options, nearby destinations and amenities give AI search more information to assess a potential fit. Descriptions should include neighborhood features in terms of everyday experience, like walkability and practical conveniences.

To stand out in AI search, listings need to go beyond describing what the community offers and show how it matches the prospect's needs. By providing details that relate to renters' lives, marketers can help renters understand how the community would be a good fit.

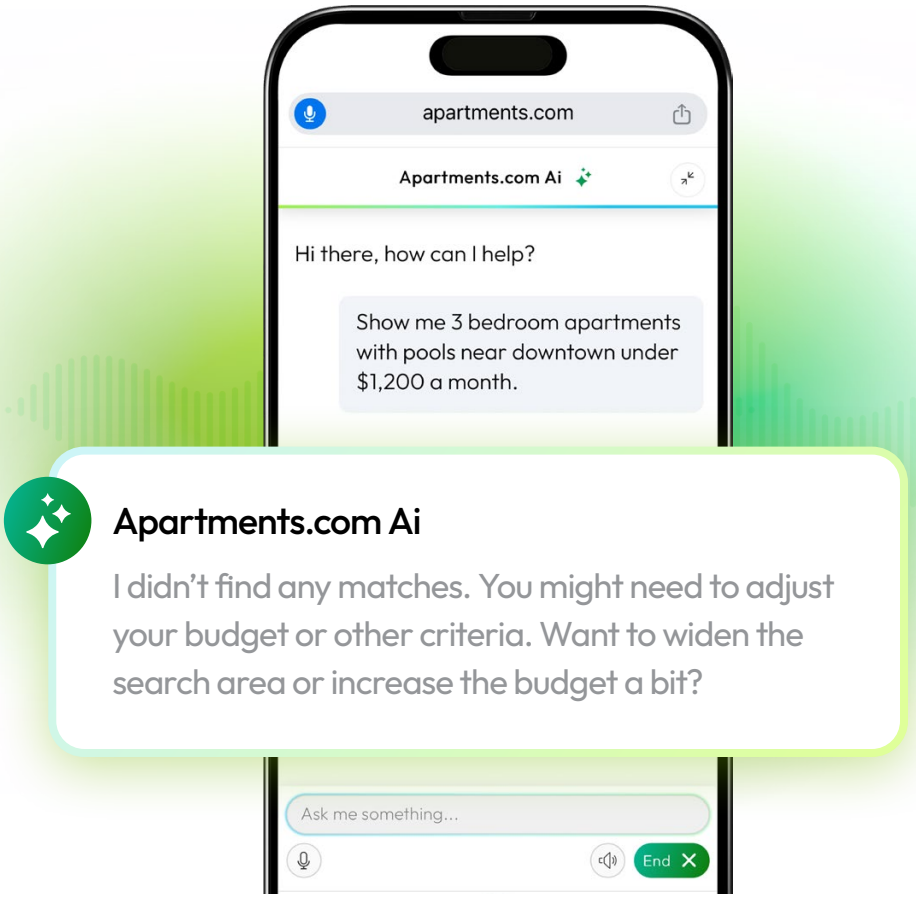
2 Negotiation happens in real time

Consideration is part of the discovery process

In the traditional search model, renters specify their criteria and then select from a list of results. Any negotiation that occurs during the process is invisible.

With AI search, the rental search is clearly a negotiation. Renters are refining their criteria through the course of the conversation.

Why? When renters provide a long list of requirements, they often run into the reality that the ideal community doesn't necessarily exist.



And unlike with traditional search, renters aren't just rerunning the search with different filters. Instead, they're defining complex criteria and actively weighing tradeoffs within a single search.

Requirements grow more complex

Conversational search reveals the complexity of renters' decision-making process. It shows where renters are flexible in their requirements, what tradeoffs they're willing to make, and how their priorities change depending on the results available.

AI-powered conversational tools let renters conduct a more nuanced search, in which they can express preferences, complex conditional statements, and either/or requirements.

Renters aren't searching with a static checklist in mind. They're exploring their options and tweaking their preferences based on the options available.

