Whenfresh Software as a Service (SaaS) and Data as a Service (DaaS) - UK Residential Property Data, Valuation and Intelligence Services

1. Service Overview

WhenFresh provides cloud-based UK residential property data, valuation and intelligence services designed to support public-sector and regulated functions that rely on accurate, objective and auditable understanding of residential property.

The service enables organisations to improve:

- Revenue assurance and tax base accuracy
- Regulatory and housing compliance
- Fraud, error and debt prevention
- Inspection, review and audit outcomes
- Evidence-based operational and policy decisions

The platform delivers a single, consistent view of residential property at address level, combining over 200 authoritative public and proprietary UK datasets. Intelligence is delivered through secure APIs or batch data services and is designed to integrate with existing systems and workflows.

The service is:

- Property-led rather than person-led
- Objective, explainable and evidence-based
- Scalable across local, regional and national programmes
- Designed to augment statutory and regulatory decision-making

2. Purpose and Scope

This service provides a suite of property centric intelligence services for functions that require accurate identification, classification and assessment of residential property and associated risk.

The service supports consistent, evidence-based assessment of:

- Property ownership and control
- Complex and indirect ownership structures, including corporate and layered ownership
- Rental status and rental income indicators
- Occupancy levels and occupancy type, including HMO’s
- Declared versus evidenced rental values
- Undisclosed or concealed residential property assets
- Property-linked financial, regulatory and compliance risk

The services are applicable across regulatory, financial assurance, compliance, investigative and strategic use cases where residential property is a primary risk signal.

3. Intended Users and Operating Context

The service is intended for organisations that require reliable residential property intelligence to support:

- Revenue and tax base management
- Housing oversight and licensing
- Compliance and assurance activity
- Fraud, error and asset discovery
- Audit, inspection and review
- Strategic analysis and policy development

The service operates fully within the UK legal, regulatory and data governance environment and is suitable for use by organisations of all sizes.

4. Service Design Principles

The service is designed to meet UK assurance, audit and scrutiny requirements through the following principles:

- **Property led intelligence** - focusing on assets rather than individuals or cases
- **Evidence based outputs** - derived from authoritative UK public and commercial data
- **Configurable risk indicators** - aligned to differing legal, policy and operational thresholds
- **Batch and scalable processing** - suitable for portfolio-level or national analysis
- **Audit ready outputs -** with traceable data sources, match logic and confidence indicators

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5. What the Service Does

WhenFresh enables organisations to:

- Identify and validate residential properties and addresses
- Classify property type, use and occupancy
- Assess ownership, including complex corporate and indirect ownership structures
- Identify rental activity and rental value alignment
- Detect changes that may affect tax liability, compliance or regulatory status
- Surface previously unknown, misclassified or concealed residential properties

- Prioritise cases using consistent, risk based indicators
- Reduce reliance on manual investigation and inspection activity

The service provides data and intelligence only.

All determinations, enforcement actions and statutory decisions remain with the contracting organisation.

6. Core Service Capabilities

6.1 UK Residential Property Data Platform

WhenFresh operates the UK Residential Property Data Bureau, aggregating and standardising over 200 public, private and proprietary datasets into a single, consistent property level view.

Data coverage includes:

- Property attributes and construction characteristics
- Property type and dwelling classification
- Ownership and tenure indicators
- Transaction history and listing activity
- Rental market participation
- Valuation benchmarks
- Environmental and physical risk indicators
- Geospatial, topology and land characteristics
- Climate and long term resilience data

All data is fully provenanced, GDPR compliant and continuously updated across England, Wales, Scotland and Northern Ireland (subject to availability).

6.2 Property Valuation and Analytics

The service provides automated valuation and analytics tailored to the UK residential market, including:

- Automated valuation models (AVMs) for sales and rental values
- Comparable evidence derived from historic and live UK transactions
- Local authority, postcode and micro market analysis
- Confidence scoring and explainable valuation logic
- Portfolio level valuation automation
- Exportable valuation and evidential reports

These capabilities support valuation alignment, financial exposure assessment, audit activity and policy analysis.

6.3 UK Market and Property Intelligence

Market intelligence services provide insight into:

- Local and regional housing markets
- Supply and demand signals across sales and rental sectors
- Price trends, volatility and market movement indicators
- Forecasts and scenario modelling based on historic UK data
- Market positioning of individual residential properties

This intelligence supports strategic planning, investment assessment and policy development.

