



**OCCH**  
OHIO CAPITAL  
CORPORATION  
FOR HOUSING

# MINING THE GOLD: INNOVATION WITH DATA ANALYTICS

2016 CHAM ANNUAL CONFERENCE



# MOUNTAINS OF DATA



**There are nuggets  
of GOLD in those  
Mountains!**





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## Got data?

- Building data
  - Size of units / amenities
  - Building & utility consumption
  - Geographic location
- Tenant information
  - Income and asset levels
  - Tenant ledger information
  - Household composition
- Census bureau data!
  - Income levels in census blocks
  - Demographic trends
- Occupancy information
  - Physical and economic occupancy
  - Type of units in great demand
  - Length of waiting lists
- Financial information
  - Debt coverage ratio
  - Tenant receivables
  - Per unit operating costs
- Reserve account information
  - Deposit and withdrawal information
  - Use of reserves
  - What vendors being engaged



## Know your data!

- Think about and understand what data you collect and where it is located (be aware of 'outliers' / think about their impact)
- Be creative and think out side the box!
- A 'smart' approach to data analytics will:
  - Spark new ideas
  - Trigger new thoughts
  - Allow you to 'prove' or 'disprove' theories you may have in regard to your property or portfolio performance
- What data elements are MISSING? Find a way to capture that data



## The *elusive* 'Holy Grail' of Asset Management

- Having relevant data at your 'fingertips' that provides critical insight into your operations that informs the decision-making process
- If successful, Asset Managers are able to...
  - Be more PROACTIVE vs. REACTIVE
  - Identify risks or emerging trends SOONER allowing for prompt mitigation of issues
  - Maximize the value of an asset and/or portfolio
  - More effectively achieve the desired goals / improve long-term sustainability of affordable housing stock
  - Earn a 'seat at the table' to influence outcome of new deals



## But in reality...it will ALWAYS be a *'work in progress'*

- We are only 'scratching the surface' of what is possible...
- There will always be fresh new 'angles' to explore
- Don't get complacent!
- Always push the envelope to find those next 'nuggets of gold'...



## Demo -- Integratec!



**John Gordon**  
Principal / Business Development  
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## Features of Developer Central

# Park Avenue Apartments

Office Phone (908) 228-4328

2002 Stone Road, Edison, NJ 08839

Office Email: NJ@JLJ.com

## General Information

Location	Watch Hill	Unit Type	Apartment/Condo
Estimate	Senior	Availability/Status	Availability, 10/1/2012
Total Units	200	Occupancy	100%
FF&A Units	0	Turnover Rate	N/A
1-800-235-7775	1775	Lease Type	96 Mo. Lease, Standard
1-800-235-7775	1775	Property Manager	May Johnson
Leased Units	175	Market Subsector	Senior Retirement
Leased Units	175	Lease Expiration	12/31/2012

## Budget

Revenue	Actual	Year	2011
Lease Type	Unit	Cost	Total Construction Costs
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Lease Type	Unit	Cost	Total Construction Costs
Lease Type	Unit</		

- Aggregate performance metric across portfolio – Economic Occupancy, NOI, DCR, Cash Flow
- Compare financial performance against projection or budget benchmarks
- Produce a schedule of Real Estate Owned (REO)
- Investment snapshots, aggregating performance data, graphs, variances, key reports, documents and more
- Portfolio snapshots applying client specific business rules, performance exceptions and reminders
- Perform surplus cash calculations to run through a waterfall distribution
- Manage subsidy contract terms and expirations
- Monitor Reserve accounts, Guarantors, and related guaranty details
- Forecasting capital needs and upcoming expenditures
- Real Estate tax tracking tools
- Compliance monitoring of key dates, document renewals, and file review tracking tools
- Track service contracts terms and notifications of upcoming renewals
- Manage capital contribution schedules for equity and developer fees

- Construction monitoring tool – manage construction budget and draws at a source and use level
- Document Repository
- Role based security access
- Workflow & task tracking tools to manage standard lists, dates, assign responsible party, and documents throughout a deal's lifecycle – due diligence through disposition

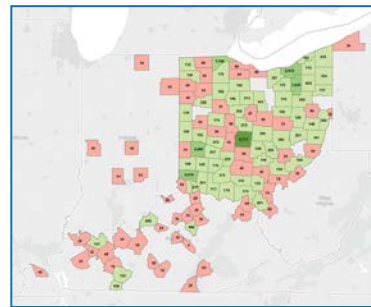




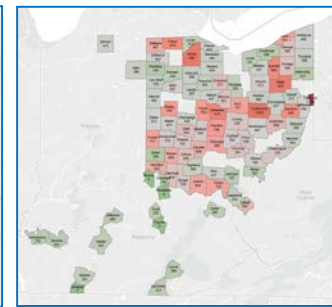
# How OCCH uses data analytics tool...

Important tool that helps us identify and visualize information

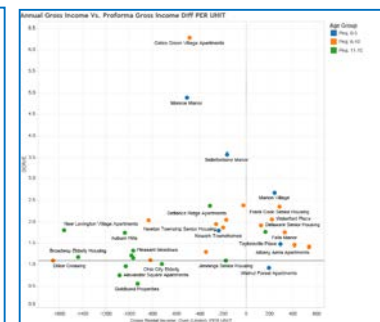
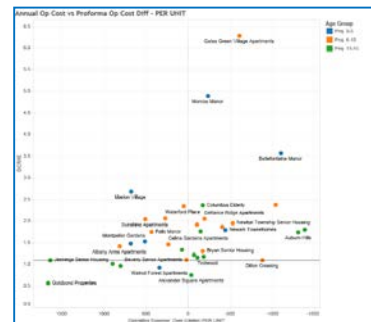
- Business planning
- Identify project or portfolio trends
- Portfolio reviews / benchmarking
- Underwriting process



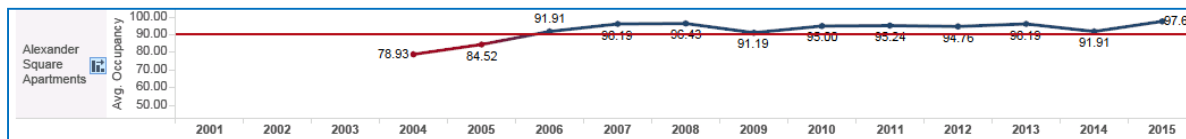
Heat map showing concentration of units.



Heat map showing per unit real estate taxes.



Scatter charts comparing actual audited numbers vs. proforma for income and operating expenses!



## *Demo – OCCH / Tableau!*

- Using Tableau Software
  - Data analytics tool
  - [www.tableau.com](http://www.tableau.com)
- Attached to OCCH proprietary database called 'PIXUS'
  - Web-based information system capturing project data
  - ~575 properties actively reporting





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