



# Consumer Affairs Victoria

Half-Year Report – July to December 2015  
*Making markets fair*



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# Contents

|  |    |
|--|----|
| Introduction .....                           | 3  |
| Chapter 1.....                               | 4  |
| Businesses are compliant with consumer laws  |    |
| Chapter 2 .....                              | 7  |
| Addressing misleading and deceptive conduct  |    |
| Chapter 3.....                               | 8  |
| Protecting Victorians from unsafe products   |    |
| Chapter 4.....                               | 9  |
| Efficient registration and licensing         |    |
| Chapter 5.....                               | 10 |
| Victorians exercise their consumer rights    |    |
| Chapter 6.....                               | 15 |
| A fair and safe rental market for Victorians |    |
| Chapter 7 .....                              | 17 |
| A modern and effective consumer framework    |    |

# Introduction

**Welcome to our Half-Year Report. This update provides information and stories about the services we have provided to hundreds of thousands of Victorian consumers, businesses, tenants and landlords, so far in the 2015-16 financial year.**

We also report on:

- significant compliance and enforcement actions we have undertaken to ensure businesses comply with consumer protection laws
- registration and licensing transactions, undertaken using our new myCAV online system, that have enabled the effective operations of businesses and associations
- important legislative changes and improvements to protect consumers and tenants
- progress in the Fairer Safer Housing review, which is considering whether the state's renting laws are meeting the demands of the growing and evolving rental market.

In all, we provided more than 500,000 discrete services to the Victorian community between 1 July and 31 December 2015.

We continue to focus on providing digital services as consumers and businesses increasingly make use of online channels to source the information they need.

Over 1.65 million visits to our website, increased use of social media channels and thousands of downloads of our apps demonstrate the growing demand for effective online regulation services.

In ensuring businesses comply with consumer laws, we have used the full range of regulatory tools - including undertakings and court actions - to address serious wrong conduct by businesses and significant breaches of consumer protection laws.

In December, the Minister for Consumer Affairs, the Hon Jane Garrett, introduced two important bills into the Victorian Parliament to meet Government election commitments. The Building Legislation Amendment (Consumer Protection) Bill 2015 will provide stronger domestic building protections for consumers and help consumers and builders quickly and simply resolve disputes. The Rooming House Operator's Bill 2015 will professionalise the rooming house sector by introducing a 'fit and proper person' test and licensing scheme.

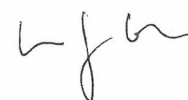
The Fairer Safer Housing review - the Victorian Government's work program for ensuring all Victorians have access to safe, affordable and secure housing - continues, with an overarching consultation paper and the first of six issues papers released.

The Consumer Property Law Review, examining Victoria's

key property legislation, also commenced with the release of an issues paper in December covering the licensing of estate agents, conveyancers and owners corporations managers.

The Half-Year Report reflects the commitment and passion of our staff across Victoria in ensuring businesses, consumers, tenants and landlords know about and play by the rules.

Our team continues to provide an outstanding service to the community.



**Simon Cohen**  
Director  
Consumer Affairs Victoria



# 1

## Businesses are compliant with consumer laws

### State Inspection Program

Under our State Inspection Program (SIP), we visit businesses to check they are complying with key laws. The SIP complements the other ways we target businesses, including through education, support and, where necessary, enforcement activities.

Nine new SIP programs have been rolled out targeting estate agents, product safety, domestic building, rooming houses and other sectors. Having inspectors located in Department of Justice and Regulation regional offices allows us to inspect businesses across the state.

Enhanced reporting capabilities and new data sets will provide us with more meaningful information to support future risk analysis and corporate planning. This data will enable us to more effectively identify compliance rates, systemic issues and other marketplace and industry trends.

Quarterly reviews are being undertaken as the SIP team continues to develop and refine its reporting capability. Review findings and feedback will continue to be incorporated into Program areas over 2016.

### Rooming house inspection program

In the second half of 2015, we inspected 376 rooming houses throughout Victoria. A further 48 re-inspections were conducted after issues were identified



# 2,193

## INSPECTIONS, COMPLIANCE & ENFORCEMENT ACTIVITIES

during the first inspection, to ensure those matters had been addressed. We will have inspected every rooming house in Victoria by the end of 2015-16.

Our court action against Melbourne rooming house operator SLM Housing resulted in the operator being fined \$3,000 and ordered to pay costs of \$1,000.

