

CASE STUDY

CONVERGENCE®
UNITING FOR HOUSING AFFORDABILITY

Addressing the Information Gap in the Homeownership Ecosystem

Access to information plays a critical role in the journey to homeownership. While mortgage products, housing counseling services, down payment assistance programs, and other resources may exist, they can only create impact when people know about them, understand them, and can access them when needed.

Through its work across local markets, CONVERGENCE has identified the information gap as a persistent barrier to homeownership. This gap can take many forms, including limited awareness of available resources, communication breakdowns among housing professionals, difficulty navigating complex systems, and challenges building trust with consumers.

To better understand the information gap, CONVERGENCE Columbus and CONVERGENCE Philadelphia examined how information moves through the homeownership ecosystem and where breakdowns occur among institutions, housing professionals, and consumers. Although each community used a different approach, both sought to identify barriers that prevent information from reaching the individuals it is intended to serve and to develop strategies that strengthen pathways to sustainable homeownership.

CONVERGENCE COLUMBUS®
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CONVERGENCE COLUMBUS: EXAMINING INFORMATION GAPS AMONG HOUSING PROFESSIONALS

UNDERSTANDING THE CHALLENGE

- CONVERGENCE Columbus and the Affordable Housing Alliance of Central Ohio partnered with iEmergent, a data and analytics firm focused on housing and mortgage markets, and researchers from The Ohio State University to examine information gaps among loan officers and real estate professionals throughout the Columbus market.
- The effort was designed to establish a baseline understanding of whether housing professionals recognized communication and information barriers, how those barriers affected homebuyers, and what strategies could improve information sharing across the housing ecosystem.

KEY FINDINGS

- **Housing Professionals Recognized Similar Challenges**
  - + Loan officers and real estate professionals generally recognized many of the same barriers affecting prospective homeowners. However, the research revealed that differences in terminology, communication styles, and understanding of available resources often limited effective information sharing across the housing ecosystem.
- **Communication Challenges Contribute to the Information Gap**
  - + Real estate professionals reported difficulty understanding mortgage terminology, lending jargon, and acronyms commonly used within the industry.
- **Exposure Matters More Than Experience**
  - + Researchers found that knowledge was influenced less by years of experience and more by exposure to diverse homebuyer populations. Professionals who regularly worked with a broader range of households generally demonstrated stronger awareness of available programs and resources.
- **Frontline Awareness Influences Program Success**
  - + The research also revealed an important disconnect between institutional offerings and frontline implementation.
  - + Organizations may develop innovative products, assistance programs, and resources, but those investments cannot achieve their intended impact if the professionals interacting directly with consumers are unaware of them or unable to explain them effectively.

FROM INSIGHT TO ACTION

- The findings informed a series of initiatives designed to strengthen information sharing across the Columbus housing ecosystem.
- CONVERGENCE Columbus developed educational programming focused on improving communication between loan officers and real estate professionals. Training sessions emphasized plain-language communication, reduced reliance on acronyms and industry terminology, and addressed misconceptions identified through the research.



- The findings also helped shape Bloom614, a community-centered initiative and digital platform that guides homebuyers through the homeownership journey. Additional outcomes included the development of a lender and loan product matrix outlining existing first-time homebuyer programs and down payment assistance available across Columbus, as well as the launch of a new funding program offering grants of up to $15,000 to first-time homebuyers. These efforts aimed to address identified gaps in access to resources and awareness of available assistance.
- Building on this work, CONVERGENCE Columbus launched a follow-up effort in 2026 to assess changes to information gaps over time and better understand the impact of interventions implemented since the original research.

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CONVERGENCE PHILADELPHIA:

EXAMINING INFORMATION GAPS BETWEEN INSTITUTIONS AND CONSUMERS

UNDERSTANDING THE CHALLENGE

- While Columbus focused on information sharing among housing professionals, CONVERGENCE Philadelphia examined how consumers experience and access information throughout the homeownership journey. Working with the Urban Affairs Coalition, iEmergent, and graduate students from Temple University, CONVERGENCE Philadelphia explored how systems, institutions, and community conditions shape access to information and opportunity.