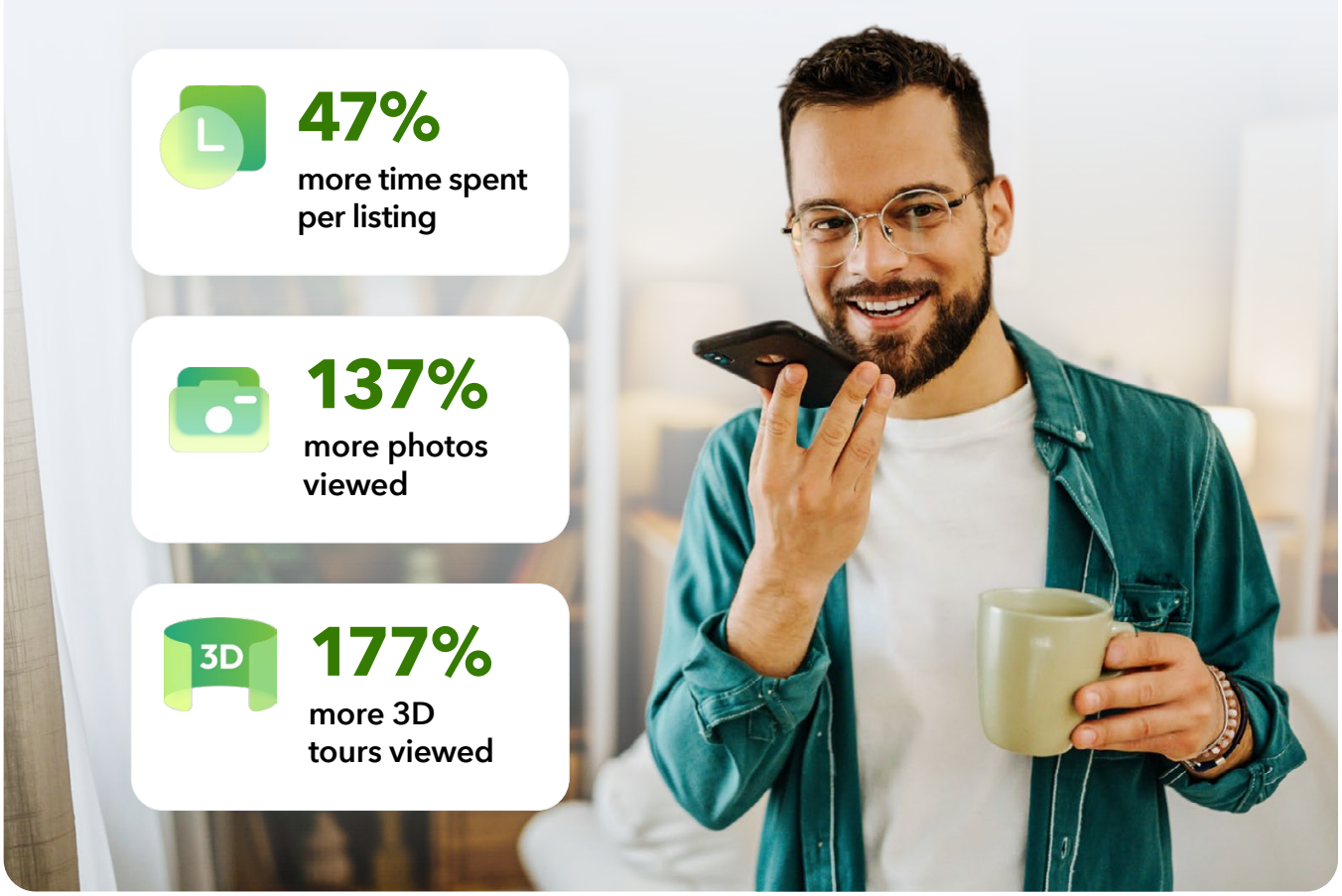
How renters negotiate	What renters say	Why this matters
By distinguishing between essentials and nice-to-haves	*"I'd prefer a one-bedroom, but a large studio could work."*	A property can still be a good fit even when it doesn't check every box.
By weighing priorities and making tradeoffs	*"I'm looking for something that's in the $1800 to $2000 price range. However, I would pay a little more if it has a really nice gym."*	Added value in one area – such as a standout feature or all-inclusive price – can offset downsides in other areas, like a higher monthly rent or less convenient location.
By narrowing down results based on available information	*"Give me listings with the same criteria but only show the listings with a virtual tour."*	Properties with more comprehensive listings, such as detailed descriptions, extensive media, and resident reviews, are more likely to be discovered.
By asking for advice	*"For a student at USF, which of these would you suggest?"*	Renters look for recommendations based on their personal circumstances. Listings should surface neighborhood and lifestyle considerations.

