



# 2026 Mortgage Lending Guide: Driving growth with data and speed

Building on insights from the *State of Housing Report*, this guide turns analysis into action. The 2026 housing market demands agility as affordability pressures, shifting borrower behaviors, regulatory changes, and interest rate fluctuations create opportunities that will separate leaders from the rest. Winning lenders act now, leveraging data and innovation to outperform.



## Strategic levers for 2026



### Expand access to credit

Use alternative data including cash flow insights to identify creditworthy borrowers who are overlooked by traditional models. Broaden your reach while maintaining responsible risk management.

[Learn more](#)

### Capitalize on home equity demand

Equity-rich homeowners need liquidity without selling. Offer fast, flexible home equity and second-lien solutions with streamlined approvals to capture this growing segment.

[Learn more](#)

### Enhance performance with precision

In a high-rate market, accuracy is everything. Use insights to refine pricing, strengthen risk controls, and build resilience before stress impacts performance.

[Learn more](#)

### Efficiency wins for maximum ROI

Alternative income and employment verification solutions enable lenders cut costs, reduce risk, and keep deals moving. They accelerate closings and boost conversion rates, all without compromising compliance.

[Learn more](#)

## Vision for mortgage lenders

- ▶ Inclusive lending models that expand access responsibly.
- ▶ Frictionless home equity solutions that empower homeowners with liquidity.
- ▶ A data-driven ecosystem that blends credit and property intelligence for enhanced resilience.
- ▶ Digital-first experiences that lead with speed and simplicity.

## Turn insights into action.

Discover how we help lenders win in 2026—connect with an Experian representative today.

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