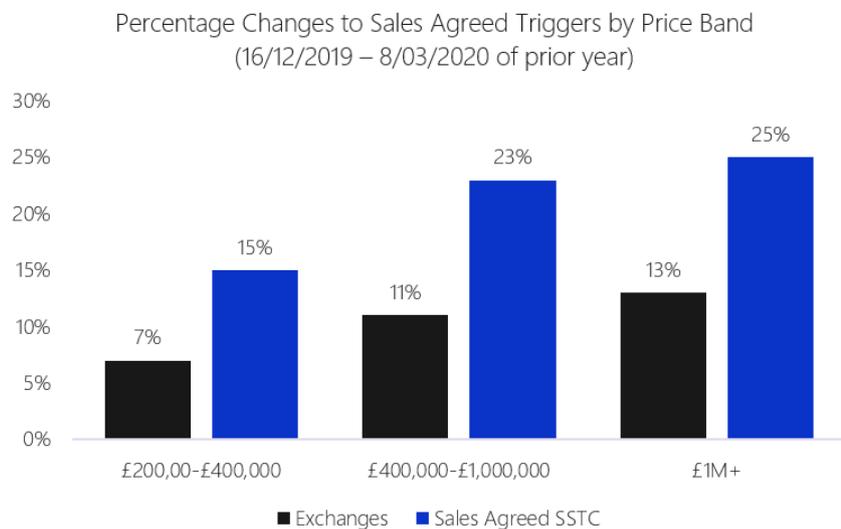


## Driving liquidity in property post Covid-19 lockdown

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Pre the pandemic the housing market was looking up for the high street estate agents. Now more than ever requires a collaborative industry wide solution to speed up transactions and unblock chains.

Pre-pandemic exchanges, sales-agreed and new Instructions levels were experiencing double-digit growth in the top bracket properties.



In the £200,000 and above price brackets the share of these instructions was disproportionately higher for the traditional high street estate agents providing much needed optimism in a category that has already been heavily impacted by the uncertainty of Brexit.

However, when the government restrictions are lifted, the market will likely become even more congested than usual. Not only will the market need to contend with the usual challenges, but the resultant increased uncertainty and new delaying factors will start affecting the rate of completion such as the need for revisiting or renegotiating previous agreements and confirming mortgage offers still stand.

As such a major risk in getting the property market back onto a steady footing will be the higher likelihood of selling chains being held up even more than usual and therefore a stagnation of completed transactions. This is the last thing the category needs. More than ever homeowners need to see a rapid recovery of movement to bolster confidence to relist their own properties and search for new homes.

At Beyond Analysis we believe the solution lies in industry collaboration and the use of advanced AI techniques to unlock congestion and stimulate the recovery of the sector through sharing of data across the industry in a pooled safe harbour and using this to identify the areas of blockage and target collective solutions where it will have the greatest impact.

Our approach is to bring together a sufficient number of the category leaders to create a new level of impetus and collaboration that in previous times would have been seen to be too hard. Now however is the right time for new thinking and more radical approach to prior attempts at making the property market more liquid not just for the immediate survival of so many estate agent businesses, but for the long term improvement in the entire buying and selling experience for the customer.

customers for who they really are in normal times.

We see this as a three-phase initiative:

**I.**

## **SHARED DATA ACROSS THE INDUSTRY (SAFE HARBOUR)**

Key Companies agree to share anonymised transaction data into a Safe Harbour governed by Independent Party Beyond Analysis to include: Property ID, Agent, Date/Value/Stage of Deal, Status of Finance/Legal.

## II.

# MODELED OUTCOMES AND SCENARIOS ENABLE LIQUIDITY DECISIONS

AI models deployed across the pooled industry data to drive the following:

- Modelled view of chains to identify all interconnections across the market.
- Estimated Timeline Scenarios for all property transactions in train to assess when, where and how blockages likely to occur
- Value and prioritisation of blockage calculated.
- Connections, blockages and impacted transaction value visualised into a dynamic solution that updates as transaction complete or change

### **III.**

## **ENABLE COLLECTIVE AND COLLABORATIVE ACTIONS**

Using the insights and scenarios created a collaborative task force across the industry can develop and coordinate a series of initiatives that deliver liquidity into the market:

- Coordinated focus on blockages – optimise people operations on right deals.
- Financial solutions with justification – mortgage guarantees, property purchases, rental offers – to clear high value blockages.
- Drive customer experience improvements and stimulate category confidence.

## About Beyond Analysis

Beyond Analysis is a data science, analytics and strategic data solutions and consulting business. We are globally aligned, yet locally focused, in delivering advanced data solutions across industry.

Since 2007, we have helped brands globally use data to drive efficiency gains and business improvements by enabling them to better understand their customers and business operations. We have the capability to model and forecast behaviour and the tools to enable them to share insights and take action across their business for competitive advantage.

### Get in touch

If you would like to talk to us about how we can help your business, please get in touch by reaching out to: [info@beyondanalysis.net](mailto:info@beyondanalysis.net)