

Annual Report 2024–25

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Letter to the Minister



The Hon Nick Staikos 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 2025.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Nicole Rich'.

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

Director's foreword

2024–25 was another challenging year for many Victorians, with rising living costs and housing pressures remaining significant issues for the community. Consumer Affairs Victoria (CAV) focused on ensuring that our services and functions continued to support people with these important life issues and to promote a fair, safe and competitive marketplace for Victorians, in line with the directions and priorities set out in our strategic plan.

There was strong demand for help, with the contact centre answering 226,102 calls and responding to 84,825 online or written enquiries, and the CAV website receiving nearly 7 million visits. We also provided 6537 frontline compliance response services, an increase of over 40 per cent on last year, encouraging compliance and dispute-resolution by providing information about consumer and renting legal requirements to parties in dispute.

With an increasing number of Victorians living in higher-density or multi-dwelling settings, in March 2025 we opened a dedicated phone channel for owners corporation issues, alongside our existing website and online service. At the same time, we updated the approved fee notice forms that owners corporations must use when seeking payment from lot owners, to ensure owners who may be struggling to pay fees get advice on their options and the support available.

Improving our services and support for First Nations communities is a priority for us under our strategic plan. In 2024–25 we launched Yarrka Barring, a dedicated phone service and website resources to assist First Nations consumers and renters with culturally relevant and accessible content, developed in response to feedback from First Nations communities and organisations about the issues that affect them most.

Renting is the top category of issue Victorians contact us about, and helping with renting issues is also a priority for CAV given the importance of safe, secure and affordable housing to people's everyday lives.

During 2024–25, CAV responded to 64,116 renting-related calls and the renting section on the CAV website remained the most popular, receiving over 4.7 million visits.

In the past three years, CAV saw the demand for rent investigations increase significantly in response to market conditions. It was encouraging to see this reduce in 2024–25, down 27 per cent to 5,442 rent investigation requests this year, similar to 2022–23 numbers.

In the last two months of the financial year we also ran a significant communications campaign across a range of advertising channels, to reach renters, rental providers and agents, building awareness of their renting rights and responsibilities. Called Funda-rentals, the campaign reached people more than 39.2 million times. This complemented other communications efforts throughout the year, including launching an updated renters guide to coincide with the opening of the new Rental Dispute Resolution Victoria service in June 2025.

Some Victorians need more intensive help and support to address consumer, renting and financial issues they are facing. CAV's community programs continued to deliver financial counselling, renter assistance and consumer support to thousands of Victorians during the year, including helping 3,728 people affected by family violence with specialist financial counselling support.



In 2024–25 the government also undertook a new Financial Counselling Funding Round, providing an additional \$15 million in funding over three years to 16 community organisations, to meet demand for financial counselling for people experiencing mortgage or rental stress. This followed 2023–24's Rental Stress Support Package, which in 2024–25 provided \$4.1 million in funding to support an additional 4,094 renters with renting assistance and advocacy services.

CAV has also increased its compliance and enforcement activity in key consumer markets, ensuring Victorians are not left to respond to breaches of their rights and protections alone, and traders are held accountable. Our court and administrative actions increased by more than 20 per cent, including finalising 15 court and tribunal actions. We launched 20 new court and tribunal proceedings in 2024–25, in response to serious alleged offending or non-compliance.

Our renting taskforce, announced towards the end of 2023–24, scaled up its operations in 2024–25. While it has a strong focus on engagement and early intervention to prevent breaches and problems wherever possible, it does not hesitate to take further action where required. In 2024–25, the renting taskforce issued 129 official warnings and 89 infringements totalling more than \$700,000 in fines for renting law offences, as well as initiating 5 criminal proceedings.

Underquoting also remains a top concern for Victorians. In August 2024 the government made the underquoting taskforce a permanent enforcement arm of CAV in recognition of the need to keep a strong focus on stamping out this unfair and illegal practice. The taskforce launched several significant legal proceedings for serious alleged breaches in 2024–25.

Transport costs account for an important part of Victorians' household budgets after housing, and cars are critical for many people to get to work, family and health commitments. In 2024–25, CAV focused strongly on stopping motor car trading conduct that harms consumers, with targeted intervention designed to educate, change trader behaviour and secure remedies for consumers who bought faulty cars. We provided more frontline compliance support to consumers with car disputes – up over 140 per cent – and issued 23 infringements for motor car trading breaches, up from three in the previous financial year, as well as launching new court and tribunal actions.

In May 2025, the Minister for Consumer Affairs imposed an urgent interim product safety ban on the supply of machetes in Victoria, under the Australian Consumer Law, in response to concerning incidents in the community. CAV established a dedicated taskforce to ensure compliance with the ban, ultimately inspecting more than 480 retailers across Victoria, 2,400 stalls at 8 weekend markets and 80 online platforms and retailers, by the time the ban ended on 1 September 2025. Suppliers were overwhelmingly supportive and compliant with the ban. Machete sales dried up, and five infringements and eight official warnings were issued to online retailers identified as non-compliant.

