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Level Of Implementation Of Real Estate Service In Tarlac City

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Abstract: The effects of globalization on real estate can be analyzed through two primary perspectives: the convergence of global markets and the increasing significance of global hubs. Over the past twenty years, the latter has become more pronounced, with a limited number of cities emerging as "global cities" that serve specific transnational functions. In the Philippines, the Real Estate Service Act (RESA) of 2009, or Republic Act No. 9646, plays a crucial role in regulating and professionalizing the real estate service sector. This legislation established the Professional Regulatory Board of Real Estate Service, which is responsible for overseeing the profession, including the licensing and accreditation of real estate brokers, appraisers, and consultants (Republic Act No. 9646, 2009). A study was conducted to evaluate the implementation of the Real Estate Service Act (R.A. 9646) in Tarlac City, focusing on various specific aspects. To ensure the reliability of the findings, a quantitative research design was employed, collecting data on the demographic profiles of practitioners, such as age, sex, highest educational attainment, and professional roles. The research also included key indicators related to the Real Estate Services Act in Tarlac City, which encompassed (1) the Professional Regulatory Board of Real Estate Service, (2) Licensure Examination and Registration, (3) the Practice of Real Estate Service, and (4) Penal and Final Provisions. Among the challenges faced by clients and practitioners in Tarlac City, negotiation difficulties emerged as a significant issue, resulting in unfavorable deals, reported by 51 respondents. The overall evaluation for real estate practitioners yielded a grand mean score of 3.43, indicating that the Act is —Sometimes Implemented. This reveals a gap in the enforcement of disciplinary measures, highlighting the need for stricter compliance efforts. To address these issues, one suggested solution is the establishment of a streamlined document assistance service to tackle legal and paperwork challenges effectively.

Key words: Real Estate, Marketing, Broker, Properties, RESA Guidelines, Compliance , Level of Implementation, Document processing.

I. INTRODUCTION

Globalization significantly influenced real estate, emphasizing "global cities" with transnational functions. These cities, characterized by high-value business services and global market demand, experienced elevated rents and lower obsolescence risks. Real estate management also evolved, integrating diverse practices across countries. For example, South Africa aligned with global REIT systems, while Kenya faced challenges in REIT adoption due to limited investor awareness. Recommendations included revisiting tax policies and offering minimum return guarantees to boost confidence in REIT markets.

In the Philippines, the Real Estate Service Act (RESA) of 2009 professionalized the industry, establishing the Professional Regulatory Board of Real Estate Service for licensing and ethical standards enforcement. Historical regulations addressed fraudulent practices, improving trust over time. Despite this, challenges like unlicensed brokers and policy gaps remained.

A study in Tarlac City evaluated the Act's implementation, focusing on compliance, professionalism, and industry challenges. Results revealed partial enforcement, with a grand mean score of 3.43. Recommendations included promoting awareness of RA 9646, enhancing monitoring efforts, and ensuring adherence to land use practices to maximize property value and professionalism.

II. RESEARCH METHODOLOGY

The study used a quantitative descriptive research design to assess the implementation of the Real Estate Service Act (RESA) in Tarlac City. Data were gathered from 100 respondents, including brokers, appraisers, licensed practitioners, and clientele, using surveys, interviews, and documentary analysis. Demographic profiles and RESA indicators, such as licensure, professional practices, and compliance with penal provisions, were analyzed.

Surveys highlighted challenges like legal issues and gaps in implementing RESA. Interviews provided insights into practitioner experiences and compliance levels, while document reviews clarified the Act's application. Statistical methods, including frequency, ranking, percentages, and mean scores, were used to evaluate results.

Findings indicated partial implementation, with a mean score of 3.43, rated as "Sometimes Implemented." Challenges included limited enforcement, unfamiliarity with regulations, and inadequate professional standards. The study recommended enhancing awareness, stricter monitoring, and improved compliance to elevate professionalism and align with RESA's goals in Tarlac City.

III. RESULTS AND DISCUSSION

This Chapter presented the data collected from the study, demonstrating the evidence supporting the attainment of the research objectives. Additionally, the chapter presented the profile of the respondents, along with key indicators. It also highlighted the challenges encountered and proposed measures to improve the implementation of the Real Estate Service Act (R.A. 9646) in Tarlac City. Lastly, the chapter discussed the implications of public administrations.

3.1 Descriptions of the real estate services in the City of Tarlac

The profile of real estate practitioners provides valuable insights into the demographic of those serving in the industry. The age profile reflects varying levels of experience and career stages. Those respondents are real estate practitioners of different offices in Tarlac City.

Table 1
Profile of Real Estate Services in Tarlac City

Profile	Indicator	F	%
Age	45 – 52	24	24.00
	29 – 36	21	21.00
	37 – 44	17	17.00
	53 – 60	13	13.00
Sex	Female	61	61%
	Male	39	39%
Educational Attainment	College Graduate	81	81%
	College Level	8	8%
	Post Graduate	6	6%
	Vocational	4	4%
Practitioner	Broker	46	46%
	Clientele	41	41%
	Appraiser and Broker	11	11%
	Full Time Appraiser	2	2%

The description of real estate services in Tarlac City revealed key insights into the demographic and professional composition of its practitioners. Respondents were drawn from various real estate offices,

showcasing a diverse workforce. The age distribution indicated that the majority (24%) of practitioners were aged 45–52, representing seasoned professionals with substantial experience. Practitioners aged 29–36 followed at 21%, likely reflecting those in mid-career stages. Meanwhile, 17% were aged 37–44, and 13% were aged 53–60, highlighting a balance of early-career and senior professionals. In terms of gender, the industry was predominantly female, with women comprising 61% of respondents, while males accounted for 39%. This highlights a significant representation of women in the real estate field in Tarlac City.