AI-powered search reveals the negotiation process happening behind the scenes and the complex criteria renters are weighing as they determine which considerations matter most.

A condensed funnel means more and higher quality leads

AI search helps renters perform lower-funnel activities earlier on, compressing the decision-making journey. Engagement and lead quality increase among users of AI:

Renters show higher engagement with AI search



47%
more time spent per listing

137%
more photos viewed

177%
more 3D tours viewed

AI search produces higher conversion



241% higher total traffic-to-lead conversion rate with conversational AI search

AI reveals and accelerates the negotiation and decision-making process

Renters have always had to weigh their options and adjust their preferences. But with AI, this has become an interactive process of discovery and evaluation. They're even asking for help navigating the leasing process. As they ask AI for guidance with steps like qualifying, getting on the waiting list, and applying, they can then act on their decisions more swiftly.

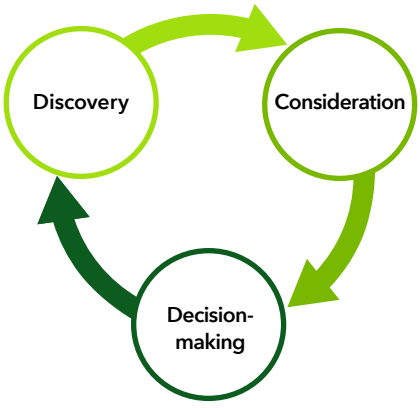
Traditional search model	AI-powered search
Renters translate their needs into a fixed set of available filters and review whatever results come back	Rental search is an interactive process of discovery, evaluation, and advice, which compresses the decision-making journey
Filters are predetermined by the platform	Renters are refining priorities, weighing tradeoffs, and adjusting requirements in real time within a single search
Negotiation happens by performing multiple searches with revised filters	Renters exercise autonomy by defining their own complex requirements that go beyond the limitations of traditional search platforms
Renters refine their options after reviewing the results and sometimes even after contacting the properties	Much of the analysis and selection process is done by the time renters reach out to the properties
Result: Prospects submit mostly high-funnel, lower-converting leads	**Result:** More accurate search results for renters, higher lead quality for multifamily owners and operators

What renters reveal about the discovery process

The classic marketing funnel looks like an inverted pyramid, with **research and awareness** representing the top of the funnel. As prospects move through the funnel, it narrows through the **consideration** phase and ultimately ends with **decision or action**.

But within conversational search, this process is condensing as **discovery, consideration, and decision-making converge.** Thanks to the new format, renters are negotiating requirements, evaluating alternatives, and adjusting their selections within the discovery process itself.

Much like Google's "messy middle" concept of the purchase journey, renter search behavior also reflects a nonlinear path from search to lead.[2]



[2] Rennie, Alistair, and Jonny Protheroe. "How People Decide What to Buy Lies in the 'Messy Middle' of the Purchase Journey." Think with Google, July 2020. https://business.google.com/us/think/consumer-insights/navigating-purchase-behavior-and-decision-making

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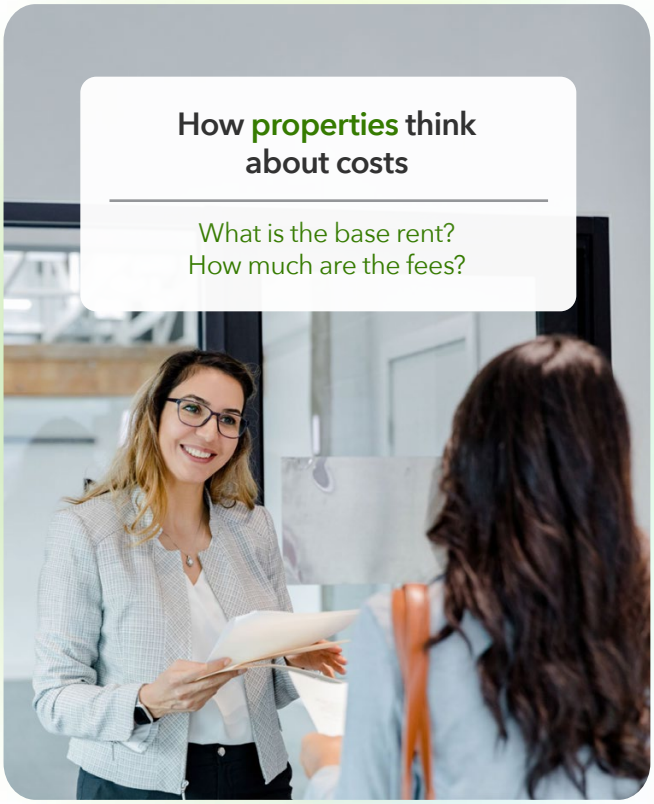
Affordability goes beyond the rent

