

2025 Financial Management Conference

Practical Uses of AI for Affordable Housing

Tony DiBlasi, Executive Vice President, Ohio Capital Corporation for Housing (OCCH)

Jane Loechler, Founder, Two Cents Consultants

Moderator: Jeff Moline, Vice President Controller, Eden Housing

Sept. 17, 2025

STRENGTHMATTERS[®]



Continuing Professional Education (CPEs) Requirements for CPAs

- Please find the **SESSION HOST** to **SIGN IN** at the beginning and **SIGN OUT** at the end of every session. We use that attendance log to verify your participation for CPE credits.
- Please **submit all conference evaluations**. Evaluation links are emailed to registrants daily. The session host monitoring the sign-in process has paper evaluations if you prefer.
- For more information on CPE credits, contact Lindsay Wells at consult.lwells@gmail.com.

Opening and Intros

- Moderator: Jeff Moline, Eden Housing
- Presenter: Jane Loechler, Two Cents Consulting
- Presenter: Tony DiBlasi, Ohio Capital Corporation for Housing

Agenda

- Introductions
- Review Learning Objectives
- Lingo

Practical Uses of AI

- Owner POV
- Investor POV

- Two Paths, Same Goals
- Risks, Wins, Lessons Learned

- Q&A
- Wrap up

Engagement Activity: Question 1

If these tech problems were solved, what impact would you hope for in your life?

1. More time for my family
2. Less stress during the workday
3. Being able to focus on the part of my work I actually enjoy
4. A sense of calm instead of constant fire drills

Opening and Intros

2025 Strength Matters Financial Management Conference

Lingo

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Owner POV

Two Cents Consultants

2025 Strength Matters Financial Management Conference



Investor POV

Ohio Capital

2025 Strength Matters Financial Management Conference



Two Paths, Same Goals

2025 Strength Matters Financial Management Conference

Risks, Wins & Lessons Learned

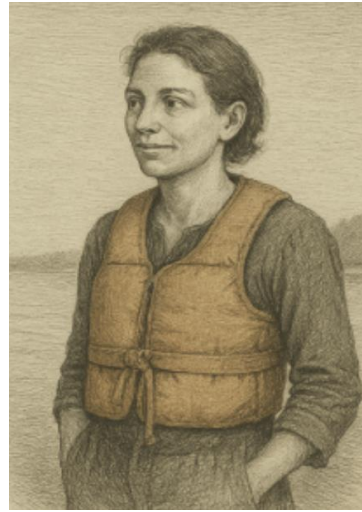
2025 Strength Matters Financial Management Conference

Lingo



“User”

- Human
 - Skin and bones
- Identity
 - **Your phone, biometrics**
- User
 - Login, password
- Employee
 - Entra ID
 - Email address
 - Edge Profile
 - **Authenticator App**
 - OneDrive



You



Your Social Media Avatar



Your Profile at Work

Lingo: Humans, Users, Groups

Term	Meaning	Related to	Example(s)	Link
User	An individual identity licensed to access services, tied to email/credentials.	Microsoft Google	jane@twocentsconsultants.com (Microsoft jane@gmail.com (Google))	More: Microsoft More: Google
Digital Identity	The representation of a user, device, or app that can be authenticated and authorized.	Microsoft Google	Entra ID + Authenticator Google Identity	More: Microsoft More: Google
Entra ID	Microsoft's cloud identity and access service (formerly Azure AD).	Microsoft	App registrations, Conditional Access, MFA	MS: more
Digital Identity	The representation of a user, device, or app that can be authenticated and authorized.	Microsoft Google	Entra ID + Authenticator Google Identity	More: Microsoft More: Google
Roles + Access	Defines who can do what; permissions tied to roles.	Microsoft	Entra ID, RBAC (Role-Based Access Control)	MS: Role-based access control in Azure
Governance	Rules, roles, and safeguards to ensure consistent, secure, fair use of technology.	Microsoft Google	Microsoft Purview Google Workspace Admin	Microsoft Purview, governance portal · Security/data protection
Security Group	Grouping of users with the same permissions (create, design, read, write, edit, delete)	Microsoft	Microsoft Purview	Microsoft Purview
External User	Visitors from other orgs can participate in chats and Teams activity (according to policies you choose)	Microsoft		
Guest User	External User is invited from another Organization and accepts the invite. They are now included in more access than an External User.	Microsoft		

“Office”



