Property Agents Face a New Currency Test From 2027: What Clients Can Check

Description

A client should read the new Currency Requirement as a minimum recency control, not as a quality badge. From 1 January 2027, a real estate salesperson must complete at least three property transactions in each three-year cycle or pass a refresher examination to renew for the next three years.

The reader task is to work out what the new currency requirement proves, what it does not prove, and which public checks to complete before signing an estate agency agreement. The article therefore keeps the governing fact, the calculation or comparison, and the final decision in separate steps.

What changes in the first three-year cycle

Cycle

CEA says the first cycle runs from 1 January 2027 to 31 December 2029. The currency rule sits alongside the enhanced annual CPD requirement of 16 training hours.

[Official source 1] was opened on 29 August 2026 and checked for this exact cycle claim.

The client check has three separate layers

Routes

An agent can meet the rule through at least three property transactions in the cycle or by passing the refresher examination. These are alternative currency routes, not a ranking.

Why three transactions do not settle competence

Attribution

A transaction must be the agentâ??s own qualifying work. The CEA explanation addresses why another agentâ??s transaction cannot simply be claimed.

Questions worth asking before appointment

Public evidence

The CEA Public Register remains the place to verify registration, agency and published transaction records before appointing someone.

Official source 2 was opened on 29 August 2026 and checked for this exact public evidence claim.

What changes in the first three-year cycle

Fit

Recent activity may be in a different property type, district or transaction role. Ask for relevant experience without treating an answer as a guarantee.

Build the working file

The first original tool is a three-layer agent-verification table separating registration, current transaction knowledge and deal-specific competence. Create it from the dated source material, show every input and keep the unresolved cells visible. A correct-looking answer with an undocumented input is not ready for a decision.

The second tool is a six-question pre-engagement script for buyers and sellers. Use it after the first tool, because the comparison only adds value when the underlying person, entity, place, account or time period has already been matched correctly.

Ask another person to repeat the result from the saved evidence without seeing your conclusion. If they cannot reproduce the same branch, inspect the source date, definition, arithmetic and exception before relying on it. This catches errors that a polished summary can conceal.

A decision table you can use

Registration	Is the person currently registered with CEA?	CEA Public Register
Recency	Do the displayed records show recent activity?	Transaction records plus agent explanation
Relevance	Was the work comparable to this sale, purchase or tenancy?	Property type, role and location
Controls	Are representation, fees and money flows documented?	Prescribed agreement and written instructions

The table is a working aid. Date the evidence, preserve the original notice or statement, and flag any cell that depends on an assumption rather than a controlling source.

Where this decision commonly goes wrong

Do not combine cycle, routes, attribution into one yes-or-no box. Each answers a different question and can change on a different date. A pass on one row does not cure a failure on another.

Do not convert an authorityâ??s illustration, capacity figure, proposed rule, programme status, straight-line distance or published operating hour into a personal guarantee. Keep the sourceâ??s own limitation beside the number whenever it affects money, timing, access, safety or eligibility.

Before choosing, write down the strongest reason the opposite decision could be right. Then identify the evidence that would switch your answer. This small counter-case prevents the first attractive number, convenient route or reassuring label from controlling the whole judgment. If no evidence could change the conclusion, the exercise has become advocacy rather than a decision.

Finally, set a review trigger. Reopen the controlling page when a deadline passes, a formal notice arrives, the person or entity changes, the route is altered or the decision is delayed. The current answer remains useful only while its material inputs remain current.

Worked example

A seller sees four recent rental transactions on an agentâ??s record but needs to sell a landed home. The currency minimum may be satisfied, yet the seller still asks how the agent will price, market and handle landed-home documentation. That is a fit question, not an accusation.

This example is an illustration, not a report of a real person, interview, visit, taste test, price check or transaction. It shows how to apply the decision method while keeping the underlying evidence visible. Replace every sample input with the readerâ??s own current evidence before using the outcome.

What to verify before acting

1. Open the current authority, operator or organiser page instead of relying on a saved social post.
2. Match the rule or listing to the correct person, entity, property, platform, route or account.
3. Record the effective date, closing date or data date separately from the webpage update date.
4. Check any amount, threshold, deadline and exception against the exact source passage that controls it.
5. Keep a stop condition for missing evidence, changed access, conflicting dates or an unaffordable downside.

Limits and next reading

The public register and transaction record are useful checks, but they do not reveal every aspect of service quality, negotiation skill or a transaction that is still being processed.

For useful context on the next decision, LBRD explains how to use CEAâ??s Public Register. A second practical progression is to set commission and GST in writing. Both links were checked against the intended live pages before publication.

Featured image: Property clients and an agent. Image: Council for Estate Agencies. Image source and rights record.

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