Renters want to understand financial fit, not just see a price tag

In the traditional search model, renters apply a price range and select from results that meet those requirements.

With AI search, renters can ask for personalized financial advice. Even before they set a price range, renters want to understand what they can afford and how a given apartment fits into their complete financial picture.

In traditional multifamily advertising, properties often compete to list the lowest base rent to attract prospects. But renters aren't looking for the lowest advertised rent. They're looking for financial fit, including what their household can afford and whether the apartment is worth the financial tradeoffs. This even goes beyond the total-price model of price transparency.

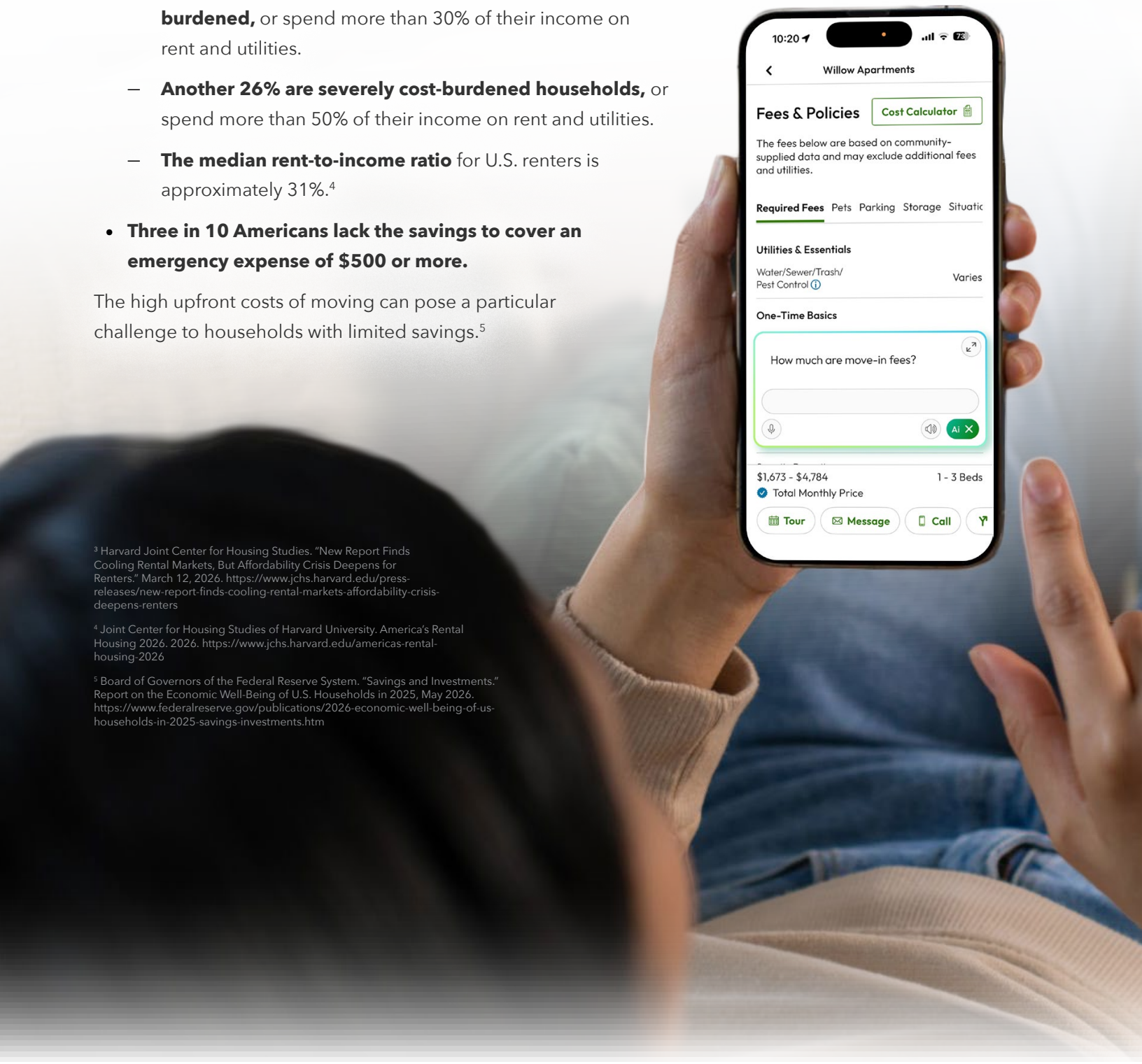




Financial fit matters to renters because millions of renter households are facing affordability challenges:

- **The number of cost-burdened renter households hit an all-time high in 2024, comprising nearly half of all renter households.** Even as owners and operators face flat or declining rent growth, financial pressures on renters remain high.[3]
  - **Over 23% of renter households are moderately cost burdened,** or spend more than 30% of their income on rent and utilities.
  - **Another 26% are severely cost-burdened households,** or spend more than 50% of their income on rent and utilities.
  - **The median rent-to-income ratio** for U.S. renters is approximately 31%.[4]
- **Three in 10 Americans lack the savings to cover an emergency expense of $500 or more.**

The high upfront costs of moving can pose a particular challenge to households with limited savings.[5]



[3] Harvard Joint Center for Housing Studies. "New Report Finds Cooling Rental Markets, But Affordability Crisis Deepens for Renters." March 12, 2026. https://www.jchs.harvard.edu/press-releases/new-report-finds-cooling-rental-markets-affordability-crisis-deepens-renters

[4] Joint Center for Housing Studies of Harvard University. America's Rental Housing 2026. 2026. https://www.jchs.harvard.edu/americas-rental-housing-2026

[5] Board of Governors of the Federal Reserve System. "Savings and Investments." Report on the Economic Well-Being of U.S. Households in 2025, May 2026. https://www.federalreserve.gov/publications/2026-economic-well-being-of-us-households-in-2025-savings-investments.htm

