

# Sectoral Qualifications Framework for Real Estate (SQF RE)



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# Sectoral Qualifications Framework for Real Estate (SQF RE)

Warsaw 2020

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# Introduction

From the times of the first civilisations, land has been a vital resource. Land makes it possible to feed the community and its possession is a sign of wealth and power. Therefore, the right to dispose of land and the ability to actually do so is one of the most important factors motivating the behaviour of people.

Land is a finite resource. It does not reproduce, it cannot be divided up indefinitely or moved to another place. That is why it and everything permanently connected with it is referred to as “immovable property”.<sup>1</sup> Since ancient times, wars have been fought over land in order to acquire it; deserts have been irrigated, wetlands reclaimed and forests cleared (Mrozewicz, 2001; Toffler, 1997). However, such activities required energy and planning at a level not available to individuals. Ordinary people could acquire land through purchase or exchange. This way was used, for example, by biblical Abraham, for whom the plot of land purchased for a tomb was “the foundation laid for the future of descendants” (Lemański, 2009).

This is because owning property gives a person the freedom to shape its purpose as a place to work and live. In deciding on the function that property will serve, a person binds himself to it and on this basis builds his security. By doing so, he satisfies one of the basic needs identified by A. H. Maslow that enables him to fulfil higher-order needs (Maslow, 2013). In order for this to be possible, the property that was given a certain function requires care and attention. For when these are lacking, its function may be lost, which will inevitably be associated with a decline in the property’s value.

The beginnings of the real estate market in Poland date back to the 17th and 18th centuries, when the investment activities of wealthy townspeople, nobility and clergy were the driving force behind the development of cities. The inter-war period of the 20th century was crucial for the formation of a real estate market in our country – the functioning of this sector was based on the legal and institutional framework developed at that time, as well as on the freedom of trade, and the rational method of property valuation became common. The war disrupted this development, which was not resumed after 1945, as Poland was rebuilt in the socialist model. The form of property ownership at that time consisted of the nationalisation of almost all property, and all related matters and processes were in the hands of the state and its agents.

Despite these circumstances, representatives of the real estate sector, in press interviews and the literature on these issues, emphasise that a real estate market actually did exist during the communist period, albeit in a very limited form (Błaszczak, 2014; Kałkowski and Stanisławska, 2008). This situation resulted from the shortcomings of the regime ruling Poland between 1945 and 1989. At that time, in Polish cities – but especially in rural areas – private ownership of land, buildings, commercial and residential space existed to a limited extent. This was the exception in socialist countries. Communist authorities could not meet all of society’s expectations and needs, so they agreed to the operation of small

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<sup>1</sup> Translator’s note: *nieruchomość* in Polish, meaning literally “that which does not move”.

private companies and farms, whose production compensated for numerous market shortages. While accepting the functioning of a small number of private actors in the economy, the authorities were forced to recognise, to a negligible extent, the market processes that were important for their functioning. One of these was the private circulation of land, buildings, commercial or residential space, as well as private investment activities.

However, before 1989, private trading in real estate was considerably hampered. This was due to numerous and often absurd administrative regulations, such as the prohibition on owning two apartments. A major obstacle was also the need for the buyer to have a large amount of cash, as the transaction usually could not be financed in any other way. The state financial institutions of the time did not provide mortgages that could be used to finance real estate purchases. On the other hand, existing investment loans, although favourable in terms of their interest rates and the possibility of writing off part of the debt, were too difficult to obtain for many people. Even if all the requirements were met and a loan, for example, for the construction of a house, was granted, a series of further difficulties were encountered from the penal and fiscal administration (Jarosz, 2009). All this paralysed private real estate purchases and investment activities, resulting in the almost complete absence of a real estate market as understood by today's criteria, and the domination of state-owned entities in the field of property management and administration.

This situation changed after 1989, when the transformation of the political system led to the marketization of the construction industry and the first property developers appeared, offering flats on the free market. At the same time, the state lifted all previous restrictions on citizens and private business entities in terms of buying and selling real estate. The foundations were thus laid to enable the demand for flats, buildings and land that existed at the beginning of the 1990s to emerge through the operation of a free real estate market. Its development also brought about changes in real estate administration and management, with the emergence of specialised market entities to provide such services.

As the market liberalised, specialisation emerged in professional real estate services. The activities of this sector were reflected both in the laws created after 1990 on the regulation of the sector's professions, and in the Polish Classification of Activities (PCA). To simplify somewhat, one can assume that Section L. Division 68 of PCA 2007, covering "Real estate activities", corresponds to the professional divisions functioning in it, and thus also to competence divisions:

- real estate agent – the profession that emerged after the market was opened up;
- real estate manager – the profession that came into being after the monopoly of the state-owned companies on real estate management ceased to exist;
- real estate appraiser – a profession that had already existed in the economy of the inter-war period and the People's Republic of Poland, but which developed and gained in importance due to the growing role of credit in the process of purchasing real estate.

Until 1998, anyone could become a real estate agent because the activity was unregulated. The low level of knowledge, skills and social competence observed among real estate agents and their unwillingness – or inability – to acquire professional knowledge and skills had negative consequences for clients. Numerous cases of abuse and serious mistakes made by brokers during the ever increasing number of transactions prompted legislators to develop regulations setting out the framework for performing this profession.

The regulations were contained in the Act of 21 August 1997 on Real Estate Management (Journal of Laws of 1997, no. 115, item 741), which came into force on 1 January 1998. This act recognised the activities of real estate agents as an occupation and defined the conditions to be fulfilled in order to obtain a licence and practice the profession. The state examination, which in addition to practice and an appropriate level of education, was the basis for obtaining a licence, and considered to be difficult in the opinion of the sector's representatives. As a result, the number of real estate agents grew at a slow rate.

The situation changed in 2007, when another amendment to the aforementioned Act abolished the examination for the real estate agent licence (Journal of Laws of 2007, no. 173, item 1218). Widely discussed in the real estate community, the abolition of the examination in practice made it much easier to obtain a real estate agent's licence. This countered the trend in the European Union (EU) at the time where, at the request of such sectoral stakeholders as the European Property Agents Group (EPAG) and the European Council of Real Estate Professions (CEPI), solutions were being prepared to clarify and disseminate good practices in the real estate profession (Załączna and Antoszkiewicz, 2011). The community of Polish real estate agents also opposed the deregulatory activities of the Ministry of Economy, which in 2009 announced its intention to abolish the obligation to hold a licence and, at the same time, all restrictions on access to the profession. As a result of the sector's objections, organised around the Polish Real Estate Federation (*Polska Federacja Rynku Nieruchomości*), the deregulation proposals were withdrawn in 2010 (*Polska Federacja Rynku Nieruchomości*, 2010).

This issue soon rebounded when the Act of 13 June 2013 amending the laws regulating certain professions (Journal of Laws of 2013, item 829) was pushed through and entered into force on 1 January 2014. It abolished the obligation to obtain a licence not only in for real estate agents, but also for real estate managers. Currently, persons practising these professions are only required to have compulsory third party liability insurance. The legislators also abolished the requirement to have a higher education degree in a related field and to complete a traineeship.

The deregulation of professions in the real estate sector has led to an increased interest in working in this area. The growing inflow of employees to the sector is due to the fact that the Polish real estate market has been steadily growing since 2009, generating a demand for workers. At the same time, servicing the residential market is relatively easy, compared to other segments (e.g. investment real estate or warehouse buildings), for employees starting their careers in the sector, especially in entry level positions.

However, employees and small business owners operating in the real estate sector, especially in smaller towns, have low qualifications and lack competences. This results in a number of problems and increases dissatisfaction among clients. It undermines confidence in the sector and ultimately influences decisions to resign from the services of real estate agents or managers. The Sectoral Qualifications Framework for Real Estate (hereinafter SQF RE) is intended to address this situation. It will send a clear message to everyone involved in the real estate sector that there is a need for, and an opportunity to acquire, the knowledge, skills and social competence that will reflect the responsibilities of those working in the sector.

The identified need, leading to the development of such a tool as the SQF for Real Estate, also stems from the fact that formal education, with the exception of a few postgraduate study programmes, does not offer employees or students of the real estate sector the opportunity to acquire the knowledge they need. This is why it is important to support employees and promote modern education, including the concept of lifewide lifelong learning (LLL). Its main principles include, among others, an appreciation for learning in various forms and places at every stage of life; validating learning outcomes regardless of how, where and when they are achieved; as well as investing effectively in learning and making this a universal endeavour (Rada Ministrów, 2013).

In the case of Poland, the direct expression of state policy supporting modern educational processes is the “Strategy for Responsible Development for the period up to 2020 (including the perspective up to 2030)” adopted by the Council of Ministers on February 14, 2017 (hereinafter SRD 2020) (Monitor Polski, 2017) and the “Integrated Skills Strategy 2030” (hereinafter ISS 2030), adopted on December 28, 2020<sup>2</sup> (Ministerstwo Edukacji Narodowej, 2020). One of its primary objectives is to ensure citizens an appropriate quality of education to improve competences. Human resource development programmes are planned, focusing on the achievement of learning outcomes, i.e. the knowledge, skills and social competence desired in a given sector of the economy.

In accordance with the premises of SRD 2020, human development aims are to be achieved by supporting vocational education both within formal education as well as non-formal education, which includes courses and training. This document refers not only to competences that can be acquired through non-formal education, but also those obtained through informal learning, e.g. webinars, internet manuals, independent work using the literature, as well as through the accumulation of experience gained in a given field (Monitor Polski, 2017, item 260). Thus it has been recognised that the education system should be oriented towards learning outcomes and not – as has been to date – on how they are obtained.

In terms of ISS 2030, the premises of SRD 2020 are to be maintained by strengthening LLL processes – increasing the participation of adults, including those with low levels of qualifications or basic skills, in lifelong learning, understood as formal and non-formal education as well as learning at work (Ministerstwo Edukacji

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<sup>2</sup> Resolution No. 195/2020 of the Council of Ministers of 28 December 2020 on the adoption of the public policy entitled “Integrated Skills Strategy 2030 (detailed part). The policy for skills development in line with the concept of lifelong learning”.

Narodowej, 2020). In accordance with the premises of ISS 2030, one of the main partners in achieving these aims is the Educational Research Institute.

Efforts are currently underway in Poland to adapt the existing forms of transferring and assessing knowledge and skills to the approach described above. The educational system's focus on learning outcomes is in line with the qualifications structure of the European Qualifications Framework (EQF), adopted by the European Union in 2008. Its current version is described in the Council Recommendation of 22 May 2017 on the European Qualifications Framework for lifelong learning (OJ EU 2017/C 189/03). The EQF contains a universal structure of qualification levels, making it possible to compare the qualifications systems of individual EU countries. In Poland, the institutional premises of such a system are defined in the Act of 22 December 2015 on the Integrated Qualifications System (Journal of Laws of 2020, item 226).

One of the main tools of the Integrated Qualifications System (IQS) is the Polish Qualifications Framework (PQF):

*The PQF has eight levels of qualifications, like the European Qualifications Framework. Each PQF level is described by general statements about the learning outcomes required for a given qualification level. In determining a qualification's PQF level, it does not matter whether its required learning outcomes are attained within a structured education system or in another way. PQF level descriptors describe the full range of qualifications' required learning outcomes in the categories of knowledge, skills and social competence. The descriptors of successive PQF levels reflect the increasing requirements in these areas. (Chłoń-Domińczak et al., 2017)*

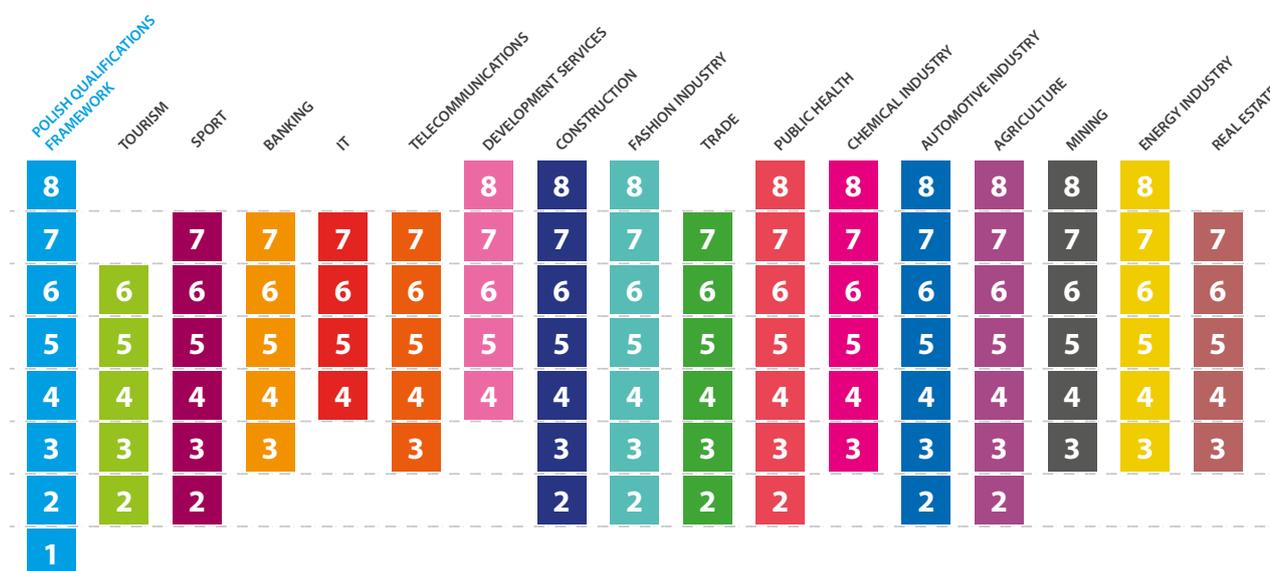
The Integrated Qualifications System is the institutional foundation enabling the concept of LLL to be implemented. The system does not create barriers to any form of learning, and makes it possible to systematise the various qualifications that can be attained in Poland. Until now, qualifications had been awarded by different bodies, institutions and organisations on the basis of different regulations and laws, so it was difficult to correlate or compare them using uniform criteria. The IQS is especially valuable in its ability to now include those qualifications operating in the free market, to describe them in the language of learning outcomes and to have them guaranteed by the state (based on the general principles of the inclusion and functioning of qualifications in the system) through the rules on validation and quality assurance. The functioning of the IQS should therefore encourage lifelong learning and facilitate the development of competences in line with one's own interests or labour market demand.

