

**2023
HOUSINGIOWA
CONFERENCE**

**The Power of Predictive
Data in Marketing to
Homebuyers**

Can you tell
me **who will**
buy a home
in the next
six months?



Mission

**Build the highest-performing
predictive models for consumer
real-estate transactions**

Vision

Enhance Consumer Experience

Reduce “junk”. Deliver relevant marketing to the right people at the right time.

Empower for Fairness

Make equitable outreach easy.

Promote Relationship-building

Leverage technology to enrich the human element in real estate transactions, rather than degrade it.

Improve Market Efficiency

Reduce the friction around forming productive relationships and stimulate the economy.

Expanding applications

- Home Purchase
- Moves
- Home Sales
- Senior Housing
- Other



Survey



Reasons Americans Move

1. Affordability / Cost of Living - 43%
2. Job - 37%
3. Safety - 31%
4. Family and Friends - 26%
5. Community Beliefs - 16%
6. Schools - 15%
7. Taxes - 14%
8. Effects of Climate Change - 7%

Source: June 2023 Moving Survey by the research team at Architectural Digest

Our Reasons



1.Space







2. Closer to Family



- 3. New job**
- 4. Turnover frequency (years)**
 - a. Me: 5, 9, 3 and counting**
 - b. Her: 5, 5, 3, 3 and counting**
 - c. House: ...3, 5, 3, 3, 3 and counting**
- 5. Hundreds more...**

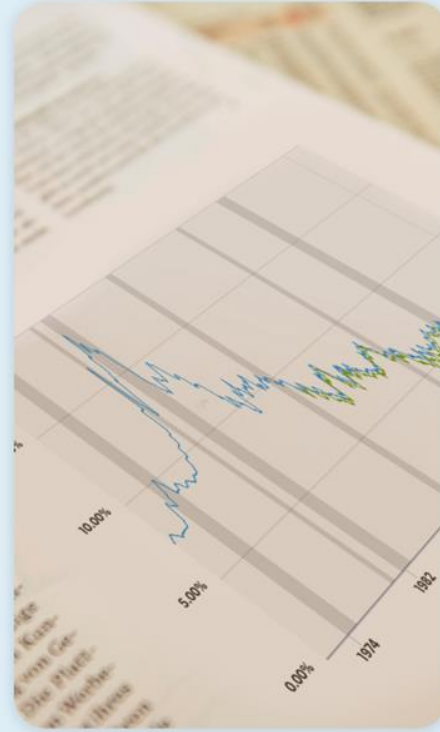
Input Data → Response: 0 or 1?



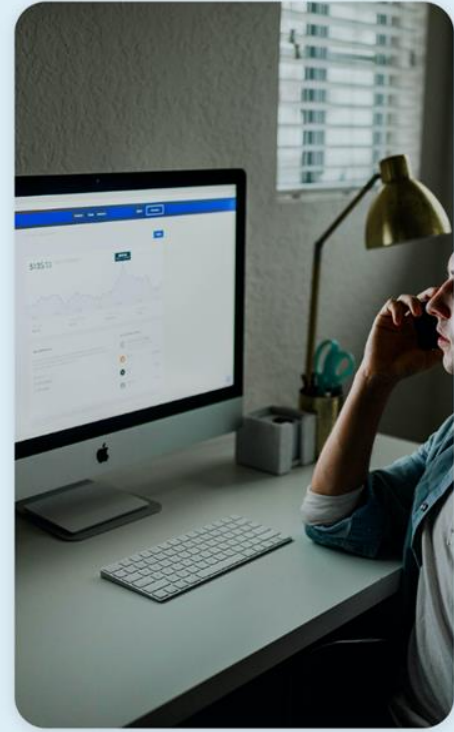
Consumer



Property



Market Env.



