Annual Report 2023–24

CONSUMER AFFAIRS VICTORIA

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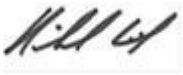
Letter to the Minister

The Hon Gabrielle Williams MP
Minister for Consumer Affairs

Dear Minister,

In accordance with the *Australian Consumer Law and Fair Trading Act 2012*, the *Credit (Administration) Act 1984* and the *Veterans Act 2005*, I am pleased to present the Consumer Affairs Victoria Annual Report for the year ending 30 June 2024.

Yours sincerely,



Nicole Rich
Executive Director, Regulatory Services &
Director, Consumer Affairs Victoria

Director's foreword

In 2023–24 Consumer Affairs Victoria (CAV) supported Victorians facing cost of living, housing and rental pressures, while maintaining its activities directed at ensuring a fair, safe and competitive marketplace.

Our new 2023–26 strategic plan, launched in October, guided us in directing our resources to best help Victorians doing it tough, while ensuring that our regulatory oversight stayed robust and impactful. We reinforced many of our existing support services for consumers, renters and businesses, while delivering initiatives such as the underquoting and renting taskforces and stakeholder engagement activities.

We supported Victorians to exercise their consumer rights, providing advice and information through multiple channels. We ran several education and communications campaigns in 2023–24, including on underquoting, renting and domestic building, to increase people's understanding and confidence in their rights and responsibilities and how to contact us for further help. In 2023–24 CAV's contact centre answered 220,741 calls and responded to 80,040 online or written enquiries, and our CAV website received over 7 million visits.

CAV's community programs played an important role in helping Victorians who are dealing with financial hardship. CAV provided $16.7 million in funding to the Financial Counselling Program in 2023–24, enabling community service partners to support more than 19,000 clients get their finances back on track with free and independent financial counselling services delivered across the state.

People experiencing family violence were supported through specialised financial counselling services, provided to 4,164 Victorians. Flood financial counselling services for Victorians impacted by the October 2022 floods were also extended.

We responded to Victoria's rental market pressures with a slew of new initiatives and reinforced services. In March 2024 the Government announced a new renting taskforce within CAV, to detect and deter non-compliance with rental laws designed to protect renters' rights. The renting taskforce uses a risk-based, intelligence-led compliance program to crack down on rental law offences but also engages with the community to promote compliance through public education and communications about rental rights and regulatory actions.

We provided information and advice on renting via our website and through phone and online enquiries. In 2023–24, CAV answered 66,231 calls in relation to rental enquiries, while the renting section on the CAV website received over 4.9 million visits. Demand for rent investigations also continued to increase and we responded to 7,469 rent investigation requests this year, up 37 per cent on last year, itself a 122 per cent increase on the year before. While growth in this service slowed, the continued increase reflects the ongoing challenges many Victorian renters faced with rent increases.

CAV also provided renters with help through our Tenancy Assistance and Advocacy Program and Retirement Housing Assistance and Advocacy Program, under which community organisations supported over 9,000 renters and residents in 2023–24.

Under its Housing Statement released in September 2023, the Victorian Government announced a new Rental Stress Support Package to help address the high demand for rental assistance that organisations who work to prevent homelessness and help renters stay in their homes are seeing. CAV supported the rollout of this package and in May 2024, the Government announced it had allocated $7.8 million across three years from 2023–24 to 2025–26 to nine not-for-profit community service organisations to increase the delivery of renter services.

CAV also released new regulatory priorities and throughout the year, CAV engaged in risk-based, intelligence-led compliance activities to ensure fair and safe trading. In addition to the establishment of the renting taskforce, we took a 'zero tolerance' approach to underquoting through our underquoting taskforce. The underquoting taskforce issued 89 infringements and 128 official warnings, totalling $1,001,720 in fines, in 2023–24. This has helped to ensure a fairer property market for buyers and for estate agents doing the right thing.

We also continued our focus on stamping out failures by estate agents or conveyancers to lodge annual audits of trust accounts, helping to guarantee that trust funds are not misused or stolen. We took disciplinary action against professionals who failed to submit their audit reports. Our continued focus on ensuring rooming houses comply with their mandatory safety and amenity standards led to an increase in inspections in 2023–24 and a range of actions to secure compliance and rectification of any breaches.

Our regulatory priorities include keeping Victorians, especially children, safe from consumer products presenting risks of harm. CAV inspectors played a critical role in keeping the community safe, inspecting 425 stores, issuing 8 infringements, 131 official warnings and receiving 65 voluntary undertakings to remove dangerous products from sale.

More generally, our increase in targeted compliance activities led to over 900 court and administrative actions. We commenced 14 new court and tribunal proceedings in 2023–24 in response to serious alleged offending or non-compliance.

CAV is committed to using digital technologies to enhance our services and optimise our data and resources. In late 2023, CAV completed a significant website upgrade. This made it easier for Victorians to find consumer and renting information online, and we saw a meaningful increase in traffic to the CAV website in 2023–24, with 7.21 million visits in 2023–24 (up 27 per cent from 2022–23). This represents thousands of Victorians seeking and finding advice on renting questions, consumer issues and many other topics. We also continued to implement changes to our licensing and registration online systems to make it easier and faster for businesses, professionals and community groups to manage their regulatory obligations with us.

Good stakeholder engagement helps us to understand what is happening in the marketplace and deliver better services and regulatory responses to the Victorian community. We launched our new Stakeholder Engagement Framework in June to make clear our commitment and approach to engagement and established two standing forums to hear from key stakeholders on important issues.

As part of our commitment to engaging with the Aboriginal community and improving access to culturally safe and inclusive services, we introduced a new Aboriginal Community Engagement Lead role in October 2023. Our Lead will help us align our services to the needs of First Nations communities.

I would like to thank the Minister for Consumer Affairs, Gabrielle Williams MP and our former Minister, the Hon Danny Pearson MP, for their support over the year covered by this report. I acknowledge our partners in the Department of Government Services and across the Victorian government who provide crucial support and collaboration for our work.

I would also like to thank our colleagues in funded community service partners working hard every day to provide advice, support and advocacy to Victorians facing challenges with their finances, housing or other consumer issues. Lastly, I thank our staff for their dedication to helping and protecting Victorians, and for their perseverance and hard work in this effort.

In 2024–25 we look forward to continuing our focus on consumer and community engagement, enhanced digital and intelligence capabilities and inclusive and accessible services to deliver on our strategic plan and regulatory priorities and achieve positive outcomes for the Victorian community.

Nicole Rich
Executive Director, Regulatory Services &
Director, Consumer Affairs Victoria

About us

Values, vision, outcomes, functions, regulatory approach, stakeholder engagement framework

We are Victoria's consumer marketplace regulator. We are part of the Consumer Affairs and Local Government [1] group within the Department of Government Services (DGS).

Our values

At Consumer Affairs Victoria (CAV), we promote the Victorian Public Service values of:

- responsiveness
- integrity
- impartiality
- accountability
- respect
- leadership
- human rights.

These values inform the way we do business and are demonstrated every day through the actions of our staff.

Our vision

A fair, safe and competitive marketplace in Victoria.

Our outcomes

- Victorians exercise their consumer rights
- Businesses and rental providers do the right thing
- CAV is a trusted regulator

Our functions

We provide:

- information, advice, and rental services
- assistance and advocacy services through funded community programs
- compliance and enforcement activities
- sector-specific regulation under Victorian registration and licensing schemes
- referrals to dispute resolution services
- support for legislation and policy development.

We also support these independent statutory offices and bodies:

- Motor Car Traders Claims Committee
- Residential Tenancies Bond Authority
- Business Licensing Authority.
- Estate Agents Council [2]

Our regulatory approach

Our regulatory approach is intelligence-led, risk-based and outcome-focused. This enables us to target conduct posing the highest risk to Victorians, making the best use of our available resources. Our compliance operating model embeds this approach in our work.

Intelligence-led

Effective use of intelligence to inform decision-making is an important part of our regulatory approach.

