

# Marketing Strategies to Improve Your Property's Financing Potential



Property owners and lenders are increasingly recognizing the importance of a property's online presentation and footprint as this is often the first impression one receives. Lenders are also incorporating a property's digital information into their underwriting process to improve processing efficiency. A 2024 study by Freddie Mac indicates that lenders employing advanced digital tools experienced a five-day shorter loan production cycle and reduced origination costs by approximately \$1,500 per loan compared to those with lower technology usage <sup>1</sup>. This implies that a property's online branding, digital marketing strategies, and perceived operational strength significantly influence lender confidence and underwriting outcomes. In today's competitive lending environment, it's imperative for investors and property owners to recognize that a robust online market presence is a crucial component to a property's success and key to securing the most favorable financing.

Property owners should prioritize strategic digital marketing efforts, including enhancing their digital brand presence and optimizing online property listings, to introduce their property in a favorable manner to both potential residents and other market participants including lenders. Demonstrating market competitiveness, showcasing property improvements, and building strong online reviews further reinforces favorable perceptions and helps position assets competitively in the market we believe further supports tenant retention. In our experience, having well-positioned properties with a strong online presence is also critical to attracting investors.

## The Shifting Financing Marketplace

Lenders have been adopting more stringent underwriting criteria according to recent reports. Recent data from the Federal Reserve Senior Loan Officer Opinion Survey indicates a notable tightening of lending standards for commercial and industrial ("C&I") loans. In the first quarter of 2025, a net percentage of 6.2% of domestic banks reported tightening their standards for C&I loans to large and middle-market firms <sup>2</sup>. This trend reflects a broader pattern observed over the past year. In the fourth quarter of 2024, significant net shares of banks (20%-50%) reported tightening standards for all types of commercial real estate (CRE) loans <sup>3</sup>. This evolution reflects a broader industry trend where financial institutions are not only evaluating traditional metrics such as debt service coverage ratios and loan-to-value ratios but are also placing significant emphasis on a property's qualitative aspects as represented by its digital presence and market positioning.

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<sup>1</sup> Freddie Mac (2024). 2024 Cost to Originate Study. How Technology Impacts Savings, Cycle Time and Revenue; <sup>2</sup> Board of Governors of the Federal Reserve System (2025). Board of Governors of the Federal Reserve System's Senior Loan Officer Opinion Survey on Bank Lending Practices release; <sup>3</sup> American Bankers Association Banking Journal (2024). Fed survey: Banks tighten policies on business, commercial real estate lending



In this environment, which includes a renewed focus on detecting fraudulent submission of information, lenders are adopting more conservative underwriting practices. Underwriting criteria is evolving to incorporate a more comprehensive assessment of a property's risk profile. Lenders are increasingly considering factors such as the property's digital footprint and online reputation. Data transparency, branding, and digital reputation have become critical components in the decision-making process for lenders. Real estate companies that have effectively implemented digital marketing strategies have experienced substantial benefits. For example, a case study by Proven Partners <sup>4</sup> demonstrated how they achieved significant demand growth through targeted digital marketing efforts. A strong market position signals stability, desirability, and long-term value, all of which are key considerations for lenders assessing financing risk.

## **5 Marketing Strategies to Improve Your Property's Financing Potential**

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Having faced many of the same challenges as noted herein, we recommend these five strategies which have proven to be effective in our efforts to secure financing over the past 12 months.

### **1. Enhance Your Digital Brand Presence**

A professional website serves as the foundation of your property's online identity, providing a centralized platform for lenders to review essential information such as occupancy rates, financial performance, and operational strength. Properties with high-quality websites and Search Engine Optimization ("SEO") strategies attract more inquiries from potential investors, making them more likely to secure capital. SEO refers to the process of optimizing a website's content, structure, and technical elements to improve its visibility in search engine results. A well-optimized website ensures that when lenders or investors search for properties in a specific market, yours appears at the top of relevant search results, making it more likely to be considered. Beyond website optimization, local SEO strategies, such as maintaining accurate Google Business listings and acquiring positive online reviews, further enhance a property's online presence and credibility.

Additionally, content-driven SEO, including blog posts, market insights, and property updates, can position a property as an authority in its market, strengthening lender confidence in its long-term viability. Social media engagement complements these efforts, expanding visibility and creating opportunities for direct interaction with stakeholders. Brand presence can be defined as the consistent and cohesive way in which a property presents itself across all online and offline platforms, reflecting its values, expertise, and market positioning. Those properties that can effectively combine a strong online presence with solid financials will have a distinct advantage in securing the most favorable financing deals. In fact, 94% of business leaders believe social media data and insights have a profound positive impact on building brand reputation and loyalty <sup>5</sup> and properties with an active, well-managed social media presence see a 35% higher rate of financing approval due to increased lender confidence in their marketability and operational stability.