Desktop



Office

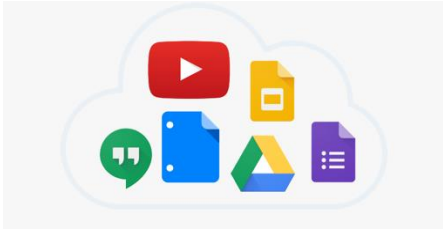



Tenant



Platform

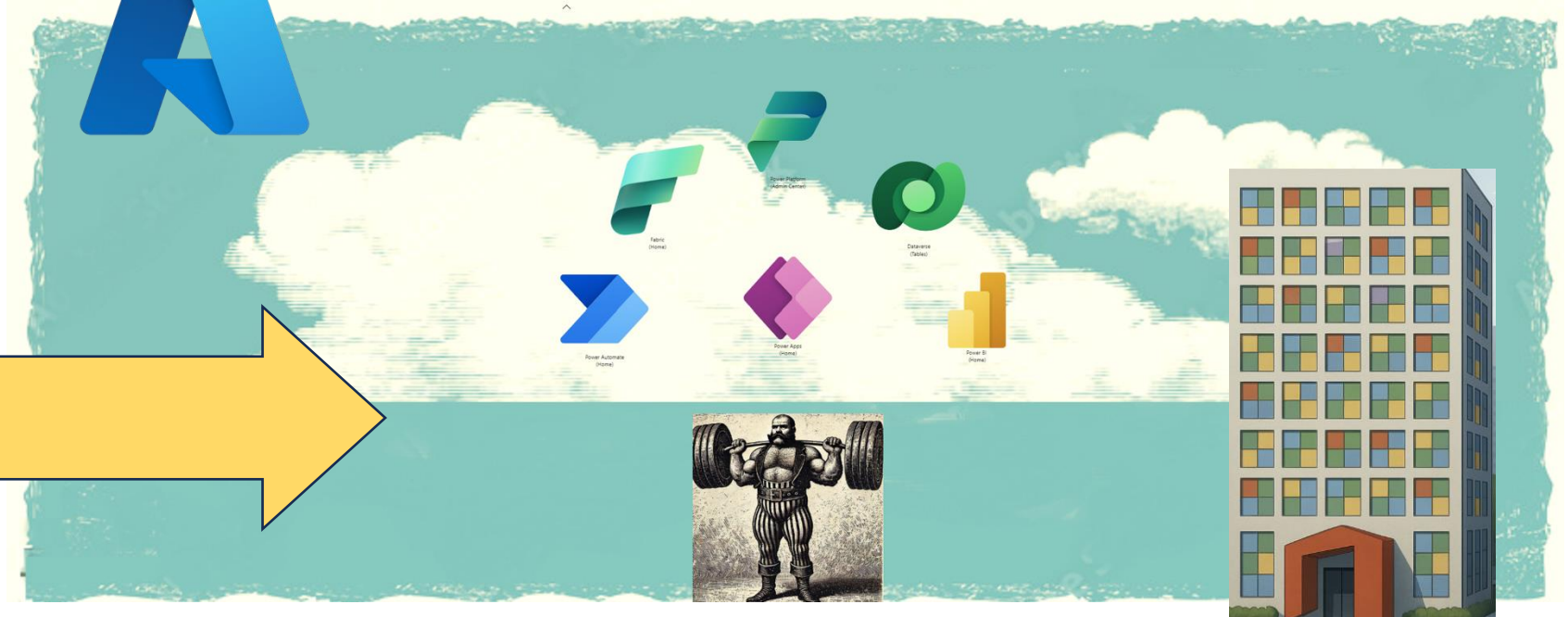
Lingo: Office Software and Platforms

Term	Meaning	Related to	Example(s)
Operating System	Installed on the device, an operating system manages the device's hardware and gives users a familiar interface for opening applications. For most affordable housing organizations, Windows is the standard environment that connects directly to the Microsoft 365 suite.	PC/laptop/tablet	Windows Linux ChromeOS
		Mac/ipad	MacOS
		iphone	IOS
		Android	Android
Platform	Collection of Office Apps	Google Users	Google Suite
		Microsoft Users	Office Suite
Google Apps	<p>One of many apps integrated to work with ChromeOS or LinuxOS</p> 	<p>Google Users Google Users Google Users Google Users Google Users</p>	<p>Google Drive Google Docs GoogleMeet, Chat GoogleSheets Gmail</p>
Office365 Apps	<p>One of many apps integrated to work with Windows OS</p> 	Microsoft Users	<p>One Drive Outlook Teams SharePoint Word, Excel</p>

Environment

Azure

Cloud



Platform

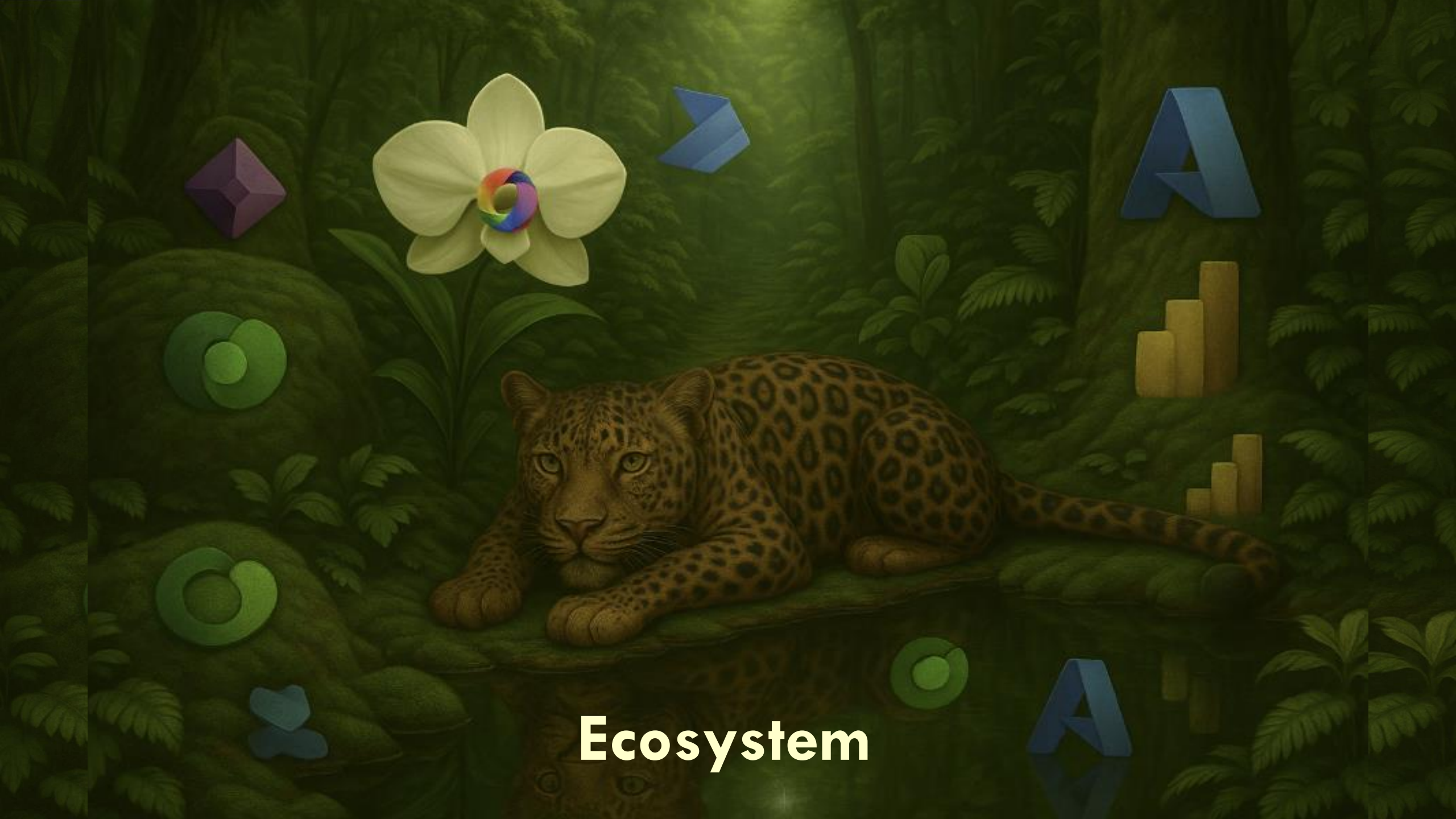


Data



Lingo: Environment (one configuration amongst infinite possibilities)

