

# ENHANCED OCCUPIER ID

*CLOSING YOUR VOID PROPERTY GAP BY  
IDENTIFYING OCCUPIERS USING ENHANCED,  
MULTI-LAYERED DATA SOLUTIONS*



### The occupier identification challenge

With people moving home so frequently, managing your void property gap and keeping accurate occupier data is a challenge.

Trying to confirm or verify an occupier can be an expensive and time-consuming process that can lead to substantial revenue loss as bills continue to go unpaid whilst supply of service continues. Supplying organisations also see increased operational costs, potential reputation damage and regulatory compliance issues due to incomplete or inaccurate customer data with expensive remediation programmes.

For industries that are required to manage their void properties, a typical approach is to use bureau data to source individuals at an address based on the credit footprint present there. However, there are certain circumstances where standard bureau data matching does not reflect all types of customer profile, which means identifying every occupier using this method alone is unlikely. Using additional data and intelligent matching you are able delve deeper and close your void gap across all customer segments with clear, evidence based occupier identification.

### Identifying occupiers using data

Occupier ID is a cost-effective solution that quickly and accurately identifies who is occupying a given address, allowing customers to be billed correctly, cash collected and regulatory fines avoided.

To address the ever-increasing range of customer profiles that bureau data alone may not be able to verify, we integrate and apply our sophisticated matching algorithms across additional specialist third party datasets. This enhanced level of matching allows us to apply further confidence on occupiers identified, along with additional occupiers that bureau data sources would not have been able to locate.

The specialist data sources, in addition to bureau data, that are used as part of our Enhanced Occupier ID solution include:

#### Land Registry

The Land Registry is a single dataset, but it provides a true picture of property owners that cannot be impacted by anything other than a property sale. Using our Enhanced Occupier ID solution, properties can be matched against Land Registry data to source property deed details and potential occupiers where it has not been possible to match on standard bureau data alone or to improve confidence of

what has matched to bureau data. Flexibility is offered on how and what data is sent to Land Registry but the priority is on making it as efficient as possible, integrating it seamlessly with other data sources whilst maintaining a singular view and audit trail for each potential occupier to allow our clients to segment and apply targeted account opening, billing and collections.

#### Cabinet Office

Through our partnership with Synectics Solutions, our enhanced solution accesses Cabinet Office data which includes several governmental datasets such as Pension Credit, Council Tax Reduction, Housing Benefits and State Benefits.

The benefits provided by this data supports:

- Occupancy identification - determining disclosure/non-disclosure or misrepresentation of residency at an address
- Tariff eligibility and discounts - validation of an individual's eligibility for tariffs and discounts and highlighting where this may be misrepresented

For Cabinet Office matching via our Enhanced Occupier ID service, proprietary matching algorithms and scoring logic is applied to match occupiers against these datasets. This provides improved accuracy and confidence to provide our clients with a more holistic picture of occupancy.

### Benefits of our Occupier ID solution

Our solution converts void properties into genuine customers - this is two-fold in that it will identify occupier names in the first instance then assess these in depth for improved confidence.

Using the additional data sources, new matches can be identified based on the differing customer attributes that are included in the Land Registry and Cabinet Office datasets. Getting the right occupier increases customer satisfaction, decreases the number of complaints and reduces call handling times.

Financially, billing and collections are improved as knowing the right occupier and billing them correctly will lead to both quicker and more complete collections activities. Statistics show that "51% of people are less likely to open a piece of mail if it is addressed to *The Occupier*"<sup>1</sup>, our solution identifies a billable occupier, meaning return mail is reduced also saving cost to the business.

There are benefits to business operations too as time consuming and costly door step visits to verify occupants are reduced and operational efficiency is improved. Having the correct occupier name will also boost marketing effectiveness with less communications thrown away.

Compliance is of equal importance as clients aim to adhere with the regulations set out by industry bodies. Likewise, in managing customer data, organisations must consider GDPR and the rules relating to accuracy of personal data. Identifying the correct occupier will strengthen adherence to these legislative stipulations and certainly with GDPR, ensure customers are happy and confident that their data is managed and maintained in the right way.

Our enhanced solution brings the additional benefit of flexibility of integration. Additional data sources are accessed within the one solution with consistent scoring and auditing across each source to create a complete view of occupancy without the need to sign up to these sources separately or manage several different outputs.

#### Our approach

Our data driven, consultative approach provides a flexible, innovative and cost-effective solution for clients looking to proactively manage their void property gap. Our sophisticated matching and scoring capabilities combined with significant industry expertise results in a highly effective and trusted solution. We pride ourselves on the quality of our outputs, creating a significant reduction in customer complaints.

**Our clients benefit from an occupier identification rate of up to 80% using our enhanced, multi-layered occupier solution.**

We understand that each client manages their void gaps differently and are able to adapt the solution to fit. We also have a wealth of experience which we are able to offer to support with the adoption of the most effective solution based on your operational and strategic objectives.

#### Identifying potential occupants against 'empty' properties



We analyse the client's property base to establish and agree target properties



Bureau data matching is conducted to identify occupiers and apply scorecard



High and medium confidence occupiers enter communications strategy



Low confidence and non matched records screened against additional data sources



New and increased confidence matches enter communication strategy



Cleansed occupant data and billable properties provided

If you would like to learn more about our Occupier ID solutions, please get in touch.

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<sup>1</sup>BMRB Research 2011 - sponsored by Royal Mail