6.4 Engagement, Prioritisation and Intelligence Tools

Data-driven tools support intelligence led operations by enabling:

- Risk-based prioritisation of properties and cases
- Detection of behavioural, transactional or occupancy change signals
- Evidence-supported engagement and review workflows
- Intelligence flags embedded within existing systems

These tools support preventative approaches to revenue protection, compliance and oversight.

6.5 Bespoke Analytics and Predictive Modelling

Custom analytics services may include:

- Temporal analysis to predict likely home moves or occupancy change
- Segmentation of housing stock, portfolios or taxpayer cohorts
- Policy impact and scenario modelling
- Targeted intelligence for investigation, compliance or assurance teams

All bespoke analytics are delivered under agreed governance, transparency and audit requirements.

7. Ownership, Rental and Occupancy Intelligence Services

WhenFresh provides advanced property centric intelligence services supporting fraud prevention, compliance, asset discovery and financial assurance.

7.1 Individual Property Ownership Verification

Identification of legal and beneficial ownership interests held by individuals, including:

- Current and historic ownership matching
- Identification of undisclosed residential assets
- Portfolio level ownership assessment

7.2 Property Ownership Verification – Corporate and Indirect Ownership

This service enables identification and understanding of residential property ownership held through corporate entities, trusts or layered ownership structures.

It is designed to surface non obvious or indirect ownership interests that may not be visible through simple title checks.

Capabilities include:

- Identification of residential properties legally owned by companies or other legal entities
- Mapping of directors, persons with significant control and governance relationships
- Identification of residential property portfolios held by legal entities
- Linking individuals to properties held indirectly where evidence supports this
- Match confidence indicators and clear source attribution

This capability is particularly relevant for identifying complex residential property structures, concealed assets and corporate landlord activity.

7.3 Rental Status and Rental Value Alignment

Confirmation of whether properties are operating, or have operated, as rental assets, including:

- Identification of live and historic rental listings
- Rental indicators derived from multiple UK evidence sources
- Assessment of declared versus market-aligned rental values
- Confidence scoring based on data density and comparability

7.4 Occupancy Assessment and HMO Probability

Assessment of how residential properties are occupied, including:

- Estimation of occupancy density
- Identification of licensed multi-occupancy properties
- Detection of likely unlicensed HMO’s

- Probability-based risk classification

7.5 Change of Use / Change of Circumstance and Movement Indicators

Identification of indicators that properties are entering, exiting or transitioning within the residential or rental lifecycle, including:

- Detection of active or imminent listings
- Indicators of tenant turnover or occupancy change
- Signals of emerging compliance or financial risk

8. Supported Use Cases

The service supports a wide range of property driven use cases, including:

- Identification of properties missing from tax or valuation records
- Verification of empty homes and exemptions
- Detection of unlawful sub-letting
- Monitoring of property changes affecting liability or compliance
- Discovery of undisclosed or concealed residential assets
- Analysis of complex corporate and indirect ownership structures
- Portfolio-level risk, assurance and oversight

9. Data Processing and Delivery Model

9.1 Secure Integration

- Secure REST API access for real-time queries
- Batch data delivery for large-scale processing
- Modular dataset selection aligned to specific use cases
- Integration with existing systems and workflows

9.2 Output Characteristics

- Address-level and entity level records
- Configurable risk classifications
- Match confidence and logic flags
- Clear source attribution to support audit and review

10. Data Governance, Security and Assurance

- GDPR compliant data handling
- Secure data storage and transmission
- Explainable analytics and transparent logic
- Clear provenance and evidential traceability
- Outputs suitable for internal review, audit and external scrutiny

11. Scalability and Deployment

- Suitable for organisations of all sizes
- Deployable locally, regionally or nationally
- Services available individually or as integrated programmes
- No requirement to replace existing statutory or operational systems

12. Service Applications

- The service provides intelligence and evidence only
- All statutory, regulatory and enforcement decisions remain with the contracting organisation

13. Summary

WhenFresh provides secure, scalable and evidence-based UK residential property intelligence that supports revenue assurance, housing oversight, compliance and fraud prevention.

By enhancing existing processes with high-quality property data, valuation and analytics, organisations can improve accuracy, efficiency and assurance while retaining full decision making control.