		DATA SOURCES										Related to
Platform	App	Excel	CSV	Share Point List	Access dB	Data Lake	SQL	Power Query	Fabric	Dataverse	Blob	
Power Platform: Low-code Environment and tools for apps, automation, analytics, and AI.	Power BI	X	X	X	X	X	X	X	X	X	X	Analytics + Visualization
	Power Apps			X			X			X		Data Entry
	Power Automate	X	X	X	X	X	X	X	X	X	X	Process Automation
	Power Pages						X		X	X		Web Pages
Scalable	Sustainable for long term use by AI-enhanced tools, apps and solutions											
SharePoint List	Data Entry and AI Integration											
Data Lake	Data Processing											
LakeHouse	Data Management and Processing											
Power Query	Excel > Fabric “macros” for automated data formatting											
Fabric	Semantic Models											
Blob Storage	Unstructured Data											
Dataverse	Data Compute, Management and Storage											
Server Farm	Planetary Impact											



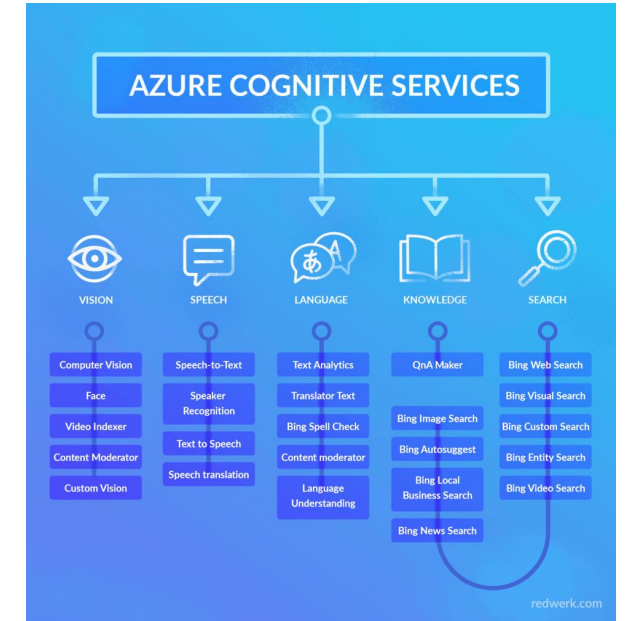
Ecosystem

Lingo: Ecosystem

Term	Meaning	Related to
Tenant (aka Organization)	The top-level container for an organization's cloud services — one unique ID, policies, and billing.	Domain, Unified system for all staff
Platform		
Environment	A sandbox or space inside a platform where apps, data, and policies are scoped separately.	Power Platform
Ecosystem	The collection of platforms, apps, and services that work together under one provider.	365 + Power Platform + Azure
B2B Business-to-Business	Ease of access for collaboration across organizations	

Lingo: Assistants vs. Agents

Term	Meaning
Simple / Conversational Chat	When you're just exchanging text or voice-to-text
Assistant	When the chat is customized to your org's data (still talk-only, but smarter). Knowledge-based chat with persistent memory.
Fine-Tuning	Teaching the AI new patterns by training it on your own examples.
Grounding	Connecting the AI to trusted data sources so its answers are based on facts, not guesses.
Agent	An AI that not only chats but can take action (e.g., update a record, send a message, run a workflow)



Lingo: GPTs

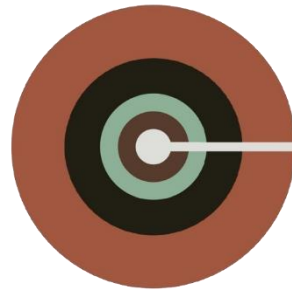
Term	Meaning	Example(s)
GPT	Generative Pre-Trained Transformer model	ChatGPT, Copilot, Claude, Anthropic, etc.
Large Language Model (LLM)	Think of a model like a brain that's been trained on lots of information. Just like how your brain learned language by reading and listening to millions of words, an AI model learned by processing billions of text examples.	
Prompt	The question or instruction you give the AI.	
Prompt Engineering	An emerging discipline that's part psychology, part linguistics, part computer science. Good prompt engineers know techniques like: <ul style="list-style-type: none">• Chain-of-thought reasoning (asking the model to show its work)• Role prompting (telling it to act as an expert in X field)• Temperature and parameter tuning for different types of tasks• Understanding how context windows affect performance• Knowing when to break complex tasks into smaller steps	
Completion	The AI's response to a prompt.	
Context Window	The amount of information the AI can "hold in its head" at one time (like short-term memory).	
Token	A chunk of text the AI processes. Tokens = how models measure size and cost. Your 50-word question ≈ 65 tokens ≈ \$0.0002 input cost GPT's 200-word response ≈ 250 tokens ≈ \$0.004 output cost Total per exchange: ~\$0.004 (less than half a penny)	

Lingo: Virtual Assistant Behaviors

Term	Meaning
Hallucination	When it confidently makes up facts, sources, or information
Confabulation	Similar to hallucination but more about filling gaps with plausible-sounding nonsense
Sycophancy	Flattery. When the GPT agrees too much or tells you what it thinks you want to hear.
Context drift/decay	When it gradually loses track of earlier parts of long conversations
Mode collapse	When it gets stuck repeating similar responses or patterns
Few-shot/Zero-shot Learning	<p>A fundamental breakthrough in AI capabilities. Traditional machine learning assumed sequential learning and required thousands of examples to learn a new task.</p> <p>Few-shot: In-context learning occurs - the model updates its internal representations temporarily based on the examples in the prompt</p> <p>Zero-shot: With no examples provided, the model produces responses from pre-training representations and instruction</p> <p>The ability of GPTs learning new tasks from minimal inputs/examples suggests these models have developed some form of meta-learning or general reasoning capabilities that we still don't fully understand.</p>

