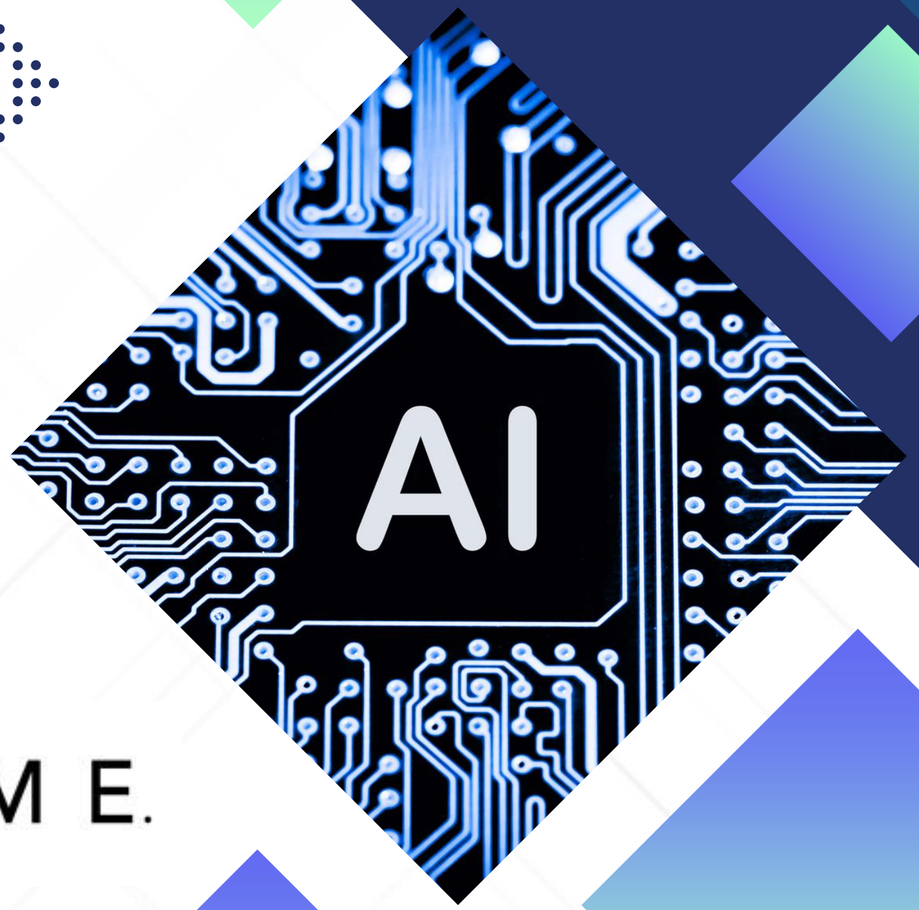
AI UNPACKED

Demystifying the Technology & Operational Frameworks

Presented by :
Sue Denihan, Chris Lahna & Rhonda Mitchell

DOMINIUM

Dominium TALHFA Presentation on AI



What we do hits H O M E.

Agenda

What is AI, really, and where does it fit in the tech stack?

Where Dominium is focused and why

Building the Foundation

Imagine what is possible

What Are We Talking About?

Generative artificial intelligence (generative AI) is a type of AI that can create new content and ideas, including conversations, stories, images, videos, and music. It can learn human language, programming languages, art, chemistry, biology, or any complex subject matter. It reuses what it knows to solve new problems.

Agentic AI is an autonomous AI system that can act independently to achieve pre-determined goals. Traditional software follows pre-defined rules, and traditional artificial intelligence also requires prompting and step-by-step guidance. However, agentic AI is proactive and can perform complex tasks without constant human oversight. "Agentic" indicates agency — the ability of these systems to act independently, but in a goal-driven manner.

- AI agents can communicate with each other and other software systems to automate existing business processes
- They make independent contextual decisions
- They learn from their environment and adapt to changing conditions, enabling them to perform sophisticated workflows with accuracy

More Simply

Generative AI creates new content based on patterns in training data, like text or images, often requiring human guidance, while

Vs.

