Collateral Deterioration Starts Before Your Data Shows It

LTV ratios assume collateral stability. Neighborhood decline doesn't announce itself — it shows up in your default and loss-severity data 18–36 months after it starts.

The Problem

Origination underwriting treats the neighborhood as static at the time of closing. Structural decline — population loss velocity, income contraction, aging demographics — begins 2–3 years before it surfaces in default clustering. By the time delinquency concentrations appear in your serviced book, the deterioration is well underway and the exposure is locked in.

The Gap

HMDA and ACS data are 2–3 years stale by the time they publish. Automated valuation models reprice existing comps — they do not capture the structural demographic signals that precede price and occupancy deterioration. No current origination workflow flags a tract in early decline before the loan is made.

What ZipIntel Does

- **Origination risk scoring** — `score_mortgage_risk` at census-tract FIPS; flag tracts in early structural decline before originating new loans in that geography
- **Portfolio stress testing** — map your serviced book against 3-year growth/decline forecasts; identify geographic concentration risk before it surfaces in delinquency
- **Fair lending alignment** — features are demographic velocity (rate of change), not racial composition — ECOA-compliant; supports CRA documentation of proactive portfolio monitoring

The Backtest

Honest framing: the decline detection model identifies early deterioration signals 2–3 years ahead of default clustering — this is a lead-time claim, not a precision claim (AUC 0.570 at T+1, walk-forward temporal validation on held-out years only).

Get Started

Pricing: $75K–$1M+/yr, portfolio size + integration depth. API keyed on census tract FIPS — integrates with existing origination workflow. Contact: info@zipintel.eu

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