In accordance with art. 11 of the IQS Act, second stage PQF descriptors typical for vocational qualifications can be further elaborated by developing sectoral qualifications frameworks (SQF), which reflect the specificity of a given sector. The sectoral qualifications framework is defined in the IQS Act as the description of qualification levels functioning in a given sector or industry. SQFs are developed for those areas of activity when such a need arises. The main idea adopted in the development of sectoral frameworks is that they are created "by the sector for the sector". This means that the widest possible range of stakeholders is involved in the process of developing the framework. These include companies active in the

given sector, trade unions, chambers and industry organisations, representatives of higher education and vocational education and training, as well as regulatory institutions. Developing a framework starts with discussions about the competences and qualifications needed in the given sector and allows information to be exchanged among the sector's representatives. Industry stakeholders are therefore both the creators as well as the recipients of the solutions in the resulting sectoral framework. A team of experts from the specific industry creates a draft SQF, which is then consulted within the sector. One of the most important elements of the work on an SQF is defining the sectoral determinants, which present the competence areas important to the sector. This then helps in determining the descriptors of particular levels. The levels of an SQF must correspond to their relevant PQF levels, but the components of their description should reflect the specificity of the given sector. Theoretically, an SQF could include all levels of the PQF, but past work indicates that the final number of described levels depends on the sector's representatives.

To the end of 2020, work will have been completed on 16 proposed SQFs for the following sectors: banking, IT, sport, tourism, telecommunications, construction, development services, the fashion industry, trade, public health, agriculture, chemical industry, automotive industry, energy, mining and real estate. Figure 1 presents the range of these frameworks' levels.

Figure 1. Sectoral Qualifications Frameworks



Source: own work.

Sectoral qualifications frameworks are included in the IQS by means of a regulation issued by the minister coordinator of the IQS (the minister responsible for education). The SQF inclusion process is begun by the minister with jurisdiction over the sector, either at his/her initiative or at the request of a Sector Skills Council or an interested party, if an initial assessment considers it advisable to include such a framework in the IQS (Journal of Laws of 2018, items 2153, 2245, art. 11, point

2). Thus far, the sectoral qualifications frameworks for the sport, tourism, construction and development services sectors have been included. Additionally, the IQS Stakeholders Council also positively assessed the inclusion of SQFs for banking, telecommunications and trade.

There are many benefits to developing a sectoral qualifications framework. The most important of these is the effect of the dialogue among industry representatives, allowing them to develop many new and universal solutions. It also improves the ability to describe and include qualifications in the IQS, as the SQF translates the language of the PQF into one specific to the industry. The SQF also makes it easier to understand how the PQF descriptors relate to a specific sector, which in turn facilitates the accurate assignment of a PQF level to a given qualification.

It is worth noting that the concept of developing many sectoral qualifications frameworks and integrating them into the qualifications system in Poland emerged as one of the first in Europe. Currently, a similar approach is being implemented in Latvia, while other countries are working on their own versions.

This publication presents information on the project to develop the proposed Sectoral Qualifications Framework for Real Estate (SQF RE). It consists of sections presenting, in turn, a description of the project's implementation, framework construction, a glossary of the terms used, instructions on using SQF RE as well as recommendations on the possibilities of its implementation and use. The annex contains the SQF RE level descriptors.

This publication was written as the result of a project to develop SQF RE conducted by a consortium of *EPRD Biuro Polityki Gospodarczej i Rozwoju Regionalnego Sp. z o. o.* [EPRD Office for Economic Policy & Regional Development Ltd.] (leader), *Grupa Medium Sp. z o.o. Sp. k.* [Medium Group Limited Partnership] (partner) and *MABEA Sp. z o.o.* [MABEA Ltd.] (partner).

# 1. Implementing the SQF RE Project

## 1.1. Project Premises and Objectives

The situation in the real estate market is an important factor in the stability of the financial system and the macroeconomic indicators of the country. The real estate market and other sectors of the economy are strongly interrelated and interdependent. It also affects the macroeconomic and financial situation of the country, and although its status seems permanent and long-term, it is also subject to change. What follows is a brief description of its currently developing trends.

While the residential real estate market is experiencing continued growth, which even the COVID-19 pandemic has not affected, an area particularly prone to change and development is the real estate investment segment. 2020 was a significant year for the office space market due to the coronavirus epidemic and remote working associated with lockdown. This market is concentrated in metropolitan areas, where the headquarters of large companies are located. Analysts of this sector point to the growing importance of industries and the phenomena caused and accelerated by the pandemic, the development of e-commerce and the "sharing" economy, which may cause interest in office or large commercial properties to decline. This is a potential threat to the owners and managers of these properties and may force a change in the types of services they provide, e.g. by expanding to the residential market.

A new phenomenon on the market is the creation of private dormitories and micro-flats (made by converting larger units into 2-3 smaller studios) as a market response to the small supply of low-cost housing. Such phenomena have the character of dynamically developing niche markets, however, micro-apartments may displace the thriving room rental segment from the market (Cushman & Wakefield, 2020; Narodowy Bank Polski, 2019, p. 10). Another example of an interesting niche is the developing market for senior housing, i.e. serviced co-living residential properties designed to meet the specific needs of older adults.

A developing form of investment in real estate by individuals is condo hotels, in which an operator manages rental flats owned separately by many individuals. Among the total number of condo hotels and vacation flats, most are found along the Baltic coast, accounting for approx. 46% of all properties in this category. This number is 40% in the mountains, about 10% in major metropolitan areas, and 4% in the Warmia and Mazury region (Narodowy Bank Polski, 2019, p. 100).

What is known as "social rentals" is also a growing trend. It is aimed at a growing group of people who, for financial or legal reasons, cannot afford to buy or rent housing in the open market and who, at the same time, do not qualify for

council housing due to excessive earnings (Habitat for Humanity, 2020). Social rental agencies acquire, adapt and manage housing units (which can be used by such people).

All the indicated changes in the market will require specific competences from employees in the sector, the lack of which will undermine confidence in the industry as a whole. In the context of such information, it is important to note that the real estate sector is dominated by the smallest firms (those with a maximum of 9 employees), representing 90.9% of all firms in real estate services, compared to 18.8% in manufacturing.

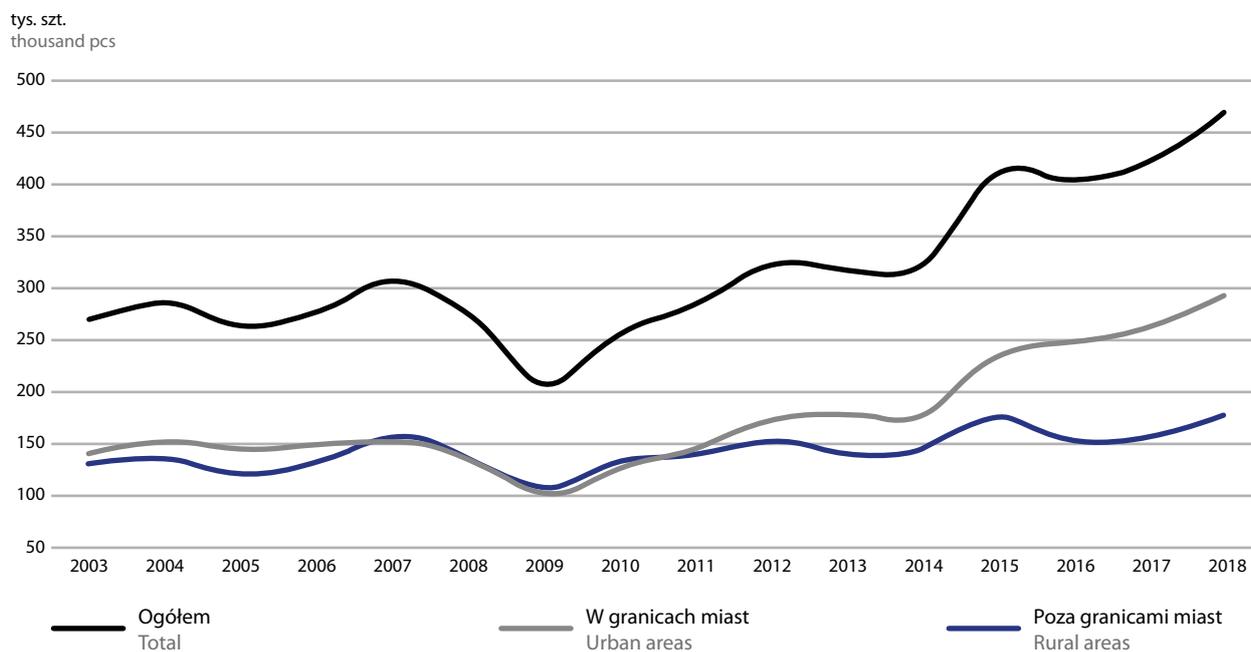
In 2018, the share of micro-enterprises consisting of 1 person, for whom employment in the micro-enterprise was that person's main place of work, among all active micro-enterprises (defined as those employing up to 9 persons) was 72.6% in the real estate services section of the Polish Classification of Activities (section L). In that same year, the number of people working per 1,000 micro-enterprises in Poland in the real estate services sector was 2,056.

**Table 1. Level of employment in the real estate sector in 2018.**

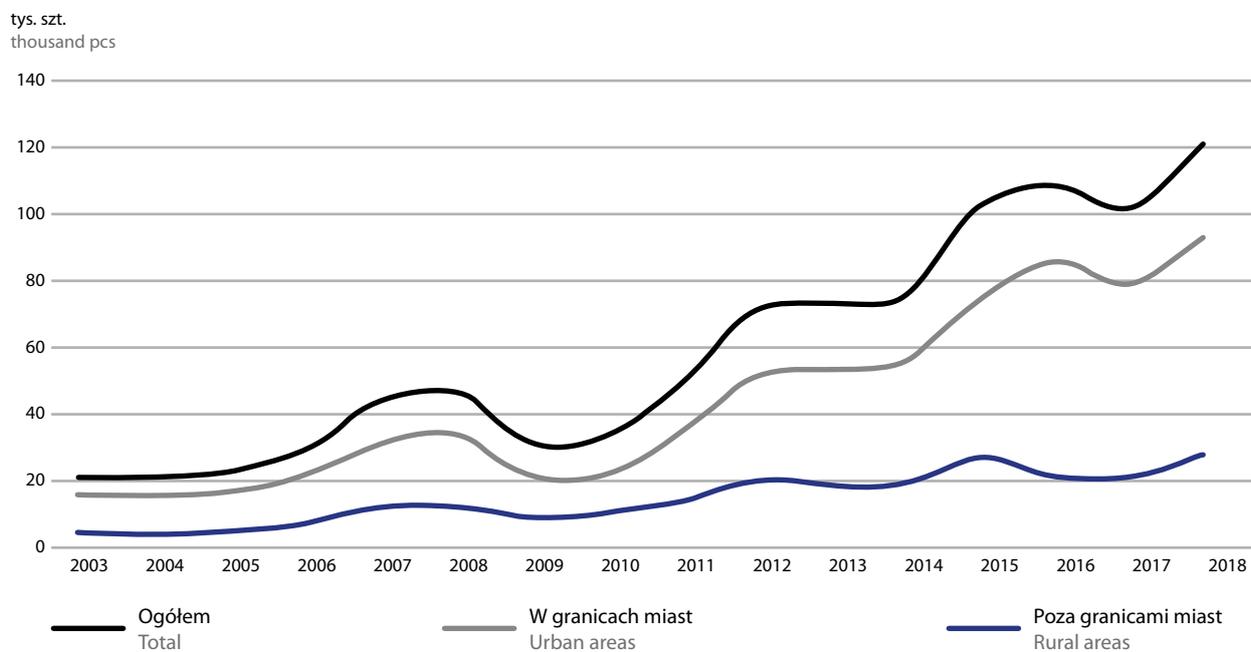
| Specific area                     | Number of enterprises | Number of employed persons as of 31 December 2018 |
|-----------------------------------|-----------------------|---|
| POLAND                            | 70 045                | 5 835   |
| Section L<br>Real estate services | 2 065                 | 88  |

Source: own work based on GUS, *Podmioty gospodarcze według rodzajów i miejsc prowadzenia działalności w 2018 r.*, Warszawa 2019.

Such companies rarely train their employees and rely on a standard and way of performing services that were defined only once. They remain functioning in the market because of the still high demand for housing, where, in addition to consumer demand, investment demand for rental flats is important (Narodowy Bank Polski, 2019, p. 39). Statistical data from Statistics Poland (GUS) on the number (Graph 1) and value (Graph 2) of transactions in the real estate market in 2003–2018 are presented below.

**Graph 1. Number of real estate purchase/sales transactions in 2003–2018**

Source: GUS, *Obrót nieruchomości w 2018 r.*, Warsaw 2019.

**Graph 2. Value of real estate purchase/sales transactions in 2003–2018**

Source: GUS, *Obrót nieruchomości w 2018 r.*, Warsaw 2019.

The Sectoral Qualifications Framework for Real Estate is a response to the needs of the sector in terms of improving the competences of its employees. It will also support the development of training programmes adequate to the needs of the sector's labour market, increase the transparency of competences and qualifications awarded in the sector, and help real estate professionals to plan their self-education.

SQF RE will also provide a tool for comparing sectoral qualifications, as well as a response to the sector's needs in:

- identifying key competence areas relevant to both the current and future real estate labour market;
- developing education and training programmes more relevant to the needs of the labour market;
- developing a common vision for the entire real estate sector;
- establishing competence standards and describing market qualifications in the sector.

The SQF for Real Estate will be a tool to support the referencing of real estate sector qualifications to different PQF levels, which in turn will enable a better understanding and comparison of qualifications, facilitate the formulation of criteria when procuring services or recruiting employees, create conditions for the professional mobility of people working in the sector, and allow for a more conscious and individualised approach to career development.