Other Trends

Consumer Marketing List

- Every consumer 18+
- Ordered by Score
- Score change

emigrat



92%

89%

71%

68%

75%

Most likely



Gerald Frankfort

3456 Beacon St., Tustin, CA 92680
233-453-2343, geraldfr@gmail.com

71%

7%



68%

65%

63%

61%

57%

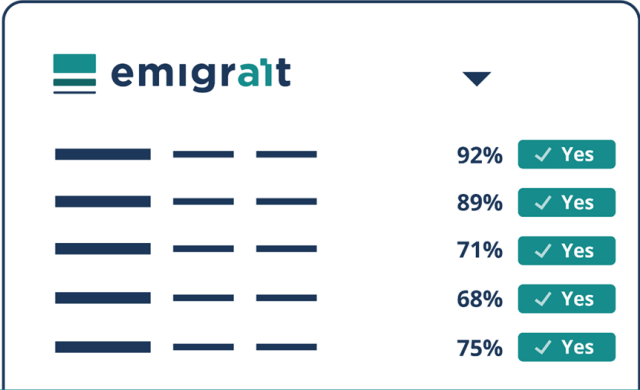
...

00%

00%

Least likely

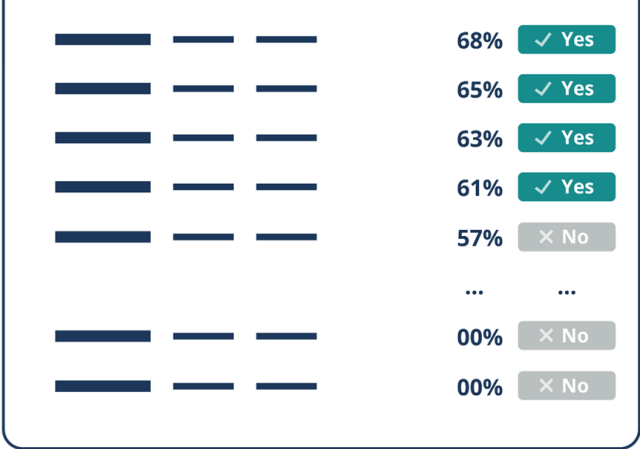
We check if they actually buy



Most likely

Gerald Frankfort
3456 Beacon St., Tustin, CA 92680
233-453-2343, geraldfrankfort@gmail.com