### **2. Optimize Online Property Listings & Visual Presentation**

A property's online presentation is pivotal in influencing lender decisions, as it creates the first impression that can either spark interest or cause hesitation. High-quality visuals, such as professional photography and immersive virtual tours, are more than just aesthetic enhancements; they serve as powerful tools that directly

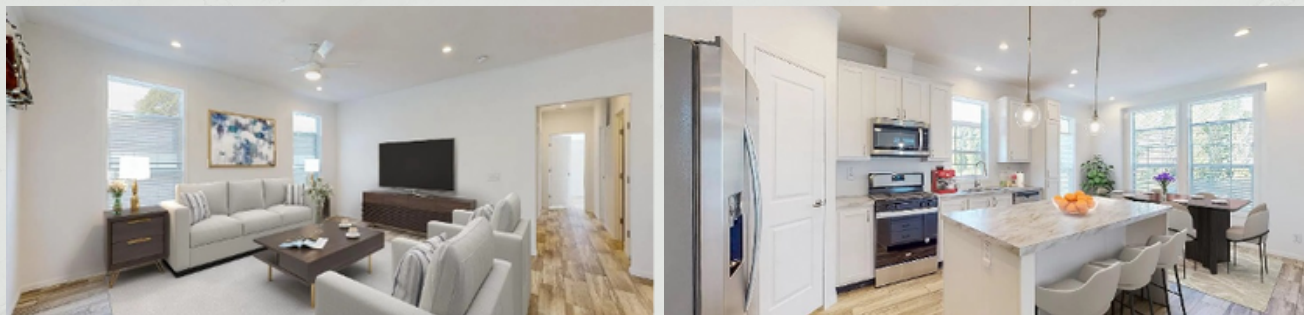
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<sup>4</sup> Proven Partners is a real estate marketing agency and advisory.; <sup>5</sup> Sprout Social (2024). The impact of social media across every part of your business



impact a property's marketability. Listings featuring professional photos sell 32% faster, spending an average of 89 days on the market compared to 123 days for homes with standard images <sup>6</sup>. These images don't just capture the space, they evoke a sense of desirability, enabling prospective buyers and tenants to imagine themselves in the space, increasing emotional engagement. The faster a property sells, the quicker it stabilizes cash flow, which is a significant factor in how lenders assess its financial health. Beyond speed, the use of high-quality visuals also contributes to a higher perceived value, which can result in increased sale prices. In an online world flooded with choices, properties that stand out through well-lit photos and 360-degree virtual tours are more likely to capture attention, leading to a competitive bidding environment or greater tenant demand. Potential buyers or renters are drawn to properties that present a clean, polished, and welcoming image; these visuals help convey that the property is well-maintained and professionally managed.



Examples of high-quality, well-lit, and virtually staged images that showcase the property at its best, enhancing its marketability for listings, the property website, and other promotional materials.

When a lender sees that a property has been marketed with care and attention to detail, it signals that the owner understands the importance of presenting their asset in the best light, creating a sense of professionalism that instills confidence in the property's long-term value. Moreover, a well-crafted digital marketing strategy extends a property's reach far beyond traditional channels, amplifying its exposure to a wider audience. SEO-optimized listings, targeted social media ads, and engaging content can drive highly qualified leads to a property's website or listing platforms, creating a funnel that filters interested individuals into prospects. As prospects are continuously nurtured through personalized emails or retargeted ads, this sustained visibility ensures that the property stays relevant in a competitive market, ultimately increasing the likelihood of conversion. This comprehensive approach to online property presentation doesn't just attract potential tenants and investors; it signals to lenders that the property is actively marketed, well-maintained, and has strong demand. By creating an engaging and professional online experience, property owners instill confidence in lenders that the asset is well-positioned for stable, long-term performance.

### 3. Strengthen Tenant Retention & Occupancy Stability

Lenders are placing increased emphasis on tenant retention and occupancy stability as key indicators of a property's financial health. High tenant turnover can lead to increased operational costs and potential cash flow disruptions, factors that significantly heighten perceived lending risks. Conversely, properties demonstrating strong tenant satisfaction and retention rates are often viewed more favorably during the underwriting process. Implementing robust digital reputation management strategies is essential in this context. A digital reputation management program will help property owners monitor, respond to, and improve online reviews, ensuring

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<sup>6</sup> Visually Sold (2024). Real Estate Photography Statistics



that tenant feedback is addressed promptly and professionally. It also enhances a property's online presence by promoting positive testimonials, engaging with residents on social media, and addressing negative feedback in a constructive manner. A proactive approach to responding to online reviews and resident engagement may not only enhance tenant loyalty but also bolster the property's market image, thereby strengthening lender confidence. Marketing plays a pivotal role in improving tenant retention, as it directly influences the tenant experience and their overall satisfaction. By maintaining consistent communication through newsletters, property updates, and personalized engagement efforts, property owners can make tenants feel valued, creating a stronger sense of community and connection to the property.