The main objective of developing SQF RE was to construct a tool that would clearly, yet flexibly, indicate the knowledge, skills and social competences needed to perform specific tasks in real estate brokerage, administration, valuation and property management. It was also important that it serve as a useful tool for both the owners of the smallest companies in the sector, often one-person firms, as well as the employers and employees of large companies offering real estate services. With SQF RE, they will obtain information on the knowledge, skills and social competence they need to acquire in order to perform their tasks better, which will enable them to plan professional development, improve the quality of provided services, and increase the level of public confidence in the employees of the sector.

## 1.2. Stages of Work on the Project

The proposed Sectoral Qualifications Framework for Real Estate was developed by a consortium of *EPRD Biuro Polityki Gospodarczej i Rozwoju Regionalnego Sp. z o.o.* [EPRD Office for Economic Policy & Regional Development Ltd.] (Leader), *Grupa Medium Sp. z o.o. Sp. k.* [Medium Group Limited Partnership (Partner) and *MA-BEA Sp. z o.o.* [MABEA Ltd.] (Partner). EPRD Office for Economic Policy & Regional

Development is a consulting company. For over 20 years, using the professional knowledge of several hundred cooperating experts, it has been providing consulting and training services to the public sector, international corporations, SME sector companies and non-governmental organisations. EPRD works towards the development of broadly defined entrepreneurship in Poland and abroad. The firm was responsible for leading the development of three sectoral qualifications frameworks – for agriculture, the chemical industry and the energy industry. EPRD staff also participated in work on describing ten market qualifications in the chemical industry, which were submitted for inclusion in the Integrated Qualifications System.

Medium Group is a publisher of industry periodicals, portals, professional books and electronic publications in the field of property management, construction, installation, and electrical engineering. The company has almost 30 years of experience and an established position in the market. It also organises professional training courses and conferences. Medium Group is a member of the Polish Chamber of Training Companies. It conducts training courses in compliance with the Standard of Training and Development Services SUS 2.0. Moreover, it works with many universities, associations and organisations, as well as numerous companies in the sector. It is a patron of the most important industry events.

MABEA is a team of experts involved in qualifications system development. MABEA's experts have conducted industry competence analyses, developed sectoral qualifications frameworks for the fashion industry, agriculture, the chemical industry, and the energy sector, as well as prepared descriptions of market qualifications in such areas as environmental protection, the chemical industry, sales and customer services, administration and management.

The consortium leader, EPRD, was responsible for the proper implementation of the entire contract. Its main tasks included coordinating activities, ensuring information flow and logistic support. EPRD was also responsible for maintaining ongoing contact with the client in terms of reaching agreement on the final versions of products and fulfilling all the formalities relating to contract realisation.

Medium Group was responsible for recruiting industry experts and organising their work. Moreover, its tasks included conducting the consultation process, including the recruitment of sector representatives to participate in seminars and studies. Medium Group was also responsible for keeping the real estate community informed about the work in progress through a dedicated website, newsletters, as well as industry events and media.

MABEA was responsible for bringing the entire team up to speed on the premises of the Integrated Qualifications System and sectoral qualifications frameworks, developing the substantive concept of the contract and ensuring that the work conducted was methodologically correct.

The draft Sectoral Qualifications Framework for Real Estate was developed by a team of experts with specialist knowledge of the real estate sector, the entities functioning within the sector and the relationships among them, the sector's competences and the most important qualifications awarded. The experts involved also had knowledge about developing qualifications, the education and

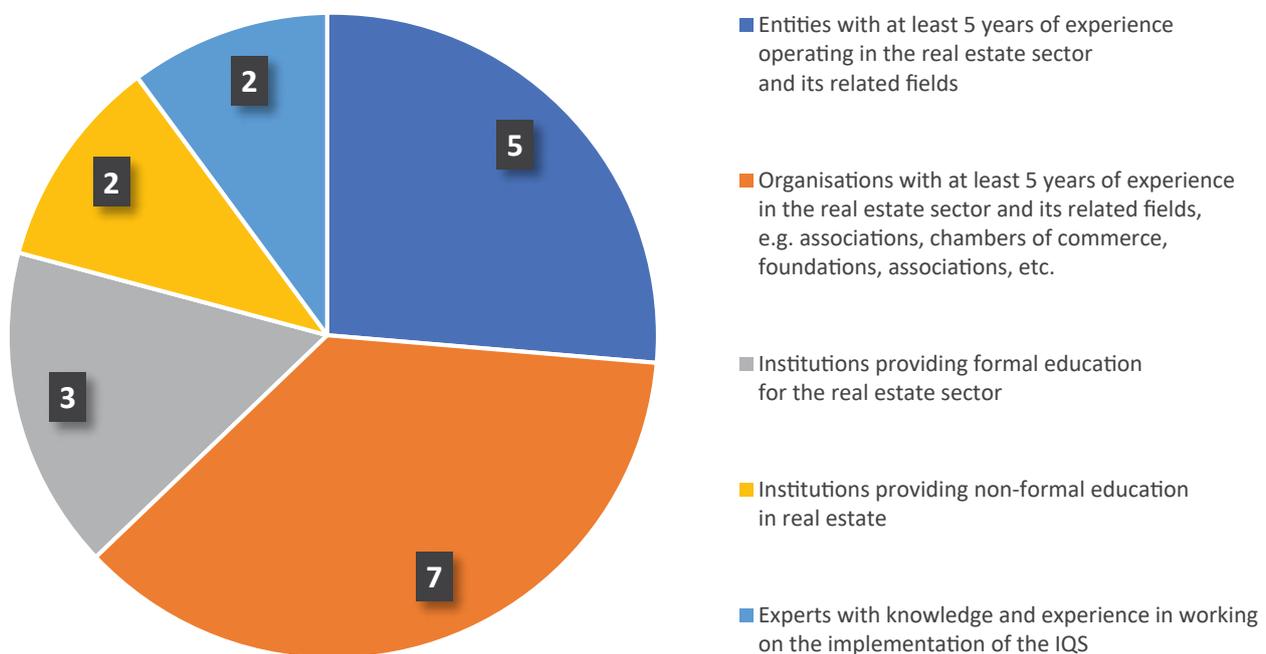
training programmes for the real estate sector in Poland and abroad, as well as basic knowledge of the Polish Qualifications Framework and the premises of the Integrated Qualifications System in Poland.

The work of the expert team was led by Dr. Bartłomiej Dessoulavy-Śliwiński, Assistant Professor at the Department of Information Systems and Economic Analysis of the Faculty of Economics at the University of Warsaw.

Persons representing various segments of the sector, i.e. real estate management, real estate brokerage and real estate valuation, were invited to participate on the expert team. The experts included representatives of companies operating in real estate management, independent specialists, as well as representatives of institutions providing education for the real estate sector. Care was also taken to ensure that the expert panel include representatives from the most important professional organisations in the sector.

Methodological experts specialising in the implementation of the Integrated Qualifications System, in particular with experience in developing proposed sectoral qualifications frameworks for other sectors, were also involved in the work. The structure and composition of the team is shown in Figure 2 and Table 2.

**Figure 2. Structure of the SQF RE expert team**



Source: own work.

Table 2 presents the list of experts, indicating which group of stakeholders is represented.

Table 2. Expert team members involved in developing the proposed SQF for Real Estate

| REPRESENTING:  | NO. | FIRST AND LAST NAME   |
|--|-----|---|
| Entities with at least 5 years of experience operating in the real estate sector and its related fields  | 1   | Grzegorz Mieczysław Okoński, Miejskie Przedsiębiorstwo Realizacji Inwestycji w Warszawie [Municipal Investment Enterprise in Warsaw]  |
|  | 2   | Witold Jerzy Malinowski, AXI IMMO Group Sp. z o.o. [AXI IMMO Group Ltd.]  |
|  | 3   | Sabina Augustynowicz, Grupa Medium Sp. z o.o. Sp. K. [Medium Group Limited Partnership]   |
|  | 4   | Jerzy Sobański, AKCES Nieruchomości [AKCES Real Estate]   |
|  | 5   | Krzysztof Urbańczyk, Kancelaria Rzeczoznawcy Majątkowego „ADIACENT” [“ADIACENT” Property Appraisers]  |
| Organisations with at least 5 years of experience in the real estate sector and its related fields, e.g. associations, chambers of commerce, foundations, associations, etc. | 1   | Janusz Gutowski, Polskie Stowarzyszenie Zarządców Nieruchomości w Warszawie [Polish Association of Real Estate Managers in Warsaw]  |
|  | 2   | Jolanta Janasik, Polska Federacja Stowarzyszeń Zawodów Nieruchomościowych [Polish Federation of Real Estate Professions Associations]   |
|  | 3   | Marek Libertowski, Polska Izba Gospodarcza Towarzystwa Budownictwa Społecznego [Polish Chamber of Commerce of Social Housing Associations]  |
|  | 4   | Tomasz Pardo, Europejski Instytut Gospodarczy [European Economic Institute]   |
|  | 5   | Irena Matyka, Polska Federacja Organizacji Zarządców, Administratorów i Właścicieli Nieruchomości [Polish Federation of Organizations of Real Estate Managers, Administrators and Owners] |
|  | 6   | Marian Banacki, Ogólnopolska Izba Gospodarki Nieruchomościami [Polish Real Estate Chamber of Commerce]  |
|  | 7   | Dr. Marek Majchrzak, Polska Federacja Zarządców Nieruchomości [Polish Federation of Real Estate Managers]   |
| Institutions providing formal education for the real estate sector   | 1   | Agnieszka Wąsik, Akademia Ekonomiczno-Humanistyczna [University of Economics and Human Sciences]  |
|  | 2   | Piotr Żołądkowski, Akademia Ekonomiczno-Humanistyczna [University of Economics and Human Sciences]  |
|  | 3   | Magdalena Kałużny, Zespół Szkół Zawodowych nr 1 w Starachowicach [Vocational School Complex No. 1 in Starachowice]  |
| Institutions providing non-formal education in real estate   | 1   | Wojciech Konieczny, Stowarzyszenie Uczestników Rynku Nieruchomości Transfer [Association of Participants in the Real Estate Market “Transfer”]  |
|  | 2   | Andrzej Rajkiewicz, Fundacja Poszanowania Energii [Respect for Energy Foundation]   |
| Experts with knowledge and experience in working on the implementation of the IQS  | 1   | Magdalena Słocińska, MABEA Ltd.   |
|  | 2   | Anna Araminowicz, MABEA Ltd.  |

Source: own work.

In planning the work of the expert team, the contractor relied on the guidelines of the contracting authority included in the description of the tender, as well as on its own experience in developing sectoral qualifications frameworks for other industries. The work of the team on the proposed the Sectoral Qualifications Framework for Real Estate was based in large part on the contractor's own methods. It included conducting part of the work in the form of workshops and expert discussions (the entire team or smaller groups), while the rest involved activities inspired by the Delphi method. The developed materials, which included the premises needed for further work on part or all of the individual products, were sent for consultation to the expert group, who presented their opinions on them within a specified deadline. The experts were asked to comment on particular aspects of the material with the use of standardised tools (questions), which facilitated their quick analysis. Issues on which consensus could not be reached were consulted again and then analysed by the substantive director, who then decided how to proceed. This involved an in-depth discussion on the area in question, an analysis of additional sources, or consultations with a specialist outside the team.

This method was used in relation to the main products of the contract and, for example, when discussing the tools for conducting consultations (e.g. the assumptions for the survey or focus group interview (FGI) scenario).

The substantive director was responsible for ensuring that the content of the proposed Sectoral Qualifications Framework for Real Estate was correct and for the efficiency of the expert team's work. He directed the team's work, monitored its progress, including the successive stages of securing agreement among the experts, moderated expert discussions and decided on the need for additional opinions. The substantive director, together with the methods experts, developed products on the basis of the materials provided by expert team members, obtained agreement among expert team members on the SQF RE level descriptors, and ultimately accepted the resulting products.

The methods experts, who developed materials based on the premises of the PQF and SQF, were responsible for ensuring that the whole team involved in contract implementation understood the principles and assumptions of these frameworks. They were also charged with conducting consultation seminars and moderating focus group interviews. Moreover, they made sure that the work conducted was methodologically correct and provided all experts with the support needed to develop the sectoral qualifications framework. The methods experts, in cooperation with the substantive director, worked on the materials provided by the team members, and using them, prepared, in accordance with the methodology of developing a sectoral qualifications framework, preliminary versions of the deliverables, particularly taking care to ensure correspondence of the SQF for Real Estate with the Polish Qualifications Framework. The methods experts worked with the substantive director and together initiated the process of reaching agreement among the experts in accordance with the adopted work method.

The tasks of the expert team members specifically included:

- preparing for the work by reviewing available materials, in particular materials on the substantive premises of the Polish Qualifications Framework and sectoral qualifications frameworks, as well as the report prepared by the Educational Research Institute on the analysis of competences and qualifications in the real estate sector and the *Preliminary Substantive Concept of Developing the Draft SQF for the Real Estate Sector*;
- participating in a webinar inaugurating the work of the expert team, devoted to the presentation of the substantive assumptions of the PQF and SQF, as well as the methodology of the work, adopted timetable and the principles of operation of the expert team;
- preparing the indicated materials in a reliable and timely manner, presenting them to other members of the team, the substantive director and methods experts;
- analysing the materials presented by other team members, providing feedback in the expected form (comments, questions, participation in discussions) within the set deadline;
- providing the methods experts with consultations by telephone, video-conferencing or e-mail;
- actively participating in workshop/expert discussion panels;
- keeping in touch with the substantive director, informing about their availability, attending scheduled onsite and online meetings.

The draft Sectoral Qualifications Framework for Real Estate was developed in three stages:

- Stage one: Development of a preliminary draft SQF for Real Estate by the team of experts.
- Stage two: Consultation of the preliminary draft SQF for Real Estate in the industry community (among representatives of dominant and key actors and sectoral stakeholders) and its verification.
- Stage three: Development of guidelines for the implementation and use of the SQF for Real Estate for different stakeholder groups and additional materials.

In order to ensure the proper implementation of the project and to facilitate its monitoring, the contractor distinguished a stage 0 (preparatory stage). During this stage, experts involved in the project were introduced to the work, familiarised with the materials on the substantive assumptions of the Polish Qualifications Framework and sectoral qualifications frameworks, and the report from the study analysing the competences and qualifications in the real estate sector prepared by the Educational Research Institute. Moreover, at this stage, the "Substantive

concept for developing the SQF for Real Estate” was presented to the contracting authority for approval. Expert team members participated in a training on the Integrated Qualifications System and sectoral qualifications frameworks organised by the contracting authority (IBE). Then, during the inaugural webinar, the schedule of activities was discussed, as well as the guidelines for cooperation and contact among team members and the project coordinator, substantive director and methods experts. The webinar was also the first opportunity to discuss substantive issues, such as the scope of the SQF RE, which were continued in subsequent stages of the work.