We supplemented intelligence gathered over the course of our work with other sources, including:

- national information shared among Australian Consumer Law regulators
- local councils

1 Changed in August 2024; throughout 2023–24, we were part of the Customer and Regulatory Services group.

2 The Estate Agents Council operated for all of 2023–24 but has discontinued since 1 July 2024 following changes to legislation.

- law enforcement organisations and other regulatory agencies
- industry and community stakeholders
- media, online forums and social media
- business reporting requirements.

For example, information in auditors' reports on estate agent trust accounts alerts us to businesses that may have problematic practices, helping us prioritise inspections.

We also receive reports from consumers and their representatives about business conduct or potential breaches of the law. While we do not pursue all these individually, we use them as vital sources of intelligence to help assess risks and act as appropriate.

Risk-based

Where possible, we aim to identify and treat risks before they lead to actual consumer harm.

Regulatory risks are market behaviours that:

- represent non-compliance with the laws we administer
- present potential or actual consumer harm
- affect our ability to be an effective regulator
- need a regulatory response due to public concern.

We monitor markets and use evidence to shape a targeted compliance program, focusing on issues that pose the highest risk to Victorians. Risks can be posed by:

- a product
- a business' conduct
- a new or emerging business practice
- the conduct or business model of an entire industry.

Outcome-focused

We use a range of compliance tools based on a strategy aimed at affecting market outcomes. We choose compliance actions to achieve results that deter unlawful conduct and promote future compliance.

We take enforcement action to serve the public interest. We exercise discretion, focusing on actions that benefit all consumers. We do not generally act on behalf of individuals to obtain redress, but we do prioritise compliance actions that mitigate risks of harm, rectify breaches and secure redress for consumers where possible.

The nature of the problem and the desired outcome determine which compliance and enforcement approach we use. Importantly, we have a full range of tools to protect the Victorian community by holding businesses accountable for unlawful conduct. These include:

- civil and criminal court action
- infringements and official warnings
- undertakings
- public warnings.

2023–26 Strategic Plan

In October 2023, CAV launched a new Strategic Plan. The Plan is a comprehensive roadmap which reaffirms our vision for a fair, safe and competitive marketplace in Victoria. It confirms the outcomes we are working to achieve and defines where we will focus our efforts to achieve these outcomes. The new Plan aligns with DGS's vision to improve everyone's experience and interaction with the Victorian Government.

The Plan's outcomes, strategic directions and key focus areas drive our work. The contribution of every CAV staff member, and our strong relationships and collaboration with government partners, industry and community stakeholders will help us achieve our vision of a fair, safe and competitive marketplace in Victoria.

Our Strategic Plan is available on our website, and we will continue to report against its outcomes and strategic directions in annual reports.

Regulatory priorities 2023–24

Each year, we identify regulatory priorities based on specific areas and consumer harms we are concerned about in the marketplace, which reflect CAV's intelligence on emerging marketplace risks, government priorities and stakeholder feedback. These regulatory priorities help direct our resources to address key risks to consumers.

The 2023–24 priorities covered four key areas:

- ensuring fairness and safety in competitive consumer markets
- upholding robust standards for key industries, sectors and professions
- ensuring a fair and safe rental market
- supporting Victorian communities impacted by emergencies.

Regulatory priorities do not prevent us from responding to new, emerging or serious issues that arise during the year under our areas of regulatory responsibility. We will always take appropriate action to address harmful conduct or breaches of the laws we administer.

Our performance

Our performance in 2023–24 reflected our commitment to ensuring a fair consumer marketplace, while supporting Victorians in a time of rising cost of living pressures.

We provided crucial information and advice to Victorians through both our online and telephone services. This year saw an increase in online services provided, with a corresponding decrease in telephone services, reflecting our goal of using digital technologies to provide greater service to the community. As many Victorians struggled with rental pressures, we continued to dedicate extra resources to undertaking rent investigations, to help Victorians avoid paying excessive rental fees.

We also focused on ensuring that businesses and rental providers were supported to understand and meet their legal obligations and that Victorians were not further impacted by unfair business practices.

We delivered thousands of licensing and registration services to Victorian businesses and community organisations. Upgrades made to our systems allowed organisations to meet their regulatory obligations more easily and quickly, with minimal red tape.

Over the year, we also undertook hundreds of compliance and enforcement activities in multiple industries, including real estate and renting, motor car trading, and debt collection. These resulted in both voluntary and enforced outcomes such as infringements and public warnings, and where necessary, court or tribunal actions. The establishment of the underquoting and renting taskforces provided significant resources to undertake these activities.

We supported Victorians facing hardship by funding community organisations to deliver critical financial counselling, renting and consumer assistance and support. Specialist financial counselling for victims of family violence and for people impacted by disasters such as floods and storms remains a priority, with increased demand for support driven by housing and cost-of-living-pressures.

We are proud to have played an important role in providing Victorians with supports and protections during a challenging year.

Our performance is measured against target outputs specified in Budget Paper 3 2023–24. Outputs refer to the goods and services provided to government by departments, agencies and statutory bodies, and through funding provided to others, such as community agencies.

Table: BP3 results

	Unit of Measure	2021–22 actual	2022–23 actual	2023–24 target	2023–24 actual
Quantity					
Information and advice provided to consumers, renters, rental providers and businesses: through other services including written correspondence, face-to-face and dispute assistance	Number	99,191	114,906	115,700	121,142
Information and advice provided to consumers, renters, rental providers and businesses: through telephone services [1]	Number	245,141	206,025	279,329	220,741
Number of court and administrative actions [2]	Number	628	495	900	963
Transactions undertaken: Residential Tenancies Bond Authority (RTBA) transactions	Number	495,922 [3]	479,849	506,000	497,780
Transactions undertaken – registration and licensing transactions	Number	100,711	106,065	105,247	107,943
Victims of family violence assisted with financial counselling [4]	Number	3,438	3,806	3,750	4,164
Quality					
Proportion of high priority breaches resulting in regulatory response	Per cent	98	99	100	99
Rate of compliance with key consumer laws	Per cent	90	94	95	91
Timeliness					
Regulatory functions delivered within agreed time frames	Per cent	96	95	95	94
Cost					
Total output cost [5]	$ million	127.2	128.4	149.8	186.2

1 The lower 2023–24 actual is due to ongoing service model changes that promote online advice where appropriate, while ensuring telephone support for those who need it.

2 The higher 2023–24 actual is due to an increase in compliance inspections and investigations (including product safety inspections).

3 Please note that previous CAV annual reports incorrectly reported 494,809 for 2021–22, which is now corrected.

4 The higher 2023–24 actual is due to increased demand for financial counselling support from family violence victims and survivors.

5 The actual costs are higher than the published target predominantly due to one-off funding received during 2023–24 for the purpose of providing customer support for those impacted by Porter Davis Homes and other liquidated builders not covered by domestic building insurance, and for financial counselling and renter services for Victorians impacted by floods.

Victorians exercise their consumer rights

Supporting Victorian renters

Following the introduction of Victoria's rental law reforms in 2021 and alongside the establishment of the new Renting Taskforce, this year CAV had a strong focus on ensuring renters, rental providers and agents understand and can exercise their rights and meet their responsibilities.

We provide information and advice on Victoria's residential tenancies laws via our website and through phone and online enquiries. In 2023–24, CAV answered 66,231 calls related to rental enquiries, while the renting section on the CAV website received 4,983,695 visits. The most popular website pages on renting matters were the rent calculator, giving a notice to vacate to a renter and minimum standards for rental properties.

We also used our social media channels to promote information about Victoria's renting laws throughout the year. From April to June 2024, we ran an additional state-wide digital communications campaign to remind rental providers, agents and renters of their rights and obligations under Victoria's mandatory rental minimum standards. The campaign ran across multiple platforms and key real estate websites, and translations helped get the message out to people who don't speak English. The campaign was seen over 17.7 million times and generated 194,700 visits to the rental minimum standards webpage.

CAV's rent investigations play an important role in helping renters avoid unfair rents. Under the *Residential Tenancies Act 1997*, renters can ask us to carry out an investigation if they think a proposed rent increase is excessive. We assess the proposed rent against a set of criteria under the law and if we find it is excessive, we can help renters and rental providers reach an agreed rental price. If they cannot agree on a new rent, renters can use our report to apply to the Victorian Civil and Administrative Tribunal (VCAT). VCAT may set a maximum rent.

