

PROJECT ADEPT
**(ADvancing and Enhancing Professionalism
and Training)**

WORKGROUP REPORT

Prepared by Project ADEPT Workgroup
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Foreword

21 March 2023

1. Since the launch of the Real Estate Industry Transformation Map (REITM) 1.0 in February 2018, the real estate agency industry in Singapore has seen an acceleration in its digital transformation as more property agents and agencies embrace the use of technology in estate agency work. Consumers expect no less from their property agents, who have to be knowledgeable and provide timely, comprehensive and reliable advice to help consumers make informed decisions.

2. In this dynamic operating environment, it is vital for property agents to keep pace with changes and equip themselves with new knowledge and skills that are current with industry and regulatory developments. This will enable them to stay relevant, carry out their duties competently and deliver higher value and better-quality service to its clients. Having a quality and effective Continuing Professional Development (CPD) ecosystem is pivotal to the real estate agency industry's capability development.

3. More than three years have passed since the Council for Estate Agencies (CEA) introduced the revised CPD framework under the REITM 1.0 in October 2019. It was thus opportune that under the REITM 2025, CEA and the industry embarked on a joint review to explore further enhancements of the entire CPD ecosystem to prepare property agents for the future economy.

4. As part of the review, our workgroup on Project ADEPT (ADvancing and Enhancing Professionalism and Training) consulted and solicited feedback from multiple stakeholders in the CPD ecosystem to understand the perspectives and views of property agents of different profiles and portfolios, as well as key stakeholders involved in their professional development journey such as the property agencies and course providers. The workgroup gained invaluable insights from these views and feedback which helped to shape the workgroup's recommendations.

5. This report is the culmination of 17 months of in-depth study and deliberations by the workgroup co-led by CEA and the industry, and comprising industry and academic representatives. It presents eight recommendations addressing three key dimensions – the future-readiness of the industry, quality of CPD training and the industry's learning mindset. The workgroup has submitted its recommendations to the Ministry of National Development for consideration.

6. When the recommendations are fully implemented, the workgroup believes that the CPD ecosystem can better support property agents' professional development and contribute to higher professional standards in the real estate agency industry.

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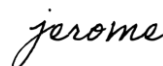
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Executive Summary

1. The Council for Estate Agencies (CEA) implemented the current Continuing Professional Development (CPD) framework under the Real Estate Industry Transformation Map (REITM) 1.0 in October 2019. Since then, the operating environment of the real estate agency industry has evolved through increasing digitalisation, while consumers are expecting higher professional standards of and better service delivery by property agents. These present opportunities to further review and enhance the entire CPD ecosystem to enable property agents to better equip themselves with the necessary knowledge and skillsets to be more professional and future-ready, with guidance and support from their property agencies.

2. Under the Jobs & Skills pillar and the Resilience pillar of the REITM 2025, CEA initiated a joint study in collaboration with stakeholders from the industry and academia in August 2021 on Project ADEPT (which stands for ADvancing and Enhancing Professionalism and Training for the real estate agency industry).

3. Co-led by CEA and the industry, the workgroup built on the findings from CEA's annual surveys of property agents and conducted further interviews and Focus Group Discussions (FGDs) with industry stakeholders to better understand how different dimensions of the CPD ecosystem and CEA's current CPD framework could be further refined to support the diverse professional training needs and aspirations of property agents.

4. The workgroup has completed its study and submitted a set of eight recommendations to the Ministry of National Development (MND) and CEA for consideration. The recommendations focus on three key thrusts which are critical to bringing the CPD ecosystem to the next level of professionalism and provide a roadmap for implementation by 2025.

a. Thrust 1: Raising the professionalism of and preparing the real estate agency industry for the future

Recommendation 1: Raise the CPD requirement for registration renewal

The workgroup recommends targeting an annual requirement of 24 training hours per annual CPD cycle for the renewal of property agents' registration so as to ensure that they receive adequate training to be competent and resilient and to serve property consumers well.

Recommendation 2: Reconfiguration of CPD requirement to recognise more forms of CPD activities and enable self-directed learning

The workgroup recommends reconfiguring the CPD requirement into two learning components, viz. Structured Learning (SL) and Self-directed Learning (SDL). Out of the recommended total of 24 training hours, the workgroup recommends allocating 16 training hours to the SL component and eight hours to the SDL component.

Recommendation 3: Training requirement in prescribed essential topics for property agents

The workgroup recommends introducing training requirement in essential topics ("Prescribed Essentials") for property agents to reinforce understanding of and competence in areas that CEA and the industry identify to be critical. The Prescribed Essential training requirement will constitute four out of the 16 training hours required annually under the SL component.

Recommendation 4: Differentiated learning paths to better support the industry's diverse learning needs

The workgroup recommends that property agencies develop Differentiated Learning Paths (DLP) and a Competency Guide to guide their property agents' learning at

various stages of their professional journey. The workgroup has developed the DLP and Competency Guide templates which it recommends for the property agencies' adoption.

b. Thrust 2: Enhancing the quality of CPD training

Recommendations 5: Formalisation of tighter accreditation criteria and course instructional design requirements for CPD courses

The workgroup has developed a set of accreditation criteria to improve the course development, course contents and delivery of the CPD courses. It recommends adopting the set of accreditation criteria which will help enhance the quality of CPD courses and learning experience of property agents.

Recommendation 6: Audit framework for different types of CPD courses

The workgroup recommends formalising and adopting a more stringent audit framework to improve the robustness and quality of CPD courses.

Recommendation 7: Greater transparency of CPD course participants' feedback

To enhance the transparency of course participants' feedback, the workgroup recommends allowing property agents to submit their reviews directly to CEA, and for CEA to publish the feedback on CEA's website for potential learners to make more informed decisions on their learning choices.

c. Thrust 3: Promoting a mindset change of the industry towards CPD

Recommendation 8: Stackable modules and specialised courses that lead to certification

The workgroup recommends that CEA works with the institutes of higher learning (IHLs) and real estate agency industry associations (IAs) to identify and/or introduce relevant courses, including courses with stackable modules, that could lead to formal certification of the training received by property agents to further enhance quality and offerings of CPD courses available to the industry.

5. As the various industry players would need lead time to prepare for the recommended changes, and for CEA to put in place the regulatory and system framework, the workgroup proposes that its entire set of recommendations be rolled out in 2025 in line with the broad target timelines of REITM 2025, when the recommendations are accepted by MND and CEA.