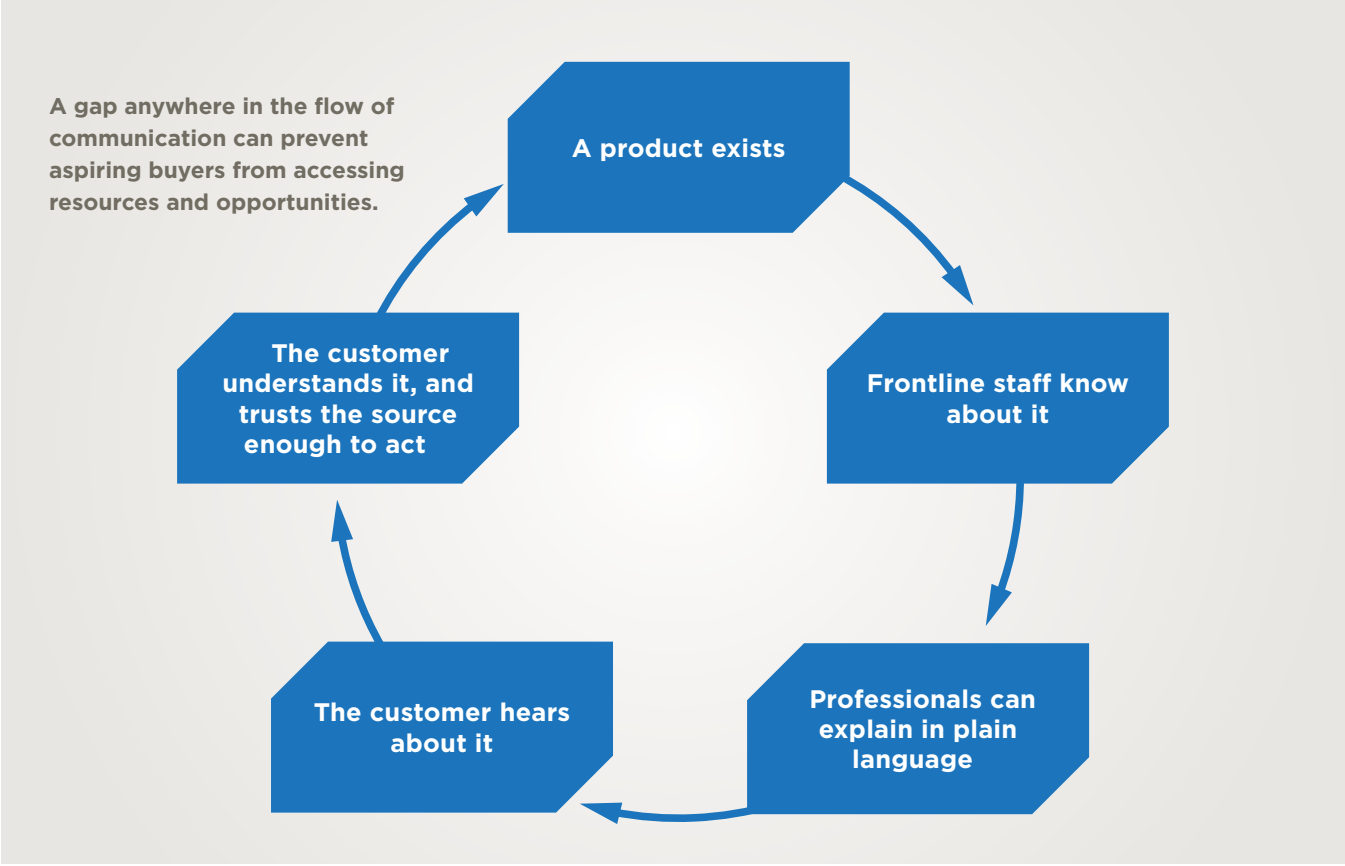
KEY FINDINGS

- **Awareness of Resources Remains Limited**
  - + The research found that many programs and services designed to support homeownership already exist, but awareness of those resources remains limited among the populations they are intended to serve. Simply making programs available does not ensure that residents know they exist or understand how to access them.
  - + Challenges related to tangled titles, which occurs when a property's legal ownership is unclear or complicated, emerged as a particularly significant information gap, often preventing homeowners from selling, refinancing, or accessing assistance for their home. Researchers found that many residents lacked awareness of legal resources, estate planning tools, and programs available to support property transfer and ownership preservation.
- **Trust Remains a Significant Barrier**
  - + Research identified distrust of financial institutions as an ongoing challenge.
  - + Historical redlining, concerns about appraisal bias, and persistent disparities in mortgage lending influenced perceptions of homeownership programs and financial institutions.
  - + The findings reinforced the importance of trusted messengers, culturally relevant outreach strategies, and community-based engagement efforts.
- **System Complexity Creates Additional Information Barriers**
  - + Researchers found that long waitlists, administrative complexity, and inefficiencies within certain public systems created additional challenges for residents seeking assistance.
  - + Even when valuable programs were available, navigating those systems often proved difficult. In these situations, the information gap was not simply about awareness but about understanding how to access and utilize available resources.