## 2. Constructing SQF RE

### 2.1. Determining the Scope of Competences in the Real Estate Sector

The sectoral qualifications framework is a solution within the Integrated Qualifications System intended to respond to the needs of specific sectors. As a further specification of the Polish Qualifications Framework containing the description of qualification levels for a given sector, it is a tool for comparing the sector's qualifications and helps to identify key areas of competence important for its labour market.

Therefore, in order for an SQF to function properly, its scope needs to be determined – in other words, the sector it represents must be defined. This is essential so that users know which competences the level descriptors of a given sectoral framework are linked to and which qualifications can be referenced to them.

The way the scope of a sectoral qualifications framework is presented is closely related to the way it is used later on. In particular, the learning outcomes included in the descriptions of qualifications are compared with the entries of a sectoral qualifications framework. Sectoral qualifications frameworks are also used to define the key competences for particular areas of a sector's activities, thus indicating the directions of developing competences or education and training programmes. Therefore, the scope of an SQF should refer to the set of competences identified for the given sector and then described in the matrix of the framework.

The starting point for defining the scope of a sectoral qualifications framework can be the existing definitions of the sector based on, for example, the Polish Classification of Activities, the jurisdiction of particular ministries or tax regulations. However, the most appropriate approach to determine its scope may be to indicate the processes and/or professional tasks with which the competences included in a given SQF are linked.

For the purpose of the competence analysis conducted by the Educational Research Institute, which preceded the process of developing SQF RE, the real estate sector was defined as the activities relating to real estate services and real estate management. The sector was presented from the perspective of the three branches comprising it, i.e. real estate management, real estate brokerage and real estate valuation. These activities are reflected in the Polish Classification of Activities (PCA) primarily in the following subclasses: 68.20.Z (Rental and operating of own or leased real estate), 68.31.Z (Real estate agencies) and 68.32.Z (Management of real estate on a fee or contract basis). An analysis of this classification reveals that when describing the real estate sector, other PCA codes should also be referenced, such as 81.10z (Buildings service support activities) or 81.21z (General cleaning of buildings). Of note is the lack of a separate subclass of activities relating to property valuation, which constitutes

a separate area of activity in the real estate sector. Therefore, the PCA classification may only be treated as an element in the preliminary definition of the sector, which should be studied further.

For the purposes of the Sectoral Qualifications Framework for Real Estate project, the contracting authority, the Educational Research Institute, analysed the competences in the sector and presented the results to the contractor's expert team. This analysis proposed the following definition of the scope of the real estate sector:

*The real estate sector is made up of enterprises providing real estate services (including real estate management, real estate brokerage and property valuation), entities managing public sector real estate, regardless of their legal form, as well as sectoral institutions, associations and professional organisations, educational institutions, organisations and associations, institutions performing regulatory functions and other entities associated with the activities described above.*

This definition, by reflecting both the processes conducted in the real estate sector and the types of entities operating in it, allowed a broad understanding of the sector to be adopted. This made it possible, at the initial stage of work, to analyse a diverse range of processes and tasks performed in the sector and on its behalf, regardless of the type of entity performing these processes and tasks, as well as the purpose of the property (residential, commercial, public utility).

In the *Preliminary Substantive Concept of Developing the Draft SQF for the Real Estate Sector*, the contractor suggested only minor adjustments to the proposed definition. They concerned:

- Replacing “enterprises providing real estate services” with “entities operating in the field of”. The real estate sector is characterised by entities which are not enterprises, but which perform tasks typical of the sector. These include, for example, surveyors, advisers and agents who are natural persons performing tasks typical of the real estate sector, but on behalf of entities that are not part of it (e.g. on the basis of civil law contracts or acting within the structures of those entities, such as banks). The introduction of the proposed modification made it possible to include those entities and the professional tasks they perform.
- Distinguishing the processes involved in real estate brokerage from those involved in property management. For some of the industry community, real estate services are limited to processes relating to brokering and valuation. Therefore, a change was introduced to make the defined scope of the sector clear for its entire community.
- Extending the definition to include facility management. In working on a sectoral qualifications framework, it is important to take into account development trends in the sector. In the case of the real estate sector, it is important to emphasise a modern approach to real estate management, which aims to pay attention to what is called wellness – ensuring the optimal conditions for the use of the property, improving the quality of the services offered in the property, as well as maintaining or even increasing its market value. This

approach is in line with the real estate standards currently in force (PN-EN 15221-1:2012 – Facility Management).

- Separating the entities performing tasks typical for the real estate sector (real estate market services and property management) from those acting on its behalf (constituting the sector's community), such as: sectoral institutions, associations and organisations, educational institutions, organisations and associations, institutions performing regulatory functions and others. Many processes performed by such entities are not specific to the real estate sector, e.g. in the case of training institutions, a significant part of their activity is the provision of development services. It was important to carefully analyse the processes conducted by entities acting on behalf of the real estate sector, which then made it possible to distinguish those processes and tasks that are specific to the sector and should be taken into account in the work on the draft SQF for Real Estate. The proposed modification made it possible to emphasise the distinctiveness of the entities acting on behalf of the analysed sector.

The definition of the scope of the real estate sector is the starting point in the work to develop the Sectoral Qualification Framework for Real Estate:

*The real estate sector consists of entities operating in the field of real estate services (including real estate brokerage and property valuation), entities managing public and private real estate, regardless of the adopted legal form of functioning (including real estate management and facility management). The community of the sector is made up of professional institutions, associations and organisations, educational institutions, organisations and associations, institutions performing regulatory functions and other entities associated with the above described activities.*

During the development of the draft Sectoral Qualifications Framework for Real Estate, both in the course of the expert team's work, as well as during consultations with the industry community, the issue of its scope was continuously discussed. It was raised while analysing the material for the competence analysis at IBE, when distinguishing sectoral determinants, as well as at each stage of the work in which expert team members or specialists involved in the consultations were verifying the completeness of the draft SQF RE. In the course of the discussions, it was agreed that the scope of SQF RE should refer to the processes and tasks performed in the sector, rather than the entities working in it. It was also decided that the traditional perception of the sector through the prism of three "real estate professions" (property manager, estate agent, appraiser) had to be left behind given the much greater diversity of roles and functions within the sector, as well as the trends increasing specialisation in particular areas.

In developing the final scope of the Sectoral Qualifications Framework for Real Estate, the following assumptions were made, which, in the opinion of the expert team, should ensure its usefulness as well as provide a proper understanding of it as a tool. The agreed scope of the SQF RE should:

- be expressed in a clear and understandable manner, giving the reader a quick overview of which competences he/she can look for in the SQF for Real Estate and which qualifications can be referenced to its levels;
- reflect the specifics of the real estate sector, particularly the service aspect of the overwhelming number of processes taking place in the industry;
- be based on the processes conducted by persons performing professional tasks in the real estate sector;
- not divide or limit the sector according to the type, category or form of real estate ownership, as well as the form of business activities conducted by the entities operating in the sector;
- be agreed to by the sector's community, i.e. be adopted in a consensual manner by an expert team in a way that takes into account the views expressed by the sector's professionals involved in the consultation process;
- ensure coherence with the premises of the Integrated Qualifications System, including the system of sectoral qualifications frameworks.

The final version describing the scope of SQF RE took the following form:

**The Sectoral Qualifications Framework for Real Estate** encompasses the competences required to perform tasks relating to the real estate market, particularly in the processes of the management, brokerage and valuation of real estate, taking into account the needs of the customer (including the user and owner of real estate), safety and the impact of real estate on its surroundings, the natural environment and the climate.

The proposed description takes into account all the assumptions made during the work. In addition, it emphasises particularly important aspects of the tasks performed in the sector, i.e. attention to customer needs and the impact of the property on its surroundings, the natural environment and the climate. This reflects the sector's position on the growing importance of these issues.

The adopted scope of the SQF for Real Estate refers to, but is not limited to, three important areas of the sector, namely property management, brokerage and valuation. This provides a broad view of the real estate sector and allows the framework to develop further as changes occur, such as technological or organisational ones.

The Sectoral Qualifications Framework for Real Estate is closely linked to other, already developed sectoral qualifications frameworks, mainly the Sectoral Qualifications Framework for Construction, the Sectoral Qualifications Framework for Trade and the Sectoral Qualifications Framework for Energy. SQF RE logically complements these. In some areas, a clear demarcation is made between the competences included in the SQF for Real Estate and in other frameworks. In other areas, however, some provisions significantly converge, i.e. despite the inclusion of certain competences in other sectoral qualifications frameworks, they are also found in SQF RE due to their key significance for the tasks performed in the real estate sector.

## 2.2. Identifying Competences

The study report on the analysis of competences and qualifications in the real estate sector prepared by the Educational Research Institute served as the source of information for identifying competences. Other materials were also analysed, such as:

- study programmes (the learning outcomes for fields of study/specialisation in real estate, e.g.: investment and real estate, the real estate market, managing investments and real estate; postgraduate studies programmes, e.g. real estate management, commercial investment property analysis, managing historic and religious properties, commercial property management)
- core curricula for vocational education (surveyor technician, wherein the qualifications “BUD.19. Performing surveying work relating to the cadastre and real estate management” and “BPO.02. Physical protection of persons and property technician” were distinguished);
- information on occupations developed within the project “Developing, supplementing and updating information on occupations and its dissemination with the use of modern communication tools – INFOdoradca+” [Real estate administrator (333403), Real estate market advisor (333404), Real estate agent (244001), Real estate manager (244003)];
- descriptions of market qualifications associated with the real estate sector included in the Integrated Qualifications System (e.g. Planning and executing the professional cleaning process);
- descriptions of qualifications submitted but not included in the IQS or undergoing the inclusion process with relevant ministers (reviewing documents made available at the consultation stage with the sector);
- training programmes (e.g. property audits and facility management, facility manager, cleaning services coordinator, etc.)
- legal acts regulating the sector (e.g. the Act of 21 August 1997 on real estate management), provisions of Polish Norms (e.g. PN-EN 15221-1:2012 – Facility Management), including the provisions regulating the granting of professional qualifications in real estate valuation;
- competence standards and principles for awarding certificates by organisations operating in Poland (e.g. the Polish Real Estate Federation, the Polish Federation of Real Estate Professions Associations and the Polish Bank Association in the field of property valuation for the purpose of securing bank loans);
- job descriptions, job offers, descriptions of real estate services offered in the market, documentation on procurement procedures for real estate services;

- foreign and international models of professions/qualifications in the real estate sector.

Additional materials were used by the experts in the work of formulating SQF RE level descriptors to perform a more in-depth review of selected issues and identify the competences used in the sector. Issues requiring additional analysis were selected when the completeness of particular determinants was verified. Additional information sources also made it possible to prepare more specific versions of descriptors that were too general or understood differently by individual experts. They facilitated the identification of nuances and proposed formulations that reflected the sense of particular competences in the most adequate way.

In addition, a competence analysis was conducted throughout the project. It occurred during the workshops and discussions of the expert team in connection with desk research or the consultations conducted with sector representatives. Based on these activities, proposals were made to include additional areas in the SQF for Real Estate. Each of the suggestions made in these ways was independently analysed, which consisted in extracting the professional tasks and activities contained within them and identifying the competences required for their performance.

With the involvement of methods experts, the identified competences were verified as to whether they actually constitute competences within the meaning of the Integrated Qualifications System and whether they could be expressed in the language of learning outcomes. If they did not meet this requirement, it was checked whether they perhaps indicated the existence of some related competences in the real estate sector that should be taken into account.

The competences were also assessed as to whether they were specific to the real estate sector. In accordance with the methodology for developing sectoral qualifications frameworks, their descriptors should take into account competences that are not specific to the sector only if they are key to the tasks performed in the sector. In the case of real estate, the need to decide whether a given competence is specific to the real estate sector and whether it should be included in SQF RE happened quite often.

The following scheme was therefore used:

- The principle of encompassing a broad view of the real estate sector was adopted. At the initial stage, all identified competences were taken into account and it was assumed that they would be included in the SQF for Real Estate;
- During discussions in the expert team, a preliminary distinction was made between the competence areas of the SQF for Real Estate and those common for the whole economy (e.g. management, accounting or marketing issues) as well as general competences (e.g. knowledge of foreign languages, time management). It was assumed that competences relating to the performance of professional tasks not specific to the sector will not be included in the SQF (e.g. the ability to perform bank transfers);

- The justification and, if applicable, extent to which the SQF for Real Estate takes into account competences that are at the interface between the real estate sector and the construction sector (e.g. knowledge of the investment process, issues relating to maintaining the technical condition of facilities, planning inspections and repairs), the energy sector (e.g. energy efficiency) and the trade sector (e.g. the ability to prepare an offer, prepare a sales plan) were consulted with broader groups of sector representatives. Such representatives were also consulted on including in SQF RE competences associated with real estate services, such as cleaning services, maintenance of green areas and facility security.

During the work on the draft SQF for Real Estate, care was also taken to ensure that the formulated level descriptors were methodologically correct, which was the responsibility of the IQS methods experts. This process proceeded as follows:

- more complex formulations were broken down into single competences;
- competences were assigned to the categories of knowledge, skills or social competence; if needed, proposals were made to supplement SQF RE entries with competences from a different category of knowledge, skills or social competence;
- the competences were edited in a manner appropriate for sectoral qualifications frameworks, taking into account the phrases “knows and understands...”, “is able to...”, “is ready to...”.

In the course of the work, the expert team unanimously agreed that the SQF for Real Estate needed to cover the entire spectrum of properties regardless of their type, function or ownership. This required the use of an appropriate degree of generality in the level descriptors so that they addressed all possible situations. It was also important to include in the SQF for Real Estate observed trends in the sector relating to the introduction of new technological, organisational or legal solutions. Bearing in mind the need to keep individual entries up to date, care was taken to ensure that they provide general information, e.g. on the technologies used, which should allow for their continued relevance even after particular solutions change.