1. INTRODUCTION

1.1 Rationale for Formation of Project ADEPT Workgroup

1.1.1 In August 2021, the Council for Estate Agencies (CEA) embarked on a study in collaboration with the industry and academia to enhance the Continuing Professional Development (CPD) ecosystem for the real estate agency industry. Codenamed Project ADEPT (ADvancing and Enhancing Professionalism and Training), it was co-led by CEA and the industry. The study is one of the key initiatives under the Jobs & Skills pillar and the Resilience pillar of the Real Estate Industry Transformation Map (REITM) 2025, and contributes towards the transformation of the industry to achieve the REITM 2025 vision of a successfully transformed real estate agency industry that is client-centric, professional, productive and resilient.

Keeping pace with changes

1.1.2 The operating environment of the real estate agency industry has further evolved in the last few years. The use of technology and digital adoption in the industry has accelerated since the launch of REITM 1.0 in February 2018. The CEA's 2021 Public Perception Survey (PPS) found that the use of technology in property transactions has become more important to consumers.

1.1.3 The PPS findings also show that consumers' expectation of property agents is increasing. The attributes of property agents that consumers deemed most important are knowledge and expertise, followed by ethics and conduct, and service excellence. Specifically, consumers are looking to property agents to provide more personalised advice to help them make better informed decisions on their property transactions.

Uplifting professionalism and building consumer trust

1.1.4 Besides demonstrating strong professional competence, property agents must maintain high ethical standards to engender trust in their clients. Between 2020 and 2022, CEA received an average of 987 complaints per year. The top three categories of complaints were service-related complaints, advertisement-related breaches and non-compliance with rules and procedures of property transactions. This suggests that among others, more robust CPD training could be done to enhance the professionalism of property agents and consequently, raise consumer confidence in the real estate agency industry.

Meeting different training needs

1.1.5 As at 1 January 2023, there were 1,118 property agencies and 34,427 property agents in the industry. Majority (29,280 or 85%) of the property agents belong to the five largest property agencies while the remaining 15% (or 5,147) are from smaller property agencies¹. At the same time, the property agents are highly variegated in terms of age, educational qualification, industry experience, area of specialisation, and job role in their respective property agencies. Meanwhile, a sizeable number of property agents are concurrently holding another job². This means that the CPD ecosystem has to support diverse professional training needs and aspirations.

¹ CEA classifies the property agencies into four categories, viz. large (above 500 property agents), mid-sized (51-500 property agents), small (2-50 property agents) and "one-man" agencies. The "one-man" agencies are agencies where the Key Executive Officer (KEO) is also the agency's property agent.

² Based on CEA's 2022 renewal survey, 40% (or 13,709) of the property agents declared that they held another job.

1.1.6 Within the property agencies, property agents may also have uneven access to training and support for their professional development. While the property agencies have committed under the Estate Agents Pledge³ in 2020 to upgrade the skills of their property agents, the large property agencies have reportedly invested more in their agents' professional development. A differentiated approach to property agents' training would therefore help provide clearer guidance to agents with varying learning needs by focusing on the essential knowledge and competencies that different groups of agents may require to build their capability and professionalism at different stages of their careers.

Pivoting attitude and mindset towards CPD

1.1.7 Many property agents tend to associate CPD with their obligation for renewal of their registration with CEA, rather than their own professional development. Almost 40% of the property agents 'rush' to complete their CPD requirement just one month before their registration renewal each year.

1.1.8 The lack of motivation towards CPD for some property agents could have stemmed from the sales-centricity of the industry as the fully commission-based remuneration model drives many agents to prioritise sales over upskilling. Hence, course duration and fee are important considerations for many property agents when deciding on the courses to attend. The industry's learning behaviour and preference for short, low-cost training in turn prompts course providers to design training programmes as such to meet the market demand and preferences.

1.1.9 Currently, 95% (or 263) of the 276 available CPD courses are two to three hours in duration and mainly delivered in person and via e-learning (synchronous or asynchronous⁴). Most also use the cognitive learning method, viz. the trainer imparts knowledge to learners. The CPD course fees paid by property agents are generally lower than those of other professions, at an average of \$30 to \$60 per course⁵. Some CPD course providers also offer bundled courses by grouping multiple courses together at a discounted price. These courses are popular among property agents who could fulfil their annual CPD requirement in just one day.

1.1.10 Consequently, the supply and quality of CPD courses could be compromised over time. Demand for more advanced and in-depth courses is tepid. The low course fees discourage course providers and trainers from developing new and better-quality courses. Based on the industry's feedback over the years, including findings from CEA's post-implementation survey for the revised CPD framework in 2019, there is a lack of course variety as the contents in some CPD courses are similar, and advanced level courses and courses for specialised property segments are lacking. Correspondingly, the limited diversity and depth of course contents could have reinforced some property agents' disinterest in and their view of CPD as a registration renewal requirement rather than a means to upgrade their professional knowledge. This results in a vicious circle within the CPD ecosystem.

³ As part of CEA's 10th anniversary celebration in 2020, CEA and the industry jointly worked out the Estate Agents Pledge where the property agencies pledge to:

- (a) Put our customers' interests first;
- (b) Upgrade the skills of our property agents and support them to achieve higher standards of service; and
- (c) Pursue good governance to conduct estate agency work responsibly so as to build a more professional and trusted real estate agency industry.

⁴ Synchronous learning refers to online classes which run in real time, with students and instructors gathering at the same time and interacting in real time from different locations (e.g. live webinars and video conferences). Asynchronous e-learning allows learners to log on to an e-learning environment at any time and learn at their own pace.

⁵ The standard fee for a course of similar duration (i.e. two to three hours) for financial practitioners and accounting practitioners ranges from \$200 to \$600. Depending on the type of courses, course mode and duration, the course fees could range from around \$200 to \$2,000.

1.2 Objectives and Terms of Reference of Project ADEPT

1.2.1 Building on the current CPD framework, Project ADEPT aims to review and recommend directions to reshape the entire CPD ecosystem, i.e. the property agencies and agents, course providers and trainers, real estate agency industry associations (IAs), institutes of higher learning (IHLs), and CEA, for the future to achieve the vision of a professional and trusted real estate agency industry. Through Project ADEPT, the study aims to better:

- a. Support property agents in achieving higher professional standards and provide better quality service to consumers;
- b. Provide better resolution and guidance to the industry on the knowledge, skillsets and competencies required for greater resilience and the future economy; and
- c. Enhance the quality of CPD courses and learning experiences to promote a mindset change of the industry towards professional development.