In 2023–24, CAV received 7,469 requests for rent investigations, a 37 per cent increase on last year reflecting ongoing demand for help in the tight rental market. Renters can also ask us to conduct an inspection where there is a dispute over non-urgent repairs. In 2023–24, CAV undertook over 570 inspections to help resolve non-urgent repairs matters.

Community programs

CAV continued to fund a range of community services in 2023–24 to ensure financial counselling, renter and consumer assistance was available to Victorians experiencing disadvantage or vulnerability in the marketplace.

Financial counselling

Financial counsellors provide a range of support to help people get their finances back on track, including information and advice on debt or credit issues, support in negotiating with creditors and insurers and working out payment plans. Financial counselling can make a real difference to Victorians in hardship, but services have been under increasing pressure with the rising cost of living, housing pressures and high demand post COVID-19.

Through the Financial Counselling Program (FCP), CAV funding supported more than 19,000 clients experiencing financial hardship. During 2023–24, the FCP received $16.7 million in funding from CAV for free and independent financial counselling services to be delivered by community organisations across the state.

People experiencing family violence were supported through specialised financial counselling services, provided to 4,164 Victorians. The specialist program was established in response to the Royal Commission into Family Violence. These critical specialist resources helped vulnerable people access financial hardship programs, negotiate with creditors and put in place plans to deal with debts.

Flood financial counselling was established to support Victorians impacted by the October 2022 floods. During the year these important services were extended until 30 June 2024. Bushfire financial counselling was established in response to the 2020 Victorian bushfires, with services in place until 31 December 2023.

In May 2024, the Government announced an extra $15 million would be provided through a grant funding round to support financial counselling services for people experiencing financial hardship due to mortgage or rental stress. This funding will be rolled out from 2024–25. CAV will also look to further ways to support this critical sector in the coming year.

Renter services

CAV supports multiple programs which provide support to people living in rental or retirement housing, with $4.6 million in total funding in 2023–24.

The Tenancy Assistance and Advocacy Program (TAAP) provides local, place-based support to renters across the state. In 2023–24, TAAP supported 8,625 clients with information and advice, referrals to other support services, negotiation with estate agents or rental providers, and VCAT appearances.

Workers delivering services under the TAAP are supported by the Tenancy Central Service (TCS), delivered by Tenants Victoria, which provides worker advice, complex casework services and professional development.

The Retirement Housing Assistance and Advocacy Program (RHAAP) is a specialist state-wide program which supports people over 55 living in retirement housing. In 2023–24, RHAAP helped 468 clients through the Retirement Housing Assistance Service (RHAS), retirement housing workers advice line and retirement housing campaigns, media, policy and advocacy.

CAV funding to the Registered Accommodation Association of Victoria supports best practice operation of registered rooming houses. This funding supports the production of a guide and delivering of online learning opportunities for registered rooming house operators.

In 2023–24, we continued our funding of the Tenancy Stress Victoria program, providing support for Victorian renters impacted by the October 2022 floods. The program helps renters maintain viable tenancies and avoid homelessness by providing a range of integrated rental, legal and financial counselling services and support.

Rental Stress Support Package

Like financial counsellors, rental service providers have experienced high demand in the past year. Under its Housing Statement released in September 2023, the Victorian Government announced a new Rental Stress Support Package to help address the high demand for rental assistance that organisations who work to prevent homelessness and help renters stay in their homes are seeing, while the Government works to boost social, affordable and market housing supply across the state.

CAV supported the rollout of this package and in May 2024, the Government announced it had allocated $7.8 million across three years from 2023–24 to 2025–26 to nine not-for-profit community service organisations. These organisations will provide people experiencing rental stress with access to additional information and advice, financial counselling, advocacy and legal assistance services.

Consumer assistance

CAV provides funding to support financially disadvantaged Victorians who need help with complex consumer issues. The Consumer Assistance and Advocacy Program (CAAP) received nearly $980,000 in 2023–24 to provide advice, casework, and advocacy services to Victorian consumers, empowering 241 individuals to exercise their consumer rights in 2023–24. Additionally, we allocated $1.37 million to the Consumer Policy Research Centre for research on important consumer law issues, particularly how they impact consumers experiencing vulnerability.

Through the Domestic Building Legal Service (DBLS), CAV provided $700,000 to support Victorians with domestic building disputes. The DBLS provides information and support to domestic building consumers whose matters have not successfully resolved through Domestic Building Dispute Resolution Victoria. In 2023–24, the DBLS assisted 168 clients. CAV is also currently reviewing the DBLS so it remains fit-for-purpose for all Victorians who need these supports.

Domestic building assistance

In 2023 and 2024, several domestic builders went into liquidation. Their closure affected thousands of projects; customers with incomplete homes faced out-of-pocket costs of tens of thousands of dollars, plus higher costs when finding another company to finish construction.

Some impacted customers could claim compensation under the builder's domestic building insurance, but many had no insurance cover due to the builder's failure to take out the required insurance. The government established two government funded payment schemes to support customers of approved liquidated builders who had failed to take out domestic building insurance on their behalf.

CAV continued to provide updated information and support to help Victorian consumers navigate domestic building issues and disputes throughout 2023–24. We provided information on how to access the government payment schemes and on other emerging issues via our website, Building Information Line and social media. This included new advice on dealing with home builders who go into voluntary administration and the ban on the supply or installation of certain engineered stone products, which came into effect in Victoria from 1 July 2024.

In February 2024, two new offences with significant penalties were also inserted into the *Domestic Building Contracts Act 1995*, for builders who demand or receive money under a major domestic building contract

with consumers without holding the required domestic building insurance on behalf of their customers. These offences will ensure Victorians building or renovating their homes have strong protections, and that builders face appropriate consequences when they fail to comply with insurance requirements. While the Victorian Building Authority (VBA) is the lead regulator for the new offences, CAV also has powers to monitor and enforce these new obligations.

The government is also taking further actions to ensure Victoria's building legislative framework is fit for purpose, including a current review of the *Domestic Building Contracts Act 1995* and reviewing the role of all regulators. CAV will continue to prioritise responses to domestic building issues in the coming year.

Table: Information, advice and assistance provided to consumers

	2021–22	2022–23	2023–24
Information and advice			
Calls answered	245,141	206,025	220,741
Letters, emails and online enquiries	63,325	75,797	80,040
Advice provided to resolve disputes			
Disputes finalised	6,709	4,730	4,499
Digital			
Website visits	5,415,957	5,664,114	7,211,581
Twitter followers	10,717	10,557	10,461
Facebook page followers	49,941	52,388	52,512
YouTube video views	68,363	54,594	42,356
Face-to-face or intensive assistance (funded community services)			
Victorians assisted under the Consumer Assistance and Advocacy Program	349	270	241
Clients assisted with financial counselling	21,223	22,794	23,192

Table: Information, advice and service delivery to renters, rental providers and agents

	2021–22	2022–23	2023–24
Information and advice			
Website page views – renting section	3,544,425	4,261,483	4,983,695
Calls answered – residential tenancies	70,633	63,200	66,231
Calls answered – RTBA	56,128	44,574	52,048
Face-to-face or intensive assistance			
Funded community services			
Tenants under the Tenancy Assistance and Advocacy Program	7,339	8,410	8,625
Residential tenancy inspection advice provided			
Non-urgent repairs applications	704	560	576
Excessive rent applications	2,452	5,448	7,469

Businesses and rental providers do the right thing

Regulatory priorities

In 2023–24, we published new regulatory priorities across four key areas, including fairness and safety in competitive consumer markets, robust professional standards and a fair and safe rental market. Priorities included product safety, in particular products that are unsafe for children, estate agent underquoting, illegal trust account action, and renting minimum standards, all of which are discussed further below.