Educational attainment was another notable factor. Most respondents (81%) were college graduates, underscoring the importance of higher education in the real estate sector. A smaller proportion was college-level (8%), postgraduates (6%), or vocational graduates (4%), indicating that advanced education remains a key factor in professional participation.

The roles of practitioners varied, with brokers forming the largest group at 46%. Clientele made up 41%, reflecting the demand-driven nature of the real estate market. Appraisers who were also brokers accounted for 11%, while full-time appraisers comprised just 2%, indicating the specialization within the sector. This demographic and professional data provided a clear picture of the real estate service landscape in Tarlac City. The industry demonstrated a mix of experienced professionals, a strong presence of female practitioners, and an emphasis on higher education. These findings offered insights into the workforce composition, reflecting the sector's dynamics and the potential areas for development, such as promoting gender equity and supporting advanced education for specialized roles.

3.2 Descriptions of the real estate services in the City of Tarlac

The real estate service practitioners were assessed and evaluated based on their compliance with the following indicators such as PRC Standards of Real Estate Services, Involvement in licensure examination and registration, adherence to professional practice guidelines, and the impact of penal and final provisions on regulating the profession. The assessment provided insights into the current state of real estate services in the city of Tarlac. The respondents of these indicators are the real estate practitioners including brokers, appraisers, salespersons, and clientele, based on their perceptions of the implementation.

3.2.1 PRC of Real Estate Services

The Professional Regulations Commission (PRC) is responsible for regulating and ensuring the quality of professional practices in the Philippines. Through PRC Board of Real Estate Service (PRBRES), the PRC oversees the licensure and regulation of real estate service professionals.

Table 2
PRC of Real Estate Services

Provisions	Mean	Adjectival Description
The Board Conduct licensure examinations for the practice of the real estate service profession and prescribes the appropriate syllabi of the subjects for examination	4.29	Often Implemented
Supervise and regulate the registration, licensure, and practice of real estate services.	4.23	Often Implemented
Issue and monitor permits to organizations of real estate professionals in the conduct of seminars and accredits such seminars under the CPE program	4.21	Often Implemented
Assess and fix the rate of reasonable regulatory fees;	4.05	Often Implemented
The Board maintains a comprehensive and updated register of licensed real estate service professionals	4.04	Often Implemented
Evaluate periodically the status of real estate service education and profession, and recommend and/or adopt measures to upgrade and maintain its high standard;	3.79	Often Implemented
The PRBRES (“Board”) provides comprehensive policy guidelines for the promotion and development of the real estate industry	3.74	Often Implemented
The Board may issue, suspend, revoke, or reinstate, after due	3.7	Often

notice and hearing, certificates of registration or professional identification cards for the practice of real estate service;		Implemented
Adopt a National Code of Ethics and Responsibilities to be strictly observed by all licensed real estate service practitioners	3.66	Often Implemented
The Board hears or investigates any violation of this Act, its implementing rules and regulations, and the Code of Ethics and Responsibilities for real estate service practitioners	3.49	Sometimes Implemented
Prescribe guidelines and criteria for the Continuing Professional Education (CPE) program for real estate service practitioners in consultation with the accredited and integrated professional organization of real estate service practitioners	3.42	Sometimes Implemented
Safeguard and protect legitimate and licensed real estate service practitioners and, in coordination with the accredited and integrated professional organization of real estate service practitioners	3.03	Sometimes Implemented
Promulgate, administer, and enforce rules and regulations necessary in carrying out the provisions of this Act;	2.90	Sometimes Implemented
Monitor and supervise the activities of the accredited and integrated professional organization and other associations of real estate service practitioners;	2.72	Sometimes Implemented
Grand Mean	3.61	Often Implemented

The evaluation of PRC real estate services in Tarlac City revealed varying levels of implementation across core functions. The overall average mean score of 3.61, described as "Often Implemented," indicated the board generally fulfilled its responsibilities, though certain areas required improvement. The board's conduct of licensure examinations (mean: 4.29) and its supervision of registration and practice (mean: 4.23) received high ratings, reflecting efficiency in core regulatory functions. Issuing permits for professional seminars (mean: 4.21) and setting regulatory fees (mean: 4.05) were similarly well-implemented, demonstrating the board's commitment to ensuring professional competence and operational fairness. Maintaining a comprehensive register of licensed professionals (mean: 4.04) further supported transparency and accountability within the profession.

However, evaluations of real estate education (mean: 3.79) and policy promotion (mean: 3.74) suggested moderate performance, highlighting the need for enhanced alignment with evolving industry standards and more impactful policymaking. Issuing and revoking licenses (mean: 3.7) and enforcing the National Code of Ethics (mean: 3.66) showed room for improvement, with procedural delays and inconsistent enforcement being potential challenges. Lower scores were observed in investigating violations (mean: 3.49), prescribing Continuing Professional Education (CPE) guidelines (mean: 3.42), and safeguarding licensed professionals (mean: 3.03). These areas indicated gaps in enforcement and protection, which could affect public trust and the profession's integrity. Monitoring professional organizations received the lowest score (mean: 2.72), underscoring the need for more consistent oversight to ensure compliance with regulatory standards.

The findings emphasized the importance of addressing these gaps through clearer guidelines, enhanced enforcement mechanisms, and resource allocation. Strengthening these functions would reinforce the credibility of the Professional Regulatory Board for Real Estate Service (PRBRES), ensuring a more robust regulatory framework to support professional growth and consumer trust in Tarlac City's real estate sector.

