

The only tenant referencing solution of its kind.



The future of tenant referencing unlocked

VISTA is a ground-breaking tenant referencing solution that provides accurate affordability assessment of applicants and mitigates fraud risk.

The result of a £3m investment, 3 years research and development, and a partnership with data specialists Experian, VISTA completes over 70% of tenant reference applications same day.







The best tenants secured

Ensure the most financially reliable and quality tenants

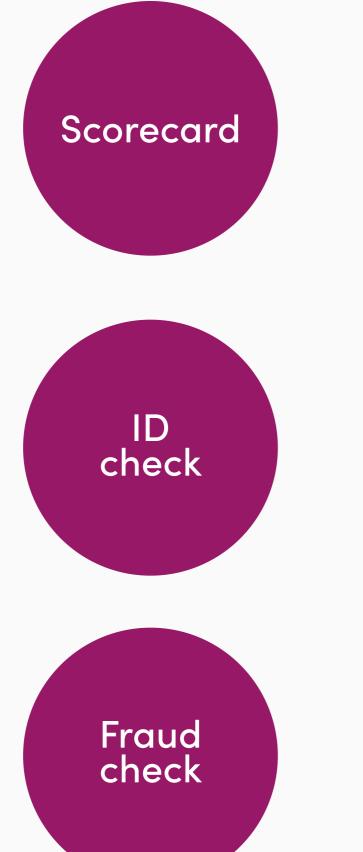


Faster turnaround

Receive identification and affordability assessments in minutes, not days

The 4 pillars of VISTA

The 4 pillars of VISTA underpin this industry-first tenant referencing solution.



VISTA scorecards provide the most forensic findings of an applicant's suitability for a property.

VISTA provides enriched verification of applicants by utilising more data sources to confirm identification and previous addresses. As standard, the new ID check will aim to confirm at least two primary data sources.



VISTA brings tenancy fraud prevention to its forefront by easily and accurately identifying data inconsistencies across tenancy and other credit applications. These alerts, generated by in-depth data analysis, will then be further examined by our expert team to determine the best course of action.



VISTA's affordability calculation will surpass the previous income-to-rent ratio calculation and instead, assess an applicant's credit commitments and basic essential expenditure associated with renting a property. These findings will then be compared to their monthly income to determine if the rent is affordable to the applicant.

Fit for the future

Fraud detection



Despite the intensified depth of VISTA's ID verification and credit history authentication, the solution by no means is designed to inflict harsher standards on tenancy applicants. Instead, VISTA is designed to provide the fairest and truest affordability calculation in the market.

By completing a real-time assessment on an applicant's income and affordability rather than penalising someone on historic indebtedness which has since been rectified we are able to make a fairer assessment on applicant's credit commitments and outgoings.

Affordability calculation



On average, HomeLet deals with over 150 cases of fraud a day. With design software that can visually manipulate documents readily available, increasing competition in the rental market and the ongoing cost of living crisis, tenancy fraud is more frequent, complex and targeted than ever before.

By utilising HomeLet AI and referencing over 500 million touchpoints, VISTA will serve as the ultimate protection against tenancy fraud by providing a deeper and more forensic data assessment than any other solution



INDUSTRY INSIGHT

Commenting on VISTA, Andy Halstead, HomeLet Chief Executive Officer, said:

"In a housing market storm, with 20–25 prospective tenants per property, securing the right tenant is paramount. Fraudulent references are surging, intensifying the need for agents and landlords to choose wisely from the start.

Our advanced referencing process VISTA surpasses all referencing solutions today. HomeLet leverages data, tech, and human expertise to provide the highest protection for our agents and landlords in the face of the housing market crisis and rising fraudulent references."

Centres of Excellence

With our industry-leading technology and innovative data management, HomeLet solidifies the robustness of our referencing infrastructure with one final, but crucially important element – our people.

Our sophisticated platforms and data wouldn't live up to their potential without our experts harnessing the power of these assets to maximise referencing efficiency, accuracy and equality.





When data cannot be acquired by one of the 4 pillars of VISTA, then we have dedicated teams of trained referencing specialists to complete this process and conduct thorough fraud prevention measures.

Our Centres of Excellence specialise in:

- Overseas applications
- Applications with no full credit file, but living in the UK
- Manual income verification
- Fraud alerts

A referencing solution like no other

VISTA integrates the perfect blend of technology, data and people and brings it to the forefront of tenant referencing and fraud prevention.