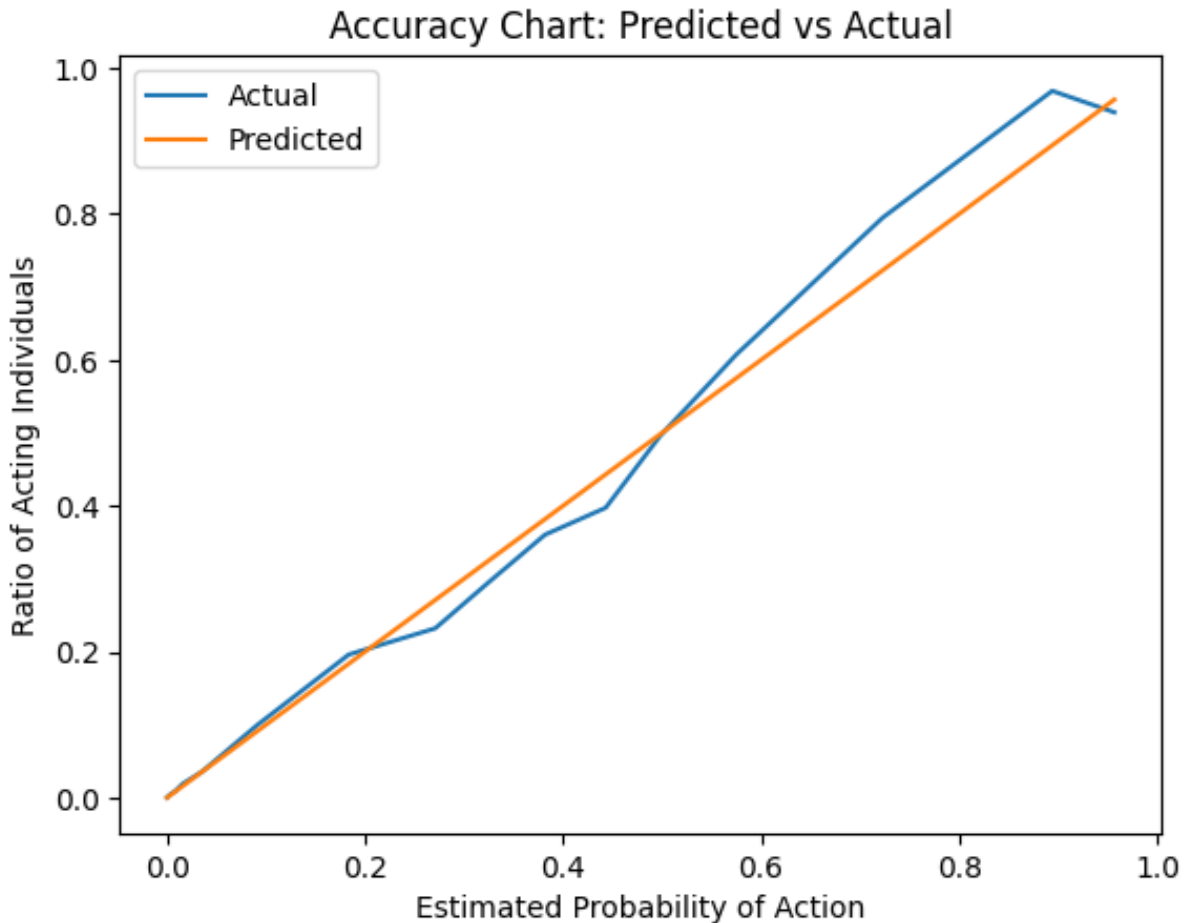
71% Yes



Least likely

Accuracy Check