1.2.2 The Project ADEPT workgroup was co-led by CEA and the industry and comprised representatives from different-sized property agencies, IAs, course providers and academia ([Annex A](#)) with the following terms of reference:

- a. To identify the gaps, challenges and key drivers of CPD of property agents;
- b. To review and recommend the directions and desired outcomes of the CPD ecosystem for the real estate agency industry; and
- c. To recommend how to enhance the CPD of property agents so as to raise their professionalism and skillsets to better service property consumers.

1.3 Principal Considerations

1.3.1 In developing its recommendations, the workgroup considered the following:

- a. The recommended measures should leverage the strengths and efforts of the key stakeholders in the CPD ecosystem so that each could take the lead in the respective areas and contribute collectively to an improved ecosystem; and
- b. The recommendations should help shift the mindset and change the attitudes, behaviours and practices of the real estate agency industry towards professional development. In the desired end state, property agents should be self-motivated to pursue continuous training and improvement throughout their professional career to remain relevant and deliver higher value and better-quality service to their clients.

2. RECOMMENDATIONS

2.1 Overview

2.1.1 The workgroup's eight recommendations outline the key directions to bring the CPD ecosystem to the next level. They provide a roadmap for the roll-out by 2025, in line with the targeted timeline of the broader REITM 2025. The real estate agency industry can use this lead time to prepare for the impending changes, while CEA works with the key stakeholders in the CPD ecosystem on the implementational details, enhance IT systems and provide the necessary legislative structure to support the changes.

2.1.2 Notwithstanding that the property agents may perform other roles and job functions within the property agencies on top of conducting estate agency work, the workgroup focused on the key functions of the three main job roles handling estate agency work, i.e. Key Executive Officers (KEOs), team leaders/managers and property agents, to define their roles and responsibilities, and the essential skills, knowledge and competencies required of each job role.

2.1.3 The workgroup's recommendations are premised on industry survey and consultation findings, and discussions with the real estate agency and training industry stakeholders. CEA had sought the industry's feedback on the CPD framework through two surveys in September 2019 and September 2020, as well as in its annual renewal survey in end-2021. The workgroup also obtained feedback on the gaps and challenges in the CPD ecosystem and the needs of different stakeholder groups through several industry engagements. Lastly, the workgroup conducted three Focus Group Discussions (FGDs) with CPD course providers and trainers, and property agents of different profiles to seek their views and feedback on the draft recommendations ([Annex B](#)).

2.1.4 The eight recommendations can be summarised under three key thrusts (Figure 1):

- a. Raising the professionalism of and preparing the industry for the future;
- b. Enhancing the quality of CPD training; and
- c. Promoting a mindset change of the industry towards CPD.

Figure 1: Summary of Project ADEPT workgroup's recommendation

Three Key Thrusts	Raising the Professionalism and Preparing the Industry for the Future	Enhancing the Quality of CPD Training	Promoting a Mindset Change of the Industry Towards CPD
Eight Recommendations	1 Raise the CPD Requirement for Registration Renewal	5 Formalisation of Tighter Accreditation Criteria and Course Instructional Design Requirements for CPD Courses	
	2 Reconfiguration of CPD Requirement to Recognise More Forms of CPD Activities and Enable Self-directed Learning	6 Audit Framework for Different Types of CPD Courses	
	3 Training Requirement in Prescribed Essential Topics for Property Agents	7 Greater Transparency of Course Participants' Feedback	
	4 Differentiated Learning Paths to Better Support the Industry's Diverse Learning Needs	8 Stackable Modules and Specialised Courses that Lead to Certification	

■ Targeting property agents and property agencies
■ Targeting course providers
■ Motivational push for property agents

2.1.5 Specifically, the workgroup's recommendations are addressed at three stakeholder groups:

- a. Recommendations 1 to 4 are targeted at **property agencies and property agents**, for compliance and/or reference upon implementation. The property agencies would also be required to provide guidance and support to their agents to ensure the effectiveness of the recommendations;
- b. Recommendations 5 to 7 are for **course providers'** compliance upon implementation; and
- c. Recommendation 8 is aimed at motivating **property agents** to expand and deepen their expertise and signalling to the **course providers** on the type of courses that CEA is encouraging property agents to take up, i.e. a potential growth area for training.

2.1.6 The next sub-section outlines the workgroup's recommendations under each of the key thrust. **Unless the job roles are highlighted separately, the references to property**

agents in the recommendations include the KEOs of the property agencies, as well as property agents who take on the roles of team leaders or managers (i.e. a property agent who heads a team of agents).

2.2 Thrust 1: Raising Professionalism and Preparing for the Future

2.2.1 The CPD requirement enables property agents to build on the preparatory course they had taken for the Real Estate Salesperson (RES) examination before joining the industry and pick up new knowledge and skills as they grow and develop in their jobs. Through CPD training, property agents can keep abreast of areas that are critical to their professional competencies, i.e. the laws and regulations, policy changes in different property market segments, and other real estate knowledge. At the same time, they also receive training in generic competencies that provide them with skills to think critically, communicate and interact well with others, and stay adaptable and relevant.

Recommendation 1: Raise the CPD requirements for registration renewal

2.2.2 Currently, property agents are required to fulfil six CPD credits per year. This has remained unchanged since CEA legislated the CPD requirement in 2010. Of the six credits, property agents are required to attain four credits from courses on professional competencies and two from courses on generic competencies. The CPD credits awarded to each CPD course is capped at two CPD credits per day, regardless of the course duration. Most property agents are able to fulfil their CPD requirement annually by attending three courses, which add up to about six to nine training hours a year.

2.2.3 The workgroup observed that the current CPD requirement would not be adequate to provide the necessary breadth and depth of training to ensure that the property agents:

- a. Keep pace with changes in the operating landscape for property transactions;
- b. Have the necessary knowledge and skills to be professional, productive, and resilient; and
- c. Serve property consumers well and build consumers' trust.

2.2.4 The CPD requirement for property agents in Singapore is also comparably lower than that of the real estate agency industry in other jurisdictions and other professions in Singapore⁶. Taking the value of property transactions into consideration, the workgroup assessed that the current requirement is not commensurate with the responsibility of property agents.

2.2.5 The workgroup mapped out the knowledge and competencies that a property agent, a team leader/manager, and a KEO require respectively to perform their functions. Through the knowledge and competency mapping, the workgroup assessed the adequacy of the current CPD requirement and determined that a minimum annual requirement of 24 training hours would be required to achieve competency in practice, and acquire new and updated knowledge and skills ([Annex C](#) and [Annex D](#)).

