



**homegate.ch application file**

**ICMA Marketplace Innovations**

**Cologne, 20 April 2013**

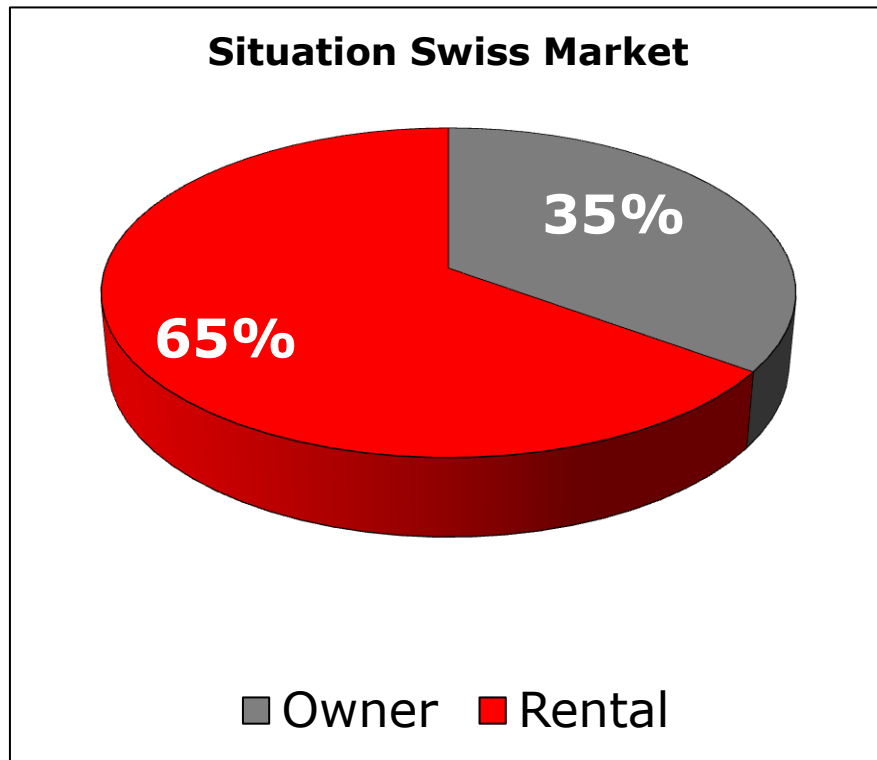
**X homegate.ch**  
The real estate portal



# homegate.ch application file - ICMA 2013

## Introduction

- 65% of all Swiss households live in a rental property
- Over 400'000 Swiss tenants move every year
- The competition for finding a property is high, especially in cities and suburbs



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## Introduction

### Applying for a flat

- Usually, anyone interested in renting a flat in Switzerland has to fill out an application form.
- To prove one's ability to pay the rent it is required to provide an official document from the debt enforcement register.



### A frustrating procedure

- A time consuming process for tenants
- Must include the official document from the debt-collection office
- Each application must be filled out by hand
- Make copies and print documents



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## How it works

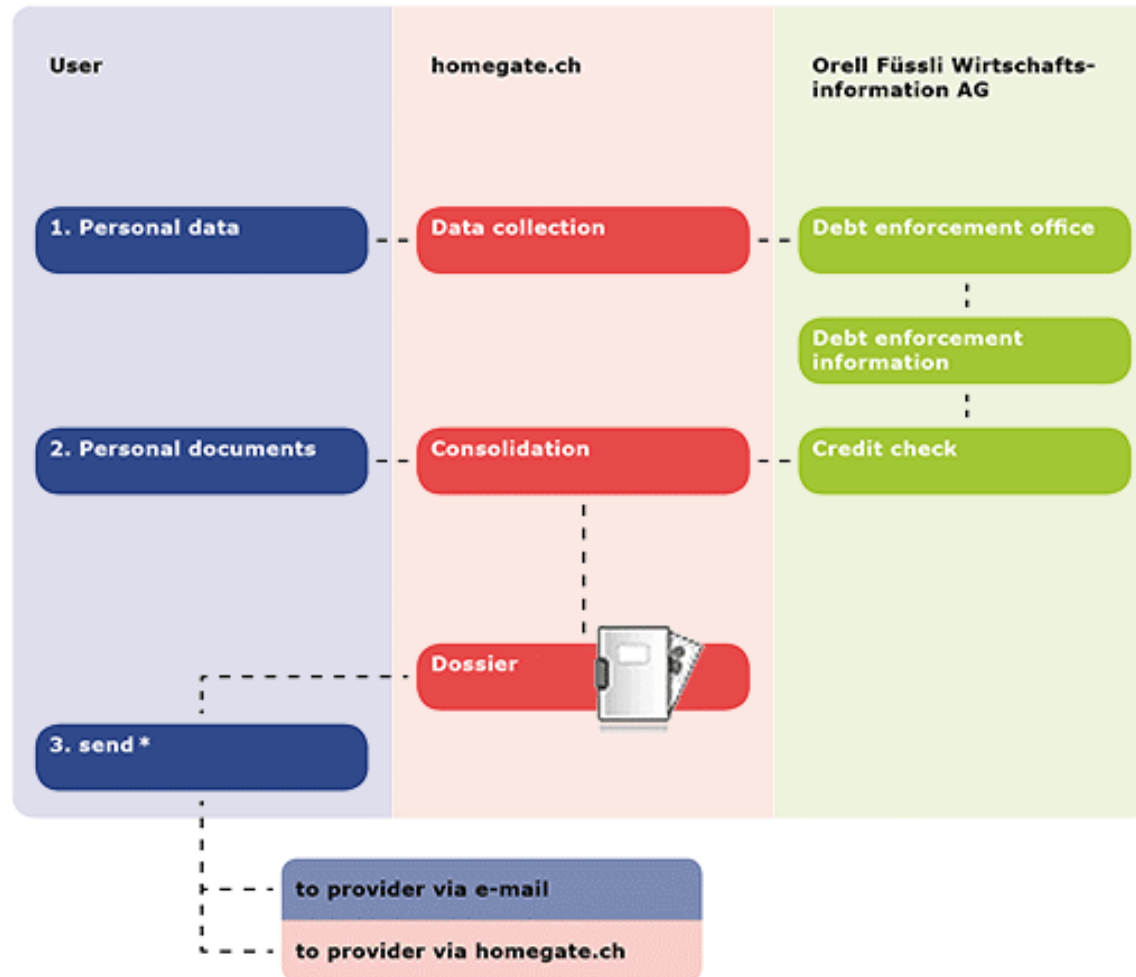
In May 2012 homegate.ch introduced an personal online «Application File», giving tenants the possibility to collect all the needed documentation, including the information from the debt enforcement register online.