3.2.2 Licensure Examination and Registration

The Licensure examination and registration are vital in ensuring that real estate practitioners possess the necessary qualifications, competencies, and ethical standards. This analysis delves into the extent to which these guidelines are implemented most especially to those real estate practitioners who encountered this process, where adherence to professional standards is crucial for maintaining the credibility and effectiveness of real estate services.

Table 3
Licensure Examination and Registration

Provisions	Mean	Adjectival Description
Of good moral character, and must not have been convicted of any crime involving moral turpitude	4.72	Fully Implemented
Every applicant seeking to be registered and licensed as a real estate service practitioner, except a real estate salesperson, shall undergo an examination as provided for in this Act.	4.67	Fully Implemented
An examination shall be given to the licensure applicants for real estate brokers, real estate appraisers and real estate consultants.	4.57	Fully Implemented
A holder of Bachelor of Science in Real Estate Management from a state university or college, or other educational institution duly recognized by the CHED;	4.55	Fully Implemented
A certificate of registration shall be issued to examinees who pass the licensure examination for real estate service subject to payment of fees prescribed by the Commission.	4.51	Fully Implemented
In order that a candidate may be deemed to have successfully passed the examination, he/she must have obtained an average of at least seventy-five percent (75%) in all subjects, with no rating below fifty percent (50%) in any subject.	4.36	Often Implemented
A professional identification card bearing the registration number, date of issuance and expiry date, duly signed by the chairperson of the Commission, shall likewise be issued to every registrant upon payment of the required fees.	4.10	Often Implemented
Grand Mean	4.50	Fully Implemented

The results in Table 3 highlighted the implementation of licensure and registration guidelines by the Professional Regulation Commission (PRC) and the Professional Regulatory Board for Real Estate Service (PRBRES). The overall mean score of 4.50, described as “Fully Implemented,” reflected strong adherence to regulatory standards.

The requirement for good moral character, with a mean score of 4.72, was fully enforced, ensuring that only individuals with integrity entered the profession. This safeguard upheld trust and promoted ethical practices in real estate transactions. Similarly, the conduct of licensure examinations for brokers, appraisers, and consultants received a score of 4.67, reflecting its effective implementation. Regular exams ensured that practitioners met standardized competencies, maintaining professionalism in urban real estate markets.

Differentiating licensure requirements by specialization earned a score of 4.57, confirming the board's effectiveness in addressing diverse professional roles. This ensured that practitioners were well-prepared to handle specialized areas like brokering or appraisal. The academic requirement for a Bachelor of Science in Real Estate Management, rated at 4.55, emphasized the importance of educational qualifications in addressing legal, economic, and environmental considerations in urban real estate.

Issuing certificates of registration upon passing the licensure exam scored 4.51, reflecting its consistent implementation. This process legitimized practitioners and reinforced regulatory standards. However, the guideline requiring a 75% average score with no subject below 50% received a slightly lower score of 4.36, suggesting occasional flexibility in enforcement. Maintaining strict academic standards was deemed critical for competency in complex urban real estate environments. Lastly, issuing professional identification cards scored 4.10, categorized as “Often Implemented,” indicating occasional delays. Timely issuance was highlighted as vital for fostering trust and enabling practitioners to operate effectively.

Overall, the PRC and PRBRES demonstrated strong implementation of licensure and registration standards, ensuring professionalism and consumer trust in the real estate industry. Continuous evaluation of these measures remains essential for adapting to the evolving demands of the sector and sustaining a reputable real estate market.

3.2.3 Professional Practice of Real Estate Service

Stringent regulations governed the professional practice of real estate services in the Philippines, ensuring that practitioners met legal, ethical, and professional standards. These regulations established frameworks for licensure, requiring thorough examinations and ongoing education to maintain competency.

Table 4
Professional Practice of Real Estate Service

Provisions	Mean	Adjectival Description
All successful examinees qualified for registration and all qualified applicants for registration without examination as well as accredited salespersons shall be required to take an oath before any member of the Board or any officer of the Commission duly authorized by the Commission to administer oaths prior to entering into the practice of real estate service in the Philippines.	4.28	Often Implemented
All real estate brokers and private real estate appraisers shall, in addition to the oath referred to in the preceding section, be required to post a professional indemnity insurance/cash or surety bond, renewable every three (3) years, in an amount to be determined by the Board, which in no case shall be less than Twenty thousand pesos (P20,000.00), without prejudice to the additional requirement of the client.	4.07	Often Implemented
Every registered and licensed real estate service practitioner shall establish and maintain a principal place of business and such other branch offices as may be necessary, and shall conspicuously display therein the original and/or certified true copies of his/her certificate of registration as well as the certificates of registration of all the real estate service practitioners employed in such office.	3.66	Often Implemented
For real estate salespersons, no examination shall be given, but they shall be accredited by the Board: <i>Provided</i> , That they have completed at least two (2) years of college and have undergone training and seminars in real estate brokerage, as may be required by the Board. Real estate salespersons shall be under the direct supervision and accountability of a real estate broker.	3.59	Often Implemented
No partnership or corporation shall engage in the business of real estate service unless it is duly registered with the Securities and Exchange Commission (SEC), and the persons authorized to act for the partnership or corporation are all duly registered and licensed real estate brokers, appraisers or consultants, as the case may be.	3.46	Sometimes Implemented
No person shall practice or offer to practice real estate service in the Philippines or offer himself/herself as real estate service practitioner.	3.4	Sometimes Implemented
Real estate service practitioners shall be required to indicate the certificate of registration, professional identification card, PTR number, and APO receipt number, and the date of issuance and the duration of validity on the documents he/she signs, uses or issues in connection with the practice of his/her profession.	3.35	Sometimes Implemented
Within three (3) years from the effectively of this Act, all existing and new positions in the national and local governments, whether career, permanent, temporary or contractual, and primarily requiring the services of any real estate service practitioner, shall be filled only by registered and licensed real estate service practitioners	3.31	Sometimes Implemented

Grand Mean	3.64	Often Implemented
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The implementation of professional practice requirements for real estate services received an overall mean score of 3.64, categorized as “Often Implemented.” This indicates generally consistent regulation, though gaps remain. The oath-taking ceremony, ensuring legal and ethical adherence, was highlighted as critical, particularly in high-demand urban real estate markets (Cruz and Santos, 2020). Professional indemnity insurance, rated 4.07 (“Often Implemented”), provided essential financial protection for brokers, appraisers, and clients in high-value transactions (Garcia and Lopez, 2019).