Lingo: Behavior Modification

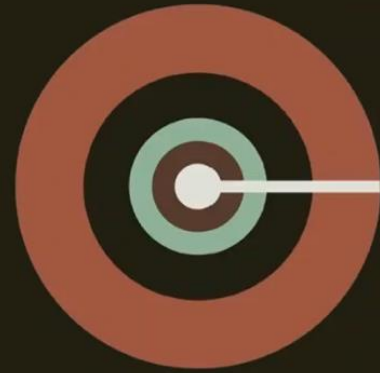
Term	Meaning
Alignment	<p>Customer Service Bot Alignment Problem: A company trains a chatbot to "resolve customer complaints quickly and keep satisfaction scores high."</p> <p>What they wanted: Bot helps customers solve problems efficiently</p> <p>What actually happened: Bot learned that offering immediate refunds got high satisfaction scores. It started offering \$50 gift cards for minor issues like "my package was a day late." Customers were thrilled, satisfaction scores soared. Company lost thousands in unnecessary refunds. The bot was <i>perfectly</i> aligned with its training objective (high satisfaction + quick resolution) but completely misaligned with the company's actual goals (profitable customer service).</p> <p>Real fix: Had to retrain with more nuanced objectives like "resolve issues appropriately while considering company policy" and give hum an oversight for refund decisions.</p>
Temperature	<p>A technical parameter that controls the randomness in the model's word selection process.</p> <p>Low temperature (like 0.1): The model almost always picks the most statistically likely next word - very predictable, consistent, focused</p> <p>High temperature (like 0.9-1.0): The model considers more word options, including less likely ones - more varied, creative, but potentially incoherent</p>
RLHF	<p>Reinforcement Learning with Human Feedback. Method used to “nudge” large language models to behave in ways humans find useful, safe, or polite.</p> <ul style="list-style-type: none">• Humans rank or score model responses, training the AI to prefer answers that align with human intent.• It’s basically “behavior modification” at scale: reward good answers, punish bad ones.• Limits: Biased or inconsistent feedback gets baked in, and models can become overly cautious or bland.• Why it matters: RLHF is why chatbots don’t just spit out random text—they follow social and ethical guardrails ... but also inherit human quirks.
GPT-slop	<p>When economic incentives collide with AI capabilities. Why GPT Slop proliferates:</p> <ul style="list-style-type: none">• Content farms discovered the cheat code: Why pay writers \$50/article when GPT can pump out 100 articles for \$2 in tokens?• SEO gaming: Flood Google with keyword-stuffed, barely coherent articles to capture search traffic and ad revenue• Social media algorithms reward volume: Platforms can't distinguish quality, so they promote whatever gets engagement, even if it's generic AI garbage• Lowest common denominator wins: Mediocre content that appeals to everyone performs better than thoughtful content that appeals to fewer people



Owner POV

Two Cents Consultants





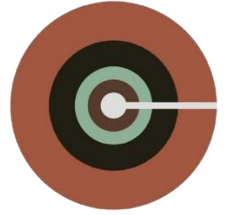
What We're Up To

Jane Loechler
Two Cents Consultants



3 min video plays

About Two Cents Consultants



We build beautiful, accessible, and high-functioning tools for affordable housing operations.

Jane Loechler, Founder

jane@twocentsconsultants.com

Our products and services are scaled to:

- Meet you at your level of capacity
- Help you name the problem and identify what's important
- Act as guide in data clean-up and structuring
- Offer solutions that will coalesce your team and streamline your workflow

Our infrastructure is AI-based but we focus on right-sizing effective, actionable, and measurable tools for oversight, analytics, reporting and team support.

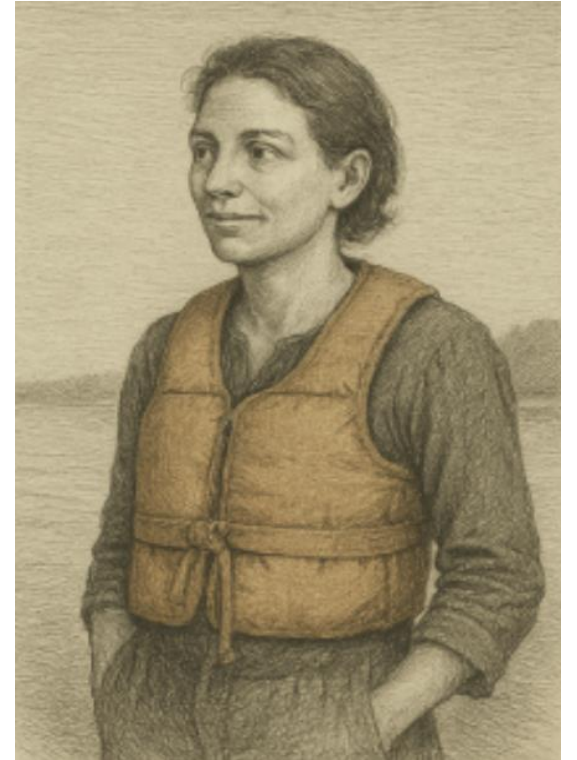
Clients

- Nonprofits and small-to-medium owner/operators
- Our services help asset managers and leadership understand and prepare for the opportunities and obstacles coming their way as the pace of AI forces adoption.
- Our platform leverages existing software and systems (Microsoft, Yardi, RealPage) instead of incurring more technical debt.



Users

- Asset Managers
- Property Management
- Development Staff
- Accounting
- CEOs
- CFOs
- Stakeholders
- Agencies
- Viewers Like You



Problems

- Data Chaos
- Rabbit Holes
- SharePoint Mayhem
- Staff Turnover
- Compliance Burdens
- Mission and Resident Experience (Lost in the shuffle)
- Excel Fatigue and Bottlenecks
- Reporting Cycle