The machete ban taskforce was able to leverage CAV's experience and skills in product safety, given our enduring focus on ensuring safe and compliant consumer products in the marketplace, especially for children. CAV inspected more than 900 stores in 2024–25, as well as working with the Melbourne Royal Show to remove dangerous goods from sale and, in March 2025, issuing an urgent public warning about large retail outlet Panda Mart, after seizing thousands of non-compliant items from its shelves.

While CAV has a strong focus on ensuring compliance, we are also committed to supporting traders to understand and meet their legal requirements. In May 2025, we completed a major, multi-year digital improvement project, bringing all our licensing and registration schemes under a single entry point through the myCAV online system. This makes it easier for businesses, professionals and community organisations to interact with us and meet their regulatory obligations, saving them time and resources so they can get on with their work. The upgrade also enhanced our public registers, now searchable online to improve transparency and allow stakeholders to access up-to-date information easily.

After publishing a new stakeholder engagement framework last year, our two new standing forums, the Consumer and Renter Consultative Forum and the Housing and Property Advisory Forum, each met three times during 2024–25. We also surveyed our stakeholders during the year on their views about CAV's priorities, actions and engagement. It was encouraging to see an increase in stakeholder understanding of CAV's priorities and confidence that we will listen and engage on issues raised with us; but we know we must continue to focus on timely compliance responses and communication about our work in the coming year, to build trust and confidence in our impact for the Victorian community.

I thank the Minister for Consumer Affairs, the Hon. Nick Staikos MP, and our former Minister, the Hon. Gabrielle Williams MP, for their commitment to good consumer and renting outcomes, and support over the year covered by this report. I would also like to acknowledge our partners and colleagues in the Department of Government Services and across the Victorian Government, who provide critical support and collaboration for our functions and services.

I thank our community-based program partners for their ongoing commitment to safeguarding the rights and wellbeing of Victorians facing debt, housing, and other consumer issues. I also extend my appreciation and thanks to our staff for their efforts every day to support and protect Victorians. It's a privilege to work with such dedicated colleagues.

In 2025–26, a range of important new renting and consumer reforms will take effect in Victoria. CAV will continue to focus on providing advice, support and market interventions on the issues that matter most to Victorians, to ensure Victoria's consumer and renting laws deliver a fair and safe experience in the marketplace for all.

Nicole Rich

Executive Director, Regulatory Services &
Director, Consumer Affairs Victoria

About us

We are Victoria's consumer marketplace regulator. We are part of the Consumer Affairs and Local Government group within the Department of Government Services.

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.

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

- national information shared among Australian Consumer Law regulators
- local councils
- 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 take appropriate action.

Risk-based

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

Regulatory risks are market behaviours that:

- do not comply 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 designed to influence 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 will 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
- enforceable undertakings
- public warnings.

2023–26 Strategic Plan

Our Strategic Plan's outcomes, strategic directions and key focus areas drive our work. The contributions of every CAV staff member, combined with our strong relationships and collaboration with government partners, industry, and community stakeholders, 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.

Our vision is for a fair, safe and competitive marketplace in Victoria

Outcomes

Victorians exercise their consumer rights Consumers, renters, residents and community groups can find, understand and use our information; we focus support and advocacy on the people who need it most	Businesses and rental providers do the right thing Businesses and rental providers understand and comply with their obligations with easy-to-use information and services	CAV is a trusted regulator We demonstrate a clear purpose, responsiveness and accountability, and take decisive action
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Outcome indicators

Increased confidence of consumers and renters in exercising their rights	Decreased response time to address serious non-compliance	Increased stakeholder confidence in CAV as a regulator	Increased staff satisfaction and engagement
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Strategic directions

Supporting Victorians, especially those experiencing vulnerability, through inclusive and accessible services
Harnessing digital technologies to improve our services and make the most of our data and resources for the community
Better engagement to understand and serve our communities

Key focus areas

We will...

 Be clear about what services we provide and prioritise Victorians experiencing vulnerability	 Prioritise timely compliance and enforcement responses to practices presenting the most serious risk of harm	 Ensure accessible, easier and faster systems and services for consumers, businesses and organisations
 Deliver genuinely helpful and responsive services to meet differing needs in the community, including that our services are culturally safe for Aboriginal people and community	 Improve how we listen and engage to better understand where consumer rights are under threat, and how we can do better	 Set and report on measurable outcomes for our work to ensure we are accountable for the impact of our activities
 Build our capacity to provide timely consumer and renting support to communities impacted by emergencies	 Communicate regularly about our work and what we are seeing in the marketplace and community	 Foster a work culture that is safe, respectful, diverse and inclusive and that supports our people to do their jobs well

Regulatory priorities 2024–25

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

Our priorities in 2024–25 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 2024–25 reflected our timely and targeted response to some of the most pressing issues facing Victorians, such as the rising cost of living and challenges with housing supply. It also reflected our ongoing efforts to promote consumer and business confidence in the Victorian marketplace.