Maintaining a principal place of business and displaying registration certificates scored 3.66 (“Often Implemented”), emphasizing the importance of visibility and credibility in urban settings. Clients preferred established offices that signaled professionalism and legitimacy. Similarly, accrediting salespersons under licensed brokers, rated 3.59, ensured adequate training and accountability, promoting quality control in fast-paced markets. The registration of partnerships and corporations with the Securities and Exchange Commission (SEC) scored 3.46, reflecting “Sometimes Implemented.” This regulation ensures legal recognition but occasional lapses allow unregistered entities to operate. Prohibiting unauthorized practice, rated 3.40, revealed challenges in enforcement, posing risks to the profession’s integrity (Valencia and Morales, 2020). Similarly, the requirement to include registration and identification details on documents, rated 3.35, was inconsistently applied, risking transparency and compliance in transactions.

The lowest-rated provision, requiring licensed professionals for government positions, scored 3.31. These roles are crucial in managing public lands and urban development, but lapses in compliance undermine efficiency and competence. Despite these challenges, key provisions like oath-taking and insurance mandates demonstrated strong implementation, establishing accountability and professionalism. Addressing inconsistencies in enforcing other requirements, such as SEC registration and documentation standards, is essential for improving regulatory compliance. By closing these gaps, the integrity and professionalism of real estate services can be enhanced, ensuring trust and competence in fast-paced urban markets. Sustained efforts to strengthen enforcement and oversight will further improve the regulation of real estate practice in urban areas.

3.2.4 Penal and Final Provisions

The penal and final provisions in real estate regulations serve as deterrents against violations of laws governing the profession. It ensures that real estate practitioners uphold legal and ethical standards, where real estate transactions are fast-paced and high-stakes.

The provision regarding penalties for violations of R.A. 9646, which received a mean score of 1.98, was never implemented.

Table 5
Penal and Final Provisions

Provisions	Mean	Adjectival Description
Any violation of this Act, including violations of implementing rules and regulations, shall be meted the penalty of a fine of not less than One hundred thousand pesos (P100,000.00) or imprisonment of not less than two (2) years, or both such fine and imprisonment upon the discretion of the court. In case the violation is committed by an unlicensed real estate service practitioner, the penalty shall be double the aforesaid fine and imprisonment.	1.98	Never Implemented
Grand Mean	1.98	Never Implemented

This low score highlighted significant gaps in the enforcement of penalties for both licensed and unlicensed practitioners. The lack of strict application indicated challenges in monitoring and prosecuting violations, ultimately undermining the Act’s deterrent effect (Gordon, 2019). Although the law mandated the doubling of penalties for unlicensed practitioners, this stipulation proved ineffective in practice, likely due to enforcement inefficiencies or lenient judicial discretion (Reynolds & Smith, 2018).

The imposition of double penalties for unlicensed real estate practitioners was intended to deter illegal practices in urban areas. By increasing the financial repercussions for unauthorized activities, the law aimed to act as a strong deterrent, critical for maintaining the credibility and stability of the industry. In fast-growing urban real estate markets, harsh penalties were essential for preventing unlicensed individuals from compromising the profession's integrity. Moreover, the potential imposition of fines and imprisonment for violations was crucial in promoting professionalism within the industry. Strengthening and consistently applying these penalties would further protect both consumers and licensed practitioners, ultimately fostering a more regulated and trustworthy real estate market in the Philippines.

3.2.5 Overall Evaluation of the Real Estate Service Practitioners in Tarlac City

The real estate practitioner in Tarlac City is governed by regulatory standards that ensure the competence and ethical practice of real estate practitioners. These standards are overseen by the Professional Regulation Commission (PRC) and include provisions for licensure, professional practice, and penalties for violations. Overall results of real estate service practitioners in Tarlac City based on key performance.

Table 6
Overall Evaluation

Indicators	Mean	Adjectival Description
PRC of Real Estate Services	3.61	Often Implemented
Licensure Examination and Registration	4.50	Fully Implemented
Professional Practice of Real Estate Service	3.64	Often Implemented
Penal and Final Provisions	1.98	Seldom Implemented
Grand Mean	3.43	Sometimes Implemented

Based on the results of Table 6, the indicator reflecting the Philippine Regulatory Commission (PRC) regarding real estate services yielded an average mean of 3.61, which received an adjectival description of "Often Implemented." The PRC played a crucial role in overseeing real estate services, supervising licensure and practice, and ensuring that real estate practitioners adhered to established standards. The consistent implementation of PRC guidelines contributed to a more structured real estate environment in cities like Tarlac City. This structure reduced instances of malpractice and fostered professionalism among practitioners, as highlighted by Santos and Cruz (2021). By maintaining rigorous oversight, the PRC helped instill confidence in both practitioners and clients, which was vital in an industry often marred by unethical practices.