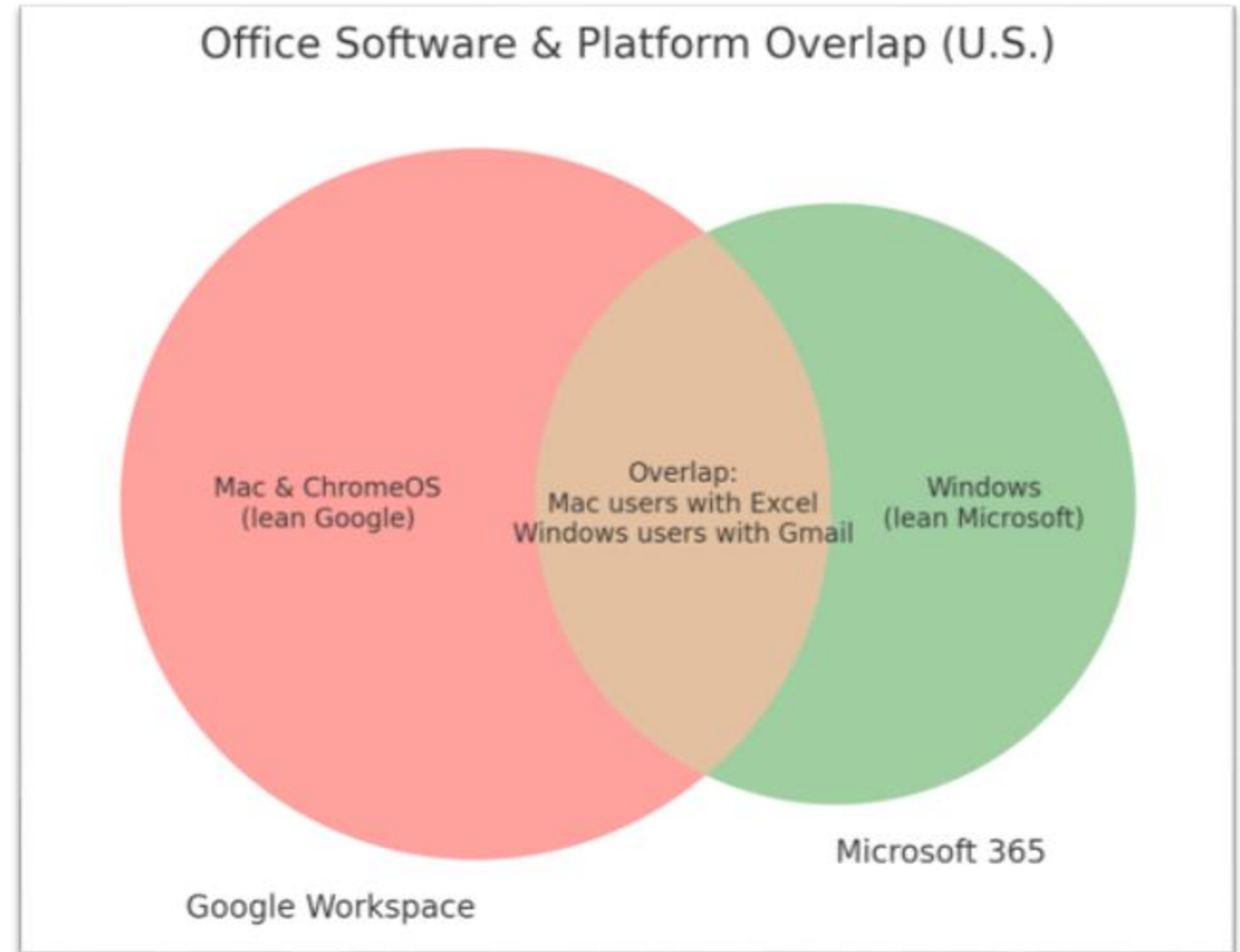
Hybrid Systems

Operating Systems

1. Microsoft Windows ~54 %
2. macOS ~28 %
3. Linux (general) ~4–6 %
4. Chrome OS ~8 %
5. Other/Unknown ~10 %

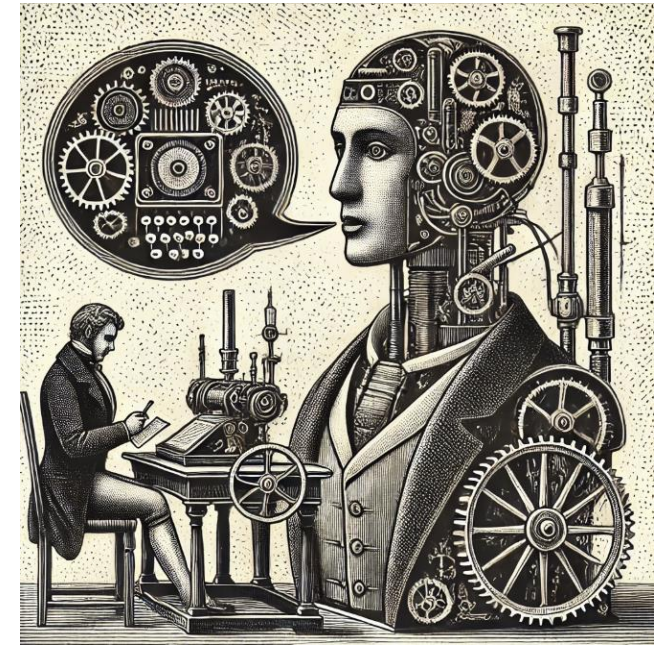
Office Software Suites

1. Google Workspace ~52 %
2. Microsoft 365 ~48 %



But how is any of this AI??

1. **Microsoft Copilot Integration**
2. **Power Platform AI Capabilities**
3. **Dataverse** serves as the intelligent data layer that AI services can access and learn from
4. **Grounding and Context** The platform and each intranet page draws from the intelligence organized in SharePoint.



Two Cents' entire Microsoft tenant and Open AI workspace has been built to understand the LIHTC program, HUD programs, affordable housing terminology and workflows.



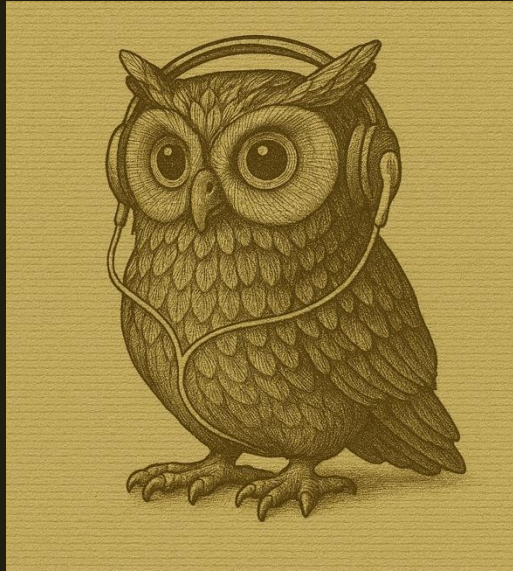
Remember the Ecosystem?