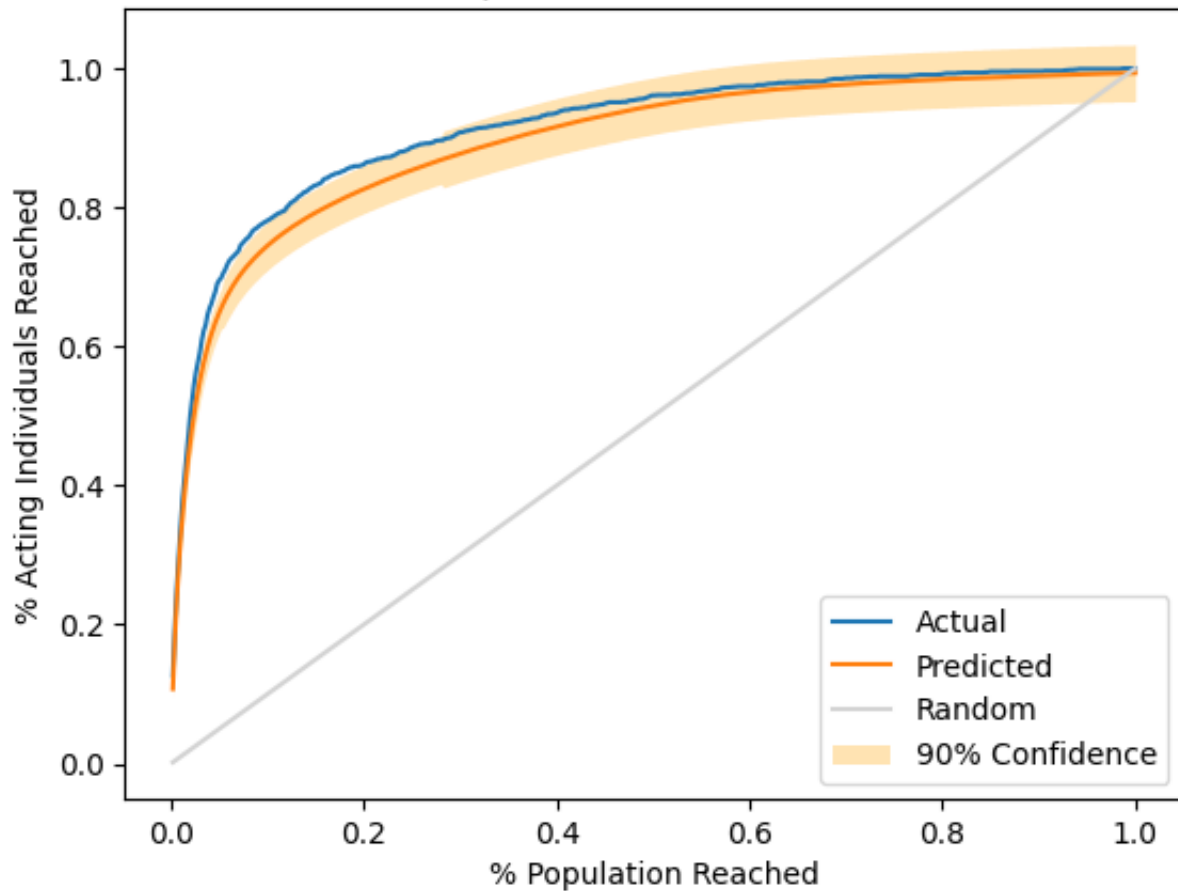
Verify that scores are accurate.