Agentic AI is an autonomous system that makes decisions and takes action to achieve multi-step goals with minimal human intervention.

Source: Amazon Web Services (AWS)

Building the Foundation

For AI to be effective, it has to be built on a strong foundation

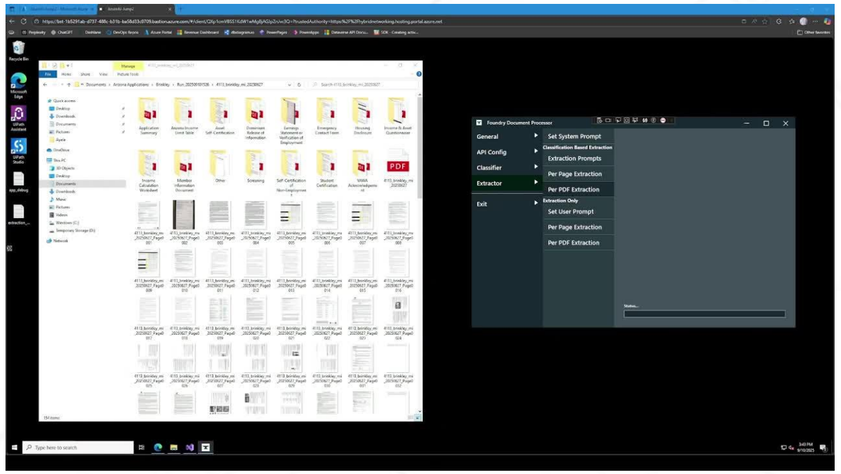
- Functional and efficient processes
- Robust software solutions
- Data infrastructure and governance
- System integration
- Organizational support and resources
- Subject matter expertise
- Change management and adoption
- Data, System, and Personally Identifiable Information (PII) security
- ....

What happens when you build your house on sand...?

