



AI in Affordable Housing

How evolving technologies and industry trends are shaping the Yardi Affordable Housing Suite.



The AI tools transforming the real estate industry are now available to affordable housing organizations.

Yardi AI tools work across the compliance lifecycle within the Affordable Housing Suite:

- Chat IQ ensures every prospect and resident receives consistent, unbiased information
- Smart AP flags invoice discrepancies before payment is approved
- Virtuoso Composer allows teams to build agents that check applications for completeness and route exceptions for human review
- Aspire makes creating training courses as simple as telling AI what you need your team to quickly learn

The result is a system where compliance is built into daily workflows rather than managed separately from them.

The history of ERP solutions like Yardi Voyager is built on creating structure and consistency to complex operations. The next step is changing how people interact with it.

A direct route from *intent* to *action*

Yardi is working to help affordable housing professionals quickly access the function they need to complete a task, making it as simple as stating the immediate need, rather than navigating menus and dropdown lists.

The success of AI in affordable housing can be visualized within four key subject areas:



Data readiness



Easy and intuitive resident access to AI assistance



Consistent AI processing across departments and core workflows



Compliance and risk reduction





1. DATA READINESS

AI is only as reliable as the data that powers it.

Don't limit AI's ability to perform with disconnected systems.

Yardi offers a single, structured data and user environment that connects financial transactions, leasing workflows, compliance, maintenance, inspections and more.

Research from the Association of Real Estate Funds found that 86% of real estate firms cite data quality as the primary barrier to AI adoption. Nearly 70% still rely on spreadsheets for analytical work AI could handle. More than half spend over a quarter of their time just organizing data before any analysis can begin.

69% of real estate firms still rely on spreadsheets for analytical work AI could handle.

Association of Real Estate Funds

2. EASY AND INTUITIVE RESIDENT ACCESS TO AI ASSISTANCE

Applicants arrive with urgent questions. Chat IQ is there to answer them.

Households seeking affordable housing have questions that can be repetitive for your team to answer every day:

- Do I qualify?
- What documents do I need?
- How long does approval take?

For households already navigating financial stress, an unanswered question can mean giving up on housing altogether. AI solutions within the Yardi Affordable Housing Suite can answer these questions quickly and accurately, without requiring your team to stop what they are doing to answer.



Chat IQ delivers accurate, consistent answers via phone, text, email and chat, around the clock.





Yardi® Chat IQ

Chat IQ is an AI-powered conversational tool designed to handle your most frequently asked questions, and plenty of the unexpected ones too.

Your prospects and residents can use Chat IQ to resolve questions via phone, text, email and chat.

Chat IQ can help residents through recertifications, maintenance projects, electronic payments and more. For staff, the routine follow-up happens without anyone having to pick up the phone.

It's a great way to help maximize fair housing practices because it automates answers to questions without the chance of human bias. All of your clients get the same information, delivered the same way, with Chat IQ.

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3. CONSISTENT AI PROCESSING ACROSS DEPARTMENTS AND CORE WORKFLOWS

For operators ready to go further, Virtuoso Composer puts AI to work on specialized tasks.

Where Chat IQ answers questions and guides residents through established processes, Virtuoso Composer allows teams to **build custom AI agents** tailored to their specific workflows.



Automate parts of the certification process



Route maintenance requests



Handle routine compliance tasks that currently require staff time

Virtuoso Composer is designed to help affordable housing professionals **create virtual agents** that perform specific tasks, including:



Reviewing affordable housing applications for completeness



Responding to maintenance requests and scheduling repairs



Procuring supplies, reviewing invoices and processing payments

AN EXAMPLE: AI IN AP

The average Yardi client processes more than *22,000 invoices a year*. AI handles the data entry.

Manual invoice processing is slow, expensive and prone to error. Smart AP, part of Yardi PayScan, uses an AI-powered engine to automatically extract and code invoice data directly into Yardi Voyager. Vendors email PDF invoices. Smart AP takes it from there.

Up to 200 invoices can be uploaded and processed at once, with key data fields entered automatically and exceptions flagged for review. When corrections are made, the system learns and adjusts for future uploads. The result is faster cycle times, a cleaner audit trail and accounting staff focused on review and approval rather than data entry.

How AI closes the loop

Yardi AI technology streamlines Accounts Payable by accepting digital invoices by email or direct import. It checks each invoice against history, sends automatic discrepancy alerts and flags anything that needs a closer look before payment is approved. The continuous learning loop draws on millions of invoices, getting more accurate over time.





4. COMPLIANCE AND RISK REDUCTION

AI will never eliminate the need for compliance professionals, but it can reduce places prone to human error.

The core components of affordable housing can be supplemented and simplified with AI, including compliance with regulatory requirements, layered funding structures and program-specific rules.

Compliance with affordable housing program requirements is the foundation of the industry. Without certified residents, accurate files and timely reporting, affordable housing properties could not succeed in their mission.



“In affordable housing, **complexity is not optional. It is required.** This is where AI has real potential. Not as a nice to have, but as a way to **reduce errors, simplify workflows and improve outcomes in highly regulated environments.**”

Chuck Manly
Vice President, Yardi

YARDI VIRTUOSO, DEFINED

Yardi Virtuoso isn't a standalone product. It's a term that reflects every aspect of AI that works inside the Yardi software ecosystem, including the workflows supported by the Yardi Affordable Housing Suite.

Virtuoso helps affordable housing applicants and residents complete tasks like applications and certifications, while giving staff guidance on processes like compliance and payments.



THE FIVE PILLARS OF VIRTUOSO



1. Native AI Agents

AI built into existing Yardi tools to automate tasks like predictive analytics



2. Virtuoso Assistant

AI guidance that helps staff complete compliance workflows and everyday tasks



3. Premium Agents

AI agents that automate routine tasks like invoice approvals



4. Virtuoso Composer

A framework where you can create your own AI agents for workflows like HUD compliance and audit preparation



5. Virtuoso Insights

AI that allows staff to analyze data and get answers instantly without manual reporting



Insight from Yardi Vice President Chuck Manly



The complexities of affordable housing aren't an option that can be skipped over. **Industry regulations, layered funding structures and singular operational challenges** are core to the way affordable housing providers **do business and succeed**.

Those complexities are what makes the usability of an ERP even more critical. Without easy to navigate systems, affordable housing providers can see increased errors, high risks of noncompliance, a drop in operational efficiency and more.

Those risks cost time and put organizations at financial risk. **This is where AI has real potential.** Not as a luxury, but as a way to:

- reduce errors
- simplify workflows
- improve outcomes in highly regulated environments

That's where I see the biggest opportunity.



WHAT'S NEXT?

Contact us to learn more about how Yardi's AI-powered solutions can help your organization operate more efficiently and strengthen your business.

Call us at **(800) 866-1144** or email **sales@yardi.com**



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