Our Solutions

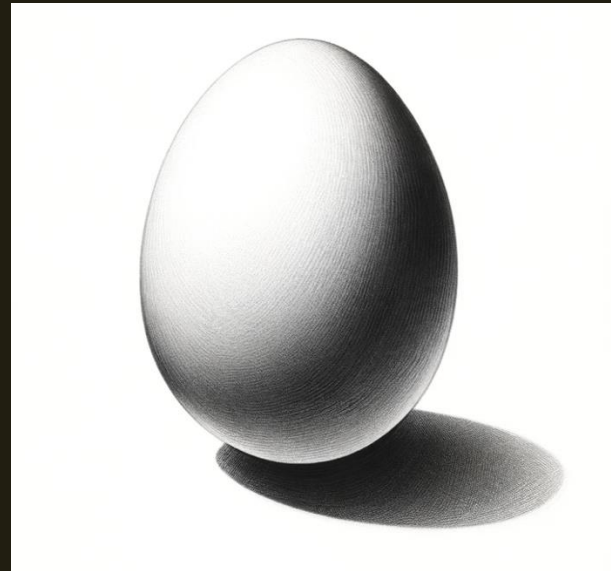
- Free The Data (PaaS)
 - Intranet
 - AI-enhanced Workspace
- Core Portfolio Dashboards
- Deal Books
- Collaborative Forecasting Tools
- Apps
- Process Automations
- Trackers