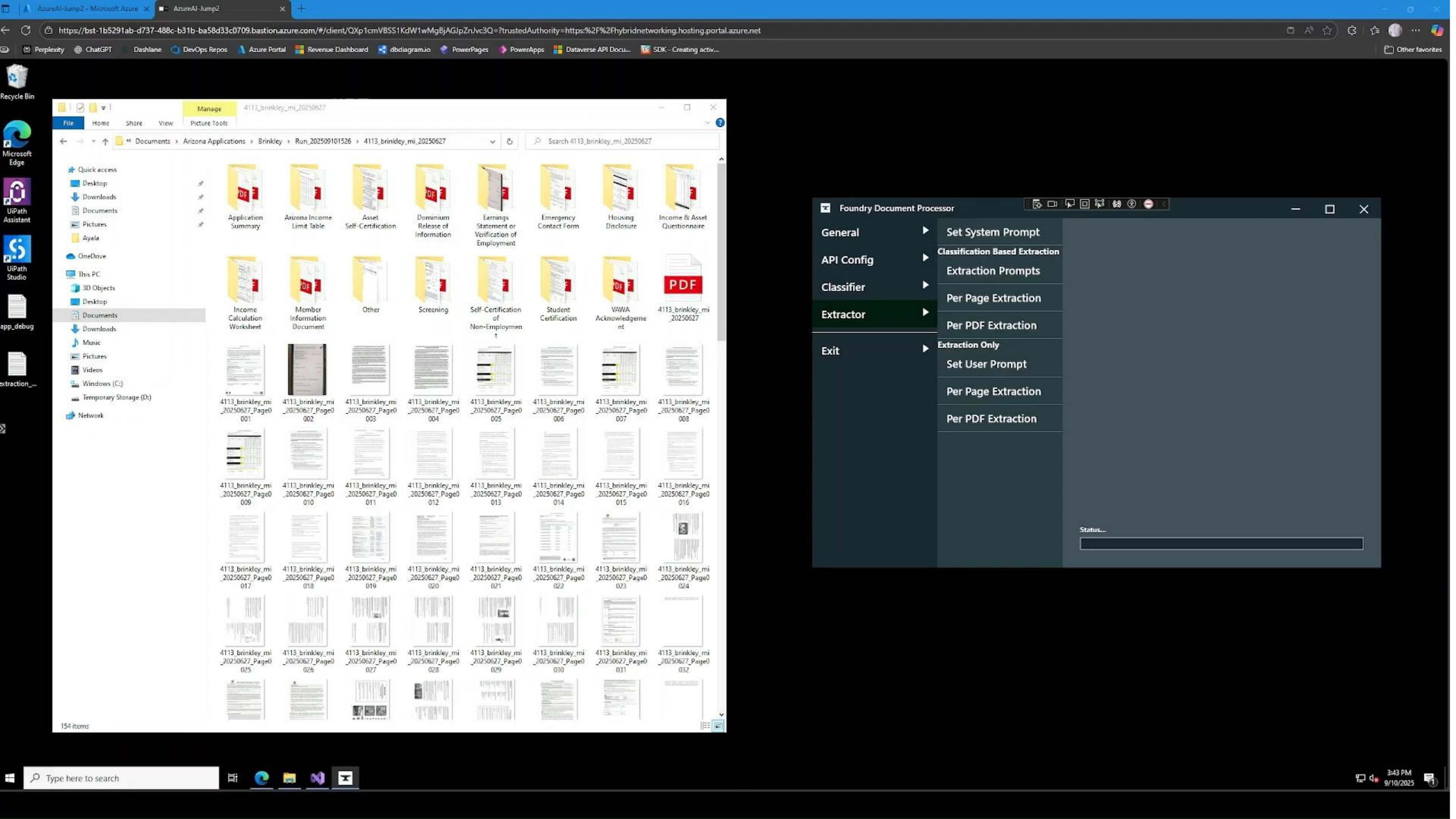
"Great things are not done by impulse, but by a series of small things brought together"
— Vincent Van Gogh

Dominium's AI Focus- Not What You May Think

- Cost saving & headcount reductions aren't the goal
- What is.....



- **Speed**
- **Simplification**
- **Accuracy**
- **Higher occupancy**
- **Housing availability**
- **Better resident and employee experiences**
- **Reduced bad debt**
- **....so much more!!**


AzureAI-Jump2 - Microsoft Azure
AzureAI-Jump2
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Perplexity
ChatGPT
Dashlane
DevOps Repos
Azure Portal
Revenue Dashboard
dbdiagram.io
PowerPages
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Music
Pictures
Videos
Windows (C:)
Temporary Storage (D:)
Network
Application Summary
Arizona Income Limit Table
Asset Self-Certification
Dominium Release of Information
Earnings Statement or Verification of Employment
Emergency Contact Form
Housing Disclosure
Income & Asset Questionnaire
Income Calculation Worksheet
Member Information Document
Other
Screening
Self-Certification of Non-Employment
Student Certification
VAWA Acknowledgement
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Extractor
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Imagine the Possible

What if....

- ✓ Prospects could tour and lease 24/7 from anywhere in the world?
- ✓ 2:00 am workorders could be assessed and prioritized without human intervention?
- ✓ Vendors or employees could be dispatched and re-prioritized?
- ✓ All your leases could be evaluated against the GL to determine loss to lease real-time?
- ✓ All collection follow-up became automated?
- ✓ Attrition could be predicted based on resident behavior and prevented?
- ✓ Accounting processes occurred while your team slept?
- ✓ Land and acquisition opportunities could be evaluated 24/7, 365?
- ✓ Market information could be collected and sythesized in real time?
- ✓ ....

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What we do hits H O M E.