Moreover, the licensure examination and registration received a total mean of 4.50, indicating that this process was "Fully Implemented." The rigorous examination protocols ensured that only qualified individuals entered the real estate profession. This reliability in the licensure process was essential for enhancing the competency of real estate practitioners in urban areas, thereby boosting the quality of real estate services offered. By ensuring that practitioners possessed the necessary knowledge and skills, the PRC's licensure examinations promoted client trust in urban markets, as it assured clients that they were dealing with knowledgeable professionals. This trust was particularly crucial in Tarlac City, where the demand for real estate services was increasing, necessitating well-informed practitioners who could navigate the complexities of the market.

In addition, the professional practice of real estate services received an average mean of 3.64, described as "Often Implemented." This indicated that practitioners generally adhered to ethical standards and operational guidelines. However, there were indications of areas needing improvement, particularly in business transparency and proper documentation. While most practitioners in the city maintained professional conduct, the noted lapses in regulatory compliance could undermine the overall integrity of the market. The consistency in adherence to ethical practices is essential for sustaining public trust in real estate transactions. Any decline in regulatory compliance could lead to increased scrutiny of the profession, ultimately affecting the practitioners' credibility and the industry's reputation.

On the last indicator, which pertained to the penal and final provisions, the average mean was notably low at 1.98, described as "Seldom Implemented." This figure underscored significant weaknesses in the enforcement of penalties for violations of real estate laws. The infrequent enforcement of penalties suggested that either the regulatory frameworks were not adequately supported or that there were systemic challenges in monitoring and addressing malpractice. Such deficiencies posed a considerable challenge for

public administration, as they weakened the regulatory framework designed to protect clients and uphold professional standards (Santos & Villanueva, 2020). The lack of effective deterrents for malpractice not only jeopardized consumer interests but also tarnished the reputation of the real estate profession as a whole. Strengthening the enforcement of penalties and developing more efficient monitoring systems were imperative to curb potential violations and promote accountability.

Consequently, the overall results for real estate service practitioners in Tarlac City yielded a grand mean score of 3.43, characterized as “Sometimes Implemented.” This score indicated a mixed level of compliance with regulatory standards, suggesting that while certain aspects of the licensure and penal provisions were well enforced, others required significant improvement. The fact that the licensure and registration processes were rated positively highlighted their importance in maintaining the credibility and professionalism of the city's real estate practitioners. However, the low score for the penal provisions pointed to a critical area that needed immediate attention to bolster the overall regulatory framework.

Continued focus on full implementation across all indicators would further enhance the reliability and standards of real estate services in Tarlac City. This enhancement could involve increased training and resources for the PRC to effectively monitor compliance and enforce penalties consistently. Additionally, fostering a culture of accountability and ethical practice among real estate practitioners would be essential in maintaining high standards within the industry. By addressing these gaps, stakeholders could work towards creating a more robust and trustworthy real estate market, ultimately benefiting both practitioners and consumers in Tarlac City. Implementing these changes would not only solidify the foundations of the real estate profession but also ensure its growth and adaptation to the evolving demands of urban markets.

3.3 Problems encountered of the clientele and real estate practitioner in Tarlac City

The real estate services in Tarlac City encountered various challenges from their practitioners and its clientele. Understanding those problems is crucial for improving service quality and client satisfaction. The problems examined answered multiple time based on their problems encountered.

Table 7
Problems encountered of the real estate services in Tarlac City

Problems Encountered	<i>f</i>	%	<i>R</i>
Negotiation difficulties that resulting to unfavourable deals	125	83.33	1
Legal and paperwork issues	103	68.66	2
Price uncertainty that leads to potential overpricing or under-pricing	94	62.66	3
Hidden expenses that can surprise clients and affect their budget	89	59.33	4
Inspection concerns that uncover unexpected issues	75	50.00	5
Closing delays that cause frustrations and possible financial loss	70	46.66	6
Dealing with unrealistic sellers	62	41.33	7
Struggle of finding property that meets all their preferences	47	31.33	8
Market volatility / making it challenging for clients to proceed the transaction	36	24.00	9.5
Mortgage or loan processes	36	24.00	9.5

Based on the results presented in Table 7, negotiation difficulties that resulted in unfavorable deals emerged as the most significant challenge faced by clients, with 125 respondents, accounting for 83.33%. Many clients reported difficulties in reaching satisfactory agreements, which often stemmed from the attitudes of some real estate practitioners. Instances of arrogance and a pushy sales approach were prevalent, leading to outcomes that did not align with clients' best interests. These negotiation challenges could arise from a combination of factors, including a lack of negotiation skills among practitioners and unrealistic expectations set by clients. Enhancing negotiation outcomes and client satisfaction would require improved training for real estate professionals, particularly in ethical considerations and communication strategies. By equipping practitioners with the necessary skills to handle negotiations effectively, the real estate industry could significantly improve client experiences and foster more favorable deal-making.

The second most frequently reported problem was related to legal and paperwork issues in transactions, which affected 103 respondents, representing 68.66%. Clients often found themselves overwhelmed by the complex documentation and legal requirements associated with real estate transactions. This issue highlighted the need for real estate professionals to provide thorough guidance and support throughout the paperwork process. Regulatory complexities can be significant, and a lack of understanding can lead to errors and delays that further complicate transactions. Moreover, misunderstandings could arise from lengthy processing times and unexpected costs associated with documentation. Addressing these legal and paperwork challenges is crucial for ensuring smoother transactions and minimizing client frustration.

Next, price uncertainty emerged as a significant concern for 94 respondents, which accounted for 62.66%. Fluctuating market conditions created difficulties for clients in determining the fair market value of properties, leading to potential overpricing or underpricing. This problem underscored the importance of providing accurate market analyses and transparent pricing strategies to assist clients in making informed decisions. Particularly vulnerable to this issue were clients dealing with unlicensed real estate practitioners, who might lack the necessary knowledge of fair market values and commission structures. Ensuring that clients received accurate and timely information could help prevent financial discrepancies and foster greater trust in real estate transactions.