We prioritised providing support and relief to renters, with particular focus on those facing hardship. Our rent increase investigations provided recourse for renters who received notices of increases that seemed excessive. At the same time, our renting taskforce ramped up its efforts to enforce rental provider compliance and ensure that renters had safe and comfortable places to call home. We funded community service organisations to provide advice and support to help renters stay in their homes, as well as financial counselling services to increase support for Victorians experiencing housing-related challenges.

We completed a multi-year upgrade of our licensing and registration system, with all schemes now encompassed within a single entry point via the myCAV online system. This major upgrade makes it easier for businesses, professionals and community organisations to meet their regulatory obligations, saving them time and resources, and promoting a fair and productive marketplace.

We maintained a strong regulatory presence in multiple industries, including real estate and renting, motor car trading, building and trades, and retail. Our compliance and enforcement actions targeted those who do the most harm, resulting in both voluntary and enforced outcomes. These outcomes included official warnings, infringements and, where necessary, court or tribunal actions. We met or exceeded all our performance measures in 2024–25.

Responding with impact to family violence remains a priority. We continue to fund specialised financial counselling for victim survivors, which provides crucial support to families struggling financially as a result of family violence, and ongoing family violence training for financial counsellors and renting advocates. Our workforce has also undertaken mandatory family violence training to support the highest quality of service delivery.

We acknowledge that 2024–25 was a challenging year for many Victorians, and we are proud to have played an important role in supporting and protecting the community. Our performance is measured against target outputs specified in the Departmental Performance Statement 2024–25. Outputs refer to the goods and services provided to government by departments, agencies and statutory bodies, as well as through funding provided to others, such as community service organisations. CAV's outputs sit under the overall output of Regulation of the Victorian Consumer Marketplace.

Performance measure results

CAV is held accountable by performance measures outlined in the Department Performance Statement. The table below details our performance measures for 2024–25 and the results we achieved.

Table 1: Department Performance Statement results

Performance measure	Unit of measure	2022–23 actual	2023–24 actual	2024–25 target	2024–25 actual
Quantity					
Court and administrative actions taken in relation to consumer laws ¹	Number	495	963	900	1171
Residential Tenancies Bond Authority (RTBA) user transactions completed	Number	479,849	497,780	493,000	504,016
Registration and licensing user transactions undertaken	Number	106,065	107,943	107,900	108,238
Victim survivors of family violence assisted with financial counselling	Number	3,806	4,164	3,750	3,728
Quality					
Percentage of high priority breaches in relation to consumer laws that result in a regulatory response	Per cent	99	99	100	100
Rate of compliance with key consumer laws	Per cent	94	91	95	97
Timeliness					
Regulatory functions delivered within agreed time frames	Per cent	95	94	95	98
Cost (for the output: 'Regulation of the Victorian Consumer Marketplace')²					
Total output cost ³	\$ million	133.4	186.2	134.4	176.1

1 The 2024–25 actual is higher than target due to an increase in compliance inspections and investigations (including product safety inspections).

2 Note that the total output cost covers activities (and their costs) under the 'Regulation of the Victorian Consumer marketplace' output, which incorporates other funded areas in addition to CAV.

3 The 2024–25 actual is higher than the target, which is predominantly due to increased grants provided from the Victorian Property Fund to the Victorian Civil and Administrative Tribunal to assist with the backlog in Residential Tenancies, and Domestic Building matters.

Victorians exercise their consumer rights

Frontline help for Victorians

Information, advice and frontline response

CAV helps individuals, businesses and organisations better understand their rights and responsibilities through our website, contact centre and regional services, empowering them to make informed decisions. This year our website attracted nearly 7 million visits and we handled over 226,000 calls seeking assistance and advice.

We also help resolve minor disputes by providing information and advice on rights and obligations, and encouraging compliance and conflict-resolution. This year, we increased our frontline compliance response to disputes involving potential breaches of the law. As a result, our frontline compliance services increased by more than 40 per cent, significantly enhancing responsiveness to consumer and renting disputes.

We support those experiencing financial hardship with prompt and targeted measures. Through our funded community services, we delivered face-to-face support to thousands of Victorians, striving to create a fair, safe and competitive marketplace across the state.

Our contact centre manages multiple lines dedicated to specific topics, such as consumer and residential accommodation issues. In March 2025, CAV enhanced its service offering by opening a dedicated phone channel for owners corporation enquiries, complementing our website and online enquiries services in this area. This new line ensures that apartment and unit owners and residents across Victoria can access timely advice and support when they need it.

In another key development for 2024–25, the government launched Rental Dispute Resolution Victoria (RDRV) in June 2025. This is a free service for renters and rental providers that aims to help settle disputes over bonds, compensation, repairs, and excessive rents. CAV remains the first stop for anyone seeking information about their rental rights and responsibilities. When renters and rental providers need more intensive support to help resolve disputes, CAV can help them find their way to RDRV.