2.2.6 The workgroup recommends raising the current CPD requirement to more accurately signal the professional standard required of the industry. Given the increasingly digitalised property transaction processes and higher consumer expectation, a higher CPD training

⁶ In New Zealand, property agents are required to complete at least 20 hours of CPD training each year. Other professions in Singapore have four times or more CPD requirements than that for property agents. For instance, Public Accountants and Professional Engineers are required to undertake 40 hours of CPD training annually, while Financial Advisers are required to complete 30 hours of CPD training.

requirement will better enable property agents to equip themselves with the essential knowledge and competencies to thrive in the future economy and provide better quality service to their clients.

2.2.7 Hence, the workgroup recommends the following revisions to the current CPD requirement:

- a. To target a requirement of 24 training hours per CPD cycle for registration renewal so that property agents can keep abreast of the latest knowledge and pick up skills and competencies to stay relevant and resilient; and
- b. To recognise industry's training effort by setting the CPD requirement in terms of training hours instead of credits to reflect the actual amount of training an individual property agent requires and receives. For example, a four-hour half-day course is allocated two CPD credits under the current CPD framework. With this recommendation, the four training hours will be recognised in full. This will also encourage property agents to take up courses of longer duration for their fulfilment of their CPD requirement and motivate course providers to develop in-depth courses of longer durations.

Recommendation 2: Reconfiguration of CPD requirement to recognise more forms of CPD activities and enable self-directed learning

2.2.8 Building on the foundation of the current CPD framework which the industry is familiar with (Figure 2), the workgroup recommends reconfiguring the CPD requirement into two components, viz. Structured Learning (SL) and Self-directed Learning (SDL) to further expand the scope and depth of the learning activities (Figure 3).

Figure 2: Current configuration of CPD requirement

Professional Competencies (PC) 4 CPD credits from PC courses	Generic Competencies (GC) 2 CPD credits from GC courses
<ul style="list-style-type: none"> ▪ Laws & Regulations ▪ Property Markets ▪ Other Related Real Estate Knowledge 	<ul style="list-style-type: none"> ▪ SkillsFuture Singapore's 16 Critical Core Skills

Figure 3: Recommended reconfiguration of CPD requirement



Structured Learning (SL) component

2.2.9 The workgroup recommends allocating 16 training hours to the SL component to place heavier emphasis on professional competencies, i.e. knowledge, skills and competencies⁷ pertinent and fundamental to property agents' professional practice, to ensure that they are able to conduct estate agency work and deliver their services professionally. The SL component comprises courses in professional competencies and a recommended prescribed essential CPD training requirement for the industry (Recommendation 3). The training programmes under the SL component will be accredited by CEA.

Self-directed Learning (SDL) component

2.2.10 The workgroup recommends allocating eight training hours to the SDL component. This component will enable property agents to keep up with broader trends affecting property market, and improve or build new generic skills and competencies for their career development and resilience. Some of these skills (such as digital and other soft skills) are also common and transferrable skills applicable to other industry sectors. The learning activities under the SDL component do not require accreditation by CEA as they are readily provided by training providers in the market.

2.2.11 The SDL component allows property agents to have flexibility in their learning process and take up more forms of learning activities that can be recognised for registration renewal. This helps to motivate property agents to take greater interest in and ownership of their learning and encourage them to explore a wider spectrum of knowledge and skills.

2.2.12 Property agents can plan and prioritise their learning with their KEOs' guidance and approval. This is in line with property agencies' commitment under the Estate Agents Pledge and will allow KEOs to monitor their agents' progress in training and development.

2.2.13 The SDL component comprises SkillsFuture Singapore's (SSG's) 16 Critical Core Skills (CCSs) (i.e. the same skillsets that the current generic competencies are mapped to) and other knowledge and skills that could be outside the scope of the current professional competencies and CCSs but are relevant to estate agency work and the improvement of service delivery and standards. Some examples of the latter include urban economics, strategic asset management, and urban sustainability. The training could also be provided by local and overseas IHLs, and Massive Open Online Courses platforms (e.g. Coursera and edX).

Recommendation 3: Training requirement in prescribed essential topics for property agents

2.2.14 The workgroup noted that property agents tend to attend CPD courses on property market-related topics which help them close transactions. In contrast, far fewer sign up for

⁷ Knowledge refers to facts, information, theoretical or practical understanding of a subject (e.g. types of visualisation tools and techniques). Skills refer specific learned abilities to perform a specific task (e.g. knowing how to use different visualisation tools and techniques to analyse real estate market information). Competencies are a combination of related skills, knowledge and behaviour that enable a person to perform effectively and successfully in a job or situation (e.g. problem solving and analytical thinking) to do something (e.g. identify suitable properties that fit a client's requirements) well.

Sources:

Kassema, Jacob Joseph, 2019, *Knowledge and Skills: What do We Know About It*. Computer Science Educator: Courses, Cases & Teaching eJournal, Vol. 2, No. 15, 2019, Humanities Education eJournal, Vol. 3, No. 6, 2020, Innovation Educator: Courses, Cases & Teaching, Vol. 7, No. 27, 2019, Innovation Practice eJournal, Vol. 7, No. 31, 2019, Development of Innovation eJournal, Vol. 7, No. 55, 2019, Diffusion of Innovation eJournal, Vol. 7, No. 28, 2019.

Winterton J., Delamare F., Stringfellow E., Deist L., 2005, *Typology of knowledge, skills and competence: clarification of the concept and prototype*, Centre for European Research on Employment and Human Resources.

courses on laws and regulations which include topics such as ethics. Yet these are topics that CEA and industry stakeholders identify to be “essential” and fundamentally important to the conduct of estate agency work. The low participation in such courses could have led to a lack of such knowledge and contributed to the high number of complaints against property agents.

2.2.15 Following from Recommendations 1 and 2 for all property agents to undergo 24 hours of CPD training annually, the workgroup recommends introducing CPD training in prescribed essential topics (“Prescribed Essentials”) to reinforce understanding and competence in areas that CEA identifies to be critical. The Prescribed Essentials will constitute four out of the 16 training hours required annually under the SL component ([Recommendation 1](#)).

2.2.16 Based on an environmental scan by the workgroup, mandatory CPD training in identified topics is required in the real estate agency industry in other jurisdictions, as well as other professions⁸. The objective of the prescribed training in ethics and regulatory-related topics are to uphold professional and ethical standards and strengthen public confidence and consumer protection.