The questions about costs that renters are really asking

Far beyond "How much is the rent?" renters want answers to deeper questions about personal financial fit.

What renters want to know	What renters say	Why this matters
How much can I afford?	*"I'm looking for a low-income two-bedroom apartment that I could afford making $40,000 a year around Westminster or Thornton, Colorado."*	Before renters can think in terms of maximum rent, they have to determine affordability based on their income, financial support, and available savings.
What is the total cost, factoring in all fees?	*"What is the estimated monthly fees, utilities, and parking for the studio apartment at 8th & Berry in Nashville?"*	A renter who can afford the base rent may not be able to pay the total monthly cost. Renters want to know how recurring fees, including utilities, will affect their total cost, and they're adjusting their budgets based on which fees are or aren't included.
Are the monthly costs within my budget?	*"I make $3200 a month and need an apartment that utilizes 30 to 40% of my monthly paycheck. A 1-bed 1-bath with A/C, utilities included, and laundry in unit."*	Knowing the total cost is only part of the equation. Renters also need to determine whether that cost is sustainable within their monthly budget.
How do the fees actually work?	*"Is the 'due at move-in' deposit and the security deposit the same thing, or are those two separate $500 charges?"*	A complete fee schedule can still leave questions unanswered. Renters want clarification of how these costs and policies apply to them.
Will I be financially eligible?	*"Can we remove any apartments with income restrictions? I usually do not fall within the required parameters."*	Beyond monthly costs, renters want to know if they're likely to be approved, such as whether their income and credit score are within the property's requirements for eligibility.
Can I afford the move-in costs?	*"Having low move-in costs is important to me. I can't spend more than $2,000 to move in."*	A property can fit a renter's monthly budget and still be financially out of reach because of upfront costs, which can total thousands of dollars. Move-in costs are an essential element of financial fit, and concessions can change this calculus.