The table below demonstrates the wide range of services we provide, and the increasing number of Victorians receiving our advice and assistance.

Table 2: Information, advice and assistance provided

Information, advice and frontline assistance	Full year 2022–23	Full year 2023–24	Full year 2024–25
Information and advice			
Calls answered	206,025	220,741	226,102
Website visits	5,664,114	7,211,581	6,994,741
Letters, emails and online enquiry form contacts	75,797	80,040	84,825
Advice provided to resolve disputes			
Disputes finalised	4,730	4,499	6,537
Face-to-face or intensive assistance			
Clients assisted under the Consumer Assistance and Advocacy Program	270	241	269
Clients assisted with financial counselling	22,794	23,192	21,545

Supporting Victorians with renting issues

Assistance with renting issues remains a top priority for CAV, as Victorians continue to face housing and cost of living pressures. The government also progressed important reforms to Victoria’s renting laws in the past year.

CAV’s renting investigations help renters struggling with rent increase or repairs issues. Under the *Residential Tenancies Act 1997*, renters can ask us to conduct an inspection when there is a dispute over non-urgent repairs. They can also 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 price. If they can’t agree on a new rent, renters can use our report to apply to RDRV. RDRV can also help people seek an order from the Victorian Civil and Administrative Tribunal (VCAT) setting a maximum rent.

The table below provides an overview of the information, advice, and assistance provided to renters, rental providers and agents. Over the previous three financial years, there was a significant increase in requests for rent investigations. This reduced in 2024–25 but demand remained strong, with over 5,400 requests received. Laws passed by the Victorian Parliament in March 2025 will allow for additional criteria to be prescribed under regulations, which CAV and VCAT will be able to consider when assessing whether a proposed rent increase is excessive. The new laws will come into force in November 2025.

Table 3: Information, advice and service delivery to renters, rental providers and agents

	2022–23	2023–24	2024–25
Information and advice			
Website page views – renting section	4,261,483	4,983,695	4,701,057
Calls answered – residential tenancies	63,200	66,231	64,116
Calls answered – RTBA	44,574	52,048	55,272
Face-to-face or intensive assistance			
Funded community services			
Clients assisted under the Tenancy Assistance and Advocacy Program	8,410	8,625	8,093
Clients assisted under the Retirement Housing Assistance and Advocacy Program	437	468	476
Residential tenancy inspection advice provided			
Excessive rent applications	5,448	7,469	5,442
Non-urgent repair applications	560	576	476

Community Programs

CAV manages a number of community-based programs, providing services and support to Victorians facing debt, renting, consumer and domestic building issues. Not-for-profit organisations across the state provide this help through a combination of local, place-based services and phone or web-based statewide delivery. Frontline workers are supported with professional development and worker advice services to ensure that they are equipped to respond to client needs.

Financial counselling

Financial counsellors provide free, independent and confidential services to help people understand and manage their debts, budget effectively, and work towards financial stability. They help negotiate with

creditors and insurers, work out payment plans and connect people to additional support services, including legal or mental health support. Financial counselling can significantly reduce emotional and financial stress and is a critical support for many struggling with the rising cost of living and housing instability.

In 2024–25, CAV provided over \$16 million in funding to community service organisations to deliver free and independent financial counselling services across the state, supporting 21,545 clients.

The 2024–25 Victorian State Budget allocated an additional \$6.8 million over four years to continue specialist family violence financial counselling, maintaining the government's long-standing commitment to supporting victim survivors. In 2024–25, 3,728 Victorians were supported through specialist family violence financial counselling services.

Financial Counselling Funding Round

Financial counsellors have faced high demand for their services with the rising cost of living and housing pressures. In 2024–25, the Government announced it would provide an additional \$15 million in funding over three years to meet demand for financial counselling help, for people experiencing financial hardship due to mortgage or rental stress.

CAV managed the roll-out of this new funding package. In January 2025, 16 organisations across Victoria were awarded grants to expand access to financial counselling services. The grants support tailored service delivery initiatives, including;

- those delivered through health settings,
- dedicated First Nations services provided by Aboriginal Community Controlled Organisations,
- support for primary producers and small businesses across western and northern Victoria.

Additional support services for the new frontline workers will also be provided.

Renting and retirement housing services

Our renting programs play an important role in safeguarding the rights and wellbeing of Victorian renters and those living in retirement housing.

The Tenancy Assistance and Advocacy Program (TAAP) delivers local, place-based support to renters across Victoria through specialist support workers. In 2024–25, TAAP agencies received \$3.52 million and assisted 8,093 clients, providing information, advice, referrals to support services, negotiating with estate agents or rental providers, and offering support at VCAT. The program is supported by the Tenancy Central Service,

delivered by Tenants Victoria, providing TAAP workers with access to professional development, expert advice, and complex casework services.