CAV also undertook a range of actions under our other regulatory priorities in 2023–24. For example, we continued to deliver our Rooming House Minimum Standards compliance project, aimed at making rooming houses – often the last housing resort for some of the most vulnerable Victorians – safer and more comfortable. We conducted 296 inspections in 2023–24 to ensure rooming houses comply with mandatory safety and amenity standards for residents and issued 178 official warnings and 2 infringements to secure rectification and compliance. 989 gas and electrical safety certificates were also lodged using our online myCAV licensing portal this year, making it easier and faster for rooming house operators to meet this core safety requirement.

During the year we also established and led a national motor car trading working group with our Commonwealth, state and territory Australian Consumer Law counterpart regulators. The first actions of the working group involved collecting data from jurisdictions to inform a broader market study, explore common issues and identify opportunities to collaborate on regulatory interventions.

Product safety regulation

Victorians have a right to expect that household products they buy meet required safety standards. CAV works closely with the Australian Competition and Consumer Commission and other jurisdictions to administer the national product safety provisions of the Australian Consumer Law in Victoria. This includes enforcing product bans, safety and information standards and facilitating recalls where necessary.

The CAV website provides up to date information on safety standards and includes a dedicated section on safety in the home. CAV helps the public to report unsafe products via its website and submit urgent complaints about products that have or could cause serious injury via our phone hotline.

In 2023–24, CAV inspectors played a critical role in keeping the community safe, inspecting 425 stores across Victoria, issuing 8 infringements and 131 official warnings, and receiving 65 voluntary undertakings to remove dangerous products from sale.

Many of the unsafe products uncovered by CAV inspectors during the year involved button batteries. Button batteries can be found in a variety of household products and pose serious risks to young children because they can cause terrible injuries and even death if swallowed. Mandatory Australian safety and information standards have applied to products containing button batteries since mid-2022 and should now be well understood by suppliers and retailers. We will continue to focus on the risks posed by non-compliant products in the coming year.

In 2023–24, CAV also sent 2,264 free curtain and blind cord safety kits to Victorian residents. The kits help make looped curtain and blind cords safer for children.

Underquoting Taskforce

Underquoting is an unfair practice where a property is advertised for less than its realistic sale price. It causes potential buyers to waste time and money and distorts the market. In September 2022, the government announced $3.8 million in funding over two years for a dedicated taskforce to target underquoting. The taskforce is embedded within CAV and builds on CAV's work ensuring estate agents provide accurate pricing information to Victorians.

CAV takes a 'zero tolerance' approach to underquoting, which means all instances of suspected non-compliance result in a regulatory response. In 2023–24, the Underquoting Taskforce monitored 1,547 sales campaigns, and issued 89 infringements and 128 official warnings, totalling $1,001,720 in fines. These activities help to dissuade underquoting and other unfair practices in Victoria's property market, so Victorians have fairer and easier access to purchasing property.

CAV ran a two-pronged communications campaign to ensure the industry and public are aware of their rights and obligations and support the activities of the taskforce. In addition to organic social media through our own channels, CAV ran a paid advertising campaign from August to November 2023. The campaign aimed to spread awareness within the Victorian community of the illegality of underquoting and CAV's commitment to combat the practice. Victorians were also advised that they could report instance of underquoting through CAV's online portal. The ads were seen over 7 million times, with 4,908 clicks through to the campaign page.

In March 2024, CAV launched new criminal court proceedings against a Melbourne estate agency for alleged underquoting breaches of failing to provide a reasonable estimated selling price. The charges include that the agency claimed it could not find comparable properties for an Ivanhoe townhouse. The court proceedings will continue into the 2024–25 year and other investigations remain ongoing.

In August 2024, the government announced the taskforce would be made permanent to allow CAV's work to stamp out underquoting to continue.

Table: Underquoting taskforce activity

Activity	2023–24
Unique complaints submitted via webform	1,848
Sales campaigns monitored	1,547
Auctions attended	147
Infringement notices issued	89
Fines issued ($)	1,001,720
Official warnings in lieu of infringement	128

Trust account auditing

Trust accounts serve to safeguard consumers who make payments (such as rent, deposits, or fees) to real estate agents and conveyancers. By law, estate agents and conveyancers must deposit any client funds they receive in advance into a trust account for safekeeping. Failure to comply with this requirement results in significant penalties.

Annual audits of estate agent and conveyancer trust accounts are essential to guarantee that trust funds are not misused or stolen. Estate agents and conveyancers must submit an annual trust account audit if they held trust funds during the financial year. Our commitment to zero tolerance for non-compliance underscores the seriousness of these obligations.

As at 30June 2024 in Victoria, 4,041 out of 6,266 estate agency businesses operate 6,106 statutory trust accounts. Additionally, 346 out of 733 conveyancing businesses maintain 348 statutory trust accounts recorded with CAV. While most agents and conveyancers do the right thing, since 2021, we've implemented a compliance program to address any failures in trust account reporting. We issued 65 infringements to estate agents and 18 to conveyancers for failing to meet their 2023–24 trust account audit requirements.

We also launched four new disciplinary proceedings against estate agents for trust account auditing failures in 2023–24. We take disciplinary proceedings at VCAT where there has been a concerning pattern of repeated or deliberate non-compliance. Agents risk suspension or cancellation of their licence as a result of disciplinary proceedings.

Renting Taskforce

While the *Residential Tenancies Act 1997* largely regulates the private rights and obligations of renters and rental providers, rental law reforms have increasingly introduced conduct obligations for rental providers and estate agents. As the state regulator, CAV can enforce any breaches of these laws, which can attract criminal penalties.

In March 2024, the government announced it was establishing a new renting taskforce, backed by a $4 million investment, to detect and deter non-compliance and send a clear message that rental offences will not be tolerated.

The dedicated taskforce is embedded within CAV and includes additional contact handlers, intelligence analysts, regional inspectors, investigators and lawyers. Based on the successful underquoting taskforce approach, the renting taskforce will use a risk-based, intelligence-led compliance program to monitor the hundreds of thousands of rental properties in Victoria and thousands of individual rental providers.

The taskforce analyses and identifies the most significant risks in the rental market and undertakes targeted monitoring of rental advertisements. The taskforce will be present at open-for-inspections and provide a zero-tolerance approach to key offences affecting the safety, security and tenure for renters. These include renting out a property that doesn't meet the minimum standards, false advertising, illegal notices to vacate, failure to provide a condition report, non-lodgement of the bond and rental bidding.

The taskforce is also engaging with the community to promote compliance through public education and communications about rental rights and regulatory actions. In June 2024, CAV launched a new online complaint form that makes it quick and easy for the public to report issues with properties being put up for rent and upload evidence such as images and documents. The taskforce will continue to scale up operations throughout 2024–25.

Professional Engineers Registration Scheme

The *Professional Engineers Registration Act 2019 requires* engineers in five nominated areas to be registered to deliver professional engineering services. This is an important part of the government's commitment to give Victorians confidence that only suitably qualified and experienced engineers who meet Australian and international standards can provide these services.

Under the Act, registration is now mandatory for fire safety, civil, structural, electrical and, since 1 December 2023, mechanical engineers. Professional engineers must meet qualifications and experience or competency requirements to be registered, and also meet continuing professional development requirements every three years.

The scheme is a co-regulatory model involving engineering associations operating approved assessment schemes, with

- the VBA advising on applicants' suitability to work in the building industry
- the Business Licensing Authority conducting probity checks and granting registrations; and
- CAV and the VBA monitoring compliance and enforcement.

In 2023–24, a further 3,636 professional engineers were registered, bringing the total to 13,293 across the five areas of engineering as of 30 June 2024.

A statutory review of the *Professional Engineers Registration Act 2019* will commence in 2024–25, based on advice from the co-regulatory bodies administering the scheme, as well as input from industry stakeholders.

Enforcement actions

Enforcement actions play an important role in CAV's objective to ensure businesses comply with consumer laws. In 2023–24, we finalised seven criminal prosecutions and disciplinary proceedings. Several examples are detailed below.

Kamn Real Estate Pty Ltd was found guilty of three charges related to unlicensed trading between December 2020 and April 2021, trust account breaches, and failing to meet an inspector's investigation requirements. The agency was convicted in the Melbourne Magistrates' Court after CAV took legal action. The court imposed a $197,740 fine ordering the company to forfeit the commission or profit they made while trading unlicensed.