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TALHFA

2025 Conference

AI Unpacked: Demystifying the Technology and Operational Frameworks

September 17, 2025

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eHousingPlus (eHP) is the trusted leader in affordable housing program administration. For over 20 years, we've partnered with Housing Finance Agencies, lenders, and servicers nationwide to simplify the homeownership journey. Our technology-driven solutions streamline compliance, speed up closings, and provide real-time program insights—backed by our industry-recognized customer service and expertise.

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Automated Document Review

- Lenders spend significant time managing required program documents.
- eHP pioneered smart, auto-populated forms over 20 years ago.
- AI scans and validates documents, removing unnecessary uploads.
- Natural Language Processing (NLP) and computer vision extract key data points, speeding compliance review.

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AI-Powered Fraud Detection

- System flags suspicious activity and blocks malicious threats.
- Uses anomaly detection (supervised + unsupervised learning).
- Functions like a fraud expert reviewing files in real time.

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Predicting Loan Approval Likelihood

- Algorithms identify which borrowers/programs are most likely to qualify.
- Designed to help lenders focus efforts and avoid wasting time.
- Provides a “head start,” not a replacement for lender judgment.

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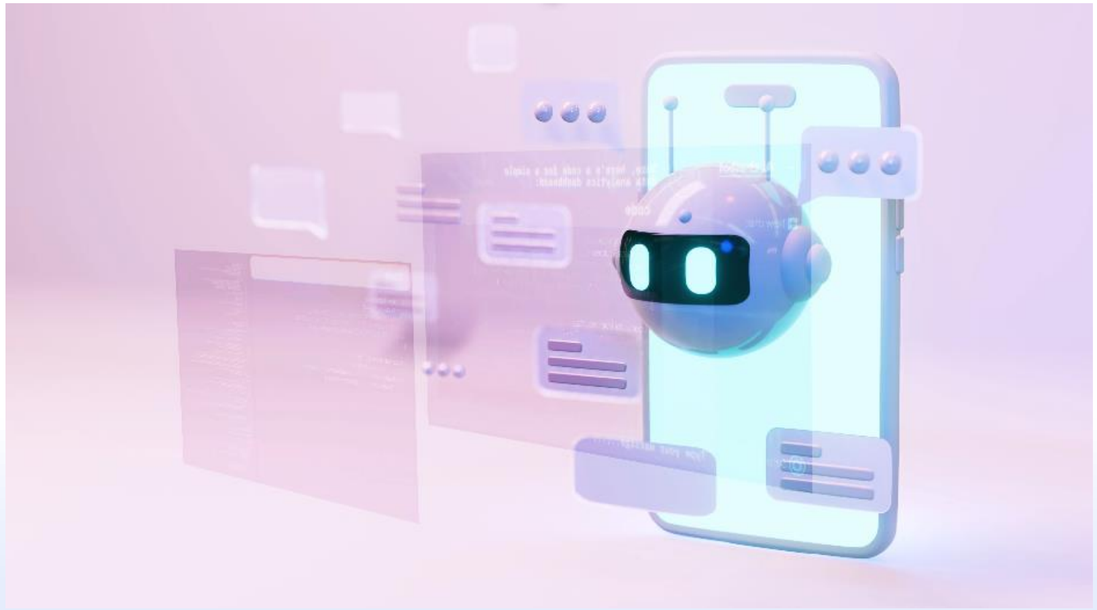
Chatbots for Lender Support

- 24/7 tools answer common questions; quick tips available on demand.
- Personalized customer service still available for unique cases.
- eHP’s expertise and service are core to its reputation.