The Retirement Housing Assistance and Advocacy Program (RHAAP) provides specialist support for people over 55 living in retirement housing. Delivered by Housing for the Aged Action Group, in 2024–25 the program received \$360,000 and supported 476 clients through the Retirement Housing Assistance Service, worker advice line, and campaign, media and policy activities.

Through the Registered Accommodation Association of Victoria (RAAV), CAV funding supports the promotion of best practice in managing registered rooming houses by developing operational guides and online teaching resources. In 2024–25, RAAV received \$800,000 for these activities from CAV.

CAV provided \$670,000 to continue Tenancy Stress Victoria (TSV) in 2024–25, with 280 renters receiving support. TSV provides integrated social work, legal, and financial counselling support for renters. It was initially established in the Loddon and Western Melbourne service areas in response to the October 2022 floods, helping people to sustain their tenancies and avoid homelessness.

Rental Stress Support Package

Under its Housing Statement released in September 2023, the Victorian Government announced a new Rental Stress Support Package. The package helps address the high demand for rental assistance that organisations that 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.

Community organisations were funded \$4.1 million in 2024–25 to deliver services under the package, supporting 4,094 clients through the provision of rental advocacy, financial counselling, and legal services.

Consumer assistance

The Consumer Assistance and Advocacy Program (CAAP) provides support to financially disadvantaged Victorians facing complex consumer issues, offering advice, casework, and advocacy services. It also provides expert advice to other frontline workers helping consumers. Delivered by the Consumer Action Law Centre, in 2024–25 the CAAP received \$990,000 in funding and assisted 269 clients.

In 2024–25, \$770,000 was also allocated to the Consumer Policy Research Centre for important research into emerging consumer harms and issues in the renting, consumer and residential parks sectors.

Domestic building support

CAV provided \$730,000 in 2024–25 for the Domestic Building Legal Service (DBLS), which supports Victorian homeowners facing domestic building disputes. The DBLS provided support to 150 clients by offering advice and assistance to resolve disputes that could not be successfully conciliated through Domestic Building Dispute Resolution Victoria.

Funded services program reviews

Comprehensive reviews of the DBLS and renter and financial counselling services progressed in 2024–25. The reviews are focused on ensuring that CAV-funded community programs are aligned with the changing needs of service users, with stakeholder and client feedback a key focus of each review.

Discussion papers were released through Engage Victoria in October 2024. Feedback provided in response to these papers informed options for future service redesign that were tested with stakeholders and service users in 2025. Decisions and future service arrangements will be finalised in 2025–26.

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, including housing assistance, community information, education and advocacy services, estate agent training, and dispute resolution.

CAV administers the VPF grants program, including evaluating applications, making recommendations to the minister regarding proposals, and administering the grants following approval.

In 2024–25, 28 grants were awarded with a total of \$8.8 million. This included the 16 grants awarded through the Financial Counselling Funding Round noted above.

The table below represents active grants in 2024–25, along with grant expenditure by recipient and purpose.

Table 4: Grants in progress 2024–25

* All values are excl. GST

Recipient	Year grant approved	Purpose	Total grant amount	2024–25 expenditure
Heritage Victoria	2016–17	Boost to Living Heritage Grants Program	\$1,500,000	\$0
Community Housing (Vic) Ltd	2017–18	Social housing development 23 Cilento Crescent, Lynbrook	\$2,800,000	\$0
Common Equity Housing	2018–19	Social housing development 6–8 Wilson Avenue, Brunswick	\$4,292,573	\$100,000
Strata Community Association (Vic)	2022–23	Building strata sector resources	\$69,600	\$22,000
Tenants Victoria	2022–23	Educational funding – ‘my tenancy rights and responsibilities’	\$865,000	\$255,500
Victorian Council of Social Service	2022–23	Educational funding – ‘delivering the promise of rental fairness’	\$265,337	\$90,203
Australian Livestock and Property Agents Association	2023–24	Estate Agent Professional Development Program 2023–25	\$269,405	\$84,623
Tenants Victoria	2023–24	RSSP Workers Support Service	\$760,144	\$380,072
Tenants Victoria	2023–24	Renters Digital Front Door	\$447,487	\$268,492
Anglicare Victoria	2024–25	Flood financial counselling 24–25	\$39,184	\$39,184
Anglicare Victoria	2024–25	Flood financial counselling 25–26	\$268,302	\$0
ARC Justice	2024–25	Tenancy Stress Victoria 24–25	\$332,919	\$332,919
ARC Justice	2024–25	Tenancy Stress Victoria 25–26	\$340,724	\$0
Consumer Action Law Centre	2024–25	FCFR Worker Support Services	\$1,040,340	\$169,311
Financial Counselling Victoria	2024–25	Sector coordination 25–26	\$81,150	\$0
Manufactured Home Owners Association Vic	2024–25	Education for manufactured home village residents	\$53,059	\$26,530
Tenants Victoria	2024–25	Rental Stress Hub 25–26	\$2,100,000	\$0
Tenants Victoria	2024–25	My Tenancy Rights 25–26	\$365,000	\$0
Victorian Council of Social Service	2024–25	Delivering the Promise of Rental Fairness 25–26	\$129,065	\$0

