

First-Time Homebuyers: High-Intent Borrowers Seeking Guidance

First-time buyers are one of the most predictable and demographically consistent borrower groups, making them ideal for education-based outreach.

Why First-Time Buyers Are Valuable

Typical characteristics include:

- Ages 25–40
- Early-career professionals
- Growing households
- Moderate to high income
- High motivation to purchase
- Strong need for guidance

They respond best to **educational, step-by-step messaging**.

How We Target First-Time Buyers

We use:

- **Credit-bureau data**
- **Rent-to-own modeling**
- **Income-based segmentation**
- **Demographic indicators** such as age, household size, and life-stage modeling
- **Geographic overlays** for high-growth markets

Campaign Types

- **Direct Mail** with educational content
- **SMS** with next-step guidance
- **Email** with pre-approval steps
- **Call campaigns** for personalized support

What Lenders Get

- High engagement
- Strong conversion potential
- Long-term client relationships
- Demographically aligned targeting