SLM Housing pleaded guilty in Melbourne Magistrates' Court to three breaches of the *Residential Tenancies Act 1997*, including a charge of interfering with a rooming house resident's rights by withdrawing a facility (a refrigerator) with the aim of causing the resident to abandon the room.

It also pleaded guilty to two charges of failing to comply with previous orders of the Victorian Civil and Administrative Tribunal (VCAT), to return the fridge and pay \$800 compensation to the resident.

We have also issued 158 charges against SLM Housing under the *Residential Tenancies Act 1997*. These charges relate to alleged breaches of the minimum standards at rooming houses it operates.

ISSUED  
**516**   
WARNING LETTERS

### Underquoting taskforce

The Vesta Task Force was formed in 2015 to ensure we delivered on Consumer Affairs Minister Jane Garrett's public commitment to intensifying the scrutiny of real estate agents selling residential property by auction.

Particular concerns were held that during the marketing of properties listed for auction, estate agents were deliberately underquoting potential sales



prices in advertisements and directly to vendors. This conduct is an offence under Australian Consumer Law and the *Estate Agents Act 1980*.

In early September 2015, 101 Victorian residential properties that were advertised for sale by auction were selected for end-to-end monitoring. This included the estate agents who had listed the properties being required to provide details of the listing. Of this group, 13 estate agents were selected for inspection, based on the information and records they provided.

Two of these agents are currently subject to investigation.

As well as monitoring auctions, task force officers inspected five estate agents following intelligence suggesting they were high risk. A further 14 inspections were direct responses as a result of complaints provided by the public. This has resulted in an additional investigation.

We focus particular attention on estate agents who have previously broken the law. In the second half of 2015 we inspected five agents in this category, and found them to now be meeting their legal obligations.

### Misuse of real estate trust money

Buying or selling a home is the biggest financial transaction many people undertake in their lifetime. Most Victorians put their trust in an estate agent to sell their home.

One of many protections for buyers and sellers under the *Estate Agents Act 1980* is the requirement for estate agents to keep money they receive on behalf of any other person in a separate trust account.

If trust money is not handled appropriately, property purchases may be delayed or fail, causing emotional and financial stress for both buyers and sellers.

We took court action 16 times in response to professional malpractice by estate agents in the second half of 2015, with a focus on the proper management of trust accounts and record keeping. This included three matters which resulted in the cancellation of an agent's licence.

### Trust account audit program

At 31 December 2015, there were more than 2600 licensed estate agents in Victoria, and 4370 registered trust accounts with a combined value of nearly \$2.1 billion.

Agents operating trust accounts that hold money during a financial year must have those accounts audited by a qualified auditor and submit the audit report to us within 10 business days of receiving it.


93 per cent of agents (2066) with an audit period ending June 2015 lodged their trust account reports with us on time. If an agent fails to do so, we consider this a key risk factor, making

that agent a target for our inspections.

In the second half of 2015, we issued 48 infringement notices (of \$948 each) to agents who failed to engage an auditor to audit their trust account records within three months after their reporting cycle ended, and six infringement notices (of \$1820 each) to agents who failed to submit their completed audit report to us within 10 business days of receiving it from the auditor.

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ISSUED  
**118**  
INFRINGEMENT NOTICES




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These infringement notices reflect the importance of trust account audit requirements. We follow up all outstanding audits. When estate agents continue to fail to fulfil their obligations, we respond with enforcement action, which may include disciplinary proceedings or prosecution.

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# 3,604

## COMPLIANCE ACTIVITIES

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In December, Frankston Magistrates' Court found estate agent Glenn Michael Ryan guilty of failing to have his trust account for the 2013-14 financial year audited within the permitted time. The prosecution occurred after Mr Ryan elected to have this matter determined in court. The court fined him \$2,000 and ordered that he pay \$1,100 costs.

We published several timely alerts on our website in a campaign to inform estate agents about their trust account reporting requirements and the deadlines for submitting audit reports.

**Note:** Some agents do not hold trust funds (and so are not required to have an audit) or may have an audit date varied by the Director from the standard date of 30 June.

### **Aaron McDonald – an estate agent who failed to have his trust accounts audited**

We took successful legal action against Mr McDonald. In October, his licence was cancelled; he was also reprimanded and disqualified from holding a licence for three years, for contraventions of the *Estate Agents Act 1980*.

