

HELOC Borrowers: High-Intent Homeowners Ready for Targeted Offers

Homeowners with strong equity are one of the most responsive borrower groups in today's market. Our campaigns help lenders reach **HELOC-qualified borrowers** using **credit-bureau data, property data, and demographic attributes** to deliver precise, high-performing outreach.

Why HELOC Borrowers Matter

HELOC-eligible homeowners are motivated by financial flexibility and respond strongly to personalized offers.

Key motivators include:

- High equity positions
- Desire for liquidity
- Debt consolidation needs
- Home improvement financing
- Investment or cash-flow goals

These borrowers convert at high rates when messaging aligns with their **equity profile, credit posture, and demographic characteristics**.

How We Target HELOC Borrowers

We combine multiple data sources to build accurate, compliant borrower profiles:

- **Credit-bureau data** for qualification
- **Property-value modeling** to estimate equity
- **Demographic attributes** such as age range, household composition, and modeled income
- **Geographic segmentation** to match local market conditions
- **Property characteristics** (year built, square footage, occupancy type)

Demographic data helps refine targeting by identifying homeowners most likely to respond to HELOC-related messaging.

Campaign Types We Use

We deploy multi-channel campaigns designed to highlight equity-driven benefits:

- **Direct Mail** with personalized equity estimates
- **SMS Campaigns** with quick cash-flow scenarios
- **Email Campaigns** with detailed benefit comparisons
- **Call Campaigns** for high-intent follow-up

Each channel reinforces the same message: **“Your equity can work for you.”**

What Lenders Get

- Higher response rates
- Stronger qualification
- Predictable campaign performance
- Compliance-aligned targeting
- Better segmentation through demographic insights

HELOC borrowers are one of the most profitable and responsive segments — and demographic data helps identify the homeowners most likely to engage.