



Personalizing home equity: Marketing that makes sense

The campaigns, messaging, and channels you need to help customers harness the power of home equity



The endgame in your marketing efforts is more than just increasing home equity volume.

It's meeting customers where they are — with a solution that works for them.

With soaring levels of equity in consumers' homes¹ and a confluence of factors fueling financial uncertainty², the home equity wave shows no signs of stopping. Education about the potential uses of home equity to help consumers' meet their financial goals, paired with a personalized approach to share the right advice at the right time, can yield a powerful home equity strategy. You'll facilitate relationship building while helping your customers navigate a challenging time by leveraging existing equity.

In this ebook, we offer suggestions that will help your team take a more personalized and targeted approach to marketing home equity, regardless of where your customers are in their financial journeys.

1 [CoreLogic 2022](#)

2 [Fortune 2022](#)

Craft campaigns that frame home equity as a smart strategy for financial wellness and beyond

When positioning your message, it's important to first educate customers on the advantages of tapping home equity and how it works. Highlight important features such as differences between home equity loans and lines of credit, consumer-friendly rates, and monthly payment comparisons. Consider focusing your marketing with the following campaign ideas:



Tap home equity responsibly, when you need it most

The why We often think of home updates, such as home improvement, repairs, or remodeling. But home equity can be used for other needs like essential big purchases.

Channel Website, social media, email

Topic or messaging “Put your home equity to use where you need it most.”

Get out of debt faster

The why By consolidating high-interest debt with a home equity loan, consumers can say goodbye to multiple monthly bills, obtain a lower interest rate, and get on the road to financial wellness.

Channel Email, direct mail

Topic or messaging “Make reaching your goals easier by using your existing equity”



Give yourself a cushion

The why Not having an emergency fund can be anxiety-inducing. Consumers looking for a backup can turn to a home equity line of credit to avoid turning to loans with unfavorable terms in a moment of need.

Channel Email, direct mail

Topic or messaging “Prepare for a rainy day.”

Net worth and retirement

The why Home equity is an ideal way to educate customers about net worth and initiate retirement-planning conversations.

Channel In-office, direct mail

Topic or messaging In retirement-planning conversations, consider concepts such as, “Looking for your nest egg? You may already live there!” or “It’s never too early to start thinking about the future.”



Deliver your message where customers prefer to be

An omnichannel marketing strategy engages your customers on their time, on their favorite channels, and in their preferred locations. Your message should remind customers that you're doing things their way, helping create seamless engagement across all channels. You've thought about omnichannel for your marketing. Why not implement it into the application process?

Consider your customer journey

Be sure to remember that a customer's journey to closing can take various paths, which are often a combination of both online and in-person interactions

Here is an example of what the journey may look like:

1

A customer might first connect with your business via Facebook after seeing targeted ads.

2

From there, they are taken to your website where they click on an application link, complete it, and submit the documents directly from their mobile device.

3

Then, when it's convenient for them, they might stop by your local branch to get personal guidance and support around their new financial plan.

4

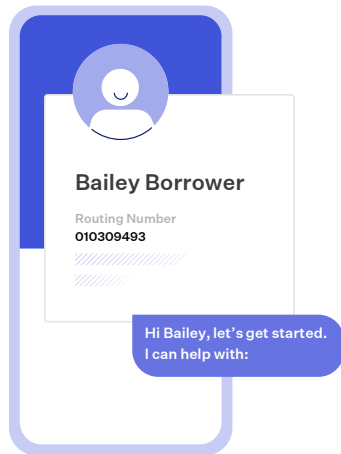
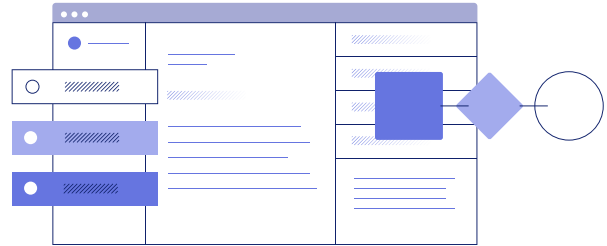
Later, while on vacation, they complete the closing using a remote notary.

Experience matters

Millennial and Generation Z homeownership is on the rise. In fact, millennials and Gen Z-ers now make up 45% of homebuyers³ collectively. With this in mind, lenders should focus on extending the seamless digital experiences this demographic has come to expect. This includes:

A streamlined, rapid digital experience

Customers want to navigate easily on their own using your digital interface – and they want to be able to do it quickly. Providing customers with personalized pre-approvals, instant verifications, and fast time to funding can leave a lasting positive impression.



A helping hand for a stress-free application

Tapping into home equity can be confusing and overwhelming, especially during times of economic uncertainty. In addition to a self-guided digital experience, customers want the reassurance of having lending staff ready to help. Provide the personalized guidance your customers want in the moments they need it most.

Highlighting a smooth, end-to-end home equity experience goes hand-in-hand with any successful home equity marketing campaign.

Start engaging in home equity marketing opportunities now

Once you understand the rich opportunities home equity offers for customer engagement and retention, you may want to integrate it into your marketing strategy right away.

This checklist will help set you up for success:

- Provide strategic recommendations**
Let customers know there are several reasons why home equity is a sound financial option, including debt consolidation, home improvement, or as a strategy for overall net worth and retirement.
- Hone your messaging**
Craft a variety of marketing messages so you can communicate appropriately with each customer based on their priorities.
- Get access through the right channels**
Meet your customers exactly where they are by implementing an omnichannel marketing strategy.
- Support in-person experiences with digital**
Integrate a cloud-based platform that supports your in-person service offerings and makes the home equity process intuitive and user friendly.

**Ready to build your
home equity marketing
campaigns? Pair them
with a modern experience.**

**Request a personalized
Home Equity demo.**



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