The Victorian Civil and Administrative Tribunal (VCAT) found that Mr McDonald, the director and officer in effective control of Aaron McDonald Real Estate Pty Ltd, had contravened the Act by allowing the company to continue operating after his and the company's licences were suspended.

VCAT found Mr McDonald, 32, of Blackburn, had breached the Act by failing to ensure the agency's trust accounts were audited within three months of the end of the 2011-12, 2012-13 and 2013-14 financial years. He was also found to have breached the Estate Agents (Professional Conduct) Regulations 2008 by engaging in unprofessional conduct.

In addition to the reprimand, disqualification and cancellation of his licence, VCAT also imposed conditions that, if Mr McDonald were granted any future licence, he would be prohibited from:

- being an officer in effective control of an estate agency business
- receiving trust money or opening, operating or maintaining a trust account for five years from the time any further licence is granted.

Mr McDonald is currently appealing in the Supreme Court against his three-year disqualification from holding a licence.

# 2 Addressing misleading and deceptive conduct

One of the key protections under the Australian Consumer Law (ACL) aims to prevent misleading and deceptive conduct. In marketing their products or services, businesses must provide truthful and accurate messages, so consumers can make properly informed choices.

We continue to take enforcement action against businesses who engage in misleading and deceptive conduct.

## David James Donald – a door-to-door salesman targeting elderly Victorians

We took successful court action against Mr Donald, the operator of a door-to-door Reservoir cleaning business who targeted elderly Victorians with high-pressure sales tactics. As a result of our action, 72-year-old Mr Donald must pay \$5,000 in court costs and provide \$1,750 in refunds and damages to a consumer.

The Supreme Court action came after a consumer contacted us. Many other consumers also called to complain about Mr Donald's high-pressure sales tactics and poor workmanship.

Our investigation included executing a search warrant at Mr Donald's residence (which was also his business premises) and contacting a number of his previous clients.



Mr Donald admitted to breaching the ACL by failing to:

- inform consumers that he was required to leave their homes immediately upon request
- tell them his name
- advise consumers of their rights to terminate an agreement and how to do so
- wait the required 10 days before providing his services
- give consumers the required paperwork.

The court also imposed a five-year injunction against Mr Donald, restraining him from entering into unsolicited consumer agreements

(including door-to-door sales) in consumers' homes, unless he:

- informs consumers that he must leave their premises immediately if asked to do so
- gives them his name
- advises them of their right to end an agreement within the termination period, and how to do so
- gives consumers a document clearly setting out their rights to end an agreement
- honours the statutory 10-day cooling off period.

# 3

## Protecting Victorians from unsafe products

We protect the community from unsafe products and continue to work with other state and territory agencies, and the Australian Competition and Consumer Commission (ACCC), to prevent them being sold to consumers.

When we identify emerging hazards that pose a risk, we share our intelligence with agencies across Australia.

In August, our inspectors examined 363 show bags ahead of the Royal Melbourne Show. They examined the safety and standards of more than 2,500 items, including toys for children aged up to three years, projectile toys, cosmetics, aquatic toys, sunglasses, inflatable toys, children's stationery sets and novelty items.

Two items were identified as hazardous, due to small button batteries being easily accessible to children, and permanently removed from the show bag. Four items were found to need modification to comply with safety warnings and information labelling mandatory standards.

Two projectile toys required safe use instructions to warn about the dangers of aiming at the eyes and face, and of using inappropriate projectiles; and a lip gloss and nail art pen cosmetic both required information labelling about their ingredients.

Our inspectors also attended the Royal Melbourne Show and regional Victorian shows,

between September and December 2015, to inspect show bag and toy/novelty suppliers.

In December, we warned the public about the dangers of a product known as mermaid tails, which poses a drowning risk for children.

We use our website and social media channels to remind businesses that those who fail to comply with product safety laws face serious consequences.





# 4 Efficient registration and licensing

## myCAV – supporting Victoria’s 38,000 incorporated associations

In April 2015, we introduced myCAV – an online portal which lets incorporated associations manage their obligations online, with immediate processing and access to information.

 **33,140**  
**SUCCESSFUL myCAV TRANSACTIONS**

Between July and December, myCAV was used by secretaries and their delegates to create 11,015 accounts and register 1,183 new incorporated associations. More than 33,000 transactions were completed, including lodging nearly 20,000 annual statements.

We established a working group with community and local government representatives in December, to develop a pilot project focussing on culturally and linguistically diverse (CALD) communities and senior Victorians in Darebin, Whittlesea and on the Mornington Peninsula.