<http://youtu.be/f6Xbjk9GGJI>

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## Process



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## The next level

homegate.ch provides the real estate agencies with an online tool to verify the credit-check for each applicant.

### Information free of charge

- Personal information
- Household members
- Address history
- Economic environment

### Fee-based Information

- Credit rating of a person and household (5 Swiss Francs per request)

#### Person analyzer



##### Personal information:

Peter Muster  
Musterweg 31  
8002 Zürich  
(since 01.05.2007)  
  
Date of birth: 31.10.1975  
Phone number: 044 111 22 33

##### Household members:

Maria Muster, Date of birth:24.05.1976  
Tamara Muster, Date of birth:01.09.1999

#### Show credit rating of person and household:



##### Credit rating: Peter Muster, 31.10.1975

Based on our independent analysis a substandard payment history is shown. The probability of a payment loss is above average.



##### Credit rating: Household

Based on our independent analysis a poor payment history is shown. The probability of a payment loss is high.

#### Address history:

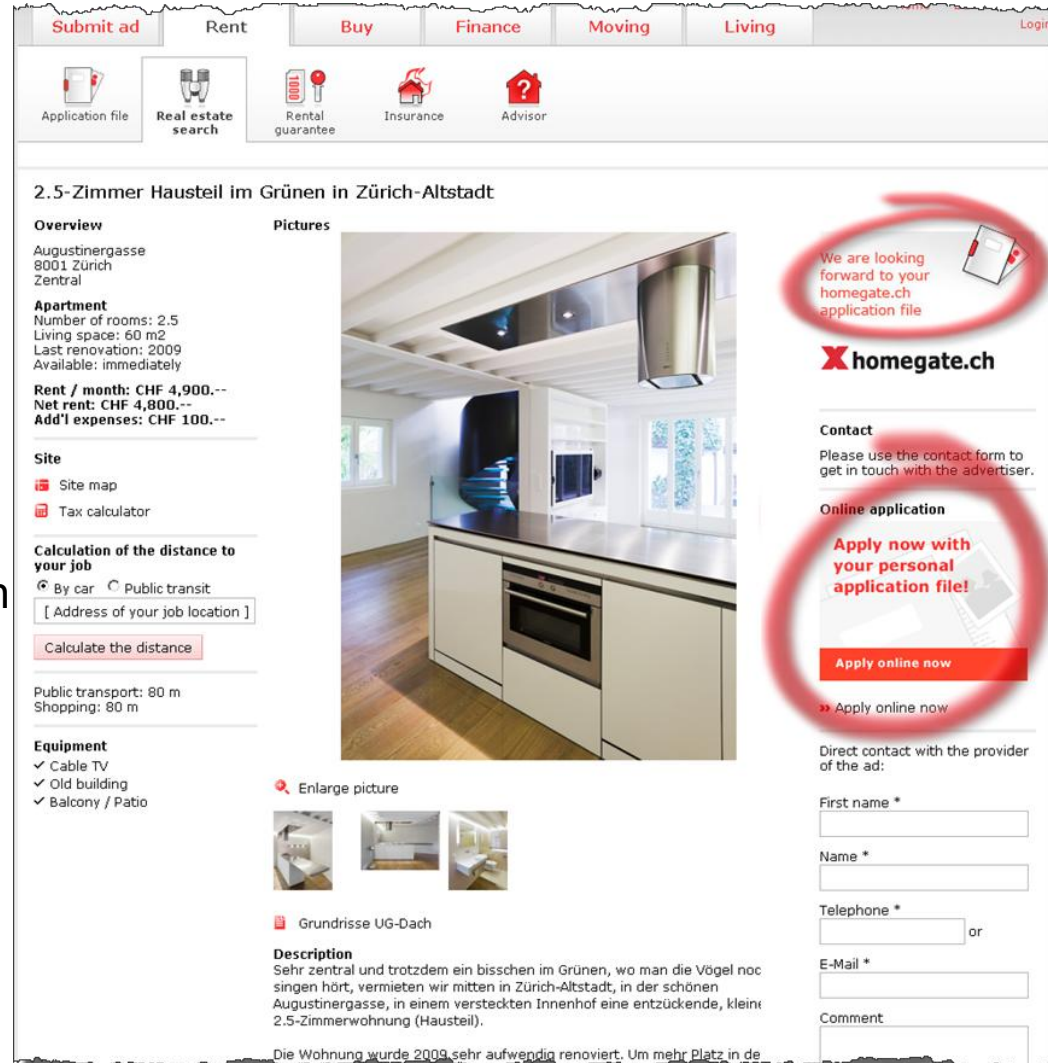
Address	Duration	Moved
Zürichstrasse 101, 8000 Zürich	6 Months	
Rigiweg 5, 8406 Winterthur	4 Months	31.02.2012
Bergstrasse 35, 8406 Winterthur	7 Months	28.10.2011
Flüelastrasse 10, 8047 Zürich	6 Months	15.03.2011
Josefstrasse 92, 8000 Zürich	8 Months	13.09.2010
Limmatstrasse 13, 8953 Dietikon	unknown	31.01.2010