Jean-Noel Alain Philippe Gillet, formerly of Agent 96 Real Estate, misappropriated nearly $75,000 of clients' funds from his agency's trust account between 2019 and 2020. The former estate agent was convicted and sentenced in the Melbourne Magistrates' Court to a 12-month community corrections order, which includes a requirement to perform 200 hours of community service. He was also ordered to pay $74,613 in compensation to the Victorian Property Fund. The Fund had been used to compensate the clients financially impacted by Gillet's actions.

Lawrence Paul Vella was the Officer in Effective Control of Prestige Property Agents when he misappropriated $105,915 of clients' money from his company's trust account, between April and June 2019. In June 2023, he was convicted at the Melbourne Magistrates' Court after pleading guilty to two charges under the Estate Agents Act. All money stolen from his clients was repaid. The misappropriated funds were uncovered through the annual independent audit which is required under the Estate Agents Act.

Monica Smit and her organisation, Reignite Democracy Australia (RDA) were convicted in May 2024 on charges related to running an unregistered fundraiser to pay her legal bills. Monica Smit and RDA were found guilty of failing to register the fundraiser and of failing to provide documents and information required under the fundraising laws regulated by CAV. We took legal action against Smit and RDA after they appealed for public donations to fund legal fees to fight separate police charges.

CAV also initiated 14 new (civil and criminal) court or disciplinary proceedings in 2023–24 for alleged breaches of consumer laws. These included criminal charges filed against an unregistered builder for alleged breaches of the Australian Consumer Law and Domestic Building Contracts Act and against a business for alleged unlawful debt collection methods, as well as several new estate agency matters including the underquoting criminal case and disciplinary proceedings for poor conduct.

Table: Enforcement actions (incl public warning notices)

Public warnings issued in 2023–24

Legislation	Parties
Australian Consumer Law and Fair Trading Act 2012	Bobo&boo Pty Ltd t/as bobo&boo
Australian Consumer Law and Fair Trading Act 2012	Hungry Jack's
Australian Consumer Law and Fair Trading Act 2012	Smartware Pty Ltd t/as Mifo Australia
Australian Consumer Law and Fair Trading Act 2012	Anahata Global Pty Ltd t/as Ishka
Australian Consumer Law and Fair Trading Act 2012	Sam the Man Group Pty Ltd t/as Sam the Man
Australian Consumer Law and Fair Trading Act 2012	GL4EVER t/as Baby Direct
Australian Consumer Law and Fair Trading Act 2012	Force Industries t/as Find Sports
Australian Consumer Law and Fair Trading Act 2012	Ultimate Kitchen Design Pty Ltd t/as Ultimate Kitchen & Bathrooms
Australian Consumer Law and Fair Trading Act 2012	Shashi International Pty Ltd t/as CBD Movers

Court and tribunal matters finalised in 2023–24

Criminal prosecutions finalised

Legislation	Parties
Estate Agents Act 1980	DCAV v Jean-Noel Alain Philippe Gillet
Estate Agents Act 1980	DCAV v Kamn Real Estate
Australian Consumer Law and Fair Trading Act 2012	DCAV v Ben Purchase (No. 1)
Fundraising Act 1998	DCAV v Monica Smit & Reignite Democracy Australia

Civil proceedings finalised (including disciplinary inquiry and appeals)

Legislation	Parties
Estate Agents Act 1980	DCAV v Gaurav Kapoor and Om Shri Pty Ltd
Estate Agents Act 1980	DCAV v Aus Investors Pty Ltd & Peter Nichols
Estate Agents Act 1980	DCAV v David Mao & David Mao Real Estate Pty Ltd

Ongoing court matters as at 30 June 2024

Criminal prosecution

Legislation	Parties
Australian Consumer Law and Fair Trading Act 2012	DCAV v Andrew Valk & Shade Solutions Australia (Vic) Pty Ltd (now SSA (Vic) Pty Ltd)
Australian Consumer Law and Fair Trading Act 2012	DCAV v Michael Stanyer & RMS Collections
Estate Agents Act 1980	DCAV v Manningham Sales Pty Ltd t/as Barry Plant Manningham
Domestic Building Contracts Act & Australian Consumer Law	DCAV v Mark Rayes
Australian Consumer Law	DCAV v Christopher Michael
Estate Agents Act 1980	DCAV v Syed Zafar & Zafar Property Group Pty Ltd
Estate Agents Act 1980	DPP v Justin Scavo

Civil proceedings (including disciplinary inquiry)

Legislation	Parties
Estate Agents Act 1980	DCAV v Charter Lane Pty Ltd & Hakan Ali
Estate Agents Act 1980	DCAV v Christopher Kontossis
Estate Agents Act 1980	DCAV v James Ferris & James Ferris Property Pty Ltd
Estate Agents Act 1980	DCAV v Xuan Sang Nguyen
Estate Agents Act 1980	DCAV v Loan Hong Tran
Retirement Villages Act 1986	DCAV v Paparone Nominees & Ors
Estate Agents Act 1980	DCAV v Builders Property Direct Pty Ltd
Estate Agents Act 1980	DCAV v Joshua Allison & Josh Allison Enterprises Pty Ltd
Estate Agents Act 1980	DCAV v Eric Hans Richmond
Estate Agents Act 1980	DCAV v Thomas Aloysius

Table: Compliance, licensing and registration activity undertaken

	2021–22	2022–23	2023–24
Compliance			
Inspections	1,009	897[1]	1,434
Investigations	42	29	74
Parties to criminal proceedings, appeals and re-hearings	8	4	5
Parties to civil proceedings	5	5	6
Parties signed to enforceable undertakings	2	0	1
Official warnings and infringement notices issues	603	434	876
Public warnings and public statements issued	1	2	9
Rooming house inspections (including repeat visits)	233	157	296
Rooming houses registered	1,369	1,451	1,541
Transactions			
Bonds lodged	259,479	255,722	245,744
Bond repayments	236,443	224,127	252,036
Bonds transferred[2]	89,880	100,445	120,006
Bonds held	706,892	738,414	732,125
Value held	$1.27 billion	$1.38 billion	$1.46 billion
Registration and licensing			
Annual returns, updates or cancellations processed for incorporated associations, fundraisers, and co-operatives	49,108	50,532	50,793
Total registration and licensing transactions	100,711	106,065	107,943

1 The 2022–23 CAV Annual Report incorrectly reported 415, which is now corrected.

2 Previously reported incorrectly as 57,967 bond transfers in 2021–22 and 67,079 in 2022–23, which are now corrected

Table: Registers administered by CAV

	Number of applications lodged			Total on register		
	2021–22	2022–23	2023–24	2021–22	2022–23	2023–24
Business Licensing Authority administered schemes						
Estate agents [1]	2,461	1,730	1,874	17,633	17,919	18,312
Agents' representatives [2]	7,365	6,156	6,754	15,657	15,029	15,406
Motor car traders	113	152	228	2,199	2,198	2,280
Second-hand dealers and pawnbrokers	203	187	244	3,610	2,988	2,790
Conveyancers	155	105	145	1,270	1,320	1,389
Owners corporation managers	59	62	71	652	627	627
Sex work service providers (licensees)	4	3	1	103	100	– [3]
Sex work brothel managers	65	87	8	692	494	– [4]
Rooming house operators	119	161	197	1,060	1,142	1,172
Professional engineers	1,395	5,561	4,175	4,571	9,657	13,293
Consumer Affairs Victoria administered schemes						
Incorporated associations	1,537	1,806	1,957	41,590	42,966	43,698
Co-operatives	33	34	19	508	505	501
Fundraisers	534	497	415	2,469	2,672	2,897
Patriotic funds	1	0	4	389	377	379
Limited partnerships	36	33	8	457	488	488
Retirement villages	6	13	24	481	476	500
Funeral service providers	5	10	7	525	535	542
Rental non-compliance	N/A	N/A	N/A	13	16	20

1 Includes both licensed individuals and licensed companies.

2 Agents' representatives are not registered directly; instead, licensed estate agents notify the Business Licensing Authority when a representative commences employment. This figure is based on these notifications.