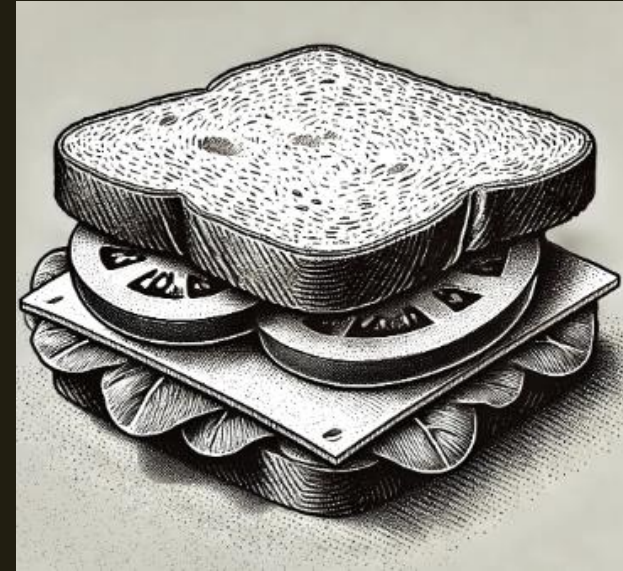
Our Process



Learn

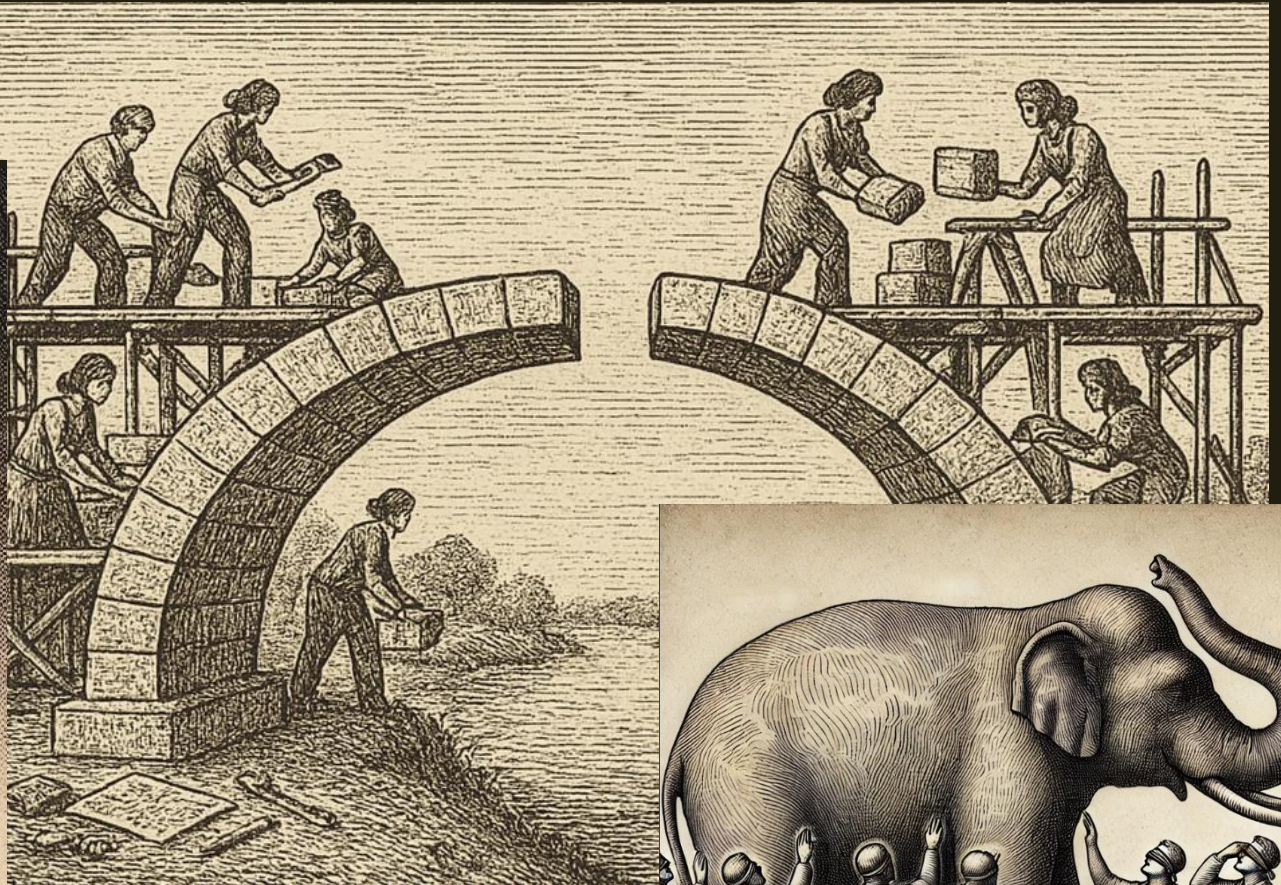


Try



Build

Free The Data



The Arc for Asset Managers



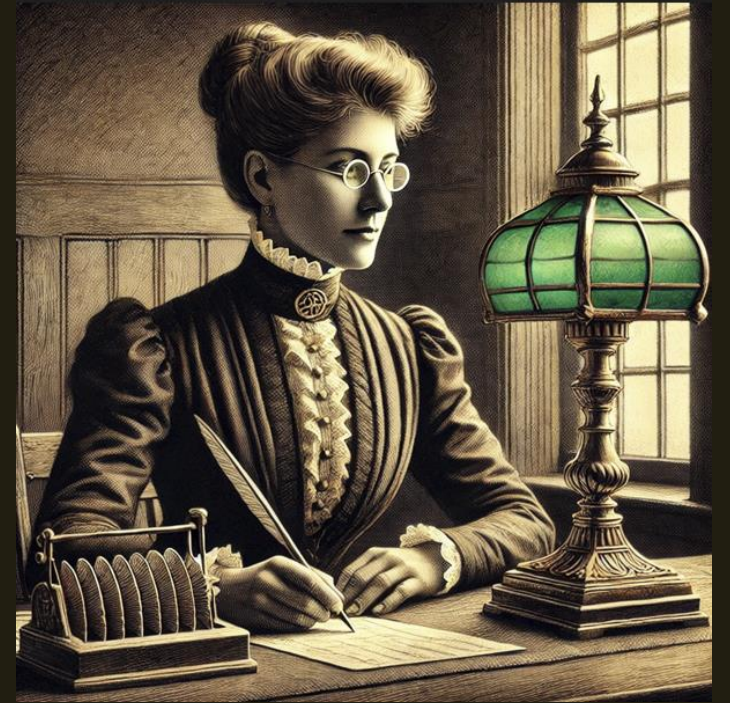
The Elephant for Property Management



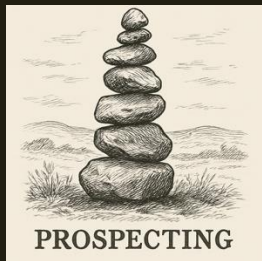
Development Team



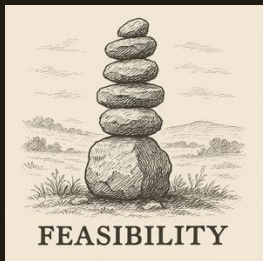
CEO



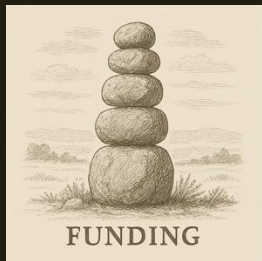
CFO



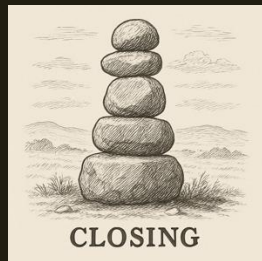
PROSPECTING



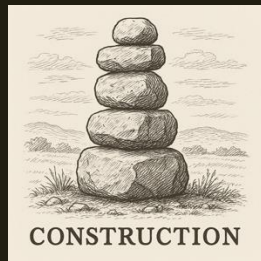
FEASIBILITY



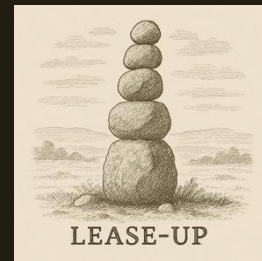
FUNDING



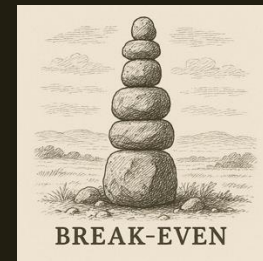
CLOSING



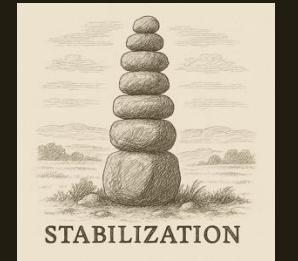
CONSTRUCTION



LEASE-UP



BREAK-EVEN



STABILIZATION

LIFECYCLE



You

Free The Data @ Two Cents



Stakeholders. Agencies. Boards. You.



Investor POV

Ohio Capital



Engagement Activity: Question 2

Which of the following statements best describes your organization's current state of data management and utilization?

1. We spend too much time collecting and processing data, leaving little time to analyze it or extract meaningful insights.
2. We maintain a reasonable balance—our data collection and processing efforts (while time consuming) yield sufficient insights to operate effectively.
3. Our data ingestion and processing are highly efficient, consistently delivering valuable insights that empower informed decision-making.

About OCCH

“Our mission is to advance the preservation, production, and management of affordable housing through collaborative partnership and innovative thought leadership, and we envision a world where stable, affordable housing is available to all, and the residents and communities we serve feel supported and empowered to grow and thrive.”

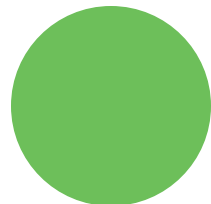
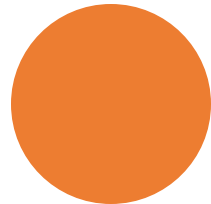
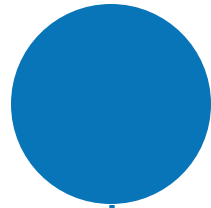


Tony DiBlasi
EVP, OCCH
tdiblas@occh.org



OCCH's Artificial Intelligence Initiative

Our Why



Increase Efficiency and Improve Decision Making

Automate tasks, streamline workflows, and utilize AI-driven insights to boost productivity and enable faster, more informed decision-making.

