

FHA & VA Borrowers: Government-Backed Borrowers with Clear Paths to Savings

FHA and VA borrowers often fall into predictable **demographic and financial profiles**, making them highly responsive to benefit-driven outreach.

Why FHA/VA Borrowers Respond

Common characteristics include:

- Younger to mid-career borrowers (ages 28–55)
- Growing families
- Moderate household incomes
- High sensitivity to payment savings
- Strong interest in stability and affordability

These borrowers respond exceptionally well to messaging that highlights **clear, measurable benefits**.

How We Target FHA/VA Borrowers

We use:

- **Loan-type identification**
- **Benefit-driven segmentation**
- **Credit-qualified filtering**
- **Demographic overlays** such as age, household size, and modeled income
- **Geographic targeting** for military-dense areas (VA)

Campaign Types

- **Direct Mail** with benefit-driven messaging
- **SMS** with eligibility reminders
- **Email** with savings scenarios
- **Call campaigns** for personalized follow-up

What Lenders Get

- High engagement
- Clear value propositions

- Strong conversion potential
- Demographically aligned targeting