3 The *Sex Work Act 1994* was repealed on 1 December 2023.

4 The *Sex Work Act 1994* was repealed on 1 December 2023.

CAV is a trusted regulator

Establishment within the new department

The creation of DGS in January 2023 brought together government services to improve Victorians' experience of interacting with government, with an emphasis on digital transformation as a critical development for serving the community. The department is doing this by connecting and digitising systems and platforms across state and local government as well as streamlining corporate and procurement services.

During 2023–24, CAV was located within the Customer & Regulatory Services group. The group's priorities were policy and regulation to support responsive and accountable services and improve satisfaction and productivity.

Key DGS initiatives supported by CAV included the consolidation of government call centres and the establishment of shared services. In April 2024, CAV's Information and Dispute Services Centre (IDSC) joined the DGS Whole of Victorian Government Contact Centre, which provides the scale and dedicated focus to drive improvements to customer service. Throughout the move, CAV staff maintained service levels to assist the public with information and advice about consumer and renting issues. In September 2023, CAV's legal team moved to the DGS General Counsel's office to support strategic shared services on legal issues for CAV and the broader department.

Sex work decriminalisation

Sex work decriminalisation ensures that sex work is safe work and just like any other work. It maximises sex workers' safety, health and human rights, while also reducing stigma and fear of criminal repercussions. On 22 February 2022, the *Sex Work Decriminalisation Act 2022* was passed by the Victorian Parliament. The new laws recognise that sex work is legitimate work and is better regulated through standard business laws, like all other industries in the state.

Decriminalisation of sex work in Victoria occurred in two stages to allow time to transition to a different model of regulation. The second stage of decriminalisation commenced on 1 December 2023 and included abolishing the sex work service provider licensing system by repealing the *Sex Work Act 1994*, the establishment of appropriate liquor controls for the sex work industry and the removal of specific sex work industry controls.

Harnessing digital technologies

CAV is committed to leveraging digital technologies to enhance services and optimise our data and resources. Our strategic objectives are supported by a series of key projects and this year saw the completion of the redevelopment of our website, the digitisation of forms and other digital upgrades linked to the licensing and registrations schemes that CAV oversees.

Our website is a vital tool for providing consumers with information, services, and insights into their rights, while also helping businesses understand their obligations. In late 2023, CAV completed an 18-month project to redevelop the website to create a more user-centric platform with content that is easier to locate and comprehend. There has been a significant increase in traffic to the CAV website in 2023–24, with 7.21 million visits in 2023–24, which is 27 per cent higher than 2022–23. While this project is complete, we will continue to make ongoing improvements to our website.

We also introduced new online forms that enable consumers to report underquoting, report issues with advertised rental properties and request an investigation of a rent increase.

We continued to implement changes to our licensing and registration online systems to make it easier and faster for users to manage their regulatory obligations with us. Our digital transformation strategy has allowed thousands of businesses and community organisations to manage all their regulatory transactions online.

The registration schemes of CAV and the Business Licensing Authority have progressively moved from legacy systems to a single enterprise platform using Microsoft Dynamics. Users manage their licence or registration via a web-based transactional portal called myCAV.

In October 2023, we moved our Funeral Service Provider, Limited Partnership and Patriotic Fund schemes to Microsoft Dynamics and created new user-friendly online forms and easy to search public registers. Over 500 limited partnerships, 550 funeral service providers and nearly 400 patriotic funds can now manage their regulatory obligations with CAV online. New online registers now make it easier for anyone searching details about entities who are registered with CAV.

We also continued to upgrade our system architecture and make improvements to the ongoing stability of our online platforms. This investment in infrastructure provides our users with a faster, more stable, and secure system to access their information.

Introduction of a First Nations Community Engagement Lead

CAV introduced a new Aboriginal Community Engagement Lead role in October 2023. With a strong commitment to aligning our services to the needs of community and improving access to culturally safe and inclusive services for First Nations people, CAV rolled out mandatory Cultural Awareness Training to all staff. In addition, we partnered with the Wadawurrung Traditional Owners Aboriginal Corporation to introduce language into CAV's dedicated help line and web resources.

Stakeholder engagement

As Victoria's consumer regulator, CAV recognises that good stakeholder engagement is vital to achieving our goals and the effective delivery of services to the Victorian community. In consultation with key stakeholders, CAV developed a new Stakeholder Engagement Framework, which is now published on our website. The Framework supports CAV's ongoing commitment to engaging with those impacted by our work and will guide the delivery of best practice stakeholder engagement across the organisation.

CAV also established two standing forums as a mechanism to engage with key stakeholders on important issues. The Consumer and Renter Consultative Forum and the Housing and Property Advisory Forum held their first meetings in June 2024. These Forums aim to improve information sharing, engagement and build trust with CAV's key stakeholders. Members include a diverse range of consumer groups, community groups and industry organisations that have relevant experience and knowledge dealing with consumer, renting, housing and property issues and representing the interests of community members.

Commencement of the Funded Services Program Reviews

In 2023–24, CAV commenced reviews of its community based financial counselling and renter services, along with the Domestic Building Legal Service (DBLS). These reviews will ensure that these critical services remain fit-for-purpose for all Victorians who need these supports. To provide certainty for service delivery partners and continuity in service delivery for consumers and renters, existing arrangements for these services were extended for 12 months. In 2023–24, CAV undertook desktop research and preliminary stakeholder interviews under the renter

and financial counselling reviews. Under the DBLS review, CAV completed a desktop review, stakeholder interviews and released a discussion paper to gather feedback from stakeholders and the broader community. Each review will continue in 2024–25 and inform the development of revised service models.

Making compliance easier for community organisations

CAV regulates fundraisers, incorporated associations and co-operatives, which all play an important role in the community.

The Implementation Plan for the National Fundraising Principles was published on 1 March 2024. The Principles set out the conduct expected from fundraisers in every jurisdiction across Australia, making regulatory compliance simpler and less prescriptive for charities already registered nationally, who are conducting fundraising appeals in Victoria.

Following a public consultation process, the Victorian Government also introduced new incorporated association regulations, which came into effect on 18 November 2023. These included key reforms intended to modernise and simplify the regulatory scheme for incorporated associations and streamline reporting requirements for associations registered as charities nationally. New local regulations also came into effect for co-operatives on 17 February 2024. These new regulations prescribed matters including fees, penalties, and unsuitable names for co-operatives.

Victorian Property Fund grants

The *Estate Agents Act 1980* allows the responsible minister to award grants from the Victorian Property Fund (VPF) for various legislated purposes after consultation with the department, any industry associations, and other government departments and organisations deemed appropriate.

CAV administers the VPF Grants Program, including evaluating applications, making recommendations about proposals to the minister, and administering the grants following approval.

In 2023–24, $4.564 million was spent on new and existing grants to community organisations for renting services including information and advice, advocacy and legal assistance under the new Rental Stress Support Package (RSSP); estate agent professional development; community education on renting rights; and social housing development projects.

During 2023–24, $11.8 million was awarded for 12 new grants to be delivered across 3 years, for services under the RSSP, improved digital service delivery to renters, estate agent professional development, improved awareness of owners corporation responsibilities and obligations, and residential tenancies dispute resolution services.

The table below represents active grants in 2023–24 and grant expenditure by recipient and purpose.