This followed work we did earlier in 2015 with the Ethnic Communities’ Council of Victoria, delivering myCAV sessions in 10 languages to CALD and senior Victorians.

In coming months, we will launch an online search and extract function in myCAV, allowing the public to search for incorporated associations and view a snapshot of their information, such as registration status, number of members and association purpose.

The most common transactions completed on myCAV in the second half of 2015 are listed in the table below.

### Top 5 myCAV transactions

| myCAV transaction          | Number |
|----------------------------|--------|
| Annual statement lodgement | 19,651 |
| Change of secretary        | 7,705  |
| Change of address          | 4,825  |
| Added Delegate             | 3,372  |
| New IA registrations       | 1,183  |



# 5 Victorians exercise their consumer rights

We help Victorian consumers exercise their rights by providing them with information and support, and working with partner organisations to target groups with specialised needs.

## Our campaigns – targeting scammers and con men

We launched the ‘Scammers don’t discriminate’ campaign during Mental Health Week in October, in partnership with Good Shepherd Australia New Zealand. The campaign highlighted the support services available if people are feeling anxious or depressed after being scammed.

We also worked with CrimeStoppers Victoria for the Travelling Con Men campaign, which ran from October until the end of January - when travelling con men are most active in Victoria - and featured regional TV, advertising in metropolitan and regional papers and culturally and linguistically diverse (CALD) radio.

We partnered with the International Student Welcome Desk at Melbourne Airport for the launch of our international students’ campaign, and continue to work with universities and other education providers to inform international students about their renting rights, with a social media campaign and information sessions.

Consumer Affairs Victoria and Consumer Affairs Minister Jane Garrett, with the assistance of

the Royal Children’s Hospital Director of Trauma, Associate Professor Warwick Teague, promoted trampoline safety in December.

## Communications

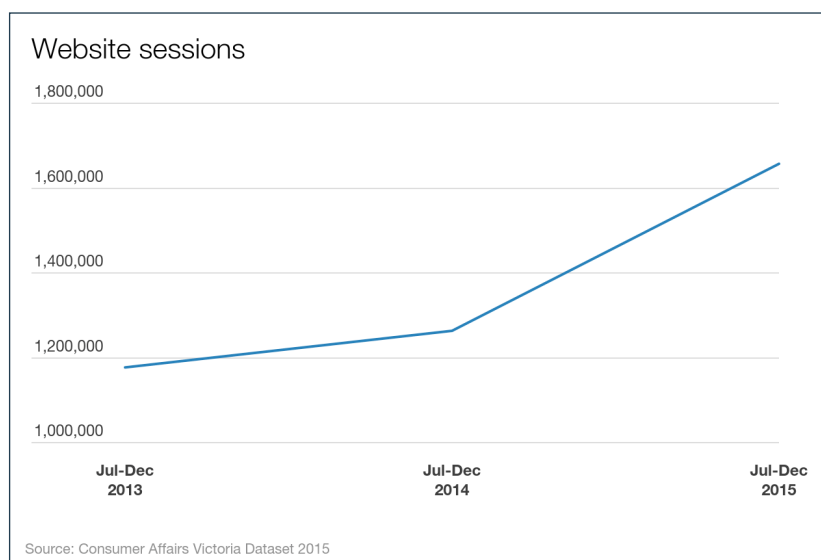
**consumer.vic.gov.au – over 1.65 million visits**

Overwhelmingly, audiences continue to source Consumer Affairs Victoria’s information through our website, [consumer.vic.gov.au](http://consumer.vic.gov.au).

Visits have increased by more than 30 per cent in the last year, with 1,657,387 between 1 July and 31 December 2015, compared to 1,263,560 in the corresponding period in 2014. 27 per cent of visits were via mobile device.

The most visited part of the website is the renting section, accounting for 23 per cent of all page views.

