

# Stepping Out In Confidence





*Empowering consumers to make informed decisions. (Photo: MND)*

## Stepping Out In Confidence

The Council safeguards consumer interest vigorously, with public education as a key strategy. It aims to empower consumers to make informed decisions and to approach their real estate transactions with due diligence, responsibility and confidence by providing ready access to important information and creating platforms for consumer engagement.

The Public Outreach Division, formed in May 2011, adopts a three-pronged approach to carry out its public education programme: development of communications platforms; media engagement and publicity; and direct engagement with consumers. During the period of review, several outreach initiatives were implemented to raise awareness of CEA and to educate consumers on their rights and responsibilities, as well as those of salespersons and estate agents.



*A CEA officer speaking at the HDB's Resale Talk Series in Malay.*



*The public can access consumer resources on the CEA website.*

### **Making Consumer Resources Available**

The Council's public education work began with three major initiatives. Firstly, the Council launched its own website at [www.cea.gov.sg](http://www.cea.gov.sg). It serves as an online gateway to all relevant information related to CEA and the real estate agency industry, including CEA's legislation and consumer advisory resources. Also available on the website is a line-up of e-services and development programmes for the industry. The CEA website is linked to websites of other government agencies and associations to enhance public outreach and ease of access to CEA.

Secondly, the Public Register of Estate Agents and Salespersons was launched on 1 January 2011 on the CEA website. The online Public Register provides a listing of all licensed agents and registered salespersons. It contains licensing and registration details, as well as information of awards and recognition that the salespersons or estate agents may have received, along with any disciplinary records. Salespersons who received suspension and/or other penalties from disciplinary proceedings will have such information displayed in their records in the Public Register. The Public Register makes it possible for members of the

public to obtain information on estate agents and salespersons, and to verify that they are licensed or registered with the Council.

CEA also aims to produce a series of consumer educational guides to equip the public with the necessary knowledge to conduct their property transactions in an informed manner.

On 12 December 2011, CEA launched its first consumer guide, titled "Consumer Tips for Engaging a Real Estate Salesperson". The introductory brochure provides practical tips on consumer dealings with salespersons and educates consumers on the roles and responsibilities of salespersons in property transactions. It also offers suggestions on how consumers can play their part by performing due diligence checks on the identity of a salesperson using the Public Register, and what to do if they encounter disputes or wish to report complaints to CEA.

The guide was available free of charge at CEA's office and on its website. It was also distributed to the Housing & Development Board's (HDB) reception counters and Sales & Resale Enquiry Counters, estate agents, industry associations, advisers of grassroots organisations and partner agencies such as the Consumers Association of Singapore (CASE).



## Engaging Media and Consumers

The media plays a key role in helping to educate consumers on their rights and responsibilities. Besides issuing press releases and facilitating editorial features and interviews, CEA worked closely with various media to contribute relevant contents for their consumer education series. These include the property-related magazine programme, “Singapore Property Explored Explained & Deconstructed (S.P.E.E.D)” on Channel NewsAsia and a public education series in Berita Harian.

In addition, various media continued to follow up with relevant coverage of CEA's actions against errant estate agents and their salespersons. The media releases of CEA are also placed on its website for industry and consumer reading. These releases relate to areas such as complaint management, conduct of estate agency work, advertising requirements etc. CEA was also featured in weeklies such as the cover article in The Edge Singapore which helped widen the outreach of CEA.

CEA leverages the channels and resources of industry partners to advance its public outreach goals. This includes contributing to publications and communications collaterals of organisations such as CASE. CEA also worked with the Ministry of Manpower to include consumer information related to the estate agency profession in the Ministry's welcome booklet for new Employment Pass Holders.

The Council has been in talks with partners to collaborate and implement various outreach initiatives for consumer education purposes. It started to participate in HDB's monthly resale seminar on 3 September 2011 to raise awareness of CEA's roles and to educate consumers on what to look out for when engaging the services of a salesperson. Between 3 September 2011 and 31 March 2012, CEA participated in 13 consumer education seminars reaching out to close to 1,500 consumers directly. CEA officers spoke at 10 HDB resale seminars: seven English seminars, two Malay and one Mandarin.

The Council also collaborated with the Central Provident Fund (CPF) Board and CASE in their separate outreach efforts to share consumer tips for engaging salespersons at two CPF Board talks and one CASE seminar. On the back of rising demand for consumer education, CEA will be stepping up its direct consumer engagement activities with more partner agencies to further its outreach efforts.

As CASE is a national body representing consumers, CEA has formed a strategic partnership with CASE. Regular meetings and joint efforts are conducted to further consumer outreach and education.

## Feeling the Pulses

Timely observations, evaluation and feedback from the public and the industry offer invaluable opportunities for CEA to review and put in place



CEA's Deputy Director (Licensing), Yeap Soon Teck (left) taking a media interview.



CEA participates in consumer education seminars organised by the CPF Board.



*CEA's consumer guide provides practical tips on engaging the services of a real estate salesperson. (Photo: MND)*

effective regulations, functions and services for the industry and consumers.

In November 2011, CEA embarked on a baseline Public Perception Survey on the real estate agency industry. The objective of the survey was to gauge the perceptions and expectations of consumers and industry members towards the industry.

The scope of the survey covered four areas: public awareness of the roles and responsibilities of CEA, estate agents and salespersons; consumer satisfaction; consumer expectations; and industry perception of KEOs and salespersons. The findings of the survey will help CEA to assess and formulate strategies and programmes for industry development and public education. The survey is expected to be concluded in late 2012.

### **Raising Public Awareness Further**

In the year ahead, CEA will be stepping up its efforts on consumer education by working with more

partners and launching new platforms to provide the public enhanced access to consumer resources.

There will be more consumer guides to cover various aspects of property transactions involving the services of a real estate salesperson. Other initiatives include developing mobile applications to provide information on the go and a newsletter to update on the CEA policies, industry initiatives and consumer outreach efforts.



*CEA works with partner agencies, such as CASE, in its consumer outreach efforts.*