Our Disrupted State :
How Big Data and AI are Reshaping Real Estate

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What We'll Cover Today

- **Who is ATTOM?**
- **Some Definitions**
- **Trends in Data, AI, and Business Models**
- **What the Future Holds**
- **Opportunities and Challenges**

Who is ATTOM?

Todd Teta

Chief Product & Technology Officer,
ATTOM Data Solutions

Our mission at ATTOM is to

power real estate transparency.

ATTOM Data

- **Property & Ownership Data**

- **Neighborhood Data**

- **155 million total parcels**

- **More than 3,000 U.S. counties**

- **99% U.S. population**

- **7,200 data fields**

- **29.6 billion rows of data**

Let's Get this Out of the Way

Big Data refers to the storage of massive amounts of data that has piled up over the years or is being generated at breakneck speed, and its use in predictive analytics, user behavior analytics, or other algorithms to discover valuable insights.

Artificial Intelligence (AI) is an area of computer science that emphasizes the creation of intelligent machines that work and react like humans.

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It's a Data Smorgasbord Out There

	TRADITIONAL DATA	EMERGING DATA
PROPERTY	• For-sale information • Public records • Foreclosures • Images, tours	• Permits • Energy efficiency • Maintenance costs • Property condition • Property performance
NEIGHBORHOOD	• Community • Point of interest • School • Risk	• Trends
GEOSPATIAL/MAPPING	• School/district zones • Parcels • Risk	• Building footprints
ANALYTICS	• Automated valuation models • Likelihood to buy or sell • Risk scores	• Behavioral analytics • Online/offline connections • Location analytics

It's Not Just Data, but AI too

- Customer engagement
- Smart homes
- Marketing
- Marketing analysis
- Forecasting
- Risk analysis

Creating Entirely New Business Models

- **Tech-enabled brokerages**

- **Discount online-only brokerages**

- **Marketplaces**

- **AI-focused data providers**

- **Automated lead qualification & nurture**

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And Evolving Existing Ones

- **Heavy technology investment by the national brokerages**

- **Title companies introducing blockchain technologies**

- **Consolidation by multiple listing services**

- **Portals becoming marketplaces and iBuyers**

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It's not slowing down either

|	**COMING TRENDS**
DATA	• IoT, smart speakers, HVAC controls • Online data connected to property • Mobile location data connected to neighborhoods
AI	• Blockchain-enabled recording • Hyperlocal market segmentation • Automated environmental analysis • Automated data quality
BUSINESS MODELS	• Private listing clubs • Remote showings & virtual presence • Fully digitized mortgages • Automated inspections • Re-emergence of auction models • Distress market innovation?

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Leaving opportunities and challenges

The Good

- You can focus on value-add work to distinguish yourself from competitors

- Data and tools are getting cheaper and easier to use

The Bad

- Most new tech still being proven

- Picking vendors is a risky proposition

- Finding experienced talent is hard

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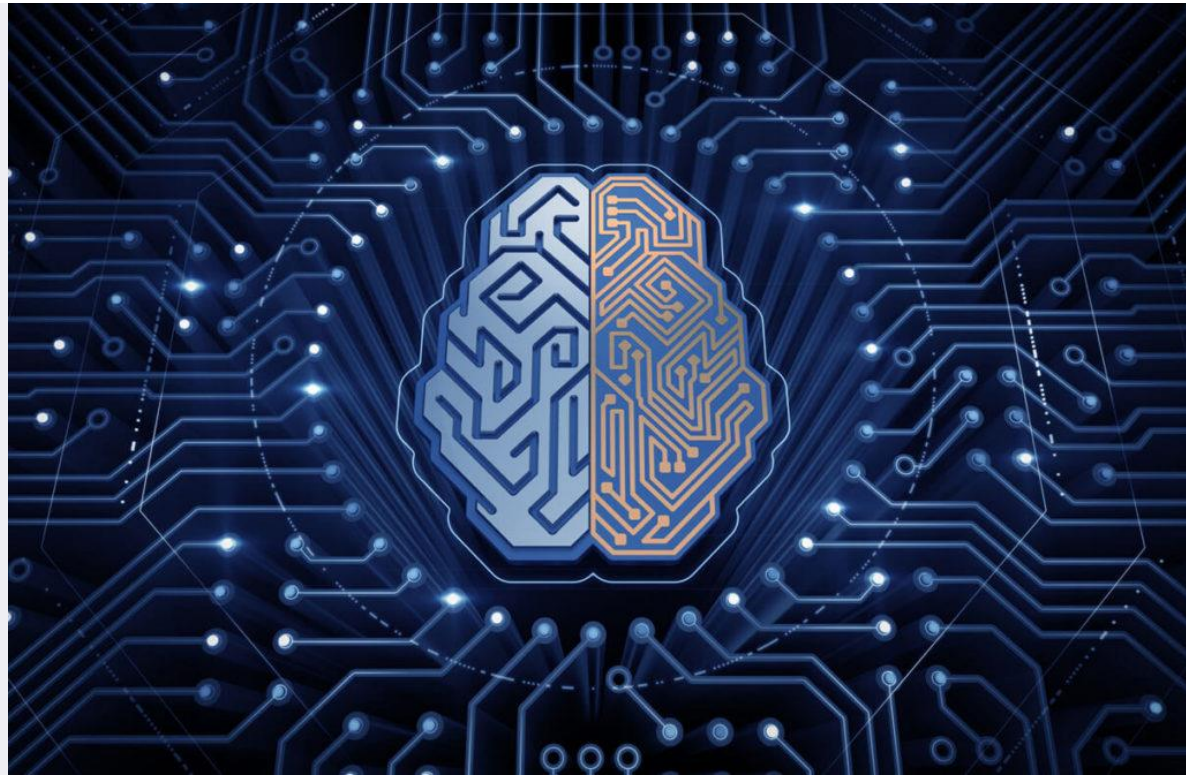
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