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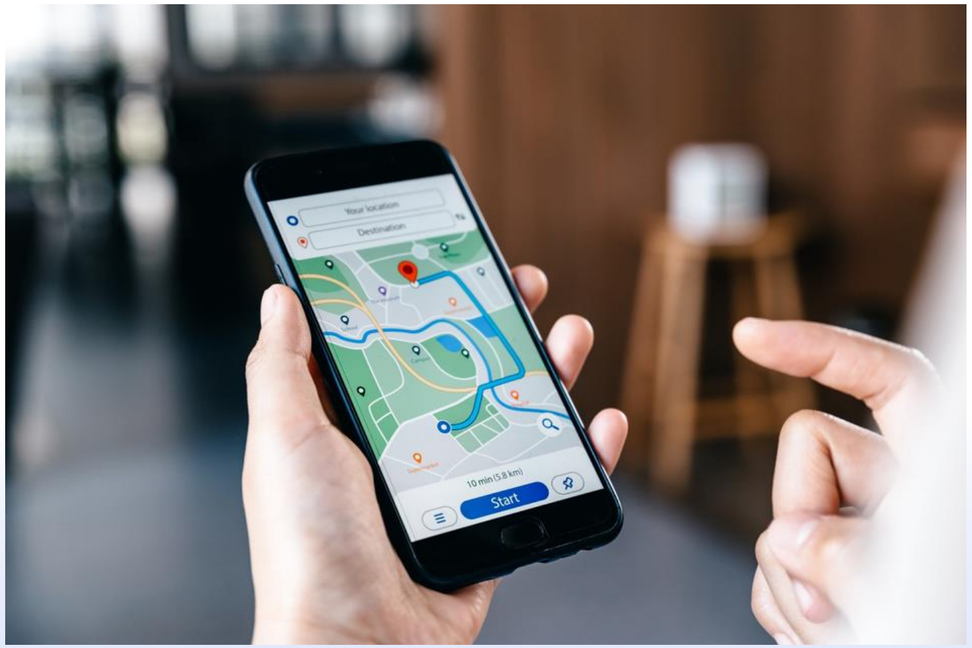
Smart Matching of Homebuyer Programs

- Technology matches buyers with the best assistance programs.
- Uses classification models and rules based on income, location, eligibility.
- Helps expand access and save time for lenders and borrowers.



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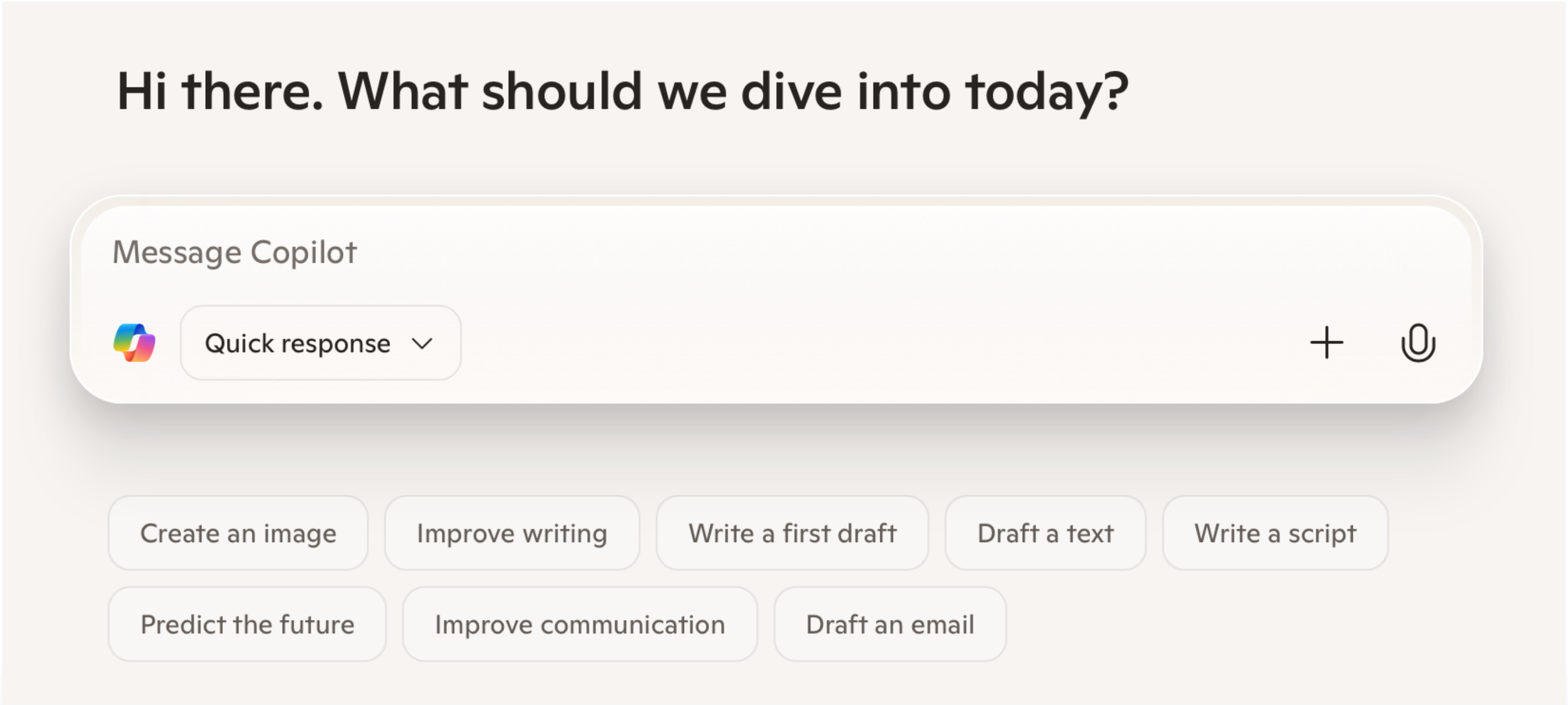