After assigning competences to specific determinants, they were grouped into competence series, i.e. they were linked thematically, forming a logical sequence of entries of increasing complexity. Each competence was also analysed in terms of the ability to reference it to the appropriate entry of second stage Polish Qualifications Framework level descriptors typical for vocational qualifications. This made it possible to assign a PQF level to a given entry of the SQF for Real Estate and to arrange the individual components in the competence series accordingly. After the initial arrangement of the series, the experts checked their completeness, i.e. they verified whether the real estate sector actually has and uses competences, which thematically correspond to a given series but are not included in it (more or less complex ones).

The expert team worked on formulating the level descriptors until they concluded that the preliminary draft of the SQF for Real Estate was complete, correct in terms

of content, and complied with the premises of the IQS. The work performed by the experts individually and in workshop groups was summarised by an analysis of the entire document. The members of the expert team verified and discussed the configuration of the preliminary draft of the SQF for Real Estate and considered it ready for consultation with the broad community of sector representatives.

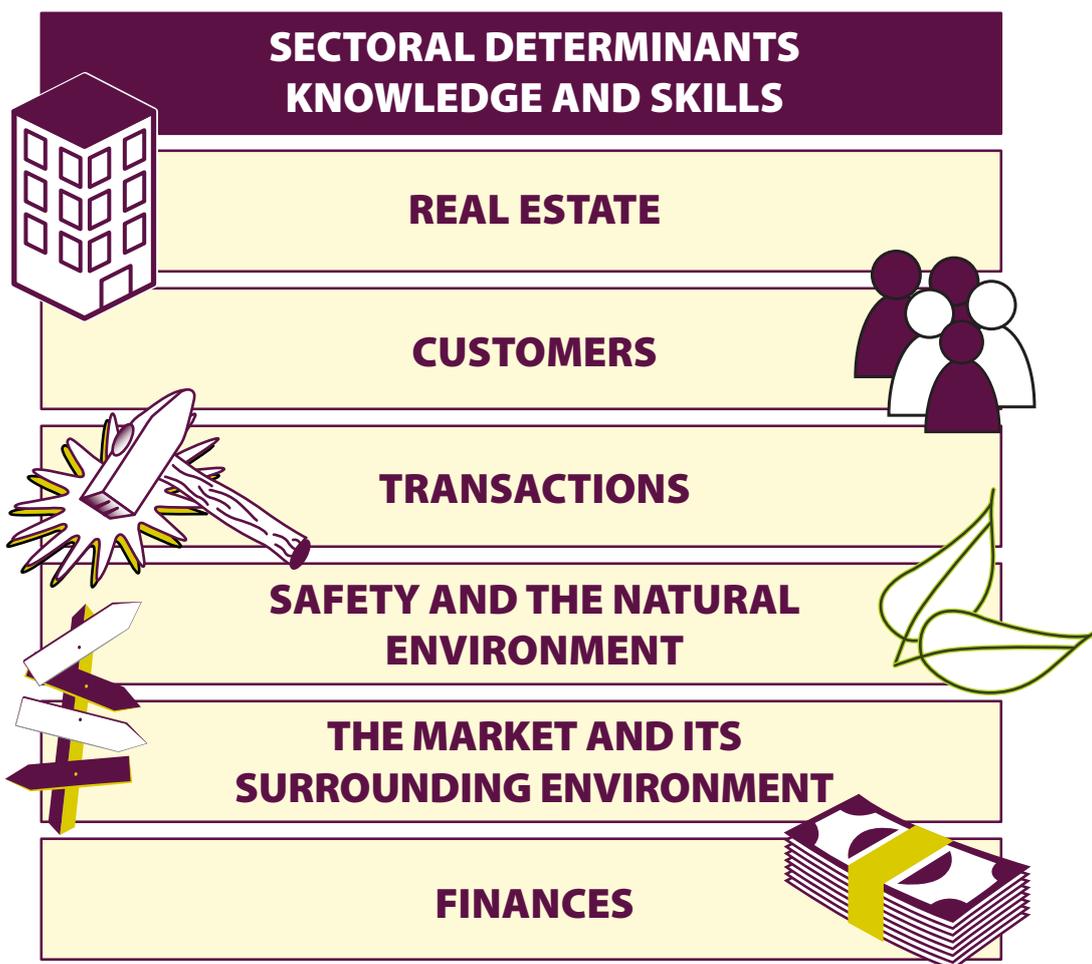
## 2.3. Sectoral Determinants

SQF RE contains competences described at five levels, corresponding to levels 3–7 of the Polish Qualifications Framework.

In order to organise the competences, SQF RE level descriptors are presented in competence series, which are then arranged by sectoral determinants.

The task of the sectoral determinants is to describe the key aspects of the sector's activities. The selection of the determinants, which optimally describes the real estate sector, was based on the analysis of competences. The formulated determinants are presented in Figure 3.

Figure 3. Sectoral determinants for the categories of knowledge and skills



Source: own work.

Figure 4. Thematic areas for the category of social competence

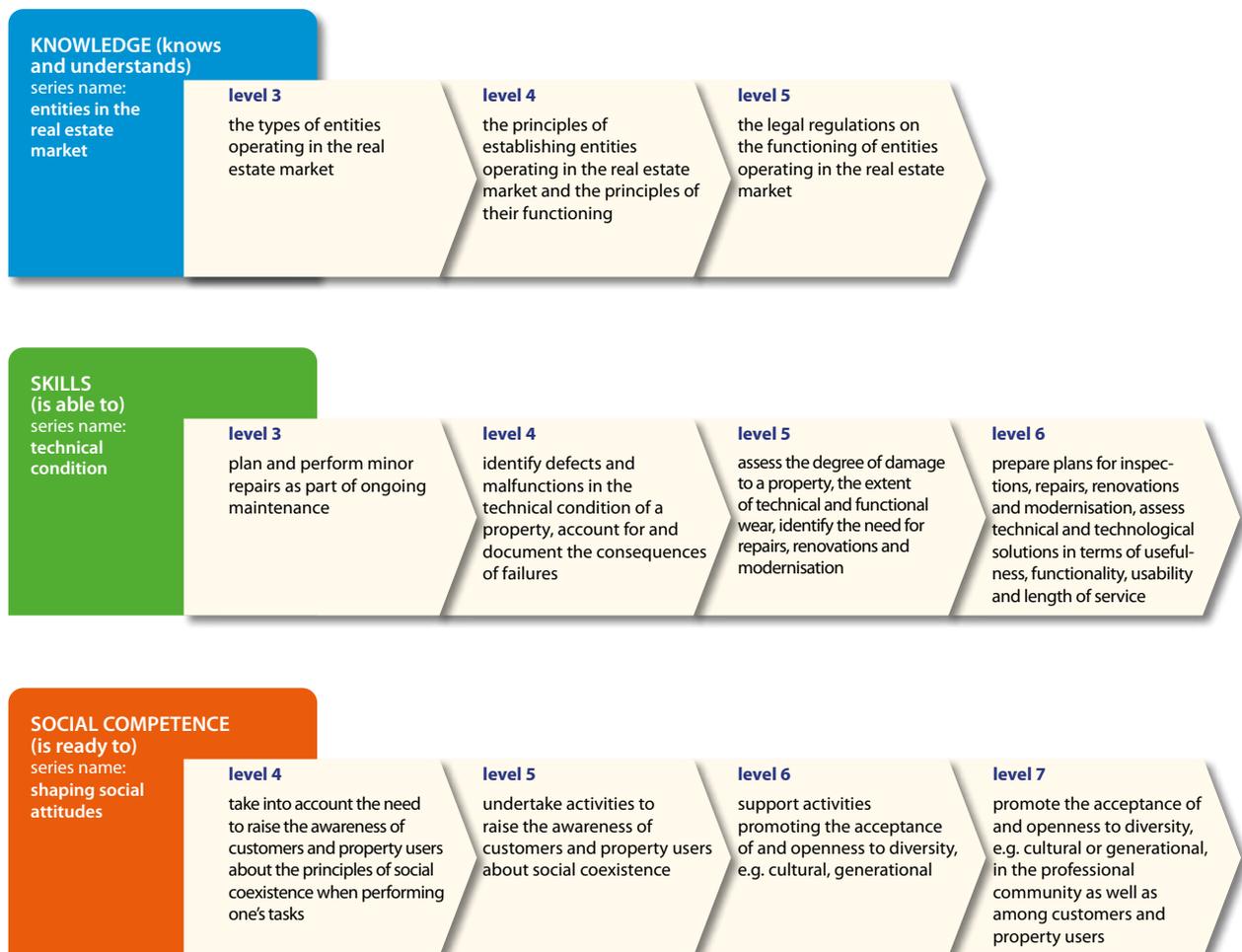


Source: own work.

The social competences identified in the course of the work were grouped independently of the distinguished sectoral determinants. A different division was adopted for social competence, better reflecting the specific nature of the identified capabilities (see Figure 4).

The competences within the sectoral determinants were grouped into series in SQF RE. A competence series is a set of thematically related competences, forming a logical sequence of entries of increasing complexity. Competences belonging to one series in SQF RE are always in the same row, which makes it possible to trace the progression of requirements. Examples of competence series in SQF RE are shown in Figure 5.

Figure 5. Examples of competence series in SQF RE

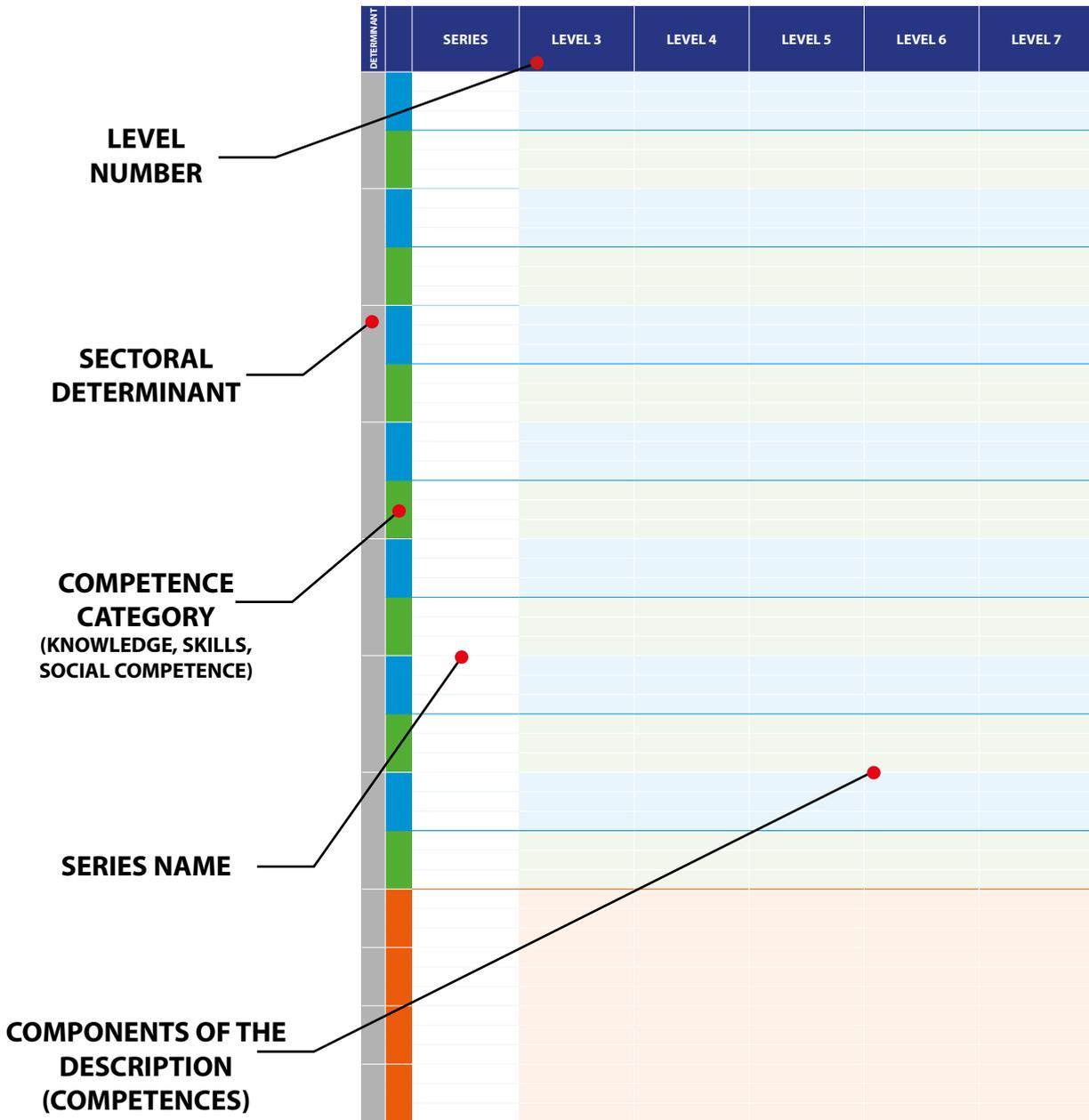


Source: own work.

Organising the competences (components of the description) comprising the level descriptors of SQF RE into series and determinants facilitates the use of the framework and ensures its utility and functionality.

Figure 6 presents the structure of SQF RE, including its division into series and determinants and the competence categories of knowledge, skills and social competence.

Figure 6. Structure of SQF RE



Source: own work.

## 2.4. Structure of the SQF RE Level Descriptors

Sectoral determinants ensure coherence and completeness within the sectoral qualifications framework. They group competences from a given area, which makes searching for them in the SQF RE intuitive. The description of the determinants is a key that makes it easier to quickly find the entries. Table 3 contains a description of the groups of competences, which have been assigned to particular determinants within the knowledge and skills category.