**1.65 MILLION**  
WEBSITE VISITS TO  
**CONSUMER**  
**.VIC.GOV.AU** 



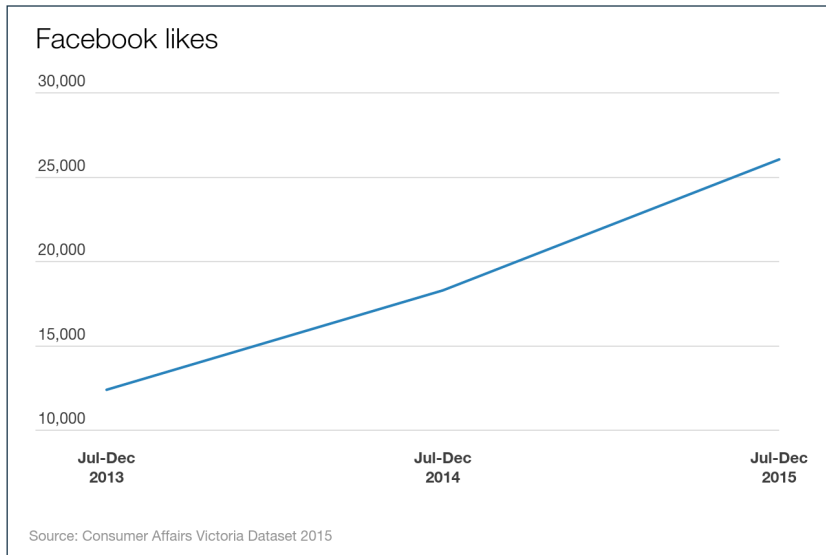
**Social media – 26,000 ‘likes’ and more than 7000 followers**

Social media helps us engage with a large audience, including younger consumers, who have traditionally been hard to reach. Our use of social media includes communicating alerts and warnings; highlighting events and legislation updates; linking to new website content; and responding to public questions.

We regularly publish court outcomes and news alerts, to inform the community about our enforcement actions, and to warn about businesses to be wary of, scams currently circulating, and the activity of travelling con men in their region.

We are also continuing to adopt video, which presents a simple and straightforward medium to engage with the community.

During the second half of 2015, our activity on Twitter was seen over 2.5 million times and our Facebook posts were seen more than 2.2 million times.



| Top 5 Facebook posts  |                   |                          |
|---|-------------------|--------------------------|
| Post  | Date              | Number of people reached |
| 1 Fairer Safer Housing – Landlords – what has prompted you to issue a ‘no specified reason’ Notice to vacate? (promoted post)     | 19 November 2015  | 157,655                  |
| 2 Fairer Safer Housing – We want Victorian laws to keep pace with the current rental market. You can get involved (promoted post) | 1 July 2015       | 89,309                   |
| 3 Fairer Safer Housing – What are the obstacles for tenants in securing a longer lease? (promoted post)                           | 17 December 2015  | 46,287                   |
| 4 Therapeutic Goods Administration recall of three children’s medicines (promoted post)   | 5 August 2015     | 45,171                   |
| 5 Warning about ‘ATO’ scammers  | 17 September 2015 | 23,176                   |

**Free telephone and email advice  
-175,000 calls answered**






In the second half of 2015, we responded to 31,126 enquiries made by letter, email and online, and answered 175,337 calls. We answered 44,929 Residential Tenancy Bond Authority (RTBA) calls, 39,494 general consumer line calls and 32,362 calls relating to residential accommodation.

We received most contacts about the following renting issues in the second half of 2015:


**Top 5 renting issues**

1. Termination rights (mainly breaking a lease, rent arrears)
2. Repairs and maintenance (mainly non-urgent repairs)
3. Bonds (mainly enquiries about bond claims)
4. Tribunal hearings and applications (including compensation and possession orders)
5. Right of entry

Many calls we answer relate to buying goods and services, and problems with specific products, as listed in the following tables:

| Top 5 shopping problems   |   |                    |                      |
|---|---|--------------------|----------------------|
| Problem   |   | Number of contacts | Per cent of contacts |
|   | Goods - major failures / defects                  | 2,948              | 17%                  |
|  | Goods - minor failures / defects                  | 1,841              | 11%                  |
|  | Services - unsatisfactory / defective             | 1,664              | 10%                  |
|  | Refund / return rights                            | 1,491              | 9%                   |
|  | Non-supply / partial supply of goods and services | 1,290              | 7%                   |



| Top 5 product problems  |                                      |                    |                      |
|---|--------------------------------------|--------------------|----------------------|
| Problem   |                                      | Number of contacts | Per cent of contacts |
|   | Furniture and furnishings            | 1,206              | 7%                   |
|  | Clothing and footwear                | 1,165              | 7%                   |
|  | Electrical appliances and whitegoods | 1,120              | 6%                   |
|  | Personal goods                       | 849                | 5%                   |
|  | Computer hardware                    | 586                | 3%                   |

## Funded services: helping vulnerable and disadvantaged Victorians

We funded 24 agencies to provide financial counselling, tenancy and consumer support to vulnerable and disadvantaged Victorians.