Recipient	Year grant approved	Purpose	Total grant amount	2024–25 expenditure
WestJustice	2024–25	Tenancy Stress Victoria 24–25	\$332,919	\$332,919
WestJustice	2024–25	Tenancy Stress Victoria 25–26	\$466,167	\$0
Financial counselling funding round				
Banyule Community Health	2024–25	Financial counselling	\$900,000	\$187,600
Cancer Council Victoria	2024–25	Financial counselling and community education	\$935,101	\$32,908
Child and Family Services Ballarat	2024–25	Financial counselling, wellness and coaching	\$900,000	\$170,448
Consumer Action Law Centre	2024–25	Increase capacity of the National Debt Helpline	\$1,303,779	\$194,527
EACH	2024–25	Financial counselling and capability	\$900,000	\$181,281
Finwell Support	2024–25	Specialised financial counselling, wellbeing support and homelessness prevention	\$895,003	\$195,003
Mallee Family Care	2024–25	Financial wellbeing and education	\$940,000	\$187,000
Meli Community	2024–25	Financial counselling and community education	\$1,000,000	\$157,820
Mortgage Stress Victoria	2024–25	Financial counselling and sector engagement	\$1,506,864	\$310,565
Ngwala Willumbong Aboriginal Corporation	2024–25	Financial counselling	\$314,315	\$62,863
Primary Care Connect	2024–25	Financial counselling and community education	\$777,094	\$175,261
South East Community Links	2024–25	Financial counselling	\$900,000	\$201,601
Tenants Victoria	2024–25	Financial counselling and legal assistance	\$844,101	\$175,315
Thorne Harbour Health	2024–25	Financial counselling	\$817,263	\$156,859
Victorian Aboriginal Child and Community Agency	2024–25	Financial counselling and capability workshops	\$1,200,000	\$279,358
Women's Legal Service Victoria	2024–25	Financial counselling and social work	\$904,845	\$102,537

Recipient	Year grant approved	Purpose	Total grant amount	2024–25 expenditure
Rental Stress Support Package				
Anglicare Victoria	2023–24	AV Rental Stress Hub	\$2,000,000	\$874,097
Child and Family Services Ballarat	2023–24	Housing Community Connector Program	\$372,982	\$164,113
Housing for the Aged Action Group	2023–24	RSSP	\$667,505	\$292,907
Justice Connect	2023–24	Homeless Law	\$750,000	\$249,790
Launch Housing	2023–24	RSSP	\$1,021,704	\$441,254
Mallee Family Care	2023–24	RSSP	\$170,027	\$71,630
Quantum Support Services	2023–24	RSSP	\$343,206	\$169,067
South East Community Links	2023–24	Private Renter Support Program	\$661,560	\$290,260
Tenants Victoria	2023–24	The Rental Stress Hub	\$2,000,000	\$1,500,000

Renter and consumer confidence indices

Our Strategic Plan commits us to measuring our progress against key outcome indicators, including ‘increased confidence of consumers and renters in exercising their rights.’ To help us understand consumer and renter confidence, CAV commissioned the Consumer Policy Research Centre (CPRC) to research the experiences of Victorians exercising their consumer and renter rights.

The renter research commenced in March 2025, with the CPRC conducting an online survey of 1,000 Victorian renters. This

research aimed to assess the confidence of Victorian renters in exercising their rights and to identify opportunities to strengthen that confidence. The survey results provided a rich and detailed source of information on the experiences of Victorian renters and areas where CAV, as a regulator, can protect renters’ rights and enhance the ability and confidence of renters to exercise those rights.

Research into the experience of Victorian consumers will be undertaken in 2025–26. The index scores from these studies will form benchmark data. We plan to repeat this research in future years to help track CAV’s performance and effectiveness.

Businesses and rental providers do the right thing

Licensing and registration upgrades

Licensing and registering businesses, professionals and community organisations helps protect consumers and the community by ensuring transparency, accountability, and compliance with legal and regulatory standards. It ensures that key information, such as governance structures, financial accountability and statutory obligations, is available and monitored, building trust and confidence in a business or organisation's operations.

CAV supports the Business Licensing Authority (BLA) to administer its licensing responsibilities and functions, and also directly administers a number of registration schemes.

In May 2025, CAV completed a major digital improvement project, upgrading its online myCAV system to consolidate all licensing and registration schemes under a single entry point. This involved transitioning about 40,000 incorporated associations and 500 co-operatives to the more modern online platform. This makes transacting with government and meeting regulatory requirements much easier and faster for these groups, and leaves them more time to get on with their work. As part of this initiative, public registers were also updated. The Victorian co-operatives public register is now searchable online, improving transparency and allowing stakeholders to access public information easily.