2.2.17 Likewise, by introducing Prescribed Essentials to CPD training, CEA could turn the industry’s attention to a specific area(s) that both CEA and the industry identify as critical, based on the following guiding principles proposed by the workgroup:

- a. Areas with potential critical risks to consumer interest if property agents do not understand or appreciate the subject matter, and/or do not comply with the laws and regulations.
- b. Areas with potential risk of reputational damage to the real estate agency industry if a property agent is unfamiliar with the subject matter.
- c. New fundamental knowledge area(s) that the property agents may not or could not have received training in.

2.2.18 For a start, Prescribed Essentials will comprise mainly professional competencies courses. CEA may prescribe training in other areas should there be any topic that meet the guiding principles for mandatory CPD training. As all property agents are expected to be conversant with the laws and regulations to carry out their duties effectively and ethically, the workgroup suggests that CEA could first introduce prescribed essential CPD training in ethics, and rules and regulations. These are areas where all property agents are expected to be conversant with, but which they may not ordinarily opt to undertake training in.

Recommendation 4: Differentiated learning paths to better support industry’s diverse learning needs

2.2.19 The workgroup assessed that the CPD ecosystem has to be more differentiated to provide better resolution and guidance to support the industry’s diverse learning needs.

2.2.20 More details are required for the property agents to better customise their training plans, with guidance from their KEOs, so that they could acquire and/or deepen their expertise in the knowledge and competencies based on their job roles, areas of specialisation and extent of industry experience. Hence, the workgroup recommends that property agencies develop Differentiated Learning Paths (DLPs) and a Competency Guide to guide their property agents’ learning at various stages of their professional journey. Some of the larger property agencies

⁸ For instance, mandatory training in identified topics are introduced to property agents in New Zealand and New South Wales, Australia for the purpose of encouraging competence, adherence to best practices, and keeping abreast of latest policy changes. In Singapore, Financial Advisors are required to fulfil six hours of mandatory training in ethics, rules and regulations, while Public Accountants have to attain three hours of core training in ethics and professionalism.

may already have a Training Needs Analysis (TNA) or planning frameworks akin to a DLP in place to guide their agents' in their professional development.

2.2.21 To help the smaller property agencies which may not have the resources to roll out similar initiatives, the workgroup developed DLP and Competency Guide templates which it recommends for the industry's adoption to guide property agents in charting out their respective professional development plans. Property agencies can refer to these templates to advise their agents, and work with their agents to tailor the training plans according to their agents' learning needs to better address their professional development gaps ([Annex E](#) for more details).

2.2.22 This recommendation complements Recommendations 1 and 2 and is aimed at fostering a learning mindset among property agents so that they would take responsibility for their own skills upgrading and professional development plan, with the guidance from their property agencies.

2.3 Thrust 2: Enhancing Quality of Training

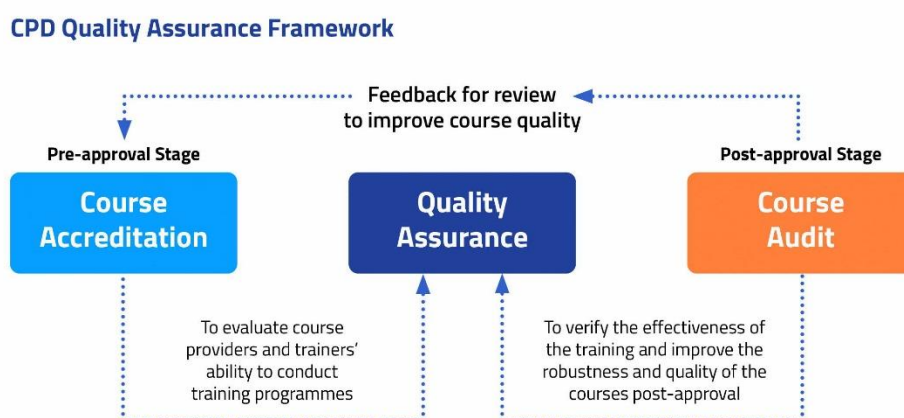
2.3.1 The workgroup recommends the formalisation of a quality assurance framework to better ensure that quality is met and upheld at the approval and post-approval stages of courses, while increasing the transparency of the feedback mechanism to enable constant review and improvement to the course contents and delivery of the training.

2.3.2 The quality assurance framework comprises two components:

- a. Course accreditation which is aimed at evaluating the proposed training programmes, and the course providers and trainers' ability to conduct training based on the criteria set out at the approval stage.
- b. Course audit which is aimed at verifying the effectiveness of the training so as to improve the robustness and quality of the course post-approval. The course audit also enables feedback to be channelled back to the course providers and trainers to refine the course, as well as support the evaluation for any re-accreditation of the course.

2.3.3 The workgroup suggests that CEA can work with relevant stakeholders to finetune the objectives and formulate the operational details of the quality assurance framework so as to get buy-in as part of CEA's implementation plan.

Figure 4: CPD quality assurance framework



Recommendation 5: Formalisation of tighter accreditation criteria and course instructional design requirements for CPD courses

2.3.4 CEA has implemented various enhancements to raise the quality of CPD courses and improve learning experience since 2019. CEA has allowed and continued to encourage the delivery of CPD training via e-learning since the adoption of this learning mode during the COVID-19 pandemic for safety reasons. In 2020, CEA also raised the CPD trainers' eligibility criterion to a full Singapore Workforce Skills Qualifications (WSQ) Advanced Certificate in Training and Assessment (ACTA) or WSQ Advanced Certificate in Learning and Performance (ACLP), in line with SSG's initiative (in April 2019) to raise the quality of adult education. Nonetheless, the workgroup assessed that more stringent measures could be put in place to better ensure the quality of courses and trainers.

2.3.5 Currently, the short duration of the typical CPD course limits the breadth and depth of training that the trainer could deliver. The one-way lecture format used in most courses also presents challenges for trainers in capturing and sustaining the course participants' interest, as well as limited opportunities to assess the course participants' progress in learning the contents. The lack of trainer-learner and peer-to-peer interaction and reciprocity in the learning environment may impede course participants from asking questions in class, resulting in low learner engagement at the cognitive, emotional and behavioural levels⁹.

2.3.6 The workgroup assessed that the quality of CPD courses has to be improved to increase learner engagement and enhance the learning experience of property agents, so as to promote a positive mindset change of the industry towards professional development. Hence, the workgroup recommends formalising the accreditation procedures and audit framework to ensure consistency in standards and improve quality of courses. This will only apply to course providers and trainers and their courses and training programmes under the SL component. The workgroup does not recommend accreditation of SDL courses given the wide range and large number of courses that the property agents could potentially take up. Instead, the KEOs can and should play a more active role in assessing and approving their property agents' choices of SDL courses.