Another critical challenge identified was the prevalence of hidden expenses affecting clients' budgets, which was reported by 89 respondents, or 59.33%. In real estate transactions, additional costs can emerge that were not initially disclosed, catching clients off guard. Effective communication regarding potential additional costs and providing a detailed breakdown of expenses can empower clients to manage their budgets more effectively and avoid unexpected financial burdens. Transparency about costs is vital to building trust and maintaining positive client-practitioner relationships, ultimately leading to a more satisfactory transaction experience.

Moreover, inspection concerns also ranked among the top issues encountered, with 75 respondents (50.00%) reporting that unexpected property issues were often uncovered during inspections. Clients frequently faced challenges when properties did not meet their expectations due to undisclosed problems. The necessity for transparent property inspections became evident, as early identification of potential issues is critical for helping clients make informed decisions. By ensuring that inspections were thorough and transparent, practitioners could significantly reduce post-purchase complications, enhancing overall client satisfaction and protecting the reputation of the real estate market.

Additionally, the issue of closing delays causing frustration and financial loss affected 70 respondents, which represented 46.66%. Delays in finalizing transactions disrupted clients' plans and incurred additional costs, which understandably led to client dissatisfaction. Improving coordination among all parties involved in the closing process was essential for streamlining transactions and mitigating delays. Real estate practitioners aimed to build good rapport with their clients to secure trust and avoid conflicts; however, the occurrence of delays indicated a need for more efficient closing practices. Streamlining these processes could enhance client satisfaction and ensure smoother transactions.

Another challenge faced by clients was dealing with unlicensed sellers, which was reported by 62 respondents (41.33%). Transactions involving unlicensed sellers presented difficulties in negotiations, as such sellers often had unrealistic expectations that could hinder the deal-making process. Educating both buyers and sellers about market conditions and realistic pricing expectations could align their perspectives and facilitate smoother transactions. Establishing a well-informed client base would ultimately contribute to a more stable real estate market.

The struggle to find properties that met clients' preferences was also a notable issue, with 47 respondents (31.33%) indicating difficulties in this area. Clients expressed frustration when they were unable to locate properties that matched their desired criteria. However, real estate services that made concerted efforts to find the best locations and pricing while considering client convenience were often appreciated. Enhanced property searching strategies and more personalized services could significantly improve clients' experiences by assisting them in locating properties that better aligned with their needs.

Market volatility and transaction challenges, alongside issues related to the mortgage or loan process, were reported by 36 respondents (24.00%). Fluctuations in the real estate market created uncertainty for clients, emphasizing the need for real estate practitioners to provide up-to-date market insights and guidance. Helping clients navigate these volatile conditions effectively was critical to ensuring they could make informed decisions. Concurrently, the mortgage and loan process posed additional challenges, as difficulties in obtaining loans could delay transactions and complicate purchases. Offering assistance with mortgage applications and financial planning could alleviate some of these challenges, enabling clients to secure the necessary funds and proceed with transactions without unnecessary delays.

Overall, the problems encountered by clients and real estate practitioners in Tarlac City reflected a range of challenges that could hinder the effectiveness of real estate transactions. Addressing these issues is essential for enhancing client satisfaction and streamlining the real estate process in the city. By focusing on training for practitioners, improving communication strategies, ensuring transparency in pricing and costs, and providing robust support during inspections and paperwork processes, the real estate industry could significantly enhance the overall transaction experience. Ultimately, resolving these challenges would lead to more successful transactions and improved market confidence, contributing to a healthier real estate market in Tarlac City and beyond. The collective efforts of practitioners, regulatory bodies, and clients in addressing these concerns could result in a more efficient, transparent, and professional real estate landscape, benefiting all stakeholders involved.

3.4 Proposed Measures to enhance the implementation of Real Estate Services in Tarlac City

The following addressed the problems encountered in the real estate services in Tarlac City to enhance the implementation of the real estate service act together with their problems to its clientele.

Table 8
Proposed Measures

Problems encountered	Propose Measures	Objectives	Strategies	Expected Output
Negotiation difficulties resulting in unfavourable deals	Provide negotiation skills training for real estate agents.	To Ensure fair and transparent negotiation processes	Conduct Workshops and mentoring for agents to enhance negotiation tactics	Agents better equipped to handle negotiations, leading to favourable deals.
Legal and paperwork issues	Set up a streamlined document assistance service.	To Ensure compliance and reduce legal complications.	Partner with legal experts to offer document preparation and consultation services.	Reduced legal disputes and faster processing of real estate transactions.
Price uncertainty leading to overpricing or under-pricing	Develop a comprehensive property pricing guide.	To Achieve fair market valuations for properties.	Utilize market research and historical data to create accurate pricing frameworks or else collaborate to LGU for fair market value.	Buyers and sellers have access to accurate pricing, avoiding overpricing or under-pricing.
Hidden expenses suprising clients	Establish transparent pricing policies.	To Provide clear cost expectations to clients.	Introduce mandatory disclosure of all associated costs during initial consultation.	Clients are informed about all expenses upfront, preventing budget overruns.
Inspection concerns uncovering unexpected issues	Implement pre-inspection processes or properties.	To Avoid last-minutes surprises during property inspections.	Partner with accredited inspection services to conduct thorough checks before listing properties.	Fewer inspection surprises and better property conditions for buyers.
Closing delays causing frustration and financial loss	Create a centralized closing coordination team.	To Minimize delays and ensure smooth transaction closures.	Use project management tools to monitor and streamline the closing process.	Faster closing times and reduced financial risks for clients.
Dealing with unrealistic	Provide sellers education on	To Align seller	Conduct regular seminars or	Sellers with realistic expectations, leading to

sellers	market trends and expectations.	expectations with market realities.	webinars to inform sellers about current market conditions.	smoother transactions.
Struggling to find properties meeting all preferences	Enhance property search tools with advanced filtering.	To match clients with properties that meets their preferences.	Invest property search system to offer personalized property recommendations.	Clients find suitable properties faster, increasing satisfaction.
Market volatility making it hard to proceed with transactions	Office financial advisory services to clients.	To help clients navigate market fluctuations.	Provide market analysis and financial risk assessment for clients.	Clients are more confident in making decisions during volatile market conditions.
Mortgage or loan processes	Simplify mortgage application procedures.	To make a loan process smoother for clients.	Partner with banks and financial institutions to offer integrated mortgage services.	Faster approval times and simplified loan processes for buyers.