The table below demonstrates the scope of the BLA and CAV's management of public registers.

Table 5: Registers administered by CAV

	Number of applications lodged			Total on register		
	2022–23	2023–24	2024–25	2022–23	2023–24	2024–25
BLA administered schemes						
Estate agents ¹	1,730	1,874	1,856	17,919	18,312	18,694
Agents representatives ²	6,156	6,754	6,460	15,029	15,406	15,961
Motor car traders	152	228	185	2,198	2,280	2,326
Second-hand dealers and pawnbrokers	187	244	218	2,988	2,790	2,778
Conveyancers	105	145	106	1,320	1,389	1,410
Owners corporation managers	62	71	72	627	627	628
Rooming house operators	161	197	239	1,142	1,172	1,317
Professional engineers	5,561	4,175	1,926	9,657	13,293	14,525
CAV administered schemes						
Incorporated associations	1,806	1,957	1,957	42,966	43,698	44,794
Co-operatives	34	19	52	505	501	495
Fundraisers	497	415	481	2,672	2,897	3,195
Patriotic funds	0	4	6	377	379	369
Limited partnerships	33	8	28	488	488	511
Retirement villages	13	24	10	476	500	513
Funeral service providers	10	7	16	535	542	558
Rental non-compliance	N/A	N/A	N/A	16	20	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.

Professional Engineers Registration Scheme

Mandatory registration of professional engineers protects public safety and trust in engineering services, by ensuring only qualified and experienced engineers can practice in Victoria. By mandating registration across the five areas of fire safety, civil, structural, electrical and mechanical engineering, the scheme protects consumers from substandard or unauthorised engineering services and aligns professional standards with Australian and international benchmarks. Registered engineers must meet qualification and experience requirements, adhere to a code of conduct, and undergo continuing professional development every three years.

In 2024–25, substantial progress was made under the scheme, with the total number of registered engineers increasing to 14,525, a 9 per cent rise compared to 2023–24. Renewals rose significantly as the scheme reached its third year of operation, demonstrating the ongoing compliance of existing professionals as their three-year renewals began to fall due.

In May 2025, the Victorian Government initiated a statutory review of the *Professional Engineers Registration Act 2019*, to ensure that future arrangements are informed by industry feedback and the experience of the operation of the scheme to date.

Product safety regulation

Given current cost of living challenges, Victorians are looking for bargains when they shop. Regardless of the price point, people have a right to expect the household items they buy have met the required product safety and information standards. There is no excuse for selling products that do not meet Australia's product safety laws.

CAV works closely with the Australian Competition and Consumer Commission and other jurisdictions to monitor and enforce national product safety laws under the Australian Consumer Law. This includes ensuring compliance with product bans and safety and information standards, and facilitating recalls when required.

CAV's website offers clear information on safety standards and a dedicated home safety section. It also provides avenues for reporting unsafe products online and a hotline for urgent complaints about items posing severe risks.

Throughout 2024–25, CAV inspectors took proactive steps to protect the community, inspecting 914 retail stores across Victoria. Their efforts resulted in 16 infringements and 169 official warnings issued, and 49 voluntary undertakings secured to remove unsafe products from sale.

CAV has a longstanding product safety partnership with the Melbourne Royal Show. CAV inspectors examined 380 showbags ahead of the opening of the 2024 show, ensuring 13 unsafe items were removed or modified and families could enjoy safe showbags. In October 2024, CAV joined the Melbourne Royal Show to warn parents and carers about unsafe children's toys, after CAV inspectors found and seized more than 500 non-compliant products from a stall holder. Items included light-up headbands, wands and fairy wings with accessible button batteries, and banned yo-yo water balls posing a strangulation risk.

In August 2024, CAV issued an urgent public warning about light-up shoe charms and accessories marketed to children, that contained unsecured and unlabelled button batteries. In March 2025, CAV issued an urgent public warning to anyone who had purchased goods from Panda Mart, a large retail outlet in Cranbourne that sells

low-cost toys and other items. Inspectors seized thousands of products believed to fail to meet mandatory product safety and labelling standards. These included toys and baby rattles containing button batteries that were also inadequately secured or labelled. Button batteries pose an extreme risk as swallowing them can cause internal burns, severe bleeding or death.

CAV also ran a number of communications campaigns over 2024–25 in partnership with fellow state and territory consumer regulators, to raise community awareness of the product safety risks commonly seen in summer, winter and in the lead-up to Halloween. In addition, we continued to promote the importance of securing loose curtain and blind cords under tension, to prevent them forming loops that pose a serious strangulation risk to children. In 2024–25, CAV sent 4972 free curtain and blind cord safety kits to Victorians.