Table: Grants in progress 2023–24

Recipient	Purpose	Total grant (ex GST)	2023–24 expenditure (ex GST)
Tenants Victoria	Educational funding – 'my tenancy rights and responsibilities'	$865,000	$285,500
Victorian Council of Social Service	Educational funding – 'delivering the promise of rental fairness'	$265,337	$88,434
Australian Livestock and Property Agents Association	Estate Agent Professional Development Program 2023–25	$269,404	$0
Strata Community Association (Vic)	Building strata sector resources	$69,600	$29,600
Tenants Victoria	Renters Digital Front Door	$447,487	$178,994
Common Equity Housing	Social housing development 6–8 Wilson Avenue, Brunswick	$4,292,573	$1,237,786
Community Housing (Vic) Ltd	Social housing development 23 Cilento Crescent, Lynbrook	$2,800,000	$0
Community Housing (Vic) Ltd	Social housing development 64–68 Anderson Street, Lilydale	$2,967,102	$100,000
Heritage Victoria	Boost to Living Heritage Grants Program	$1,500,000	$0
Dispute Settlement Centre Victoria	Residential Tenancies – Alternative Dispute Resolution Program	$3,053,300	$1,141,900
Australian Livestock and Property Agents Association	Estate Agent Professional Development Program 2017–20	$174,340	$28,913
Mallee Accommodation and Support Program	Social housing development 52–54 Thirteenth Street, Mildura	$2,025,000	$100,000
Rental Stress Support Package			
Anglicare Victoria	AV Rental Stress Hub	$2,000,000	$180,734
Child and Family Services Ballarat	Housing Community Connector Program	$372,982	$39,833
Housing for the Aged Action Group	RSSP	$667,505	$73,711
Justice Connect	Homeless Law	$750,000	$238,182
Launch Housing	RSSP	$1,021,704	$111,080
Mallee Family Care	RSSP	$170,027	$24,300
Quantum Support Services	RSSP	$343,206	$42,267
South East Community Links	Private Renter Support Program	$661,560	$69,840
Tenants Victoria	The Rental Stress Hub	$1,800,000	$500,000

Statement of Expectations

In June 2023, the Ministers for Consumer Affairs and Small Business issued Statements of Expectations (SOE) to CAV and the Business Licensing Authority for 2023–24. The SOEs are published in the 'About us' section of our website at consumer.vic.gov.au/about-us.

CAV's SOE set out governance and performance objectives aimed at improving CAV's administration and enforcement of regulation to reduce its impact on businesses and the community. The performance objectives identified in the SOE cover five expectations from the Minister, set out below:

Protecting Victorians: Protecting Victorians from the impacts of rising cost of living pressure

The stated expectation was that CAV would focus on protecting Victorians from the impacts of rising cost of living pressures by providing a timely response (including accurate communications and effective investigation and enforcement activities) to the most significant risks of harm caused by non-compliant trader and rental provider conduct, in particular:

- domestic building industry challenges leading to unfinished or defective homes or loss of monies paid upfront
- rental providers failing to provide safe and secure accommodation that meets minimum standards, and
- motor car traders that sell poor quality cars and fail to provide a remedy for defects.

Implementation

CAV provided new information, education and advice to the public in these priority areas, including a state-wide digital communications campaign to raise awareness of the mandatory rental minimum standards and new domestic building information and advice. We also assessed, escalated and investigated matters for non-compliance with core investigation tools being improved. A significant number of matters were endorsed for legal proceedings and there were multiple enforcement outcomes.

Supporting all Victorians: Supporting all Victorians through inclusive and accessible services, especially those experiencing vulnerability

The stated expectation was that CAV would focus on supporting all Victorians, especially those experiencing vulnerability, through inclusive and accessible services – in particular through working within the Department of Government Services and partnering with Service Victoria to make it easier and quicker for Victorians to find, access and use important consumer protection information and advice.

Implementation

CAV funds many community organisations to deliver accessible services to the community, such as financial counselling agencies. We bolstered funding this year through grants stemming from the Rental Stress Support Package, as well as announcing a new funding round for additional financial counselling grants.

To help Victorians find and access consumer protection and advice, we made significant upgrades to the CAV website, which is a vital tool for providing consumers with information and insights into their rights. We redeveloped the website to create a more user-centric platform with content that is easier to locate and understand. To further increase the community's access to information, we worked with DGS to transition the IDSC to the broader contact centre. We made these services more

inclusive of the Aboriginal community with the launch of the Yarrka Barring initiative, CAV's dedicated First Nations helpline and webpage resource in August 2024.

Our compliance and education activities prioritise, among other things, vulnerable cohorts within the Victorian community. For example, in 2023–24 CAV continued to deliver our Rooming House Minimum Standards compliance project, aimed at making rooming houses – often the last resort for some of the most vulnerable Victorians – safer and more comfortable. Throughout the year, we supported the most vulnerable Victorians by providing funding for financial counselling, renting and consumer assistance and advocacy agencies to deliver critical support.

Digital technology: Harnessing digital technologies to improve CAV services and make the most of CAV data and resources for the community

The stated expectation was that CAV would focus on working within the Department of Government Services and partnering with Service Victoria to harness digital technologies to improve CAV services and make the most of CAV data and resources for the community, including delivery of a new online residential tenancies bond system.

Implementation

CAV launched a series of new and upgraded online forms to support consumers and renters in exercising their rights. These included a new 'Report a rental' web complaint form and an online 'Request for rental assessment form', which replaced a more manual and cumbersome process. We also upgraded our website. We continued to upgrade our licensing and registration systems to make it easier and faster for users to manage their regulatory obligations with us, transitioning from legacy systems to myCAV.

CAV also completed a data strategy and roadmap project in 2023–24, informing improvements that can be made to CAV's data structures, systems, and processes with the goal of improving CAV's overall understanding of consumer engagement and better informing decision making. Enhancements will be made in implementing this roadmap.

Engaging with the community: Engaging with partners to better serve Victorian communities

The stated expectation was that CAV would focus on engaging with partners, stakeholders, and industry to better understand and serve Victorian communities, in particular:

- holding regular forums and engagement opportunities to understand emerging issues and obtain input into how CAV undertakes its functions, and
- collaborating closely with other regulators where relevant to address risks of harm to the community.

Implementation

CAV's Stakeholder Engagement Framework, which was developed in consultation with key stakeholders, was published in June 2024. Two new standing stakeholder forums were also established. These were the Consumer and Renter Consultative Forum, and the Housing and Property Advisory Forum. Their first meetings were held in 2023–24.

CAV worked closely with intersecting regulators to address risks to the community. Examples of this include coordinating with the Victorian Building Authority to administer the Professional Engineers Registration Scheme, collaborating with Energy Safe Victoria on minimum safety standards for rental properties, and sharing details on specialist disability accommodation providers with the Office of the Public

Advocate, the Transport Accident Commission and the Victorian Workcover Authority.

CAV also works with interstate counterparts and the Australian Competition and Consumer Commission to administer the Australian Consumer Law, which operates on a single-law, multiple regulator model. Other regulatory bodies we collaborate with include the Essential Services Commission, the Energy and Water Ombudsman Victoria and local councils.

Raising awareness: Improving Victorians' trust in CAV as a regulator

The stated expectation was that CAV would focus on improving Victorians' trust in CAV as a regulator by raising awareness of CAV's role and functions and increasing promotion of CAV's compliance and enforcement activities.

Implementation

The Director of CAV raised CAV's public profile by undertaking several media engagements in 2023–24, including radio interviews on ABC, 3AW and JoyFM on various topics, as well as appearing on TV news in several instances and undertaking an interview with A Current Affair on our 'Sam the Man Car Care' public warning. Ministerial releases were also issued on important topics throughout the year, including a scam alert warning before Mother's Day.

CAV also leveraged social media to spread awareness of consumer and renting issues, with campaigns on Facebook and other platforms. Dedicated campaigns on rental minimum standards and underquoting were also delivered in 2023–24.

Table: Trust funds administered by CAV

Trust fund	Expenditure includes
Domestic Builders Fund	Administration of the *Domestic Building Contracts Act 1995*, costs relating to the Victorian Civil and Administrative Tribunal (VCAT) Building and Property List and Domestic Building Dispute Resolution Victoria (DBDRV).
Motor Car Traders Guarantee Fund	Administration of the *Motor Car Traders Act 1986*, guarantee fund claims.
Residential Bonds Account	Bonds held on trust for Victorian renters and rental providers.
Residential Bonds Investment Income Account	Administration of the Residential Tenancies Bond Authority, transfers to the Residential Tenancies Fund.
Residential Tenancies Fund	Administration of the *Residential Tenancies Act 1997*, costs relating to the VCAT Residential Tenancies List.
Sex Work Regulation Fund	Administration of the *Sex Work Act 1994* [1].
Victorian Consumer Law Fund	Administration of the *Australian Consumer Law and Fair Trading Act 2012* Part 7, Division 2, s. 102A to E, orders for payment to non-party consumers, special purpose grants.
Victorian Property Fund	Administration of the *Estate Agents Act 1980* and other real estate related legislation as permitted by s. 75 of the Act, grants relating to property and housing as permitted by s. 76(3) of the Act, operation of the Estate Agents Council [2], trust fund claims, costs relating to the VCAT Owners Corporation List and contribution to the costs of the VCAT Residential Tenancies List.