Funding for 2015-16 was \$10.7 million; \$7.4 million of this was allocated to the Financial Counselling Program. The funding supports 84 full time equivalent positions - 65 financial counsellors and 19 tenancy and consumer advocates.

The money we provided through funded services helped 20,745 Victorians in the second half of last year. Most of the tenants who were assisted had received a notice to vacate, and one quarter of those received assistance to attend a Victorian Civil and Administrative Tribunal (VCAT) tenancy tribunal hearing.

Most clients helped with financial counselling had debt problems relating to credit cards, personal and payday loans, or insufficient income/poverty. Almost half of financial counselling clients had a household income of \$30,000 or less.

## Victorian Property Fund grants: supporting affordable accommodation

Over the half year, the Minister awarded two new Victorian Property Fund grants totalling

\$6,157,348 (excluding GST) for housing assistance projects.

The grants will assist registered housing agencies to build 22 affordable housing units for low-income and disadvantaged Victorians, including people living with a disability, and women and dependent children escaping domestic violence.

In September, the Minister approved:

- \$600,000 (excluding GST) to Loddon Mallee Housing Services Ltd (trading as Haven Home Safe) for its 'Melliodora Disability Housing' project
- \$5,557,348 (excluding GST) to Women's Housing Ltd for its 'Affordable Housing for Low Income Women at Bradley Street Newport' project. This grant will fund construction of a 20-unit affordable housing development.

## Front line resolution: finding a quick solution for disputes

Through front line resolution, we aim to resolve consumer complaints as quickly and efficiently as possible, often with only a couple of phone calls to a business. By responding to disputes where there is a clear or apparent breach of our legislation, we are able to be a more effective consumer protection regulator.

### Case study 1

We helped a tenant resolve a dispute with a real estate agent

who failed to organise an urgent repair of a gas leak.

The tenant had noticed a gas smell throughout the house when using the oven and asked the agent to organise a plumber. The agent took about a week to do so. The plumber determined the oven was leaking gas and had to be replaced.

There was further delay when the owner did not accept the plumber's quote and got another plumber to attend. The second plumber found the same problem as the first, but the agent still failed to organise an urgent repair.

We contacted the agent and explained their obligations under the *Residential Tenancies Act 1997* - to arrange for urgent repairs to be carried out immediately. The agent then organised the repair.

### Case study 2

We helped a consumer who was in a dispute with a business over the replacement of an iPhone screen. The replacement screen had stopped working after 16 days and the business had refused to provide a remedy without an extra \$30 payment.

We contacted the business to advise them of their obligations under the Australian Consumer Law. They then repaired the screen at no cost. We followed up by sending a letter to the business, reminding them of their legal responsibilities.

# 6 A fair and safe rental market for Victorians



## Fairer Safer Housing update

Fairer Safer Housing is the Victorian Government's work program for ensuring all Victorians have access to safe, affordable and secure housing.

The review is examining how effective and relevant Victoria's rental laws are in the modern rental market, including the balance of rights and responsibilities between tenants and landlords.

The first step of the review was to uncover trends and behaviours in the rental market through an initial consultation paper, *Laying the Groundwork*, launched in June 2015. The consultation paper, 54 public submissions and a summary of public views have been published on the Fairer Safer Housing website, [fairersaferhousing.vic.gov.au](http://fairersaferhousing.vic.gov.au).

Public responses identified key tenant concerns, including a lack of confidence that landlords would maintain the safety of appliances such as smoke

alarms, heaters and stoves, and difficulty obtaining the landlord's permission to make modifications to the property. Some tenants expressed reluctance about asserting their rights, in case this prompted a rent increase or notice to vacate.

Views expressed by landlords included a belief that notice periods for certain breaches, such as rent arrears, were unrealistic; and that relying on the Victorian Civil and Administrative Tribunal (VCAT) to resolve disputes between landlords and tenants was not always appropriate.

The second stage of the consultation, between 10 November and 20 December, involved the release through the Fairer Safer Housing website of an issues paper examining security of tenure under the *Residential Tenancies Act 1997*.

Thirty four submissions were received to the issues paper. We also received 112 comments in online discussions, 80 quick poll responses and six stories.



