

- CEPI represents estate agents and property managers at a European level
- These professions are not the most technical but nor are they professions which can be learnt solely by practical experience, they require qualifications, which can be academic or sometimes just professional
- The consumer must be able to check if a professional is competent or not
- Consumers and professionals look increasingly across borders, in a challenging and still difficult market

CEPI supports the idea of finding ways to help them do so whilst making sure that there is also legal security for professionals and quality of service for consumers



- In terms of the regulation of professions, the real estate sector is one in which the professions are semi-regulated, from strict formal requirements and high level of education and training in some countries, to none at all in others
- We see that there are extremes, from what some may consider excessive regulation, to what others see as too easy access to the professions

CEPI supports a minimum harmonization which we see as "fair rules of the game", open to all. This represents a "middle way" which needs to be defined

- ➔ Regulated countries must agree to lower requirements - Unregulated countries must accept some rules



- Financial crisis has taught a lesson: a lack of regulation can cause damage
- It is suggested that regulation can lead to fragmentation. We do not see minimum harmonisation as contributing to the fragmentation of markets. Rather we argue that it helps contribute to the goals of the Single Market by setting fair and clear goals for all
- Minimum harmonisation will need support from national governments and the European Commission

CEPI asks for some legal provisions at European level that facilitate mobility, ensure legal security and strengthen quality of service



A EUROPEAN PROFESSIONAL CARD - FEATURES

- CEPI supports the idea of its introduction in the real estate sector, to make it easier and quicker to have qualifications recognized and as a useful marketing tool for professionals

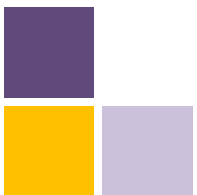
We broadly support the features set out in the consultation:

- A Professional Card voluntary for professionals, with an obligation on the competent authority of the country of origin to issue such a card, and on the host authority to accept it
- Should this be complemented by the right for host countries to impose it on foreign professionals when entering the country? This could replace the obligation to make a declaration and ensure the possibility of control
- A Professional Card available to all interested professionals whether they come from regulated countries or not
- A Professional Card issued by the competent authority in the home Member State of the professional which could be applied also in situations where the home Member State does not regulate the profession
- A Professional Card must be linked to an efficient central system of registration, there are existing examples which could be followed



A EUROPEAN PROFESSIONAL CARD - CONTENT

- Information to identify the professional, name, address, details of profession, etc.
- Details of insurance carried by the professional
- Information about the quality of services and the professional's education, including continuing education



ABANDON COMMON PLATFORMS, MOVE TOWARDS EUROPEAN CURRICULA (I)

- Current definition of Common Platform in Article 15 makes them unworkable, no common platforms have been established
- We need "common rules of the game" which have to be built into the Directive and this means legislation
- Therefore the idea of another system, a European Curriculum, is very important and very much welcome

CEPI has been working for years now on a European education regime, a 28th regime for real estate professionals called **EUREDUC**, which:

- Establishes minimum criteria of basic educational requirements
- Results from a consensus between professionals and academics
- Has been signed and integrated in their programmes by 54 universities & high vocational schools
- Provides a certificate for the graduates of the programmes

→ Therefore is well suited to the role foreseen in the current consultation



ABANDON COMMON PLATFORMS, MOVE TOWARDS EUROPEAN CURRICULA (II)

For the moment **EUREDUC** is limited to the real estate sector, but could be developed for other professions with similar needs on the basis of common sets of competences

Its advantages:

- If an individual meets the standard and requirements of a 28th regime, then recognition can be automatic
- Professionals wishing to establish themselves in another country would be able to prove easily and quickly the necessary level of competence
- Could be mentioned on the professional card



A major step forward for the real estate sector and professionals

A real advantage to consumers, who would know the level of minimum education they can expect in the sector



MAKING IT EASIER FOR PROFESSIONALS TO MOVE TEMPORARILY

- Current clear trend towards temporary or occasional mobility to deal with a particular transaction, due to the development of different forms of investments such as second homes

CEPI welcomes clear and sensible rules on temporary mobility to achieve our goal of legal security and offer consumers guarantees as to the quality of services

But

We ask for:

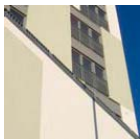
- more clarity on the terms "temporary or occasional" and to maintain the distinction from "permanent establishment"
- more guidance on the current declaration scheme, in particular regarding online services
- "permanent establishment" must be clearly defined and if this is done it will help clarify the situation concerning temporary and occasional services
- these issues should be developed in the discussions on the professional card which could be particularly useful in the case of temporary mobility



- CEPI makes a plea for **more attention to be given to raising the awareness of and actions related to consumers**, to help them understand the importance of asking for proof of competence from professionals. They will need to know about the professional card and to learn to ask for it
- We see a connection between **the professional card and the 28th regime** which we both see **as important developments**, and we look forward to reactions on these subjects from other professional associations



Thank you.



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