1 The *Sex Work Act 1994* was repealed on 1 December 2023 and the Sex Work Regulation Fund ceased operation on 30 June 2024.

2 The Estate Agents Council operated for all of 2023–24 but has since discontinued following changes to legislation.

	Victorian Consumer Law Fund	Domestic Builders Fund	Motor Car Traders' Guarantee Fund	Residential Bonds Investment Income Account	Residential Tenancies Fund	Sex Work Regulation Fund	Victorian Property Fund	Trust Funds Total 2023–24
CAV Trust Funds Revenue								
Revenue recognition, Estate Agent and Conveyancer trust accounts							118,143,647	118,143,647
Revenue recognition, Residential Tenancy Bonds				35,125,614				35,125,614
Fees income	30,308	663,417	4,136,094		2,396,418	(12,356)	8,488,369	15,702,250
Interest/Distribution Revenue	73,347	1,116,495	451,868	5,817,817	105,105		6,466,475	14,031,107
Investments – market value adjustments		1,767,453		25,034,545	1,834,897	1,203	10,344,123	38,982,222
Transferred from the Victorian Building Authority [1]		20,767,892						20,767,892
Other revenue		20,185	900	175,151	13,497		134,973	344,705
Penalty income							382,387	382,387
Net Transfers in					32,280,000	457,300		32,737,300
Total CAV Trust Funds Revenue	**103,655**	**24,335,443**	**4,588,862**	**66,153,127**	**36,629,917**	**446,147**	**143,959,974**	**276,217,124**
CAV Trust Funds Expenditure								
Audit services				37,950				37,950
Claims on consumer guarantee funds			115,940				3,848,211	3,964,151
Contractors, consultants and professional services		388,026	20,416	2,583,824	106,033	19,988	1,353,540	4,471,827
Employee related costs	120	11,739,868	1,565,745	3,481,262	11,265,665	336,964	10,613,854	39,003,477
Grants paid	1,448,896	6,253,098			24,019,613		12,090,225	43,811,831
Information technology		606,863	17,343	146,496	466,138	8,894	533,574	1,779,309
Occupancy costs		54,754	15,410	84,486	338,873	2,138	81,498	577,161
Other operating costs		1,482,144	494,082	747,994	2,415,814	71,756	2,664,267	7,876,058
Net Transfers out				13,000,000			19,280,000	32,280,000
Outsourced contracted costs				5,872,826			1,107,976	6,980,802
Total CAV Trust Funds Expenditure	**1,449,016**	**20,524,754**	**2,228,937**	**25,954,838**	**38,612,136**	**439,740**	**51,573,145**	**140,782,566**
Trust Funds, opening equity 1 July 2023 [2]	**2,619,951**	**36,256,973**	**9,982,930**	**67,320,305**	**27,288,248**	**53,418**	**185,256,045**	**328,777,869**
Current year operating surplus/(deficit)	(1,345,361)	3,810,689	2,359,925	40,198,289	(1,982,220)	6,407	92,386,829	135,434,558
Trust Funds, closing equity 30 June 2024	**1,274,590**	**40,067,662**	**12,342,855**	**107,518,594**	**25,306,028**	**59,825**	**277,642,874**	**464,212,428**

1 Domestic Building Dispute Levy and Registration Fees.

2 Some of the 1 July 2023 opening balances differ from the 30 June 2023 closing balances reported in the CAV 2022–23 annual report by small amounts. The figures published in last year's report were correct at the time but subsequently updated due to rounding and other minor adjustments in finalising the accounts. Total closing equity last year was adjusted by $8,443.

Acts and regulations administered by CAV: passed, commenced, made and revoked in 2023–24

Acts passed

Name	Date of Royal Assent
Building Legislation Amendment (Domestic Building Insurance New Offences) Act 2024	27 February 2024
Estate Agents, Residential Tenancies and Other Acts Amendment (Funding) Act 2024	21 May 2024

Acts commenced

Name	Date commenced
Building Legislation Amendment (Domestic Building Insurance New Offences) Act 2024	28 February 2024
Estate Agents, Residential Tenancies and Other Acts Amendment (Funding) Act 2024	Sections 1–6 on 22 May 2024 Sections 7–18 on 30 June 2024

Acts revoked

Name	Date revoked
Sex Work Act 1994	1 December 2023

Regulations made

Name	Date made
Associations Incorporation Reform Regulations 2023	14 November 2023
Co-operatives National Law (Victoria) Local Regulations 2024	13 February 2024
Sale of Land (Public Auctions) Regulations 2024	18 June 2024

Regulations commenced

Name	Date commenced
Associations Incorporation Reform Regulations 2023	18 November 2023
Co-operatives National Law (Victoria) Local Regulations 2024	17 February 2024
Sale of Land (Public Auctions) Regulations 2024	23 June 2024

Regulations revoked

Name	Date revoked
Associations Incorporation Reform Regulations 2013	18 November 2023
Co-operatives National Law (Victoria) Local Regulations 2014	17 February 2024
Sale of Land (Public Auctions) Regulations 2014	23 June 2024

Legislation administered by CAV as at 30 June 2024

- *Associations Incorporation Reform Act 2012*
- *Australian Consumer Law and Fair Trading Act 2012*
- *Business Licensing Authority Act 1998*
- *Business Names (Commonwealth Powers) Act 2011*
- *Chattel Securities Act 1987*
- *Company Titles (Home Units) Act 2013*
- *Consumer Credit (Victoria) Act 1995*
- *Conveyancers Act 2006*
- *Co-operatives National Law Application Act 2013*
- *Credit Act 1984*
- *Credit (Administration) Act 1984*
- *Credit (Commonwealth Powers) Act 2010*
- *Domestic Building Contracts Act 1995*
  - Except Part 5 (administered by the Attorney-General)
- *Estate Agents Act 1980*
- *Fundraising Act 1998*
- *Funerals Act 2006*
- *Goods Act 1958*
- *Motor Car Traders Act 1986*
- *Owners Corporations Act 2006*
- *Partnership Act 1958*
- *Professional Engineers Registration Act 2019*
- *Residential Tenancies Act 1997*
  - Sections 23A-25, 27, 32, 33, 45–48, 74–77, 82, 90, 91, 91 A, 102, 102A, 103, 104(1), 104(4), 104(5), 104(6), 105(2), 105(2A), 105(3), 124, 128, 130–134, 141–142B, 142D–212, 213AA–215, 230, 232–234, 241, 277, 289A, 291–327, 329–333, 335–339, 341, 343–366, 373–376, 385, 388, 388A, 390, 390A, 395–398, 399A–439M, 480, 486–499, 501–504, 505A–5IOC
  - Section 66(1) this section is jointly administered with the Minister for Housing
  - Section 142C jointly and severally administered with the Minister for Housing
  - Part 12A and section 511 jointly and severally administered with the Minister for Disability, Ageing and Carers, and the Minister for Housing
  - The Act is otherwise administered by the Attorney-General, the Minister for Housing and the Minister for Planning
- *Retirement Villages Act 1986*
- *Rooming House Operators Act 2016*
- *Sale of Land Act 1962*
- *Second-Hand Dealers and Pawnbrokers Act 1989*
- *Subdivision Act 1988*
  - Part 5
  - Section 43 (in so far as it relates to Part 5)
- *Travel Agents Repeal Act 2014*
- *Veterans Act 2005*
  - Part 4
  - The Act is otherwise administered by the Minister for Veterans
- *Warehousemen's Liens Act 1958*

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Authorised and published by the Victorian Government, 1 Treasury Place, Melbourne.

November 2024

ISSN 2209-4768 - **Online (pdf/word)**

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Published by order, or under the authority, of the Parliament of Victoria
November 2024

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VICTORIA State Government | Government Services