Efficiency Review

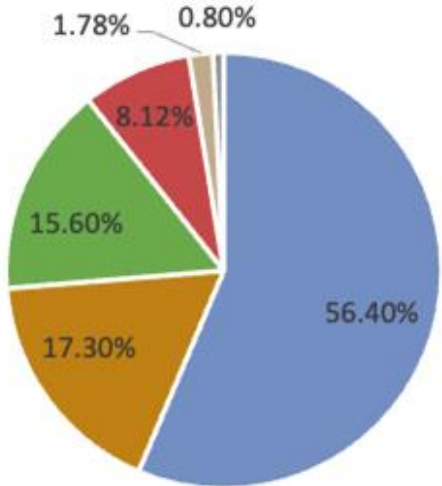
Can you beat 80/20?

Lift Comparison: Predicted vs Actual

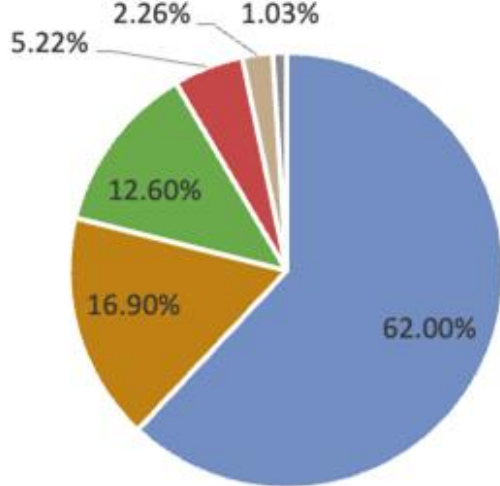


Equitable Outreach Reporting

Delivery Distribution

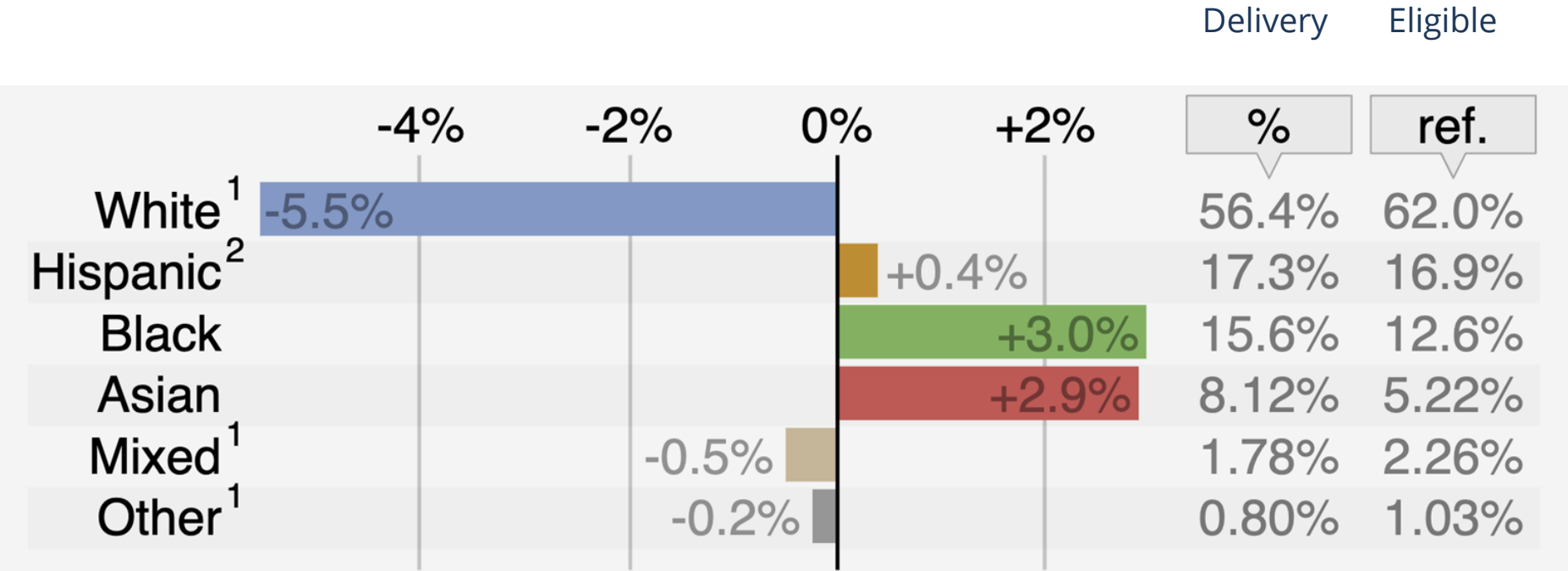


Eligible Distribution



■ White ■ Hispanic ■ Black ■ Asian ■ Mixed ■ Other

Equitable Outreach Reporting



Who the Technology Serves



Mortgage Lenders



Realtors

Common Threads

- **Serve Larger Population Centers | 100,000+**
- **Proactive Mindset | Have Active Marketing Budgets**
- **Looking to Add Value to Referral Partners**

What the Tech IS NOT...



Inquiry / Trigger Leads *(ie Experian)*

- *High Competition | Lots of Marketing Noise | Heavy Call Center Volume*

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Online Leads *(ie Zillow or Realtor.com)*

- *Expensive - Pay to Play | Lead Quality | Low Conversion*

What the Tech IS...

Top-of-Funnel Lead Gen

- *Compliment to Referral Networks*
- *Opportunity to Stand Out*



What You Get

List of Entire Population,
Scored & Ranked from High - Low



What You Get

List of Entire Population,
Scored & Ranked from High - Low

Condensed Lead List
Top-Scoring & High-Converting



What You Get

List of entire population,
Scored & Ranked from High - Low

Condensed Lead List
Top-Scoring & High-Converting





















List Confidence
Backtesting, did they convert?



 emigrat

		91%	<input checked="" type="checkbox"/>
		91%	<input checked="" type="checkbox"/>
		86%	<input type="checkbox"/>

 **Jared Smith** 81% Bought

		78%	<input checked="" type="checkbox"/>
		74%	<input checked="" type="checkbox"/>
		72%	<input type="checkbox"/>
		64%	<input checked="" type="checkbox"/>
		56%	<input checked="" type="checkbox"/>
		42%	<input type="checkbox"/>
		38%	<input checked="" type="checkbox"/>
		34%	<input type="checkbox"/>
		32%	<input type="checkbox"/>
		30%	<input checked="" type="checkbox"/>