## 34 SUBMISSIONS ON THE ISSUES PAPER FOR FAIRER SAFER HOUSING

A further five issues papers are being released early this year on housing-related issues, including a paper exploring specific protections for residents of caravan parks and movable dwellings.

## Rooming House Operators Bill 2015

The Government has committed to developing legislation to professionalise the rooming house sector, by introducing a 'fit and proper person' test and licensing scheme for rooming house operators. Consumer Affairs Minister Jane Garrett introduced this bill to Parliament in December to meet this commitment.

The Bill requires that rooming house operators apply to the Business Licensing Authority for a licence, initially for three years. Only people who are fit and proper within the meaning of the Bill will be able to obtain a licence.

## INTRODUCED THE ROOMING HOUSE OPERATORS BILL INTO PARLIAMENT





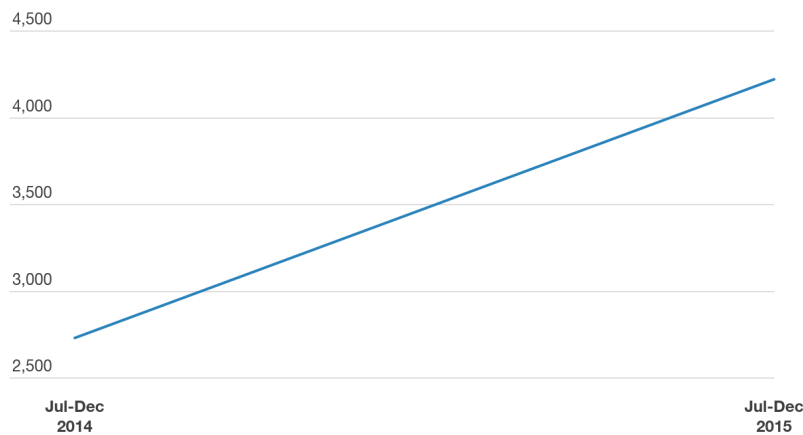
### RentRight: knowledge at your fingertips

Our free RentRight app provides information and tools to enable renters and landlords to manage their tenancies. It does this with template emails and notices, a rent calculator, and by providing landlords with tools to generate condition and inspection reports.

The app is growing in popularity: it was installed 4,222 times between 1 July and 31 December 2015, compared to 2,731 installs for the same period in 2014.

RentRight won the 'Most Accessible Mainstream App' award in the Australian Communications Consumer Action Network's Apps for All Challenge awards in September.

RentRight mobile app installs



Source: Consumer Affairs Victoria Dataset 2015





# 7

## A modern and effective consumer law framework

### Building Legislation Amendment (Consumer Protection) Bill 2015

The Building Legislation Amendment (Consumer Protection) Bill 2015 will provide stronger domestic building protections, and enable consumers and builders to access free, fast and fair dispute resolution services.

This Bill provides for the establishment of a new dispute resolution service, Domestic Building Dispute Resolution Victoria (DBDRV), to facilitate or conciliate disputes between builders and consumers. DBDRV will have powers to obtain independent, expert assessment of building work, and order both builders to repair poor work and consumers to pay for work correctly completed.

It will be mandatory for consumers and builders to seek a resolution through DBDRV first, before seeking to have a dispute heard at the Victorian Civil and Administrative Tribunal (VCAT). The establishment of DBDRV is one of many reforms outlined in the bill, which will also streamline disciplinary processes and strengthen the function of the Victorian Building Authority.

The bill is scheduled for debate when Parliament resumes in February.

### Consumer Property Law Review

We have commenced a broad-ranging review into consumer property law with the release of an issues paper – Conduct and institutional arrangements for estate agents, conveyancers and owners corporation managers. The issues paper is open for submissions until 11 March.

The review is examining four key pieces of property legislation: the *Sale of Land Act 1962*, *Estate Agents Act 1980*, *Conveyancers Act 2006* and *Owners Corporations Act 2006*.

Two further issues papers are scheduled for release in February and March, covering the management of owners corporations and the sale of land in Victoria.

Submissions on this issues paper will be considered in developing an options paper on potential legislative changes, to be released in mid-2016. Submissions on the options paper will inform the government in determining a final suite of reforms.



Help us improve  
Victoria's consumer  
property laws.

[consumer.vic.gov.au/consultations](http://consumer.vic.gov.au/consultations)

Consumer Affairs Victoria acknowledges Aboriginal and Torres Strait Islander people as the Traditional Custodians of the land. The department also acknowledges and pays respect to their Elders, past and present.

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