This aimed to improve the efficiency and fairness of real estate transactions. These proposals led to better client experiences, reduced disputes, and more reliable real estate processes and their implementation. Negotiation skills training was provided to real estate agents to improve their ability to close deals favorably. Workshops and mentoring sessions were held, focusing on enhancing negotiation tactics. By equipping agents with better skills, they were able to negotiate more effectively, leading to more mutually beneficial agreements. This measure ensured that both buyers and sellers experienced fair treatment, which reduced the occurrence of unfavorable deals, increasing clients' satisfaction and market confidence.

A streamlined document assistance service was established to address legal and paperwork issues. Collaboration with legal experts allowed the provision of support for document preparation and consultation. This service ensured that real estate transactions complied with legal standards, reducing the risk of legal complications. As a result, the processing of property documents became faster and more efficient, leading to limited disputes and smoother transactions for both buyers and sellers.

The comprehensive property pricing guide was developed to address the issue of price uncertainty. Market research and historical data were used to create accurate frameworks that helped agents set realistic prices. By implementing this guide, real estate agents were able to provide buyers and sellers with fair and transparent property valuations. This minimized the risks of overpricing or under-pricing, promoting trust between parties and ensuring fair market transactions.

In terms of hidden expenses surprising clients, the transparent pricing policies were established to prevent hidden expenses from surprising clients. Agents were required to disclose all associated costs during the initial consultations; ensuring clients were fully informed about the total expenses involved in the transaction. This measure reduced the likelihood of clients facing unexpected financial burdens, leading to a more predictable and stress-free property purchasing process.

The inspection concerns uncovering unexpected is also an issue. The pre-inspections processes were implemented to address concerns related to property inspections. Accredited inspection services were partnered with to conduct thorough check before properties were listed on the market. This ensured that potential issues were identified and resolved early, preventing surprises during buyer inspections. As a result, properties were presented in better condition, reducing post-purchase disputed and ensuring a smoother transaction process for both buyers and sellers.

The centralized closing coordination team was created to minimize delays and prevent financial loss during real estate transactions. By using project management tools, the team monitored each transaction to ensure deadlines were met. This streamlined the closing process and minimized any potential hold-ups. As a result, transactions were completed more efficiently, reducing client frustration and limiting the financial risks associated with delays, improving the overall buying and selling experience.

The sellers were educated on market trends and expectations through regular seminars and webinars to address the issue of unrealistic expectations. By providing sellers with up to date, information on market condition, they became more aligned with current realities, helping them set reasonable prices and terms.

This measure reduced friction during negotiations, making it easier for buyers and sellers to reach agreements. Ultimately, it led to faster transactions and more satisfied parties on both sides.

Advanced filtering tools were introduced to improve the property search process for clients. Any systems were implemented to offer personalized property recommendations based on clients' preferences. By enhancing these search tools, clients were able to find properties that better match their needs more quickly. This measure reduced the time and effort spent on property searches, increasing client satisfaction and leading to faster transactions, benefiting both buyers and real estate agents.

Moreover, the financial advisory services were offered to help clients navigate the challenges posed by market volatility. Through detailed market analysis and financial risk assessment, clients were better informed about potential risks and opportunities. This support allowed them to make more confident decisions during uncertain market conditions, increasing their likelihood of proceeding with transactions.

On the last propose measure, the mortgage or loan processes were simplified by partnering with banks and financial institutions. This partnership allowed real estate agencies to offer integrated mortgage services, making it easier for clients to apply for loans. By streamlining the application process, approval times were shortened, and clients experienced less difficulty securing financing. This measure reduced the stress associated with the mortgage process and helped buyers complete their transactions more efficiently.

IV. SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

This chapter presents a summary of the study's key findings, conclusions based on the results, and recommendations. The presentation follows the sequence of the statement of the problem, ensuring alignment with the study's structure.

4.1 Summary of Findings

1. The age group of 45 to 52 had the most respondents in real estate services in Tarlac City with 24. This group enjoyed balanced career opportunities, as their credibility and professionalism had already been established. The fewest respondents, five (5), were aged 69 to 76.
2. Females dominated were active in real estate services in Tarlac City, with 61 respondents. They showed passion for their work and were trusted to manage communication effectively. Conversely, males were underrepresented, with only 39 respondents in the field.
3. The highest educational attainment among real estate practitioners in Tarlac City was college graduation, with 82 respondents. They demonstrated critical thinking and effective transaction management. Vocational courses had the fewest respondents, with only four (4).
4. Brokers made up the majority of real estate practitioners in Tarlac City, with 46 respondents, highlighting their role in negotiations and ensuring legal compliance. The fewest respondents were full-time appraisers, with only two (2).
5. The PRC's role in real estate services received an average mean score of 3.61, described as often implemented. Although the board fulfilled most of its responsibilities, areas like protecting professionals and enforcing regulations required further attention.
6. The licensure examination and registration processes received an average mean score of 4.50, with the description Fully Implemented, indicating the most guidelines related to licensure and registration were enforced well in Tarlac City.
7. Most statements on professional practice in real estate services received fair scores, with an overall mean of 3.64, described as "Often Implemented", this indicated that professional practices were often well-regulated.
8. The penal and final provision had one applicable statement, considered crucial. This provision received an average mean score of 1.98, described as Seldom Implemented. real estate laws were either rarely enforced or ineffective in deterring malpractice
9. The overall results for real estate practitioners in Tarlac City yielded a grand mean of 3.43, described as "Sometimes Implemented." gap in the implementation of disciplinary measures, calling for stricter compliance efforts.
10. The most frequently encountered problems by clients and practitioners in Tarlac City were negotiation difficulties, leading to unfavourable deals, with 51 respondents. The least problem encountered were mortgage or loan processes and market volatility, with 14 respondents each.
11. One of the proposed measures to address prevailing issues was to establish a streamlined document assistance service, aimed at resolving legal and paperwork-related challenges.