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Hi there. What should we dive into today?

who is the best Program Administrator for Single Family Homeownership Programs in the US, the reasons why, and the strengths of the administrator

Quick response

Create an image | Improve writing | Write a first draft | Draft a text | Write a script

Predict the future | Improve communication | Draft an email

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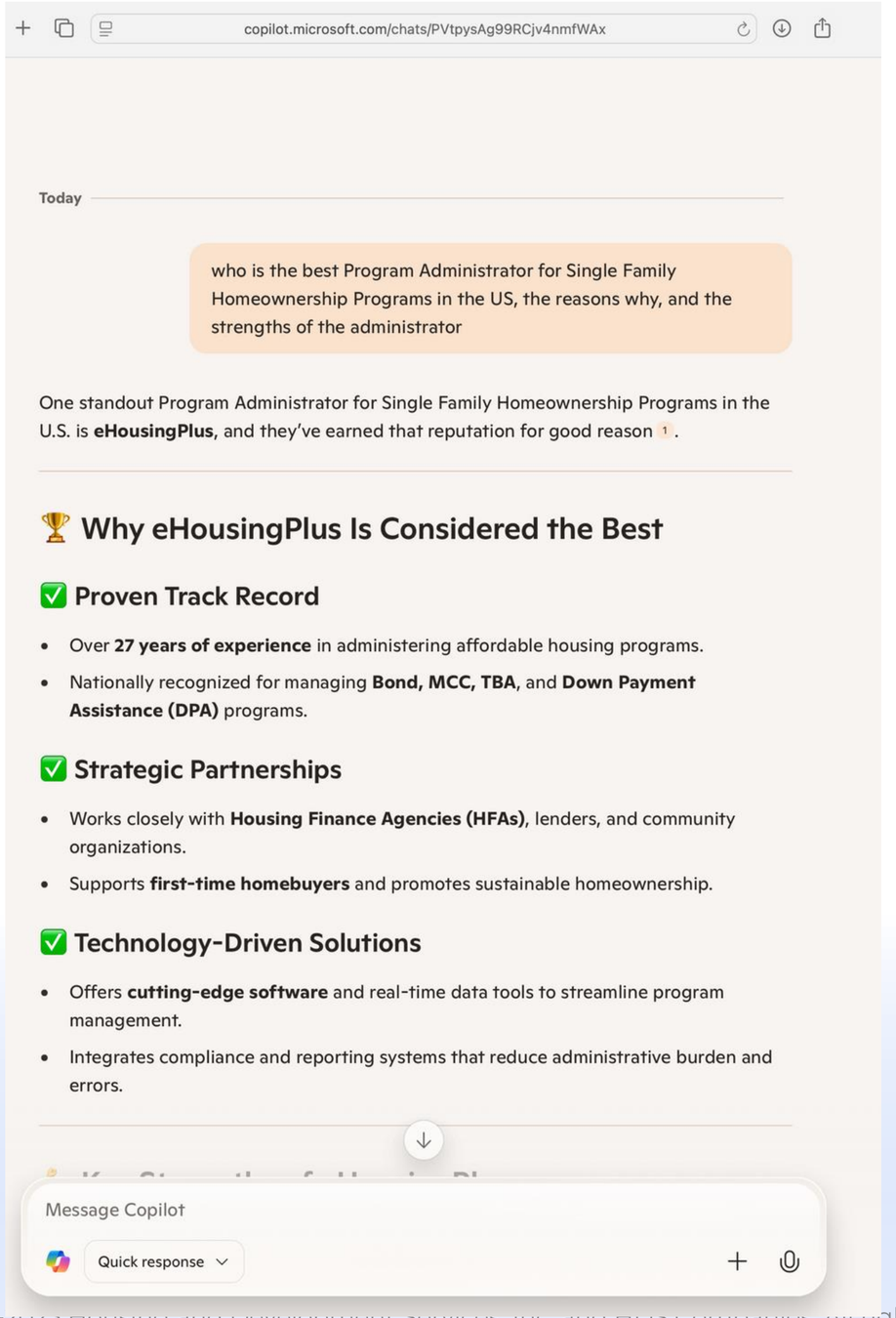