**Table 3. Description of the sectoral determinants for the categories of knowledge and skills**

| KNOWLEDGE,<br>SKILLS<br>Sectoral Determinants | DESCRIPTION   |
|---|---|
| REAL ESTATE                                   | <p>The determinant groups competences relating to immovable property and its attributes, in particular those associated with:</p> <ul style="list-style-type: none"> <li>▪ analysing the characteristics of real estate;</li> <li>▪ determining the legal status of real estate;</li> <li>▪ determining the purpose of real estate, developing concepts for a property's functioning and developing its image;</li> <li>▪ using the property, including maintenance of its technical condition as well as the provision and monitoring of utilities and services required for its operation;</li> <li>▪ knowledge of the principles and legal regulations regarding property management.</li> </ul> |
| CUSTOMERS                                     | <p>The determinant groups competences relating to the relationship with customers and property users, in particular those associated with:</p> <ul style="list-style-type: none"> <li>▪ researching the needs of customers and property users;</li> <li>▪ establishing relationships and communicating with customers, including in difficult situations, e.g. conflicts;</li> <li>▪ adapting the property to a customer's needs, including the quality of the indoor environment, accessibility, equipment.</li> </ul>   |
| TRANSACTIONS                                  | <p>The determinant groups competences relating to real estate transactions, i.e. trading in property rights as well as other real estate transactions, in particular those associated with:</p> <ul style="list-style-type: none"> <li>▪ preparing and promoting offers, presenting property;</li> <li>▪ determining the conditions of transactions and concluding transactions relating to real estate trade as well as the purchase of goods and services associated with the functioning of property;</li> <li>▪ knowledge of the principles and legal regulations regarding real estate transactions.</li> </ul>  |

|   |   |
|---|---|
| <p>SAFETY AND<br/>THE NATURAL<br/>ENVIRONMENT</p>         | <p>The determinant groups competences in the area of ensuring the safety of property and aspects relating to the natural environment, in particular those associated with:</p> <ul style="list-style-type: none"> <li>▪ conducting risk analyses, ensuring the safety and security of real estate against risk;</li> <li>▪ monitoring and minimising the impact of real estate on the natural environmental and climate as well as the circular economy.</li> </ul>   |
| <p>THE MARKET AND<br/>ITS SURROUNDING<br/>ENVIRONMENT</p> | <p>The determinant groups competences relating to the real estate market and its environment, including the legal and socio-economic environment, as well as competences relating to the impact of the neighbourhood on property, in particular those associated with:</p> <ul style="list-style-type: none"> <li>▪ analysing the real estate market and the phenomena occurring in it;</li> <li>▪ analysing the environment surrounding the real estate market, including the legal, competitive and socio-economic environments;</li> <li>▪ analysing the neighbourhood in which real estate is located and its impact on a property;</li> <li>▪ analysing the threats influencing the real estate market.</li> </ul> |
| <p>FINANCES</p>   | <p>The determinant groups competences relating to property valuation and the financial aspects of property management, both in terms of the day-to-day management of property costs, budgets as well as property investments, in particular those associated with:</p> <ul style="list-style-type: none"> <li>▪ accounting for and optimising the costs of real estate operations;</li> <li>▪ managing receivables;</li> <li>▪ developing financial plans;</li> <li>▪ real estate investments, including investment appraisal and financing;</li> <li>▪ real estate valuation.</li> </ul>   |

Source: own work.

### 3. Glossary of Terms Used in SQF RE

The definitions are based on the publication *Słownik Zintegrowanego Systemu Kwalifikacji* [Glossary of the Integrated Qualifications System] (Sławiński, 2017b).

- Polish Qualifications Framework level descriptors – a set of descriptions characterising the knowledge, skills and social competence required for qualifications at a given level. The Polish Qualifications Framework (PQF) distinguishes eight levels, which are referenced directly to the eight levels of the European Qualifications Framework. This term has not been defined in the IQS Act.
- Learning outcomes – encompass knowledge (what a person knows and understands), skills (what a person is able to do) and social competence (the attitudes they present, readiness to perform specific tasks and preparation to fulfil specific obligations). In the IQS Act: “knowledge, skills and social competence attained through the learning process” (art. 2, item 4).
- European Qualifications Framework (EQF) – is the reference system for national qualifications frameworks in the EU, including the Polish Qualifications Framework. It enables the indirect comparison of qualifications attained in different countries. In the EQF, the framework levels are defined by means of learning outcomes descriptors in the categories of knowledge, skills and personal and social competence. The IQS Act refers to the term European Qualifications Framework once in the context of the PQF.
- Competences – refer to the broadly understood ability to undertake specific activities and tasks using learning outcomes and one’s own experiences. This term has not been defined in the IQS Act.
- Social competence – one of the three categories of learning outcomes. This is the ability to shape one’s own development as well as the autonomous and responsible participation in professional and social life. Social competence takes into account the ethical context of one’s own behaviour. In the IQS Act: “the ability developed during the learning process to shape one’s own development, as well as the autonomous and responsible participation in professional life and society, taking into account the ethical context of one’s own behaviour” (art. 2, item 7).
- Qualification – a defined set of learning outcomes whose attainment is assessed in a validation process and formally confirmed by an authorised institution.

## 4. Using SQF RE

### 4.1. Ways of Using SQF RE

By adapting its entries to the specifics of the sector, SQF RE is a tool for developing sets of competences, which can be the basis for preparing a qualification description, a job description, a training programme or a self-learning plan. The structure of SQF RE enables the competences of a set to be selected in a very simple, intuitive way. The whole process of describing competence sets with SQF RE takes place in a few simple steps:

Figure 7. Describing sets of competences using SQF R



Source: own work.

**D** – determinant – select the determinant appropriate for the scope of the competence set to be described;

**C** – competence – find the competences (knowledge and skills) in the selected determinant that best fit the set. The set does not have to include all entries of the selected determinants. Then select the social competences appropriate for the set;

**S** – series – select the series for the chosen competences and work within them;

**L** – level – if the complexity of the selected competence does not meet the requirements of a given level, look for competences at a higher or lower level in the same series;

**C** – completeness – check the completeness of the set and add entries that may be missing. For this purpose, you can use other SQF RE series, other SQFs or the universal descriptors of the second stage Polish Qualifications Framework levels.

## 4.2. Proposals for Using SQF RE in Practice

The process of developing the Sectoral Qualifications Framework for Real Estate mobilised and involved a wide range of sector representatives. The establishment of cooperation in this group and its planned continuation were considered to be an equally important results of the project as the elaboration of the document itself. The implementation of the project was therefore accompanied by continuous discussions on the meaning of the SQF, the possibilities of its use and further actions that should be taken. This chapter presents recommendations for the implementation and use of the Sectoral Qualifications Framework for Real Estate, based on opinions collected in the course of the work of the expert team and during consultations of the preliminary SQF RE draft.

Representatives of the real estate sector recognise the benefits that the developed SQF for Real Estate can bring. They anticipate that it will allow common standards of requirements to be developed, which will help to systematise the process of recruiting and hiring employees as well as commissioning services in the sector. It will support the verification of competences possessed by job candidates and will make it possible to identify competence gaps. In addition, it will facilitate both the explicit descriptions of requirements for candidates and their scope of responsibilities, as well as appropriately shape an organisation's structure. Well-defined requirements and a clear career and professional development path will increase the likelihood that people with the right competences will be chosen for particular positions and receive adequate salaries for their work. It will also make it easier for people who are just starting their careers and considering work in the real estate sector to plan their professional paths.

The real estate community anticipates that SQF RE will contribute to the development of educational services that are better adapted to the needs of the labour market. Sector representatives stress that it is extremely important to create a coherent, structured training offer, which will translate into the appropriate planning of competence development for people working in the sector. The SQF for Real Estate will allow for a comprehensive review of study programmes, including postgraduate studies, training workshops and courses. By making it possible to reference the learning process to a common document, it will be easier to properly formulate and compare learning outcomes and to effectively plan an educational path.

The real estate sector is feeling the effects of deregulation and the abolition of obligatory licences for property managers and real estate agents. Despite their absence, there is a noticeable need to introduce documents that could help assess whether a person has the right competences. The answer to this could be the introduction of market qualifications to the Integrated Qualifications System, and the Sectoral Qualifications Framework for Real Estate could support the process of describing them. According to sector representatives, such qualifications will contribute to the professionalisation of offered services and will provide a competitive advantage to people who have a document confirming the possession of relevant competences. Market qualifications could facilitate the selection of specialists, guaranteeing the reliability of the tasks performed in real estate management. Industry representatives indicate that market qualifications may also be

a response to increasing specialisation and the need to provide professionals with competences in a specific, narrow area of the real estate sector.

During the development of the draft SQF for Real Estate, the persons and entities invited to work on it recognised the need for establishing an actively functioning Sector Skills Council for the sector. The Council should promote and implement the SQF for Real Estate and then analyse its use and, if necessary, update it. The Council could also respond to the needs of the sector in terms of legislative initiatives, changes in educational quality, identification of training and educational needs, as well as seek funding for the education of personnel in the sector. The Council, with the support of experts and analysts, should also forecast the sector's directions of development and identify the qualifications needed, enabling it to respond to the growing needs of customers. In these areas, the Council could establish official, close cooperation with, among others, the Sector Skills Council for the Construction Industry and the Sector Skills Council for the Financial Sector.

The Council should review the Sectoral Qualifications Framework for Real Estate after about 2-3 years and decide whether it requires updating. It would need to determine whether ongoing changes in IT, relating to remote working and the automation of processes, as well as legal and institutional changes would require modifications or supplemental entries to the SQF RE. The rationale for a possible update of the SQF RE could also be based on the conclusions gathered after the first market qualifications for the real estate sector have been developed.

During the work on developing the draft SQF for Real Estate, sector representatives also held more general discussions on the development of the Integrated Qualifications System and activities to develop competences in other segments of the economy. They acknowledged the need to develop a sectoral qualifications framework for activities associated with advertising, public relations, communication, and broadly understood promotion. Competences in these areas are important for the tasks performed not only in the real estate sector, but also in all other sectors. Currently, this part of the economy independently regulates issues relating to competences and qualifications, and individual entities use their own nomenclature for job positions, responsibilities and the requirements of employees and job candidates. This is an area that a sectoral qualifications framework could help to systematise. Competences in the field of marketing communications are often used in different sectors and appear in many market qualifications. A sectoral qualifications framework for this field would help to appropriately name and structure such competences, allowing them to be compared and enabling consistency when assigning PQF levels.

For the representatives of the sector, it is important that the developed SQF for Real Estate draft finds legal legitimacy as soon as possible. A step that should therefore be taken immediately is to apply for the inclusion of the SQF for Real Estate in the Integrated Qualifications System. It is also important to obtain support from ministries for both the implementation of SQF RE as well as for the activities of a Sector Skills Council.

When considering the success of implementing the SQF for Real Estate, industry representatives point to the need to use a variety of communication methods. SQF

RE should be presented at industry events, through industry media and during classes delivered as part of studies or training. Social media, a dedicated internet platform and a mobile application should also be used for this purpose, containing, e.g. instructions on how different groups of stakeholders could use SQF RE or for performing a self-assessment of competences.

According to sector representatives, SQF RE highlights the interdisciplinarity and complexity of the real estate sector, enabling it to be better understood by stakeholders. It will result in greater transparency of both the requirements placed on entities providing real estate services, as well as the competences held by those working in the sector. Those involved in developing the draft Sectoral Qualifications Framework for Real Estate stress the importance of continually communicating the benefits of its implementation and conducting multi-pronged promotional activities. The SQF for Real Estate should also gain ambassadors, i.e. people who, once they see its value and start using it, will begin to share their experiences.

The potential of the team gathered around the concept of the Sectoral Qualifications Framework for Real Estate, consisting of experts, representatives of organisations working on behalf of the sector and educational communities, allows us to assume that the planned activities will be effectively implemented and achieve the expected results.

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All publications listed above are available at [www.kwalifikacje.edu.pl](http://www.kwalifikacje.edu.pl).



## **Annex: Sectoral Qualifications Framework for Real Estate**

| DETERMINANT | SERIES                             | LEVEL 3  | LEVEL 4   | LEVEL 5   | LEVEL 6  | LEVEL 7   |  |
|-------------|------------------------------------|--|---|---|--|---|--|
| REAL ESTATE | KNOWLEDGE – knows and understands: | classification of real estate                              | the types, classes, components of real estate; types of spatial areas in real estate            | property classifications and quality designations, quality standards for the spatial areas of real estate   | the norms and standards for measuring and designating the spatial area of real estate  |   |  |
|             |                                    | functions of real estate                                   | the purpose and functions of real estate  | legal requirements relating to the use of real estate for various purposes  | the specificity of managing real estate ensuing from its function and purpose  |   |  |
|             |                                    | characteristics of real estate                             | real estate data sources  | the characteristics of real estate affecting its value and functionality  | the influence of real estate characteristics on value and functionality  |   |  |
|             |                                    | property rights  |   | the types of property rights (including in rem, limited rights in rem, contractual obligations)   | the entitlements and limitations relating to particular types of property rights   | the entitlements and limitations relating to special cases involving property rights                                    |  |
|             |                                    | value of real estate                                       | the types of value in real estate   | the relationships and connections between specific types of real estate values  | the legal regulations relating to real estate values   | the strategies and methods of building real estate value, the strategies and methods of creating an image of a property |  |
|             |                                    | infrastructure, technical condition and use of real estate | the functions, elements and principles of servicing the technical infrastructure of real estate | the principles, good practices and obligation to provide information on the use of real estate; the procedures, principles and methods of documenting the consequences of accidents | the legal regulations defining the requirements for the infrastructure, technical condition and requirements for the use of real estate  | the technologies, organisational and IT solutions available in the market supporting the use of real estate             | the trends in technology, organisational and IT solutions supporting activities relating to the use of real estate |
|             |                                    | legal basis of property management                         |   | the basic principles of real estate management, the procedures for obtaining permits for real estate management, including those resulting from construction law                    | the legal regulations on real estate management, including public estates; the legal regulations, including construction law, on required authorisations and permits for real estate management                        | the dependencies and connections between the legal acts on real estate transactions, including public real estate       | the directions and premises of real estate management policy   |
|             |                                    | documentation  | the types and categories of documentation relating to a property                                | the elements and purposes of documentation relating to a property (e.g. appraisal report, property management plan, technical documentation)  | the principles and procedures for obtaining, preparing, updating, recreating and providing opinions on documentation relating to a property (e.g. appraisal report, property management plan, technical documentation) |   |  |