Utilities

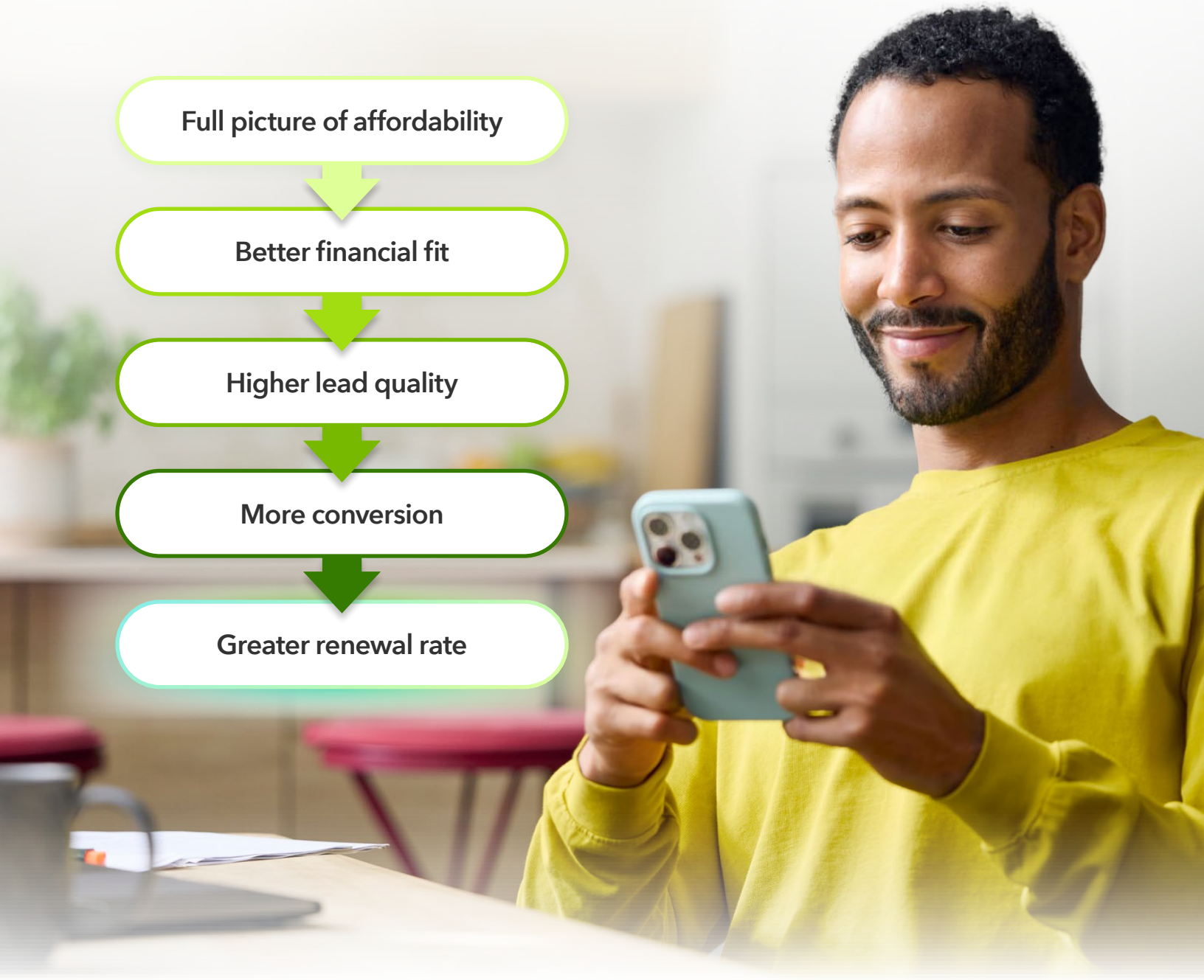
rank among the top subjects discussed with Apartments.com Ai

Renters want to know whether water, gas, and electricity are included in the rent and, if not, how much they should expect to pay. They're adjusting their target price range based on whether utilities are included.