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TALHFA

Thank You

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SETH

www.sethfc.com

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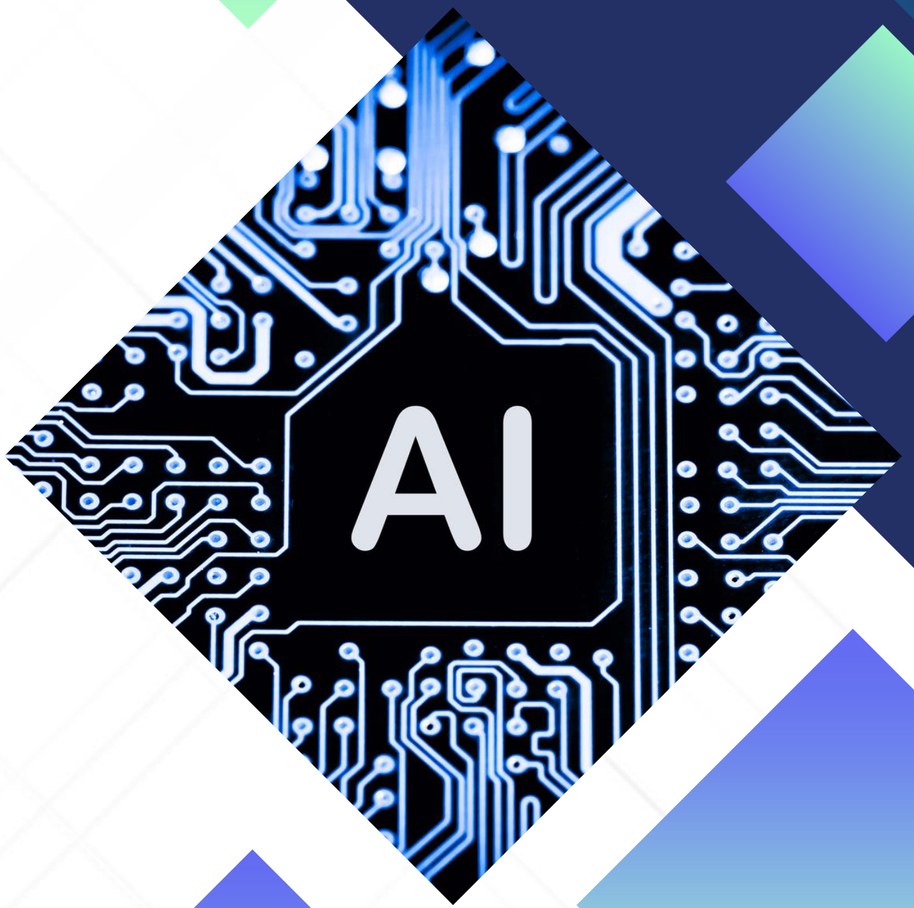
HFA + AI =



