

POWER OF HOME



THE OHIO STATE UNIVERSITY

JOHN GLENN COLLEGE OF PUBLIC AFFAIRS



OHIO HOUSING
FINANCE AGENCY



FRAMEWORK

TODAY'S SPEAKERS

Stephanie Moulton, PhD

Associate Professor & Director of Doctoral Studies
John Glenn College of Public Affairs
The Ohio State University

Danielle Samalin, CEO

Framework Homeownership LLC



DEMOGRAPHICS



1/2 *with incomes*
BELOW 80% AMI



\$1,200
in **SAVINGS**



increase in **CREDIT CARD DEBT**
of **\$1,300**

CHALLENGES



48% *major*
UNEXPECTED REPAIRS



80% *fail to*
refinance
when **INTEREST RATES DROP**



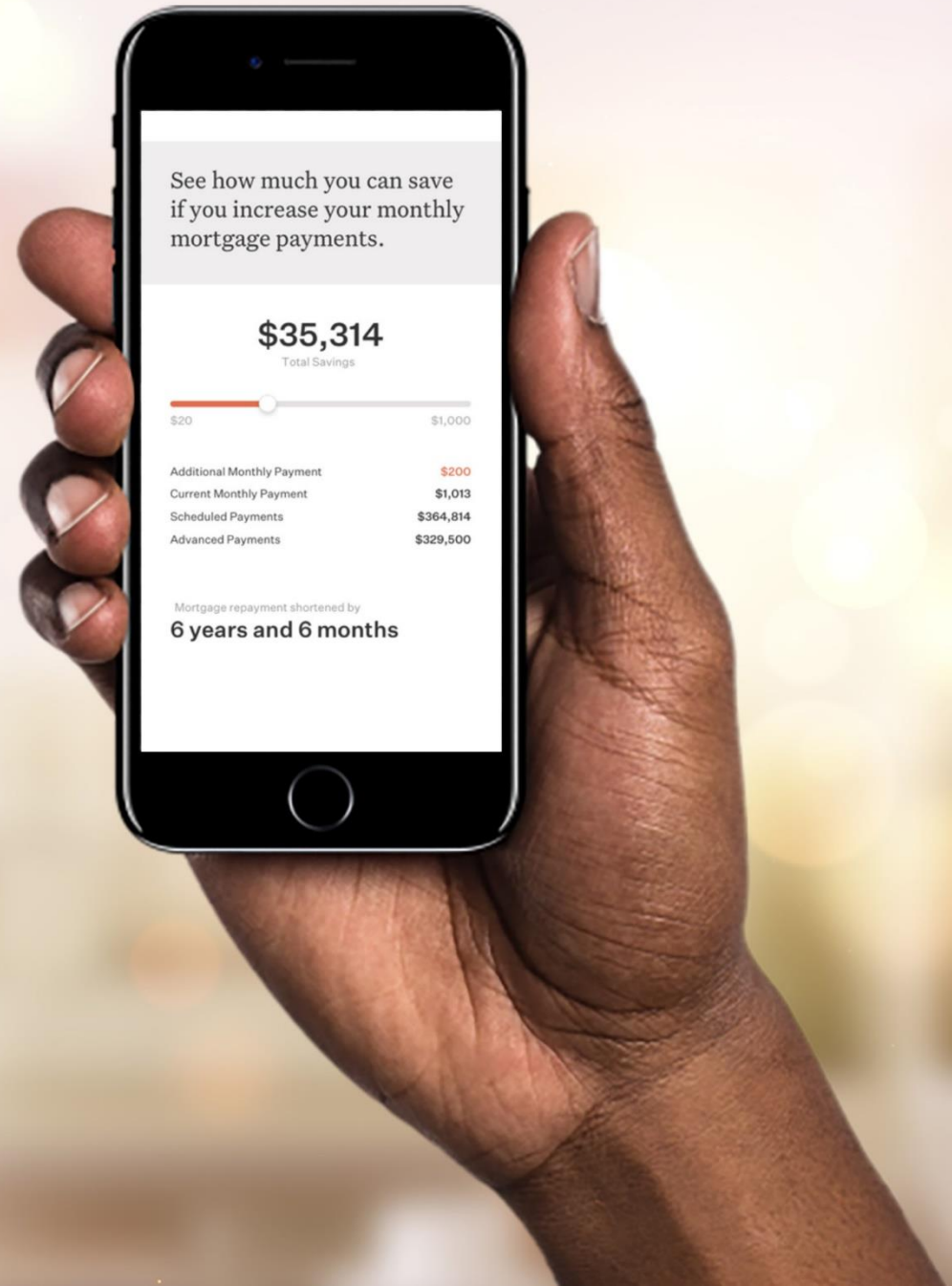
3X *more in*
ENERGY COSTS

DIGITAL PLATFORM + DATA INTEGRATION + ACCESS TO CAPITAL



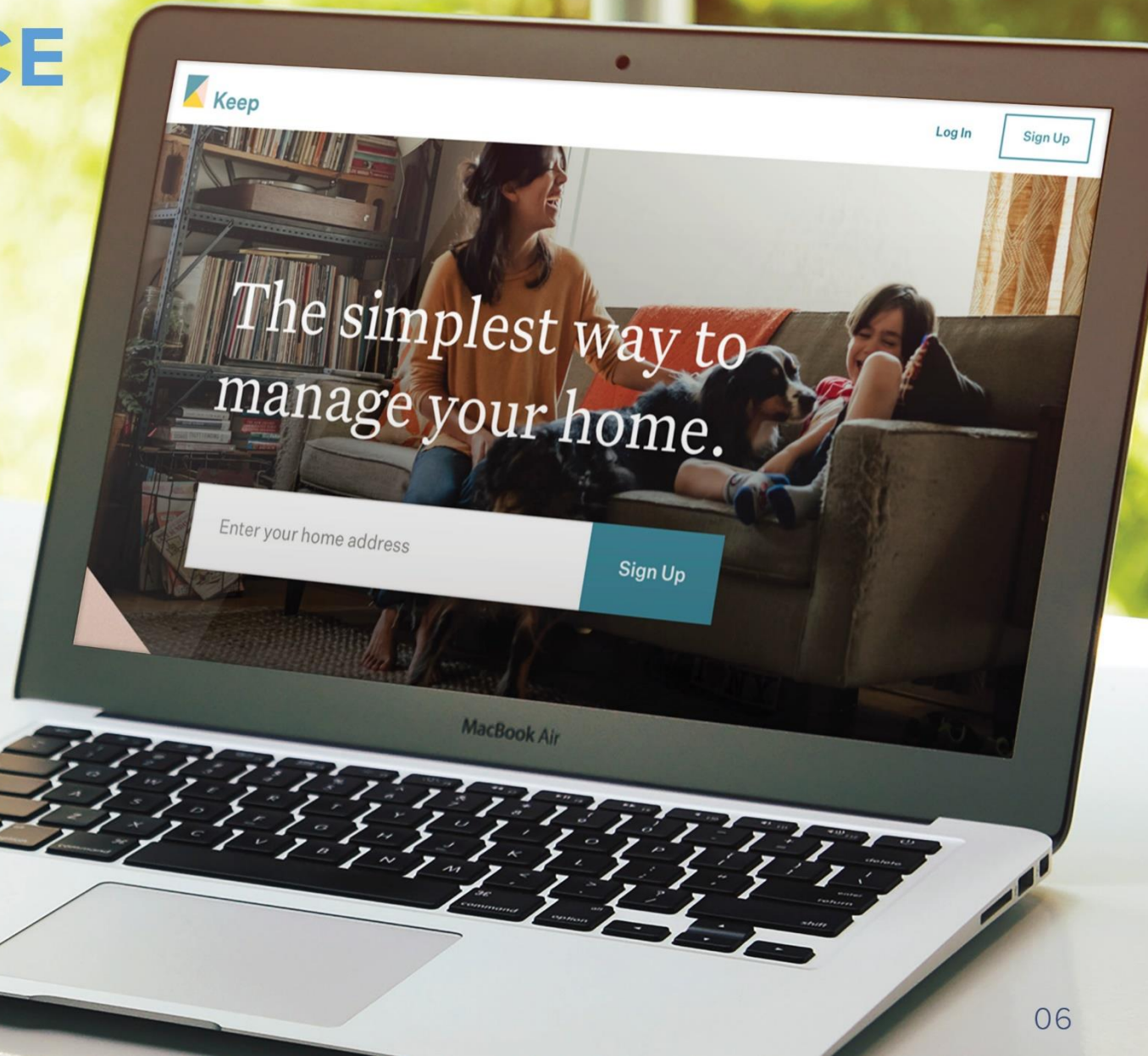
CUSTOMIZED FINANCIAL INSIGHTS:

- Mortgage dashboard
- Customized nudges
- Buffer financial shocks



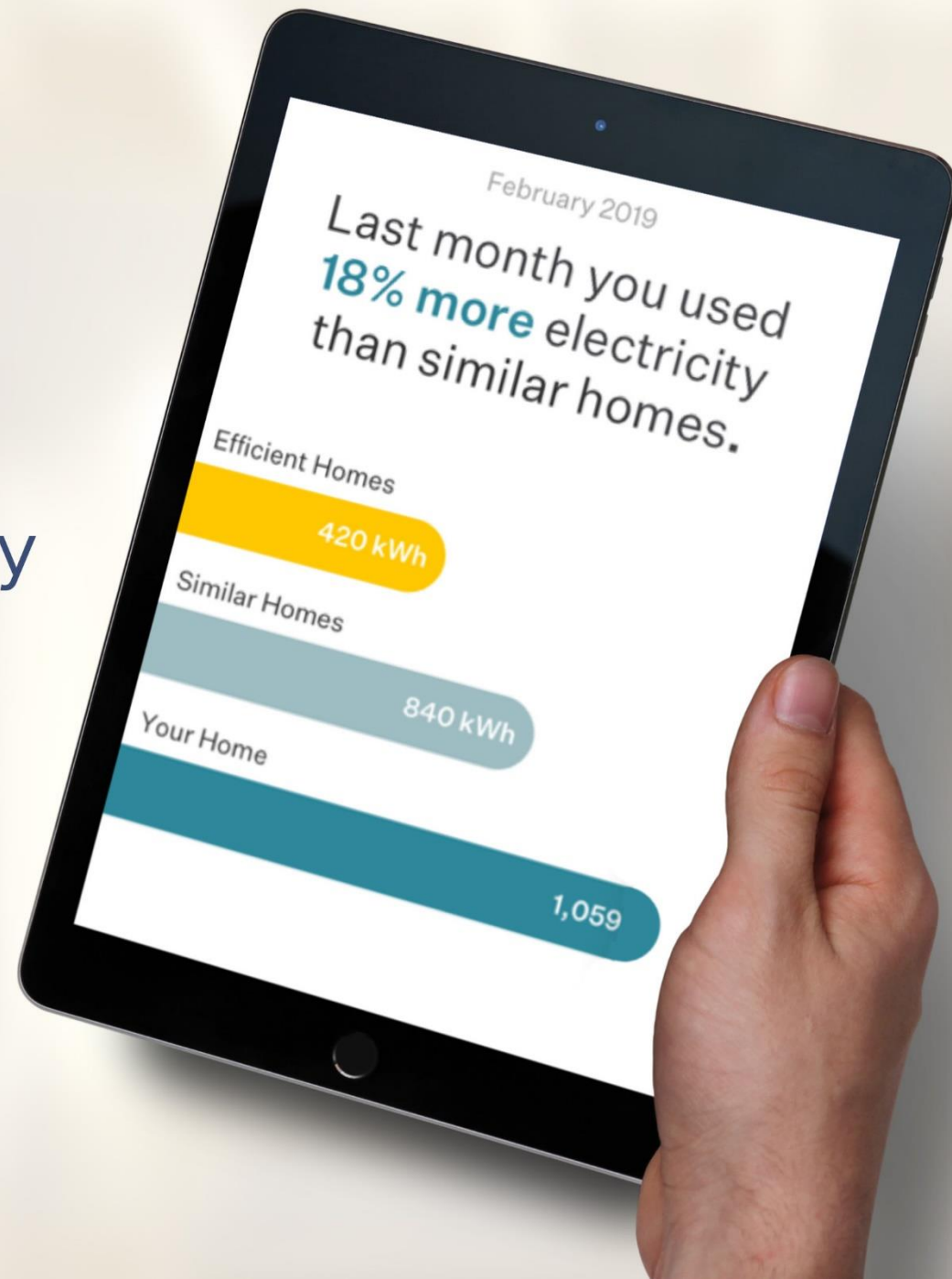
HOME MAINTENANCE AND REPAIRS:

- Home maintenance planner
- Automated reminders
- Capital for emergency home repairs



REDUCED ENERGY COSTS:

- Smart home technology
- Home energy profile
- Energy rebates and incentives





REVOLVING LOANS **FUNDS**

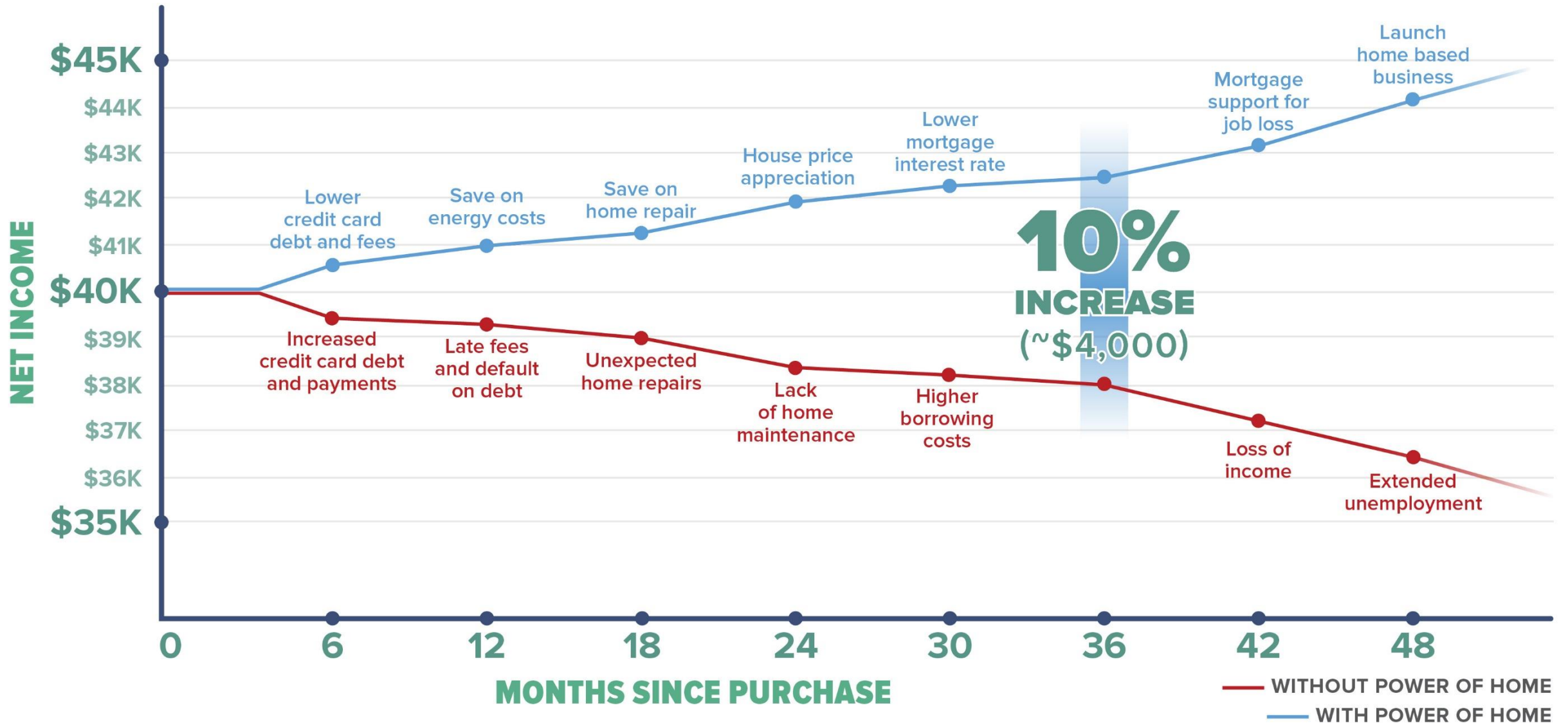
Emergency Home Repairs
NeighborWorks Collaborative of Ohio