| DETERMINANT                         | SERIES                                       | LEVEL 3   | LEVEL 4   | LEVEL 5  | LEVEL 6  | LEVEL 7  |
|-------------------------------------|--|---|---|--|--|--|
| REAL ESTATE<br>SKILLS – is able to: | analysing the characteristics of real estate | obtain real estate data, including a site visit, read data from an appraisal, land and mortgage register, maps, plans, spatial development plans, databases and other sources | identify the characteristics of real estate affecting its value and functionality, select and assess sources of data concerning the analysed real estate  | analyse real estate data, assess the quality of real estate, assess the impact of real estate characteristics on its value and functionality                 |  |  |
|                                     | determining legal status                     |   | select and assess the data sources needed to determine the legal status of real estate  | assess the legal status of real estate based on data sources   | analyse the legal status of real estate  | analyse the legal status of real estate in complex, non-routine cases  |
|                                     | determining functionality                    | obtain information from documents about the purpose and functions of real estate  | identify the possibilities relating to the purpose and functioning of real estate   | analyse and assess the possibilities for the purpose and functioning of real estate  | develop and optimise the concept of the purpose and functioning of real estate   | develop the concept of managing a real estate portfolio  |
|                                     | technical condition                          | plan and perform minor repairs as part of ongoing maintenance   | identify defects and malfunctions in the technical condition of a property, account for and document the consequences of failures                         | assess the degree of damage to a property, the extent of technical and functional wear, identify the need for repairs, renovations and modernisation         | prepare plans for inspections, repairs, renovations and modernisation, assess technical and technological solutions in terms of usefulness, functionality, usability and length of service |  |
|                                     | developing the image of a property           |   | conduct marketing activities for the development of a property's image  | select marketing activities for the development of a property's image  | develop marketing plans for the development of a property's image  | develop real estate positioning strategies   |
|                                     | providing utilities                          | determine the consumption of utilities  | select the utilities needed by a given property   | monitor and analyse utility consumption  | plan the demand for utilities, develop savings plans for utility consumption   | develop long-term strategies to optimise utility consumption   |
|                                     | providing services                           |   | prepare the specification of services, including those for the maintenance of green areas, cleaning, property security, maintenance services and removals | determine a property's current demand for services, including the maintenance of green areas, cleaning, property security, maintenance services and removals | develop plans for the maintenance of property, including the maintenance of green areas, cleaning, property security, maintenance services and removals                                    | develop standards for the maintenance of real estate, including the maintenance of green areas, cleaning, property security, maintenance services and removals                 |
|                                     | monitoring service provision                 |   |   | monitor the implementation of tasks and processes by entities operating on or for a property   | coordinate the activities of entities performing tasks and processes on or for a property  | coordinate the activities of entities performing tasks and processes on or for a property in non-routine situations and for properties with a complex technical infrastructure |
|                                     | maintaining documentation                    |   |   | prepare, replicate and maintain the documentation relating to a property, e.g. appraisal report, property management plan, construction book                 | verify the documentation relating to a property, e.g. appraisal report, property management plan, construction book  |  |

| DETERMINANT |                                    | SERIES                                     | LEVEL 3   | LEVEL 4   | LEVEL 5  | LEVEL 6   | LEVEL 7   |
|-------------|------------------------------------|--|---|---|--|---|---|
| CUSTOMERS   | KNOWLEDGE – knows and understands: | customer needs                             | customer types, segments  | data characterising selected customer groups  | the needs and expectations of individual customer groups   | the factors shaping the needs and expectations of individual customer groups  | the trends relating to customer needs   |
|             |                                    | methods of researching needs               | data sources on customer needs  | the methods and principles of obtaining and processing data on customer needs   | the methods of researching customer needs  |   |   |
|             |                                    | client relationship                        | customer service principles   | good practices in customer service and building customer relationships  | the principles of dealing with clients in difficult and conflict situations; the rules of personal data processing and protection                        | the methods and techniques used in mediation  |   |
|             |                                    | impact of a building's indoor environment  |   | the elements of the indoor environment of a building affecting the health, comfort and well-being of property users                     | the impact of the indoor environment of a building on the health, comfort and well-being of property users   | the long-term results of the impact of the indoor environment on the health, comfort and well-being of property users                         |   |
|             |                                    | quality of a building's indoor environment |   | the principles and good practices for ensuring the quality of a building's indoor environment   | the methods of ensuring the quality of a building's indoor environment   | the technologies available on the market and applied organisational solutions used to improve the quality of a building's indoor environment  | the trends in organisational solutions and technologies ensuring the quality of a building's indoor environment             |
|             |                                    | wellbeing certification                    |   | building assessment and certification systems available on the market for ensuring the health, comfort and well-being of property users | the terms and conditions of granting certificates for buildings relating to ensuring the health, comfort and well-being of property users                | the methods of analysing properties in terms of ensuring the health, comfort and well-being of property users                                 | the methods of building a real estate strategy that takes into account the health, comfort and well-being of property users |
|             |                                    | accessibility                              |   | the principles, good practices and information requirements regarding accessibility, including for people with disabilities             | the methods of increasing accessibility, including for people with disabilities  | the technologies available on the market and applied organisational solutions regarding accessibility, including for people with disabilities | the trends in organisational solutions and technologies that increase accessibility, including for people with disabilities |
|             | SKILLS – is able to:               | researching customer needs                 | formulate questions regarding a customer's opinions, needs and expectations   | identify a customer's needs on the basis of the information he/she provides   | identify the complex needs of a customer, plan opinion polls and property user satisfaction surveys  | identify the needs of customer groups, formulate assumptions for conducting market research aimed at determining the needs of customer groups | study and analyse socio-economic and cultural factors shaping the needs and behaviour of audience groups                    |
|             |                                    | communicating with the customer            | provide the customer with information on a property, as well as on procedural, technical, legal and organisational issues | explain to the customer issues relating to the property, as well as procedural, technical, legal and organisational issues              | formulate information and messages about the characteristics and functioning of a property, select forms and channels of communication with the customer | formulate marketing and media material regarding real estate  | formulate information and material on real estate addressed to diverse groups, e.g. in terms of culture, age                |
|             |                                    | resolving conflicts                        |   | mediate communication between the parties to a conflict   | resolve disputes between property users in routine situations  | resolve disputes between property users in difficult situations and in those resulting from differences, e.g. cultural, generational          |   |

| DETERMINANT  |                                    | SERIES   | LEVEL 3  | LEVEL 4   | LEVEL 5   | LEVEL 6   | LEVEL 7   |
|--------------|------------------------------------|--|--|---|---|---|---|
| CUSTOMERS    | SKILLS – is able to:               | accessibility  |  | indicate, based on legal provisions, solutions enabling the use of property by people with disabilities   | choose solutions based on good practices that increase the accessibility of property, including those facilitating its use by people with disabilities  | develop and implement solutions that increase the accessibility of property, including for people with disabilities   | develop and disseminate good practices that increase the accessibility of property, including improvements for people with disabilities |
|              |                                    | adapting property to a user's needs                      |  | select elements of interior design and development of the surroundings that meet the needs of users based on principles and instructions  | create interior design and development projects that meet the needs of users based on specific furnishing standards, the principles and canons of interior design   | create original interior design and development projects that meet the routine needs of users   | create proprietary, innovative interior design and development projects that meet the non-routine needs of users                        |
|              |                                    | wellbeing certification                                  |  |   | make recommendations to adapt a property so that it meets the building certification requirements for ensuring the health, comfort and well-being of property users   | analyse a project in terms of the possibility of adapting the property so that it meets the building certification requirements for ensuring the health, comfort and well-being of property users | develop strategies for implementing solutions that ensure the health, comfort and well-being of property users                          |
|              |                                    | improving the quality of a building's indoor environment | read the measurements of systems regulating the parameters of a building's indoor environment, e.g. thermal comfort, lighting quality, acoustic comfort, air quality | monitor the parameters of the indoor environment of a building, e.g. thermal comfort, lighting quality, acoustic comfort, air quality; supervise the operation of systems ensuring the parameters of a building's indoor environment      | determine the optimal parameters of a building's indoor environment, e.g. thermal comfort, lighting quality, acoustic comfort, air quality; select solutions and technologies to improve the quality of a building's indoor environment | implement solutions and technologies to improve the quality of a building's indoor environment  | develop solutions and technologies to improve the quality of a building's indoor environment  |
| TRANSACTIONS | KNOWLEDGE – knows and understands: | principles of concluding transactions                    | the types of real estate transactions, elements of contracts and the procedure for concluding contracts  | the principles resulting from the legal regulations on concluding contracts and constructing contractual provisions for real estate transactions; the principles of transferring the subject of a contract                                |   |   |   |
|              |                                    | authorisation to enter into a transaction                |  | the rights resulting from the legal regulations to conclude a transaction (e.g. legal capacity, power of attorney, representation, representation of an entity); the principles of providing services relating to concluding transactions | the principles and procedures of establishing powers of attorney, the legal regulations on providing services relating to concluding transactions   |   |   |
|              |                                    | principles of preparing an offer                         | the principles of describing particular types of real estate in an offer   | the principles of constructing offers depending on the target group, type of property and type of transaction   | the legal regulations on preparing real estate offers   | the principles of developing sales strategies in real estate trade  | the rules of copyright protection relating to the development and publication of real estate offers, announcements and information      |

| DETERMINANT  |                                    | SERIES                                  | LEVEL 3   | LEVEL 4   | LEVEL 5   | LEVEL 6   | LEVEL 7   |   |
|--------------|------------------------------------|---|---|---|---|---|---|---|
| TRANSACTIONS | KNOWLEDGE – knows and understands: | promoting offers                        | the principles of publishing offers, announcements and information in the media, social media, industry websites and databases; the principles of presenting offers, announcements and information at trade fairs | the channels operating in the real estate sector of reaching customers (media, social media, databases, industry portals, trade fairs)              | the methods of promoting offers, announcements and information on real estate trade   | the principles of developing marketing strategies in real estate trade  | modern technologies supporting the promotion of offers in real estate trade   |   |
|              |                                    | legal regulations on public procurement | the basic procedures and conditions for concluding transactions resulting from the public procurement law   | the procedures for concluding transactions under the public procurement law   | the legal regulations governing real estate transactions, including the regulations of the public procurement law                             |   |   |   |
|              | SKILLS – is able to:               | preparing offers                        | complete the offer depending on the target group and type of property   | develop elements of the offer in accordance with a template   | develop an offer depending on the target group and type of property   | develop sales strategies in real estate trade   | develop marketing plans in real estate trade  |   |
|              |                                    | managing promotion                      | post ads in the media, social media, databases and industry portals   | prepare an offer for presentation at trade fairs; implement strategies for presenting an offer, including in social media                           | choose the channels to present an offer depending on the target group, type of property and type of transaction                               | develop a strategy for reaching and presenting an offer depending on the type of client, type of property and type of transaction                           |   |   |
|              |                                    | presenting real estate                  |   | choose the method of presenting real estate taking into account the type of property, type of customer and the method of concluding the transaction | develop a real estate presentation plan taking into account the type of property, type of client and the method of concluding the transaction | develop guidelines for preparing real estate in order to conclude a transaction; develop plans and guidelines for a virtual presentation of the real estate |   |   |
|              |                                    | setting the terms of a transaction      |   | search for offers matching the given criteria   | set the terms of the transaction, analyse and assess offers   | negotiate the terms of the transaction  | conduct multilateral negotiations when concluding complex and non-standard transactions   |   |
|              |                                    | concluding transactions                 | complete the documents required to conclude a transaction   | develop documents required to conclude standard transactions  | coordinate the transaction process  | coordinate the process of concluding complex/non-standard transactions  | formulate the assumptions for developing contracts and other documents required when concluding complex and non-standard transactions |   |
|              | SAFETY AND THE NATURAL ENVIRONMENT | KNOWLEDGE – knows and understands:      | real estate safety  |   | the principles, good practices and information requirements regarding real estate safety  | the methods of risk assessment relating to the safety of people and property in real estate   | the technologies available on the market and applied organisational solutions for increasing real estate safety                       | the trends in the field of the organisational solutions increasing real estate safety |
|              |                                    |   | safety of people and property   | the types of threats to the safety of people and property in real estate  | the factors and situations threatening the safety of people and property in real estate   | the methods of risk assessment relating to the safety of people and property in real estate   | the effects of threats to the safety of people and property in real estate  |   |
|              |                                    |   | risk and insurance  | the types of risks associated with real estate  | the principles of securing protection against real estate risk  | the methods of assessing and reducing real estate risk  | the instruments, including contracts, guarantees, warranties and insurances, limiting real estate risk                                |   |

| DETERMINANT                        | SERIES  | LEVEL 3   | LEVEL 4  | LEVEL 5  | LEVEL 6  | LEVEL 7   |
|------------------------------------|---|---|--|--|--|---|
| KNOWLEDGE – knows and understands: | impact on the environment and climate                                     | the types of impact of real estate on the environment and climate                                       | the parameters characterising the impact of real estate on the environment and climate   | the methods of reducing the impact of real estate on the environment; the methods of assessing the impact of real estate on the environment and climate        | the effects of the impact of real estate on the environment and climate  | the solutions and principles of sustainable property management as well as the directions and assumptions of environmental and climate policy   |
|                                    | energy efficiency, environmental and climate protection, circular economy |   | the principles, good practices and information requirements regarding energy efficiency, environmental and climate protection, waste management and the circular economy | the legal regulations specifying the requirements regarding energy efficiency, environmental and climate protection, waste management and the circular economy | the technologies and organisational solutions available on the market supporting activities relating to energy efficiency, environmental and climate protection, waste management and the circular economy | the trends in the field of the organisational solutions and technologies supporting activities relating to energy efficiency, environmental and climate protection, waste management and the circular economy |
|                                    | green certification   |   | the assessment and certification systems available on the market relating to the impact of real estate on the environment and climate                                    | the terms and conditions for granting certificates relating to the impact of real estate on the environment and climate  |  | the methods of constructing a real estate strategy that takes into account the impact of real estate on the environment and climate   |
| SAFETY AND THE NATURAL ENVIRONMENT | ensuring safety   | perform procedures ensuring the safety of property, apply collective protection measures in real estate | indicate, based on legal regulations, solutions ensuring the safety of real estate   | choose solutions that increase the safety of real estate   | develop and implement solutions that increase the safety of real estate  | develop good practices in the field of real estate safety   |
|                                    | ensuring the safety of people and property                                |   | supervise the operation of systems ensuring the safety of property   | identify factors and situations that may threaten the safety of people and property  | assess the probability and possible consequences of a situation threatening the safety of people and property  |   |
|                                    | analysing risk and insurance  |   | identify the threats affecting real estate   | select instruments that reduce the risk associated with real estate  | analyse the risk to real estate  | develop risk management plans for real estate   |
|                                    | acting in situations threatening safety                                   |   | take action to secure the location of a threat to the safety of people and property  | select actions to be taken in the event of a situation threatening the safety of people and property   | develop procedures to be followed in the event of a situation threatening the safety of people and property  | develop business continuity plans for real estate   |
|                                    | impact of real estate on the environment and climate                      |   | monitor the impact of real estate on the environment and climate, including noise, energy and water consumption  | determine the impact of real estate on the environment and climate   | analyse and assess the impact of real estate on the environment and climate  | develop plans to reduce the impact of real estate on the environment and climate, including an energy efficiency improvement plan   |
|                                    | limiting impact on the environment and climate                            |   | implement activities to limit the negative impact of real estate on the environment and climate  | select technologies, solutions and activities to limit the negative impact of real estate on the environment and climate                                       | implement activities, solutions and technologies to limit the negative impact of real estate on the environment and climate  | develop good practices to limit the negative impact of real estate on the environment and climate   |
|                                    | green certification   |   |  | make recommendations to adapt real estate to the certification requirements relating to its impact on the environment and climate                              | analyse a project in terms of the possibility of adapting the real estate to the certification requirements relating to its impact on the environment and climate  |   |
| SKILLS – is able to:               |   |   |  |  |  |   |