What renters reveal about affordability

These queries reveal the gap between how the multifamily industry views pricing and how renters approach this question. To close this gap, multifamily owners and operators should address renters' pricing questions upfront in their listings. Multifamily marketers need to approach pricing from the renter's perspective, which begins with income and considers what is feasible through eligibility, move-in, and ongoing monthly expenses.

By presenting pricing information in terms renters understand – a holistic picture that includes income, affordability, total monthly cost, total move-in costs, utilities, and eligibility requirements – multifamily owners and operators can find residents who are a better financial fit.



Conclusion: Property listings must focus on renters' needs

As renters increasingly engage with AI-powered search, their queries provide a window into how multifamily marketers can best reach them. Increasingly, that means helping renters understand which options fit their individual needs and circumstances.

More than just an **online directory**, the ILS is transforming into a **digital guide**.

	Property-centric model	Renter-centric model
Search model	The search tool delivers a list of matching properties that meet the defined filters and keywords.	The renter engages in a natural-language conversation that highlights a personal story, goals, and needs as part of the search process.
Data	Limited to absolute and objective data points (city, ZIP code, base rent, exact amenities)	Includes relative and subjective data points (commute to work, personal affordability, etc.)
Personalization	Renter is anonymous when conducting search	Renter shares personal information as part of the search process
Language	Available in a limited, predetermined set of languages (typically English only, sometimes also Spanish and French)	Available in the renter's language (such as Urdu, Chinese, Portuguese, Arabic, Korean, Russian, etc.)
Process	Repeated searches with different criteria	Ongoing negotiation and exploration with AI
Goal	Finding a property that meets the specifications	Finding a place to live that supports the renter's financial, social, career, and lifestyle goals
An example search query	• *ZIP code: 78229* • *Bedrooms: 3* • *Maximum price: $1200*	*"I live at [address]. I work at [address]. It only takes me 15 minutes to get to work even during busy traffic. My boyfriend works at [location] and needs a good commute. Can you find a 3-bedroom like that with a max rent of $1190 in ZIP code 78229? No, let's do a max rent of $1300."*

Renters aren't just turning to AI-powered search to discover rental options. They're looking for help setting their criteria, weighing their options, and making decisions. Increasingly, AI search is playing the role once filled by a trusted friend or family member.

Why the renter-centric search matters

The result of this shift is a tailored search experience that connects renters with more relevant properties and shortens the marketing funnel, with decision-making happening earlier on, if not within the discovery phase itself.

For owners and operators, that translates into stronger engagement and higher quality leads.

Renters using Apartments.com Ai spend more time with property listings, view more photos and 3D tours, and convert at a higher rate than those using traditional search. By the time they contact a property, they've typically reviewed their options carefully and developed a strong interest in the properties that meet their needs.

NEXT STEPS

Your guide to reaching more renters

As more renters embrace AI search tools, multifamily owners and operators need to deliver the details renters are looking for. Comprehensive, detailed listings are essential, and marketing materials need to reflect renters' needs and priorities.

- ☐ **Answer renters' actual questions.**
  Make sure that questions renters are asking about overall affordability, lifestyle factors, and the leasing process are clearly addressed within your property listing.
- ☐ **Use renter language throughout listing content.**
  Replace industry jargon with everyday phrases renters use, and explain unfamiliar fees, policies, and requirements in practical terms.
- ☐ **Provide the full financial picture.**
  Show the total monthly price, including parking, pet costs, and other recurring fees. Highlight the total move-in cost, and include details about estimated utility expenses, as well as eligibility and credit considerations.
- ☐ **Make qualification requirements easy to find.**
  Highlight income minimums and restrictions, credit requirements, voucher acceptance, and other eligibility criteria.
- ☐ **Go beyond popular amenities.**
  Consider what prospects are looking for beyond in-unit laundry and the community pool. Highlight subjective features and lifestyle considerations like natural light, gorgeous views, and trendy restaurants. Add these details to unit and community descriptions as applicable.
- ☐ **Make tradeoffs easier to evaluate.**
  Clearly identify how pricing varies by layout, which features cost extra, and what individual units look like. Renters are comparing options and deciding where to compromise during the search itself.

Apartments.com is here to support you

Your Apartments.com representative is monitoring how AI-powered renter search is evolving and can offer personalized guidance to help you prepare your listings – and properties – for the future of rental search.

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