

Which markets will grow purchase lending next year, from a system you can trust?

PUBLIC DATA TWO-MINUTE READ OCTOBER 2026 2 OF 4 GATES CLEARED



THE CALL

Promote the model that ranks markets, not the one with the lowest error.

The decision is which markets to prioritize, so the gate is ranking.

INSIGHT BOARD

Actual growth by predicted decile, out of time

Predicted Decile	Actual Growth
1	~1.5%
2	~2.5%
3	~2.0%
4	~5.5%
5	~3.5%
6	~4.5%
7	~5.5%
8	~4.5%
9	~6.5%
10	+7.9%

Decile 10 is the model's top pick. Dashed: all markets.

Each number is pinned to the step of the decision it comes from.

1 +3.4 pts
top-decile lift, out of time
Growth of the top 10% picked against all markets.

2 0.21
rank correlation
Clears the ranking gate (≥ 0.10); its error is on the model card.

3 12
data tests on every build
Warnings kept apart from failures that stop the line.

3 DATA
Census, FHFA and HMDA via a monthly pipeline

1 2 MODEL
Ridge regression, promoted through a ranking gate

DECISION
Which markets to prioritize

WHO ACTS
Market strategy; other systems via a scoring API

MEASURED BY
Drift (PSI), freshness and twelve data tests

USE IT FOR

- ✓ Ranking markets for priority
- ✓ A template for the engineering around any model

NOT FOR

- ✗ Forecasting a market's exact growth
- ✗ Live traffic: it serves no production callers

LIMIT

It ranks well but misses the level

Outcomes arrive a year late

Public data, no live callers

HOW IT IS HANDLED

- Use it to prioritize; the model card states the error
- Input drift is the early warning; retrain at PSI 0.25
- Measure adoption once real callers use it

PATH TO PRODUCTION

Top: the four gates, as proven in the lab. Bottom: the 90 days that clear them in your organization.

Quality **PROVEN**

Is it right?
Judged out of time; twelve data tests on every build.

Economics **NEXT**

Is it worth acting on?
Not this project's focus; cleared in the plan below.

Trust **NEXT**

Will people use it, and use it well?
Needs real users and outcomes over time.

Measurement **PROVEN**

Is it still working, and is the number honest?
Drift, freshness and test status watched against a runbook.

30 DAYS

Land sources on a schedule, with tests that stop the line on bad data.
CLEARS QUALITY

60 DAYS

Define governed metrics; gate promotion on what the decision needs.
CLEARS ECONOMICS + TRUST

90 DAYS

Serve scores behind a validated contract; monitor drift and freshness with a runbook.
CLEARS MEASUREMENT