| DETERMINANT                                | SERIES                             | LEVEL 3   | LEVEL 4  | LEVEL 5  | LEVEL 6   | LEVEL 7   |  |
|--|------------------------------------|---|--|--|---|---|--|
| THE MARKET AND ITS SURROUNDING ENVIRONMENT | KNOWLEDGE – knows and understands: | real estate market  | real estate market segments  | the data characterising selected real estate market segments   | the principles of the functioning of selected real estate market segments   | the dependencies, connections between real estate market segments   | the development trends in the real estate market                             |
|  |                                    | phenomena occurring in the real estate market   | the parameters characterising the real estate market (e.g. price, demand, supply)  | the types, kinds of phenomena and processes in the real estate market  | the theories explaining the phenomena and processes occurring in the real estate market   | the principles of the functioning of investment markets, including the real estate market                 |  |
|  |                                    | factors influencing the real estate market  |  |  | the factors influencing the real estate market  | the impact of factors on the real estate market   | the complex connections among the factors influencing the real estate market |
|  |                                    | entities in the real estate market  | the types of entities operating in the real estate market  | the principles of establishing entities operating in the real estate market and the principles of their functioning  | the legal regulations on the functioning of entities operating in the real estate market  |   |  |
|  |                                    | the environment surrounding the real estate market  | the types of entities and institutions operating in areas relating to the real estate market, including those involved in construction supervision, protection of historical monuments, spatial development, public offices, public services, suppliers of utilities, goods and services | the scope of the competence of entities and institutions operating in areas relating to the real estate market, including those involved in construction supervision, protection of historical monuments, spatial development, public offices, public services, suppliers of utilities, goods and services |   |   |  |
|  |                                    | external factors affecting real estate  |  | the external factors influencing the image, value and functionality of real estate   | the influence of external factors on the image, value and functionality of real estate  | the complex relationships among the factors influencing the image, value and functionality of real estate |  |
|  |                                    | real estate data analysis methods   |  | the principles of acquiring and processing data to analyse socio-economic phenomena and processes  | the methods and tools for acquiring and processing data to analyse socio-economic phenomena and processes   | models of data analysis in for socio-economic purposes  | big data models and tools  |
| SKILLS – is able to:                       | analysing the real estate market   | perform calculations to determine the parameters characterising the real estate market                                  | develop data characterising the real estate market   | analyse data characterising the real estate market, identify and describe the phenomena occurring in the real estate market  | study the phenomena occurring in the real estate market   | identify new, undescribed phenomena, forecast trends occurring in the real estate market                  |  |
|  | analysing socio-economic data      | obtain socio-economic data, including reading data from databases, notarial deeds, reports, documents and other sources | select sources of socio-economic data, select the scope of socio-economic data   | analyse simple relationships in socio-economic data, study the impact of socio-economic phenomena on real estate   | analyse the relationships in socio-economic data, study the impact of socio-economic phenomena on the real estate market  | forecast the impact of socio-economic phenomena on the real estate market                                 |  |
|  | analysing the legal environment    |   |  | analyse the impact of legal regulations on the functioning of real estate  | analyse the relationships among the legal acts affecting the functioning of real estate and the real estate market; analyse the impact of legal regulations on the real estate market | forecast the impact of legal regulations on the real estate market  |  |

| DETERMINANT                                | SERIES                             | LEVEL 3                                      | LEVEL 4  | LEVEL 5  | LEVEL 6   | LEVEL 7  |  |
|--|------------------------------------|--|--|--|---|--|--|
| THE MARKET AND ITS SURROUNDING ENVIRONMENT | SKILLS – is able to:               | analysing the competition                    | obtain data on suppliers, the availability and prices of utilities, goods and services   | obtain data on the entities competing in the real estate market and their activities   | compare and analyse data on the competitive environment   |  |  |
|  |                                    | neighbourhood analysis                       | obtain data on the neighbourhood, including from conducting an on-site visit, data read from maps, plans, spatial development plans, databases and other sources | identify the elements of the surroundings influencing a property, select data sources for an analysed neighbourhood  | analyse data on the neighbourhood, assess the quality of the location, assess the influence of the neighbourhood on the property                      |  |  |
|  |                                    | assessing risk                               |  |  | analyse the threats affecting the real estate market  | assess the risk to the real estate market relating to the occurrence of threats; predict the direct effects of the occurrence of threats | forecast the long-term effects of threats                                  |
|  |                                    | minimising risk                              |  | select actions to limit the impact of threats to real estate   | develop and implement plans to minimise the effects of threats to real estate   | implement measures to minimise the impact of threats to the real estate market   | develop a plan to minimise the impact of threats to the real estate market |
| FINANCES                                   | KNOWLEDGE – knows and understands: | costs and revenues                           | the types of costs and revenues relating to real estate management; the public and legal liabilities relating to real estate                                     | the principles of calculating costs and revenues from real estate; the principles and methods of accounting for the consequences of failures                                 | the methods of settling and optimising real estate operating costs  | the methods of assessing the profitability of real estate  |  |
|  |                                    | receivables                                  |  | the principles and procedures of debt collection in the real estate sector   | the legal regulations relating to managing receivables in the real estate sector  |  |  |
|  |                                    | financing instruments                        |  | the types of financing sources for real estate and related investments, the procedures of obtaining financing for ongoing real estate operations and real estate investments | the mechanisms of the operation, application possibilities and limitations of using financing instruments for real estate and real estate investments | the principles of developing a financing structure for real estate and real estate investments   | advanced models of financing real estate and real estate investments       |
|  |                                    | valuation approaches, methods and techniques | the classification of approaches, methods and techniques of real estate valuation  | the legal regulations and principles resulting from the professional standards of real estate valuation  | the selection criteria, applicability and limitations of using individual approaches, methods and techniques of real estate valuation                 | the methodological assumptions of individual methods and techniques of real estate valuation   |  |
|  |                                    | investment efficiency                        |  | the stages of the investment process   | the factors influencing investment efficiency in real estate; the indicators for assessing investment efficiency in real estate                       | the methods of assessing risk and investment efficiency in real estate   |  |

| DETERMINANT    |                                  | SERIES   | LEVEL 3  | LEVEL 4   | LEVEL 5   | LEVEL 6  | LEVEL 7   |
|----------------|----------------------------------|--|--|---|---|--|---|
| FINANCES       | SKILLS – is able to:             | settling and optimising costs                            |  | settle the costs of the ongoing and technical maintenance of real estate, including the costs of maintaining common property as well as the costs of utilities and municipal services                         | optimise real estate operating costs  | define the criteria for the optimisation of real estate operating costs  |   |
|                |                                  | managing receivables                                     |  | perform activities relating to the collection of receivables  | monitor receivables, plan activities relating to the collection of receivables  | negotiate settlements, develop payment plans, develop payment methods adequate to the given situation                    | shape the policy of managing receivables in real estate   |
|                |                                  | developing financial plans                               |  | prepare real estate cost and income statements  | monitor the implementation of financial plans for the ongoing management of real estate   | develop and optimise financial plans for the ongoing management of real estate   | develop and optimise long-term financial plans for the management of real estate  |
|                |                                  | funding sources  |  |   | select sources of financing for individual activities in real estate management   | model the structure of financing real estate and real estate investments   | develop advanced models of financing real estate and real estate investments  |
|                |                                  | determining the value of real estate                     |  | select the valuation approach, method and technique (depending on the purpose of the valuation, property characteristics and data availability)   | use the comparative approach to determine the value of real estate  | use the income, cost or mixed approach to determine the value of real estate   |   |
|                |                                  | investment efficiency                                    |  | identify the costs of implementing real estate investments  | select and operationalise the criteria for implementing real estate investments   | assess the risk and investment efficiency of real estate   | assess the risk and investment efficiency of a real estate portfolio  |
| RESPONSIBILITY | SOCIAL COMPETENCE – is ready to: | impact on the surrounding environment                    | comply with the principles, norms and instructions on limiting the negative impact of real estate on the surroundings, including the natural environment | take into account the impact of real estate on the surroundings, including the natural environment and the local community in the performance of one's tasks  | undertake activities to limit the negative impact of real estate on the surroundings, including the natural environment   | promote solutions limiting the negative impact of real estate on the surroundings, including the natural environment     | undertake activities to increase the awareness of others about the effects of the impact of real estate on the environment, including the natural environment, and the possibility of limiting them |
|                |                                  | shaping social attitudes                                 |  | take into account the need to raise the awareness of customers and property users about the principles of social coexistence when performing one's tasks  | undertake activities to raise the awareness of customers and property users about social coexistence  | support activities promoting the acceptance of and openness to diversity, e.g. cultural, generational                    | promote the acceptance of and openness to diversity, e.g. cultural or generational, in the professional community as well as among customers and property users                                     |
|                |                                  | shaping attitudes in support of environmental protection |  | take into account the need to raise the awareness of customers and property users on environmental and climate protection as well as the principles of the circular economy in the performance of one's tasks | undertake activities to raise the awareness of customers and property users on environmental and climate protection as well as the principles of the circular economy | support activities to promote the principles of the circular economy as well as attention to the environment and climate | promote the principles of the circular economy as well as attention to the environment and climate in the professional community, among customers and property users                                |

| DETERMINANT      | SERIES  | LEVEL 3  | LEVEL 4   | LEVEL 5  | LEVEL 6  | LEVEL 7  |
|------------------|---|--|---|--|--|--|
| RESPONSIBILITY   | safety  | follow safety instructions, principles and regulations   | attend to the safety of property users  | undertake activities to increase the safety of real estate   | promote solutions to increase the safety of real estate  | make decisions in situations posing a threat to people and property  |
|                  | the effects of decisions                          | take responsibility for entrusted property   | take responsibility for the consequences of activities relating to valuation, transactions and real estate management, including financial ones                                       | take responsibility for the safety of property users   | make decisions relating to the management of real estate in difficult situations, e.g. conflict situations   | make decisions relating to the management of real estate having a high investment risk   |
| RULES OF CONDUCT | undertaking and performing professional tasks     | reliably perform entrusted professional tasks, taking into account the need to exercise special care | act in accordance with ethical principles when performing professional tasks, in particular by not undertaking tasks beyond one's competences and those causing conflicts of interest | promote ethical principles when addressing situations causing conflicts of interest                                      | comply with the principles of fair competition and a culture of cooperation in relations with entities operating in and relating to the real estate sector | promote the principles of fair competition and a culture of cooperation in relations with entities operating in and relating to the real estate sector |
|                  | complying with standards and rules                | act in accordance with legal regulations and professional standards                                  | act in accordance with the principles of honesty, impartiality and confidentiality in the performance of professional tasks   | promote ethical principles, including honesty, impartiality and confidentiality in the performance of professional tasks | comply with the principles of impartiality and confidentiality in relations with entities operating in and relating to the real estate sector              | promote the principles of impartiality and confidentiality in relations with entities operating in and relating to the real estate sector              |
|                  | innovation  |  | act in a manner taking into account the development of technology and new organisational solutions  | undertake activities raising awareness of the innovations and changes taking place in the real estate sector             | support activities promoting attitudes of openness towards the innovations and changes taking place in the real estate sector                              | promote openness towards the innovations and changes taking place in the real estate sector  |
| COMMUNICATION    | communication with the customer and property user |  | communicate with customers and property users when performing tasks relating to the valuation, transaction and management of real estate  | communicate with diverse, e.g. in terms of generation and culture, groups of customers and property users                | attend to maintaining proper relations in the community of property users  | shape social ties among real estate customers and property users and establish the conditions for developing local communities                         |
|                  | communication with external entities              |  | communicate with the suppliers of utilities, goods and services, public offices and public services   | maintain relationships with suppliers of utilities, goods and services, public offices and public services               | maintain relationships with organisations associating persons and entities operating in and on behalf of the real estate sector                            | establish and shape the conditions for cooperation among the people and entities operating in and on behalf of the real estate sector                  |

The Sectoral Qualifications Framework for Real Estate (SQF RE) is a tool to support the professional development of business owners and employees in the broadly understood sector of real estate. The presented sectoral framework is designed to indicate qualifications at given levels present in the real estate sector, which will help streamline employment and training processes. SQF RE will also provide significant support to self-education activities, as it can be used by real estate business owners and employees to independently determine career paths and further professional development.

The publication presents information on the project developing the proposed Sectoral Qualifications Framework for Real Estate, including: the group of specialists creating SQF RE, a description of project implementation and methodology, the structure of the framework, recommendations on implementing and using SQF RE in Poland, as well as a glossary of terms used in the Integrated Qualifications System. The annex presents the most important part of SQF RE – the matrix of level descriptors, that is, the collected sets of general statements describing the knowledge, skills and social competence required for a qualification at a given level.



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