Consumer Information Included



Gerald Frankfort

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Verified

Credit Bureau 1 ✓ **Verified**
Credit Bureau 2 ✓ **Verified**

What's Included



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OPTIONAL FLAGS

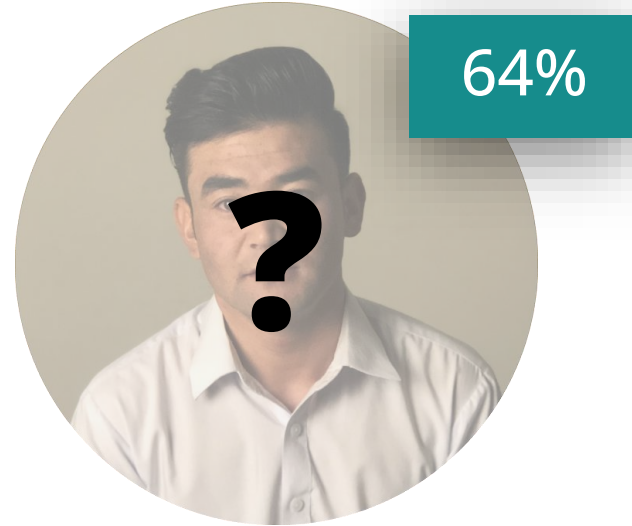


1st Time Buyer (popular)