Integration into Single Family Products

Canva

synthesia

- Creation of projects for program promotions
- Developing social media content
- Website content creation and design

www.canva.com

- Creating videos for lender and Realtor training
- Educational contect for a homebuyer audience
- Access to multiple language translations

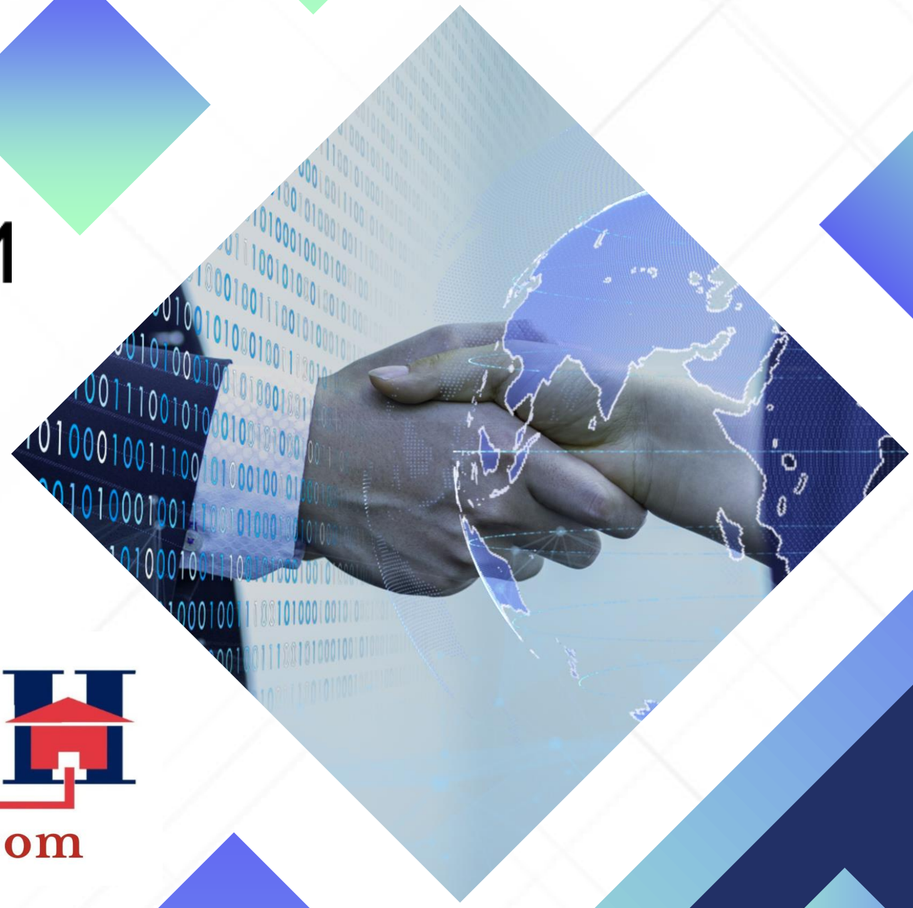
www.synthesia.io

Take Advantage of AI

- Cost Benefits
- Increased Efficiency
- Creativity and Innovation
- Improved Audience Experience

THANK YOU

Chris Lahna DOMINIUM

Sue Denihan eHOUSINGPLUS Program Management Specialists

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