2.3.7 The accreditation process will subject course providers and trainers, as well as their courses, to higher requirements at CEA's approval stage. For the course provider, the accreditation will be a recognition of the quality of its training infrastructure and programmes. The accreditation also provides learners with the assurance that the trainers meet the necessary competency level.

2.3.8 Although CEA has existing criteria in place for its assessment of professional competency CPD courses, the workgroup recommends tightening the accreditation criteria to help reshape the way CPD courses are conducted and enhance the overall learning experience of the industry. These criteria take into consideration the instruction strategies and andragogical perspective to be adopted to enhance the learning effectiveness and experience of course participants.

2.3.9 The workgroup recommends adopting the following seven accreditation criteria to improve the course development, course contents and delivery of the CPD courses (Table 1).

⁹ Learner engagement is commonly defined in three dimensions: behavioural engagement (i.e. the effort and attentiveness of learners); cognitive engagement (i.e. the commitment that the learners put in to comprehend and acquire complex knowledge and skills); and emotional engagement (i.e. the emotional reactions of the learners such as interest or boredom).

Sources:

Fredricks J. A., Blumenfeld P. C. and Paris A. H., 2004, *School Engagement: Potential of the Concept, State of the Evidence, Review of Educational Research*, Vol. 74, No. 1, pp. 59-109.

Kelly A. Flores, EdD, Division of Doctoral Studies, and Timothy Sprake, MS, School of Management, *Strategies for Engaging the Adult Learner*.

To be accredited, course providers and trainers must meet all criteria. However, they could have some flexibility in their design of the courses under three of the seven criteria, namely, format and mode of delivery; compulsory assessment component; and course duration. The workgroup recommends that the trainers plan the assessment component and course duration when developing the course outline so that the targeted learning outcomes can be achieved within the course timeframe.

Table 1: Accreditation criteria for SL courses

	Accreditation Criteria	Objectives
a)	Format and mode of delivery*	For course providers and trainers to consider the instruction strategies to develop an effective course and identify the appropriate instructional mode to meet the learning outcomes and enhance class participation.
b)	Course design plan [#]	
c)	Compulsory assessment component [#]	To enhance learners' engagement and to reinforce learners' understanding.
d)	Duration of course*	For course providers and trainers to consider the appropriate course duration as part of course design.
e)	Eligibility criteria of course providers [^]	To ensure course providers meet the minimum standards before they can provide CPD courses.
f)	Eligibility criteria of CPD trainers*	To ensure trainers meet the required standards before conducting CPD courses.
g)	Accreditation frequency [^]	To set a validity period for SL courses to ensure standard of courses are maintained, and materials are reviewed and updated.

Note:

* Enhanced criterion, i.e. with further elaboration on and enhancement to the existing criterion used by CEA.

[#] New criterion.

[^] Existing criterion.

Recommendation 6: Audit framework for different types of CPD courses

2.3.10 While the accreditation process ensures that the SL courses meet the required standards at the course approval stage, course audits are aimed at evaluating the CPD course providers and trainers, and verifying the effectiveness of the training so as to improve the robustness and quality of the courses after approval.

2.3.11 The workgroup recommends formalising and adopting a more stringent audit framework to improve robustness and quality of the courses post-approval. The audit framework shall apply to courses under the SL component. CEA could develop the audit framework in consultation with course providers, based on the following principal considerations:

- Ensure CPD course providers and trainers meet the required quality in their course contents, materials and trainers to support effective learning by property agents;
- Ensure CPD course providers take property agents' feedback into consideration to continuously update and enhance their courses; and
- Provide property agents with assurance of the quality of courses to better motivate property agents to continuously upgrade themselves.

2.3.12 As for SDL courses, the workgroup recommends that CEA conducts random sampling checks on selected property agents and their reported SDL training.

Recommendation 7: Greater transparency of course participants' feedback

2.3.13 Based on the current course feedback mechanism, CPD course providers would obtain course feedback from course participants upon course completion and submit the collated feedback to CEA for audit purposes.

2.3.14 To enhance the transparency of the feedback mechanism, the workgroup recommends allowing CPD course participants to submit their reviews and/or feedback directly to CEA, and for CEA to publish the feedback on CEA's website for potential learners to make more informed decisions on their learning choices. This will also motivate course providers to improve their course quality.

2.4 Thrust 3: Promoting Mindset Change

Recommendation 8: Stackable modules and specialised courses that lead to certification

2.4.1 In the ideal end state, property agents should be self-motivated to pursue professional development to deliver higher value and better-quality service to their clients. The real estate agency industry has given suggestions for more advanced and in-depth courses to be offered. This presents an opportunity for the CPD ecosystem to supply structured courses that enable the motivated property agents to progressively work towards attaining recognition for the breadth and/or depth of expertise they have acquired in areas relevant to their job roles and functions.

2.4.2 The workgroup recommends that CEA works with the IHLs and IAs to identify and/or introduce relevant courses, including courses with stackable modules, that could lead to formal certification of the training received by property agents so as to further enhance quality and offerings of CPD courses available to the industry.

2.4.3 This will also help address the property agents' aspirational needs, and help motivate more agents to pursue continuing education. Property agents may also find inspiration to learn on their own accord if they could find meaning in the learning and direct and indirect relevance to their estate agency work, and have an end goal to strive towards.

3. CONCLUSION

3.1 The workgroup believes that the recommendations in this report represent the first step that the industry and CEA can work together towards a common desired end state for the CPD ecosystem to benefit property agents, consumers and the real estate agency industry. Importantly, there must be a mindset change amongst property agents as many of them currently attend CPD courses just to meet CEA's requirements to renew their registration. Instead, CPD should be viewed as a process of learning that is coupled with self-evaluation of one's learning needs for the objective of professional development. In the desired end state, property agents should be self-motivated to pursue continuous training and improvement throughout their professional career to remain relevant and deliver higher-value and better-quality service to their clients.

3.2 The workgroup strongly feels that the responsibility to upgrade and upskill does not just rest with the individual property agent, but also the property agencies and their management (including the team leaders/managers and the KEOs). In particular, the property agencies can do more to support their property agents to achieve higher standards of service and ensure they conduct estate agency work responsibly so as to build a more professional and trusted real estate agency industry.