FROM INSIGHT TO ACTION

- The Philadelphia effort resulted in a series of recommendations intended to strengthen information access, improve transparency, and address systemic barriers to homeownership.
- Near-term recommendations focused on helping residents better understand existing resources. Suggested strategies included developing plain-language homeowner education materials and expanding financial literacy and homeownership education opportunities.



- Medium-term recommendations focused on local systems that influence housing stability and affordability, including property assessments, tax relief programs, and access to publicly owned land for affordable housing development.
- Longer-term recommendations examined opportunities to expand access to capital, support emerging developers, strengthen pathways from renting to homeownership, and promote long-term housing stability.
- CONVERGENCE Philadelphia plans to present these recommendations to key CONVERGENCE partners, funders, and policymakers with the goal of securing commitments to advance priority strategies.

COMMON INSIGHTS ACROSS BOTH MARKETS

- Although Columbus and Philadelphia approached their efforts to understand the information gap differently, both arrived at similar conclusions.
- First, many information challenges are rooted in communication rather than awareness. Resources often exist, but stakeholders struggle to communicate effectively across organizations, professions, and communities.
- Second, availability and accessibility are not the same. A program that is difficult to explain, difficult to find, or difficult to access may be functionally unavailable from the consumer's perspective.
- Third, experience alone does not guarantee knowledge. The Columbus research suggested that exposure to diverse homebuyer populations may be more influential than tenure when it comes to understanding available programs and resources.
- Fourth, trust remains a distinct challenge. Improving communication can strengthen understanding, but trust requires intentional relationship building, community engagement, and the use of credible, trusted messengers.

LESSONS LEARNED

1. **Information Gaps Exist at Multiple Points in the Homeownership Journey.** Information can break down between institutions and consumers, between professionals, or within organizations themselves. Understanding where those breakdowns occur is critical to designing effective interventions.
2. **Communication Is Essential to Closing the Information Gap.** Programs and resources cannot create impact if stakeholders lack a common understanding of how they work or how to explain them. Clear, consistent communication strengthens the flow of information throughout the housing ecosystem.

3. **Frontline Professionals Shape Consumer Outcomes.** Loan officers, housing counselors, real estate professionals, and nonprofit practitioners often determine whether information reaches consumers in ways that are understandable and actionable.
4. **Trust and Information Must Be Addressed Together.** Increasing awareness alone is insufficient. Communities should pair information-sharing strategies with trusted partnerships and culturally relevant outreach efforts.
5. **Research Should Lead to Action.** Both communities used research to inform practical next steps. Data collection is most valuable when findings directly influence program design, policy development, or stakeholder coordination.

TIPS FOR REPLICATION:

Communities seeking to better understand and address information gaps within their homeownership ecosystem should consider the following approaches:

- **Engage a diverse group of stakeholders.** Include lenders, real estate professionals, housing counselors, nonprofit organizations, community leaders, and homeowners.
- **Assess both awareness and communication.** Explore not only what stakeholders know about available resources, but how they communicate that information to others.
- **Look for points of breakdown.** Identify where information becomes difficult to find, understand, explain, or access.
- **Use multiple engagement methods.** Surveys, interviews, focus groups, and stakeholder discussions can each provide valuable perspectives on information barriers.
- **Turn findings into action.** Use insights to improve communication, strengthen partnerships, develop tools, and increase awareness of available resources.

CONCLUSION

The experiences of CONVERGENCE Columbus and CONVERGENCE Philadelphia demonstrate that information gaps can emerge at multiple points throughout the homeownership ecosystem. Whether information breaks down between institutions and consumers or among housing professionals themselves, the result is the same: resources and opportunities cannot create impact if they do not reach the people they are intended to serve.

Both efforts highlighted the importance of clear communication, coordinated partnerships, and trusted relationships in connecting individuals and families to homeownership opportunities. By identifying where information barriers exist and developing strategies to address them, communities can strengthen pathways to homeownership and ensure that existing resources are more accessible, understandable, and effective.