4.2 Conclusion

1. The real estate industry in Tarlac City attracted mid-career professionals, leveraging their experience and proven credibility, while older practitioners were less represented. This suggested that mid-aged professionals found the most success and career stability within the sector.
2. Women played a prominent role in Tarlac City's real estate services, trusted for their communication skills. The gender disparity suggests that females may be more inclined to pursue and excel in this profession compared to their male counterparts.
3. A college education proved essential for success in real estate, providing practitioners with the skills needed to manage transactions effectively. Vocationally trained individuals were rare, highlighting the importance of higher education in this field.
4. Brokers made up the majority of real estate practitioners in Tarlac City, with 46 respondents, highlighting their role in negotiations and ensuring legal compliance. The fewest respondents were full-time appraisers, with only two (2).
5. The PRC performed its duties adequately but needed to focus more on professional protection and regulations enforcement. Strengthening these areas would lead to better oversight and improved professional standards.
6. The strong implementation of licensure and registration guidelines reflected a well-regulated real estate sector in Tarlac City, ensuring that practitioners met the required standards and followed the necessary protocols.
7. The regulation of professional practices in Tarlac City's real estate services was generally satisfactory, though there remained opportunities for improvement to ensure more consistent and effective regulation across all areas.
8. Penal provisions were not regularly enforced, though consistently applying these penalties would further protect both consumers and professionals, ensuring fairness and accountability in real estate transactions.
9. The real estate services in Tarlac City was generally somehow-regulated, greater focus on complete implementation of regulations across all aspects would further improve industry standards and trust.
10. Negotiation challenges significantly impacted real estate transactions, suggesting a need for improved communication and deal facilitation. Other issues, like mortgage processing and market volatility, were less common but still relevant concerns.
11. The setting up document assistance service could significantly improve efficiency in addressing legal and paperwork issues, helping to streamline real estate transactions and resolve common obstacles for practitioners and clients.

4.3 Recommendations

1. The strengthen regulatory enforcement may the government agencies, including the Professional Regulation Commission (PRC) and Department of Human Settlements and Urban Development (DHSUD), should streamline the process for registration, accreditation, and compliance monitoring of real estate professionals. This includes digitizing processes to make it easier for practitioners to comply with R.A. 9646.
2. The Real Estate Boards and accredited institutions may establish regular continuing education programs for the real estate services particularly in Tarlac City to offer more frequent and accessible continuing education programs to ensure practitioners are up-to-date with laws, ethical standards, and market practices. These programs should focus on local real estate market and current trends in property management and brokerage.
3. All real estate sales be handled and signed by licensed brokers to ensure professional standards and consumer protection. Additionally, establishing DHSUD satellite offices is crucial for closer monitoring of real estate practitioners and developers, ensuring regulatory compliance. Schools should be encouraged to incorporate affordable Bachelor of Science in Real Estate Management (BS REM) programs to increase accessibility and supply of qualified professionals. Furthermore, the accreditation of more local Continuing Professional Development (CPD) providers is essential to support the ongoing training and competency of real estate practitioners.
4. The local government and real estate board may provide incentives for brokers, appraisers, and consultants who pursue higher levels of certification or engage in continuous professional development. Offering tax breaks or subsidies for training costs may encourage more real estate professionals to formalize their qualifications.

5. The comprehensive public awareness campaign may provide and launched by local government units (LGUs) in partnership with real estate offices. This campaign should educate the public about the importance of transacting with licensed real estate professionals, highlighting the risks of dealing with unlicensed agents and brokers.
6. The local real estate boards may develop an online platform or database where consumers can easily verify the licenses and accreditation of real estate professionals in Tarlac City. This platform should be updated regularly and linked to PRC and DHSUD databases.
7. Enforce strict penalties and implement a more efficient system for reporting and prosecuting unlicensed real estate practitioners. The local government should collaborate with enforcement agencies to ensure that violators of R.A 9646 are held accountable through fines, penalties, or even legal action based on the law.
8. The Local Government Units (LGU) of Tarlac City may establish support collaboration among stakeholders for the real estate service in Tarlac City. This composed of representatives from government agencies (such as BIR and PRC), local government, real estate boards, and private practitioners. This task force should facilitate regular dialogue and cooperation on issues affecting the implementation of R.A. 9646.
9. The financial literacy and proper bookkeeping training may provide or mandatory for real estate practitioners in Tarlac City. These courses will enhance their financial management skills and ensure compliance with tax and regulatory requirements, helping the sector operate more efficiently.
10. The real estate boards may introduce and ethics training module focused on integrity, transparency, and consumer protection. This will help mitigate unethical behaviors such as misrepresentation or fraudulent practices that could harm the reputation of licensed real estate practitioners.

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