3.3 With the key ingredients (especially the quality assurance framework) in place, the industry can look forward to better and higher quality of CPD training. The workgroup is mindful that much follow-up work has to be carried out by the entire CPD ecosystem, namely, the property agencies and agents, course providers and trainers, IAs, IHLs and CEA. To this end, the workgroup opines that sufficient lead time must be set aside to sort out the implementation details before the new CPD requirements are operationalised for the CPD cycle starting in October 2025. It urges the various industry stakeholders in the CPD ecosystem to collaborate and co-operate to raise the standard and quality of CPD training. This would in turn motivate the property agents to attend training to upgrade and upskill themselves.

3.4 Ultimately, the workgroup believes that the strategies and recommendations, when fully implemented, will strengthen the industry's professionalism, and the property agents' service standards to their consumers.

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PARTICIPANTS OF FOCUS GROUP DISCUSSIONS (FGDs)

Session 1: FGD with CPD Course Providers and Trainers (15 March 2022)

Moderators

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| 2. | Ms Catherine Thoo | Project ADEPT workgroup member |

Focus Group Participants

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| 2. | Mr Martin Koh | CPD and RES Trainer |
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| 5. | Mdm Celeste Ng | CPD and RES Trainer |
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| 7. | Mr Tan Kok Ling | Course Chair (Real Estate Business), Ngee Ann Polytechnic. School of Design and Environment |
| 8. | Mr Patrick Tan | CPD Trainer |
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Session 2: FGD with Property Agents aged above 40 years old from different sized property agencies (11 April 2022)

Moderators

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| 4. | Mr Stephen Ho | CBRE Pte Ltd |
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| 9. | Mr Darryl Tan | KF Property Network Pte Ltd |
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Session 3: FGD with Property Agents aged 40 years old and below from different sized property agencies (19 April 2022)

Moderators

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PROJECT ADEPT WORKGROUP'S MAPPING OF KNOWLEDGE AREAS AND COMPETENCIES FOR PROPERTY AGENTS, TEAM LEADERS AND KEY EXECUTIVE OFFICERS

Figure C-1: Knowledge and competency mapping for a property agent

Knowledge areas and competencies	Professional Competencies	
	<p>Conversant with the laws and regulations to carry out their duties professionally and ethically. E.g. EAA, CEPCC, COPEA, CEA's Practice Guidelines, PSM, Dispute resolution and arbitration.</p>	
	<p><u>Cognisant</u> of other laws which have direct or indirect impact on the real estate market. E.g. CPF Act and policies; The Law Society of Singapore's Conditions of Sale; Planning Act and Development Control policies; Land Titles (Strata) Act and related collective sales rules and regulations.</p>	
	<p>Understanding of professional domain knowledge to effectively perform EA work in the specific property markets*. E.g. market drivers, marketing process, policies and processes relating to the sales and lease of the properties, policies relating to different mode of sales.</p>	
	<p>Understanding of legal requirements to explain contractual terms to clients in the agreements. E.g. Estate Agency Agreement, sale and purchase and tenancy agreements.</p>	
	Generic Competencies	
	Communication	Customer Orientation
	Digital Fluency	Collaboration
	Adaptability	Self Management
	Learning Agility	

Figure C-2: Knowledge and competency mapping for a team leader/manager

Knowledge areas and competencies	Professional Competencies	
	<p>Highly proficient with the laws and regulations to carry out their duties professionally and ethically. E.g. EAA, CEPCC, COPEA, CEA's Practice Guidelines, PSM, Dispute resolution and arbitration.</p>	
	<p>Conversant of other laws which have direct or indirect impact on the real estate market. E.g. CPF Act and policies; The Law Society of Singapore's Conditions of Sale; Planning Act and Development Control policies; Land Titles (Strata) Act and related collective sales rules and regulations.</p>	
	<p>Possess in-depth specialist domain knowledge in the specific property markets. E.g. market drivers, marketing process, policies and processes relating to the sales and lease of the properties, policies relating to different mode of sales.</p>	
	Generic Competencies	
	Communication	Building inclusivity*
	Developing People*	Collaboration
	Problem Solving*	Influence*
	Digital Fluency	Self Management

* Additional competencies which are relevant to the job role and key work functions of a team leader/manager (who is also a property agent).

Figure C-3: Knowledge and competency mapping for a Key Executive Office (KEO)

Knowledge areas and competencies	Professional Competencies	
	Corporate governance structures and regulatory and statutory requirements.	
	Strategy and value creation and risk management	
	Ensure RESs' compliance with CEA's laws and regulations to carry out their duties professionally and ethically.	
	Generic Competencies	
	Communication	Building inclusivity
	Decision Making	Problem Solving
	Developing People	Transdisciplinary thinking [#]
	Digital Fluency	Influence
	Global Perspective [#]	Sense making [#]
	Adaptability	

[#] Additional competencies which are relevant to KEO's job role and key work functions.

ILLUSTRATION OF BREAKDOWN OF MINIMUM ANNUAL CPD REQUIREMENT FOR A PROPERTY AGENT HANDLING HDB RESALE PROPERTY TRANSACTIONS

1. The workgroup has mapped out the knowledge and competencies that a property agent, a team leader/manager, and a Key Executive Officer (KEO) require respectively to perform their functions ([Annex C](#)).

2. Currently, most property agents conduct residential property transactions. As an illustration, Figure D-1 shows the mapping of knowledge areas expected of a property agent handling HDB residential transactions. Training in this area falls under the professional competencies component of the current CPD framework.

Figure D-1: Example of knowledge and competency mapping for a property agent handling residential property transactions

Property Segments	
Residential	Commercial
Industrial	Niche segments
Submarkets	Essential subject knowledge areas
Submarkets: • HDB and • Private residential properties	<ul style="list-style-type: none"> • Market drivers, factors affecting demand and supply. • Types of residential properties and their characteristics. • Marketing process for residential properties. • Advise on the terms in the tenancy agreement to the landlord/tenant. • Policies and processes relating to the sale of residential properties (i.e. HDB flats, ECs, condominiums, apartments and landed residential properties.) • Financing options relating to the sale and purchase of residential properties. • Policies and processes relating to the leasing of residential properties (i.e. HDB flats, ECs, condominiums, apartments and landed residential properties.) • Policies relating to different mode of sales of private residential properties, e.g. en bloc / collective sales, tender, bank/mortgagee sale and auction^. • Understanding the impact of the other Government agencies' policies on residential transactions, e.g. LTA's Road Line Plan.