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## The next level

The only condition to access this tool for free is a statement, placed in all rental-listings, stating that the real estate agency is happy to receive homegate.ch «Application Files».

Real estate agencies prefer not to pay for the information on credit ratings, so they ask applicants to order the homegate.ch «Application File». Within the tool, real estate agencies can verify the complete information with the file-ID.



**Submit ad** Rent Buy Finance Moving Living Login



Application file Real estate search Rental guarantee Insurance Advisor

### 2.5-Zimmer Hausteil im Grünen in Zürich-Altstadt

**Overview**  
Augustinergasse  
8001 Zürich  
Zentral

**Apartment**  
Number of rooms: 2.5  
Living space: 60 m<sup>2</sup>  
Last renovation: 2009  
Available: immediately




**Rent / month:** CHF 4,900.--  
**Net rent:** CHF 4,800.--  
**Add'l expenses:** CHF 100.--


**Site**  
 Site map  
 Tax calculator

**Calculation of the distance to your job**  
☒ By car ☐ Public transit  
[ Address of your job location ]  
**Calculate the distance**

Public transport: 80 m  
Shopping: 80 m

**Equipment**  
☒ Cable TV  
☒ Old building  
☒ Balcony / Patio

**Pictures**  
  
 Enlarge picture  


**Grundrisse UG-Dach**  


**Description**  
Sehr zentral und trotzdem ein bisschen im Grünen, wo man die Vögel noch singen hört, vermieten wir mitten in Zürich-Altstadt, in der schönen Augustinergasse, in einem versteckten Innenhof eine entzückende, klein 2.5-Zimmerwohnung (Hausteil).  
Die Wohnung wurde 2009 sehr aufwendig renoviert. Um mehr Platz in de

**Contact**  
Please use the contact form to get in touch with the advertiser.

**Online application**  
**Apply now with your personal application file!**  
**Apply online now**  
» Apply online now

Direct contact with the provider of the ad:

First name \*  
Name \*  
Telephone \* or  
E-Mail \*  
Comment

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## The results

Agencies are welcoming «Application Files». Because of this, tenants are more motivated to order the file, assuming their application is being handled with preference.

Actively promoting the «Application File» on their listings, gets agencies 50% more application files in comparison with other agencies.

As a result of these measures, transparency in credit risk assessments, the speed of decisions has improved and «financial fallout» has declined.

«Application File» sales in general went up by 20%.





**Thank you &  
Goodbye**

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## **Executive Summary**

**homegate.ch introduced an online personal apartment rental «Application File». In order to increase the sales volume, homegate.ch provided an online tool to the real estate agencies to verify the credit rating of applicants.**

**The tool is free of charge for the agencies. In return, the agencies commit themselves to promote the «Application File» on their real estate listings.**

**After rolling out the credit-check platform for real estate agencies, sales of the «Application File» went up by 20%.**