Offering amenities and services that meet tenant needs while highlighting them through well-crafted marketing campaigns can enhance residents' living experience and reduce the likelihood of turnover. Additionally, branding efforts that communicate the property's values such as sustainability initiatives, safety, and community-building events can make tenants feel proud to live there and more likely to stay. This is particularly important in the current market, where renters increasingly seek properties that align with their personal values and offer more than just a place to live. To further strengthen financing applications and strategic decision-making, property owners should consider obtaining a third-party market study at least once annually and well in advance of applying for financing. A comprehensive market study provides valuable insights into rental trends, occupancy rates, and competitive positioning, equipping property owners with data to substantiate higher rental rates and demonstrate their property's market strength. Having independent, data-driven analysis allows owners to assertively present their property's financial potential to lenders, reducing reliance on generic market assumptions and reinforcing the asset's long-term viability.

Social media engagement, online surveys, and tenant feedback programs provide invaluable insights into areas of improvement, allowing property managers to respond quickly to issues that could otherwise lead to dissatisfaction and turnover. According to a study on mortgage servicing, effective management of borrower relationships and timely interventions are crucial in minimizing defaults and enhancing loan performance <sup>7</sup>. By focusing on these areas, property owners can improve their chances of securing favorable financing terms in an increasingly competitive and risk-averse market. In fact, properties with strong tenant loyalty and low turnover are more likely to demonstrate consistent cash flow, making them more attractive to lenders.

## **4. Highlight Market Competitiveness & Demand**

A robust online presence, characterized by high traffic and engagement metrics, serves as a quantifiable indicator of a property's desirability and operational success. Properties that effectively leverage digital platforms to enhance visibility often experience increased tenant interest and retention, thereby stabilizing cash flows, a key factor in lender evaluations. Marketing plays a critical role in highlighting market competitiveness and demand by showcasing the property's unique selling points through targeted campaigns. For example, social media ads, digital listings, and well-crafted email campaigns can highlight key features such as location advantages, amenities, or special promotions that set the property apart from competitors. These marketing strategies not only boost awareness but also create a sense of urgency among potential tenants, driving demand and engagement. Digital real estate platforms play a pivotal role in transmitting vital property information from sellers to buyers, thereby enriching the value of offline deals. By leveraging SEO strategies, optimized content, and virtual tours, properties can increase their visibility, making them more competitive in a crowded market. Marketing strategies such as highlighting the property's proximity to local amenities, showcasing testimonials from satisfied tenants, or sharing success stories on social media can communicate demand to both current and prospective tenants, creating a stronger market presence.

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<sup>7</sup> Garg, D., Evans, B. P., Ardon, L., Narayanan, A. L., Vann, J., Madhushani, U., Henry-Nickie, M., & Ganesh, S. (2024). A Heterogeneous Agent Model of Mortgage Servicing: An Income-based Relief Analysis. arXiv.



Moreover, comprehensive market research and strategic competitive positioning are indispensable in demonstrating a property's viability within its specific market context. By analyzing local market conditions, demographic trends, and economic indicators, property owners can provide data-driven insights that underscore the asset's potential for sustained performance. Through marketing channels, owners can communicate these insights effectively, offering prospective tenants and lenders a clear picture of the property's position in the marketplace. This analytical approach not only bolsters the property's appeal to prospective tenants but also enhances lender confidence by showcasing a well-substantiated understanding of market dynamics. In essence, a meticulously crafted digital footprint, combined with rigorous market analysis, significantly elevates a property's profile in the eyes of financial institutions, thereby facilitating access to more favorable financing terms.

## 5. Build Strong Online Reviews & Community Engagement

Data indicates that 71% of prospective renters avoid properties with subpar reviews<sup>8</sup>, stressing the impact of online reputation on occupancy rates and, consequently, revenue streams. Furthermore, 90% of consumers consult online reviews before engaging with a business<sup>9</sup>, highlighting the weight of digital testimonials in shaping consumer behavior. For financial institutions, a powerful online presence with positive reviews translates to reduced perceived investment risk, as it reflects effective property management and tenant satisfaction. Conversely, negative feedback can raise concerns about potential income volatility and management deficiencies. Therefore, actively managing online reviews, promptly addressing resident feedback, and fostering community engagement are imperative strategies. Such proactive reputation management not only enhances tenant retention and attraction but also fortifies lender confidence.

## Positioning Your Property for Financing Success in 2025 & Beyond

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By enhancing a property's digital footprint, owners and operators can improve property performance and help position the asset for favorable financing or an ultimate sale. In a competitive environment, aligning a property's online presence with lender expectations is essential for operational and financial success. Lenders are increasingly considering a property's digital presence when reviewing and assessing financing requests. While due diligence varies by market and lender, a strong online presence enhances credibility, reduces perceived risk, and ultimately improves investor returns. In today's competitive landscape, optimizing digital branding isn't just beneficial, it's essential.



### About the author

**Esther Dorgbefu** is a Marketing and Communications Specialist at Prairie LaSalle Capital Partners, with expertise in real estate investment marketing and strategic communication. She helps property owners effectively position their assets for investors and lenders, leveraging her background in property management, digital marketing, and communications. Esther holds a master's degree in communication studies from Northern Illinois University.

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<sup>8</sup> Grace Hill (2024). How to Make Your Online Reputation Soar in Property Management; <sup>9</sup> Forbes (2017). 20 Online Reputation Statistics That Every Business Owner Needs To Know.