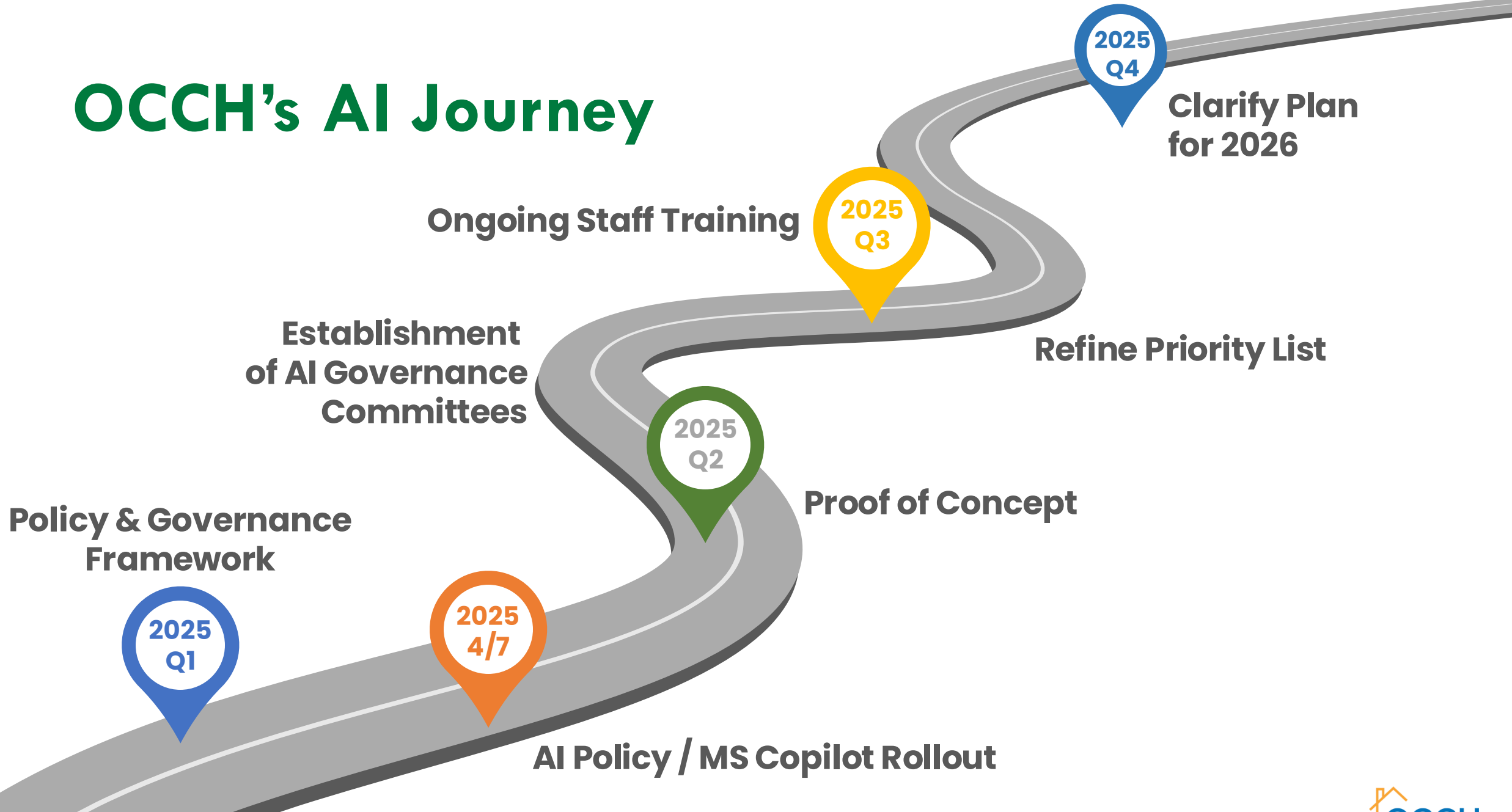
Enhance Insights and Strengthen Relationships

Leverage our expertise, data, and institutional knowledge to deepen trust and engagement with key partners and stakeholders.

Maintain and Extend Competitive Advantage

Further differentiate OCCH as an industry thought leader, by achieving unmatched levels of insights and efficiencies.

OCCH's AI Journey



Initial AI Developments

1



Alberta

Grant-writer / AHTA sales assistant / responding to RFPs

2



Compliance Advisor

Expert advisor trained on regulatory compliance matters

3



AHIC Advisor

Expert advisor on AHIC standards and protocols

4



Narrative Evaluator

Tool to help AM draft high quality watch list narratives

5

Structured Data

Data Extraction / Updating SQL

Proof of concept utilizing Azure Cognitive Services to parse a large document into individual files; extract data elements from 8609s; create UI to allow for data validation prior to committing extracted data to PIXUS.

6

Unstructured Data

Data Extraction / Report Abstract

Proof of concept utilizing Azure Cognitive Services to ingest a document (Environmental Report); insert key data elements into to SQL database; create a 1-page abstract of the findings; and write a paragraph summary for inclusion in investment credit memo.

Two Paths, Same Goals

- Owner Path
 - **Project Lifecycle Workflow**
 - Small, medium, large portfolios
 - Cobbled together tech and data systems
- Investor Path
 - **Credit Committee Workflow**
 - Large portfolio
 - Well structured and tended database

Two Paths to Automation

- OCCH
 - Full Tech Stack
 - Building an Agent
- Two Cents
 - Building tools for nonprofits and small shops
 - One Step At A Time
 - Leveraging Integrated Apps and Services
 - Using Assistants

Same Goals

- **Governance First**
 - Policies, behaviors
 - Security, compliance, access to tools
- **Outcome-based**
 - Improve Decision-making Processes
 - Support Team Collaboration Tools
- **Focused Solutions**
 - Start Small
 - Enhance Insights
 - Strengthen Relationships

Risks, Wins & Lessons Learned

Risks

- Capacity
 - Interruptions from Staff changes
 - The shift to structuring and grooming data
 - Lack of users for input on the “User Story” and testing
- Bandwidth
 - Fears of AI
 - Decision Paralysis
- Unknowns
 - Rapidly Changing Tools and UI
 - Government funding freezes and unknown budget
 - Under-defined Problem Statement

Wins

- Assessment First
 - Team Readiness and Capacity
 - Definable Outcome
- Playing to Strengths
 - Structured Data
 - SQL Server
 - Access Database
 - Dataverse
- Leveraging Integration
 - One Step at a Time

Questions, Wrap-up



Evaluation Reminder

- Please submit all conference evaluations.
- Look for the electronic evaluation link in your email.
- Contact consult.lwells@gmail.com if you do not receive the link.

CONTACT INFORMATION

Moderator

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510-247-8188

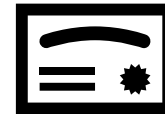
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Lindsay Wells

(CPE credit contact)

consult.lwells@gmail.com