Gain insights on



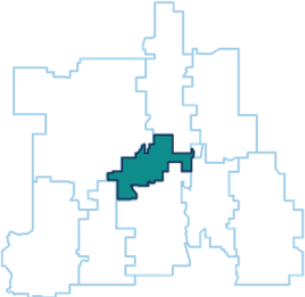
Customers



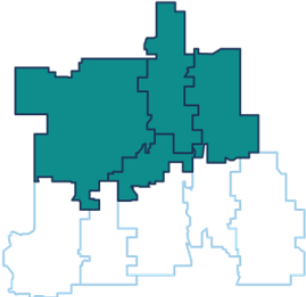
Prospects

Getting started

Select Geography



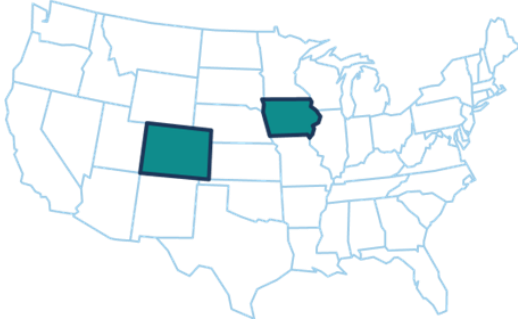
Zip



Multi-Zip



Metro or
Multi-Metro



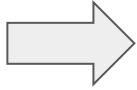
State or
Multi-State

Getting started



Score and Rank the Selected Population

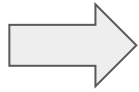
Getting started



Marketing List: Top-Scoring Consumers

where **1 in 30** CONVERT

Implementation



Marketing List: Top-Scoring Consumers



CRM Lead Nurturing Platforms



Hubspot



SureFire



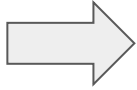
*Follow
Up Boss*

Chime

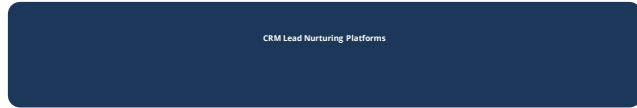


Real Geeks

Implementation



Marketing List: Top-Scoring Consumers



OR



Strategy

POLE POSITION | TOP OF MIND

Strategy

POLE POSITION | TOP OF MIND

APPOINTMENTS | CREDIT APPS

Strategy

POLE POSITION | TOP OF MIND

APPOINTMENTS | CREDIT APPS

REFERRAL PARTNER INTRO'S

Strategy

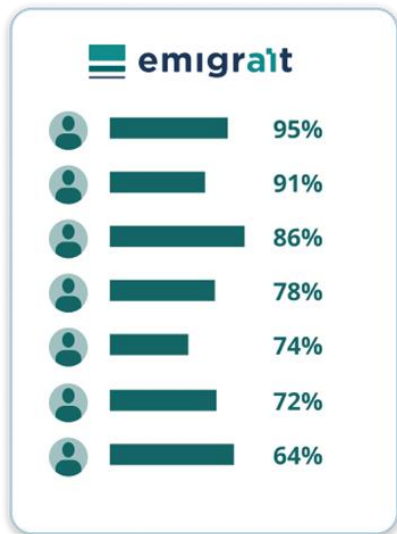
POLE POSITION | TOP OF MIND

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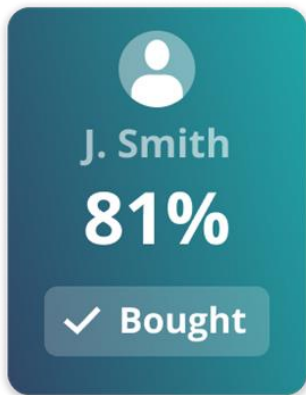
REFERRAL PARTNER INTRO'S

CUSTOMER

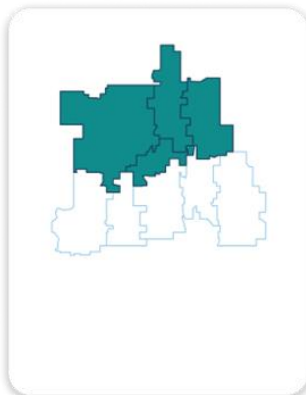
Recapping Tech Benefits



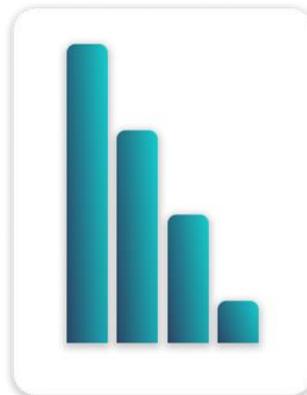
Score & Rank
Order Everyone



High-Converting
Consumers



Custom
Markets



Reduced
Ad-Spend



Fuel Referral
Partners

Turn Key Partners & Solutions

Marketing Service Providers

Platforms | Systems | Integration

Automated Report Delivery

Managed Marketing & Appointment Setting

Customer Testimonial - IFA

Started: June '23 | 3MM > 5,600 | 5,600 received Ads

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“Emigrait data has performed best on Display and has had the highest click-through rate.

We’ve had more than 1,000 potential home buyers go through our sales funnel and complete our eligibility quick check to be connected with a lender in their area since the start of the campaign.

We are now expanding our marketing by reaching deeper into the list and are excited to grow our partnership!”

-Ashley Jared

Thank You

**For being on Mission to make
Home Ownership possible!**

Additional questions:

randy@emigrait.com

National Fair Housing Alliance v. Facebook (2018)

Allegations:

- Exclusion of protected groups
- Narrow geographical area for ad viewership
- Lookalike Audience / Special Ad Audience

National Fair Housing Alliance v. Facebook (2018)

Changes promised (2019): Facebook will...

- Establish a separate advertising portal for creating housing, employment, and credit (“HEC”) ads [...] that will have limited targeting options, to prevent discrimination.
- Create a page where [...] users can search for and view all housing ads that have been placed by advertisers for the rental, sale, or finance of housing or for real estate related transactions
- Require advertisers to certify that they are complying
- Provide educational materials and features to inform advertisers
- Meet regularly with the Plaintiffs and their counsel to report on [...] the terms of the settlements
- Permit the Plaintiffs to engage in testing of Facebook’s ad platform
- Work with NFHA to develop a training program for Facebook’s employees on fair housing and fair lending laws
- Engage academics, researchers, civil society experts, and civil rights/liberties and privacy advocates (including plaintiffs) to study the potential for unintended bias in algorithmic modeling used by social media platforms

USA v. Meta Platforms (2022)

Allegations:

- Trait-based targeting (acknowledging actions taken in 2019)
- Lookalike Audience / Special Ad Audience
- Delivery Determinations
 - Personalization Algorithms predict which FB users will be most likely to click on, or otherwise interact with, an ad.
 - In part, on the basis of FHA protected characteristics
 - Facebook's use of these algorithms has an unlawful, disparate impact on users by disproportionately steering certain housing ads away from users because of FHA-protected characteristics such as race