Structured Learning (SL) – Training related to Professional Competencies

3. Table D-1 illustrates two possible examples of course combinations (indicated in yellow and blue).

Table D-1: Examples of courses under Structured Learning

Component	Explanation/Remarks	Example of Professional Competency category	
		Examples of topic area	Estimated course duration* (including assessment#)
Prescribed Essentials	Some topics are fundamentally critical to the conduct of estate agency work (also see Recommendation 3). To sufficiently cover a course in topic areas relating to Prescribed Essentials, a property agent would require at least four training hours.	Laws and Regulations	
		Professional Service Manual (PSM)	4 hours
		Prevention of Money Laundering and Financing of Terrorism Regulation (AML-CFT)	4 hours
Other Professional Competencies relating to property segments and transaction types	A property agent would typically require a minimum of four to eight hours of training to cover the full spectrum of contents in each topic area of the property segment he transacts in for him to be up-to-date and competent in his practice. If a property agent also wishes to receive training in other real estate knowledge so that he can provide more value-adding services, he will have to put in another four to eight hours to cover each of these topic areas.	Property Markets	
		HDB Prime Location Public Housing model	4 hours
		Sales and Purchase of Resale HDB flats	8 hours
		Other Real Estate Knowledge	
		Real estate market research and forecasting	8 hours
		Knowledge on building defects	4 hours
TOTAL		16 hours / 16 hours	

* Estimated based on existing courses in relevant topic areas.

The workgroup recommends a compulsory assessment component to enhance learners' engagement and to reinforce learners' understanding.

4. Based on the prevailing CPD requirement and existing courses, the property agent only has four training hours to cover the topic areas under the professional competencies. To sufficiently cover the professional competencies for a property agent to be up-to-date and

competent in his practice, he would require at least **16 training hours** (i.e. equivalent to four half-day courses).

Self-Directed Learning (SDL) – Training related to Generic Competencies Plus

Table D-2: Examples of courses under Self-Directed Learning

Component	Explanation/Remarks	Examples of topic area	Estimated course duration*
Generic Competencies	A property agent would have to pick up other relevant skills to complement his professional competencies. These include customer communication and digital fluency skills to better serve consumers and meet consumer expectation of property agents to use digital tools and adapt to the digital economy	Customer communication skills to drive service excellence OR Digital and social media marketing OR Preparing for Leadership	8 hours
TOTAL			8 hours

* Estimated based on existing courses in relevant topic areas.

5. CPD courses on topic areas such as customer communication, digital fluency and leadership skills fall under the generic competencies component of the current CPD framework. The generic competencies are based on SkillsFuture Singapore's (SSG's) 16 Critical Core Skills. The property agent would require a minimum of eight training hours to complete the full scope of each of such courses (Table D-2). However, under the current CPD framework, a property agent is only required to receive two hours of training in generic competencies. For a start, a requirement of **eight training hours** (i.e. equivalent to one full-day course or two half-day courses) will be more aligned with the training time a property agent needs to sufficiently cover any of the generic competencies.

PROJECT ADEPT'S WORKGROUP DIFFERENTIATED LEARNING PATH (DLP) AND COMPETENCY GUIDE TEMPLATES¹⁰

1. Under Recommendation 4, the workgroup developed the Differentiated Learning Path (DLP) and Competency Guide templates which it recommends for the industry's adoption to guide Key Executive Officers (KEOs) and property agents to in charting out their respective professional development plans.
2. The DLP and Competency Guide templates serve to help KEOs and property agents understand and acquire the knowledge and competencies required for the job role and specialisation to support their learning at the various stages of their professional journey in a more structured and progressive manner (see Figure E-1). It also provides guidance to course providers in tailoring courses and materials suitable for different target groups in the industry.
3. With the DLP and Competency Guide, individual property agents are equipped to make informed decisions about the knowledge, skills and competencies required, as well as take responsibility for skills upgrading and planning for their professional development.
4. To make the most of these templates, the workgroup recommends that property agents should:
 - a. Reflect on their areas of strength and areas for growth;
 - b. Discuss with their KEOs and/or team leaders to help them in determining their current competency level and the knowledge, skills or competencies to focus on in the year ahead; and
 - c. Evaluate if their professional development needs have been met and what they have learnt in the CPD cycle and apply them in their practice.

Differentiated Learning Path (DLP)

Figure E-1: DLP - Knowledge and Competency Mapping based on Job Role and Specialisation

Knowledge and Competency Mapping Based on Job Role and Specialisation

What is your job role? Main job roles involved in estate agency work	What is your area of specialisation? Main property market segments handled by property agents (not exhaustive)			
<ul style="list-style-type: none"> ▪ Key Executive Officers (KEOs) ▪ Team Managers / Team Leaders ▪ Property Agents 	Residential	Commercial	Industrial	Foreign
	<ul style="list-style-type: none"> ▪ Public ▪ Private ▪ Sale of land parcels 	<ul style="list-style-type: none"> ▪ Office ▪ Retail ▪ Shop-houses ▪ Hotels ▪ Medical suites ▪ Sale of land parcels ▪ Coffeeshops 	<ul style="list-style-type: none"> ▪ JTC properties ▪ Private properties ▪ Warehouses ▪ Logistics ▪ Data centres 	<ul style="list-style-type: none"> ▪ Property in foreign jurisdictions

Note: The Differentiated Learning Paths (DLP) serve as a reference and are not intended to be prescriptive

¹⁰ More details on the DLP and Competency Guide will be shared with the industry when ready.

Competency Guide

5. The Competency Guide is intended for all property agents working in the real estate agency industry, regardless of their specialisations. The workgroup identified three broad levels of progression with corresponding competencies for the job role of a property agent. The descriptions of the competencies provide guidance on the extent of knowledge and skills expected of a property agent at each level to effectively perform the job role. No pre-requisite is required to move from one level to another.

6. The Competency Guide can be used as a self-assessment tool by individuals, as well as for mentors or supervisors to assess and guide their property agents. Property agents can refer to the competencies indicated at each level to identify their professional development needs at their current career stage, and future stages should they wish to progress further.

7. The relevant knowledge identified under each job role and specialisation should be read in conjunction with the DLP and should be looked at as a whole in order to help property agents identify their areas of strength and areas for further professional development.

8. When the property agents have identified their knowledge and competency gaps, they can make use of the DLP and Competency Guide to assess and identify knowledge and competencies to build on, and the skillsets they wish to acquire. This will help support the property agents and their property agencies in creating a professional development plan based on the individual's aspiration.

9. The following tables summarises three broad levels of professional development:

Figure E-2: Competency Guide for property agents



Note: The attributes and professional characteristics listed here only serve as a guide. An individual's competency level may vary depending on factors such as their portfolios, type of transactions, and their property agency's structure.