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本期《專業天地》專訪了監管局成員許智文教授，了解一下他對業界專業水平及香港房地產發展的看法。

In this issue of *Horizons*, we interview our EAA Board member Professor Eddie HUI Chi-man, about his views on the trade's professional standard and the development of the Hong Kong real estate market.

問 成為監管局牌照委員會和紀律委員會的成員後，你對地產代理行業有何看法？對從業員的看法有沒有改變呢？

答 加入了監管局之後，我對地產代理行業有更加深的認識，尤其是關於這個行業的三個層面：包括嚴謹性、廣泛性和重要性。先說說嚴謹性：透過紀律委員會的工作，令我更明白到地產代理工作並不簡單，很多工作都需要嚴謹執行，而從業員的操守更是尤為重要，同時客戶對他們也有一定的期望，萬一期望與表現之間有落差，便可能會出現投訴。至於廣泛性：透過牌照委員會的工作，我發現地產代理行業內的人才十分廣泛。雖然如此，發牌時也有不少準則需要跟循。最後關於重要性：地產代理促成的

Q What are your perceptions on the estate agency trade after becoming a member of the EAA's Licensing Committee and Disciplinary Committee? Are there any changes in your views on the practitioners?

A After joining the EAA, I have a deeper understanding of the estate agency industry, especially about the three aspects of this industry: rigor, broadness and importance. Let's talk about rigor first: Through the work of the Disciplinary Committee, I realised that estate agency work is not simple. Many tasks need to be rigorously executed, and the ethics of practitioners is particularly important. At the same time, customers also have certain expectations for them, and in the event of a gap between expectations and performance, there could be complaints. As for broadness: Through the work of the Licensing Committee, I found that the talents in the estate agency trade are very extensive. Nevertheless, there are many principles to be followed in granting a licence. Finally, on the aspect of importance: Property transactions facilitated by estate agents mostly involve huge

物業交易多涉及巨額金錢，他們每一宗交易也十分重要，為免被不法之徒所利用，地產代理需要和其他很多重要金融行業一樣，依循反洗錢的規例行事。

問 從學術角度來看，你認為地產代理行業在香港物業市場的發展中發揮甚麼作用？他們可以如何增加影響力？

答 其實地產代理的角色越來越重要，不單止在二手物業市場上，他們在一手物業市場也發揮很大的作用。發展商大多都會借助地產代理的力量去向消費者推廣樓盤。我認為，現今的地產代理，應該不斷增進自己的專業知識，多些參加持續培訓，學習多一些科技運用，例如可以用虛擬實境(VR)宣傳樓盤等，以協助促成交易。另外，除了要與時並進，保持言之有信也十分重要。地產代理必需注重言行操守，建立可信、可靠的形象，在大眾心目中漸漸建立公信力，行業才會得到別人尊重。

問 傳媒不時訪問你如何看物業市場趨勢。你可否也和我們的讀者分享一下你對後市發展的見解？

答 真的很難預測。因為近一年來的社會運動和疫情關係，物業的成交情況受到影響。樓價方面，一直保持着大約每月百分之一的跌幅，而成交宗數方面，同樣亦大受影響，直至五月新盤的情況才稍為好轉。然而，基於近期的國安法及中美關係問題等因素，有機會影響到香港的經濟根基，令未來的樓市變得更加難以估計。而近期亦見到有銀行對物業的估價轉趨保守，相信會影響到物業的放盤價格。另外加上失業率上升亦會對物業價格構成影響，所以總的來說，我個人認為，短中線來看，樓市仍會繼續受壓。

amounts of money. Each transaction is very important. To avoid being manipulated by criminals, estate agents need to follow the anti-money laundering regulations in the same manner as many other important financial sectors.

Q From an academic point of view, what do you think about the role of estate agency practitioners in the development of the Hong Kong real estate market and how can they enhance their influence?

A As a matter of fact, the role of estate agents is becoming more and more important, not only in the second-hand property market, but also in the first-hand property market. Most developers will make use of the influence of estate agents to promote their property developments to consumers. In my opinion, estate agents nowadays should continue to enrich their professional knowledge, participate in more continuous training, and learn more about the use of technology, such as the use of virtual reality (VR) to promote properties, etc., to help facilitate transactions. In addition to keeping up with the times, upholding integrity is also very important. Estate agents must pay attention to their words, conduct and ethics, build up a trustworthy and reliable image, so that the industry can gradually establish credibility in the minds of the public and be respected by others.

Q You are always interviewed by the media about your views on the property market trend. Could you also share some of your insights with our readers on how the market will develop from now?

A It's really difficult to predict. Due to the impact of the social movement and the pandemic in the past year, the property transactions have been affected. In terms of property prices, there has been a decline of about 1% per month, while the number of transactions has also been greatly affected. It was not until May that the situation in the first-hand property market improved slightly. However, owing to the influence of recent issues including national security laws and Sino-US relations, the economic foundation of Hong Kong might be affected, making the future property market more difficult to predict. Recently, banks are also becoming more conservative in property valuations. I believe it will affect the listing prices of properties. In addition, the increase in the unemployment rate will also have an impact on property prices. Hence, in general, I personally think that in the short and medium run, the property market will continue to be under pressure.