\$375,000

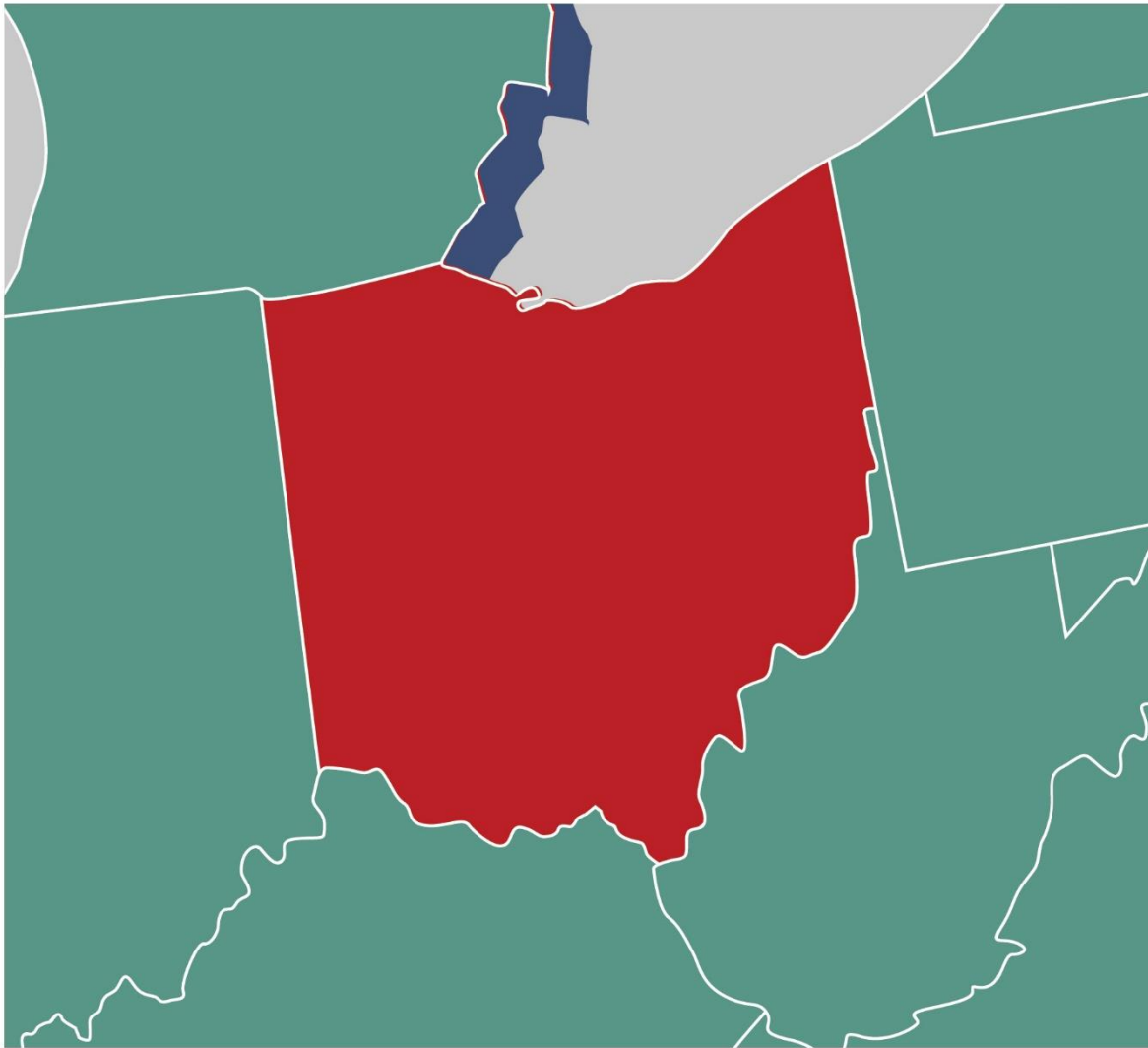
LEVERAGES

\$1,875,000

THE LIFT



POWER OF **HOME** | **SCALABILITY**



OPPORTUNITY