CAV will be stepping up its compliance posture on product safety breaches in the coming year, taking a zero tolerance approach to risks posed to children. We will actively monitor and enforce the new mandatory rental minimum standard for curtain and blind cord safety, which was made in December 2024 and will come into effect from 1 December 2025.

Renting taskforce

In March 2024, the Victorian Government announced a new renting taskforce would be established within CAV to crack down on rental law offences. The taskforce scaled up its operations throughout 2024–25.

Unfair and illegal renting practices can put enormous amounts of stress on renters. They may experience a constant sense of worry and insecurity about maintaining their homes, particularly if they are struggling with high rental costs or the fear of eviction. Living in substandard conditions impacts quality of life and can cause significant health issues.

The *Residential Tenancies Act 1997* establishes private rights and obligations of renters and rental providers to manage these issues, but many renters struggle to enforce their rights on their own. The taskforce has a clear mission to monitor the rental market and ensure compliance.

The taskforce's priority is to prevent breaches in the first place. It monitors rental advertisements and undertakes education, community engagement and proactive compliance checks. Early intervention and prevention are key to ensuring that renters don't suffer the distress and upheaval of a substandard rental experience.

Throughout the year, the taskforce prioritised ensuring compliance with rules affecting renters' safety, security and tenure. These include false advertising, rental bidding, not lodging a bond, and renting out a property that doesn't meet the mandatory minimum standards.

In 2024–25, the taskforce inspected rental properties across Victoria and proactively engaged with agents and rental providers to help them ensure that rental properties meet minimum standards before they are leased. Multiple targeted inspection campaigns were conducted across Melbourne, in Clayton, Fitzroy, Werribee, Footscray and the Melbourne CBD; and in Geelong, Ballarat, and Bendigo.

The taskforce also initiated an education program to promote compliance with Victoria’s rental laws. This included:

- communications directly to estate agencies across the state, reminding them of laws around rental pricing practices
- targeted communications to agents managing properties that were found not to meet minimum standards; and
- ongoing engagement with the Real Estate Institute of Victoria (REIV).

CAV also ran a widespread Funda-rentals communications campaign, discussed further below.

The taskforce will continue to engage with the industry and rental providers to help them understand and meet their obligations, but it takes a zero tolerance approach if a breach is identified. This means that if an agent or a rental provider is found to have breached a rental law, they can expect to receive a compliance response. A dedicated complaints webform makes it easy for the public to report suspected breaches to the taskforce.

In 2024–25, the taskforce issued 129 official warnings and 89 infringements totalling more than \$700,000 in fines, for offences including not advertising a property at a fixed price, not lodging a bond, and leasing a property which did not meet minimum standards.

The taskforce also commenced criminal court actions against five estate agencies that elected to have infringement matters heard in court for rental bidding breaches of not advertising rentals at fixed prices. Using price ranges or phrases such as ‘contact agent’ instead of advertising a fixed price were prohibited as part of the 130 rental reforms introduced in 2021, as they can leave renters unclear about what rental price is being asked, and encourage offers to bid up the rent.

The taskforce has several other matters under investigation and will continue to undertake its important work in the coming year.

Table 6: Renting taskforce activities

Activity	2024–25
Complaints via the dedicated webform	696
Visits to CAV’s minimum standards webpage (driven by the Funda-rentals campaign)	280,245
Rental property cases assessed	1,523
Minimum standards inspections blitzes (advertised rental properties inspected for minimum standards breaches)	74
Official warnings issued	129
Infringement notices issued	89
Fines issued	\$706,004
Direct engagements with renters living in properties at risk of not meeting minimum standards	163
Court proceedings initiated	5

Underquoting taskforce

CAV's underquoting taskforce combats the serious issue of underquoting in the real estate industry. Underquoting is an unfair and illegal practice where a property is advertised for less than its realistic sale price. This causes buyers to waste time and money on properties outside their budget and can distort the market.

Underquoting remains a major source of frustration for many Victorians and is the top real estate-related issue, outside renting, reported to CAV each year. In August 2024, the government announced the taskforce would be made a permanent enforcement arm of CAV, to ensure action continues to stamp out this practice.

CAV takes a zero tolerance approach to underquoting, which means all instances of suspected non-compliance result in a regulatory response. In 2024–25, the taskforce initiated several legal cases across the Federal and Magistrates' Courts and VCAT for serious suspected rule breaking. It also continued to issue infringements or official warnings for detected breaches, resulting in 79 official warnings and 48 infringements totalling \$564,300 in fines.

The taskforce has continued to undertake its activities to educate the public and the industry about the issue, track market trends, monitor property sales campaigns, inspect estate agencies and attend auctions. The public's help is vital, with the dedicated underquoting complaints webform used to help identify suspected breaches. It has continued to see a steady stream of reports lodged this year, with all reports reviewed by the taskforce.

While compliance actions remain a priority, the taskforce also improved cooperation with the property industry, working with the REIV, talking to agents at auctions and sharing updates and news about compliance. These actions have improved training for agents and helped convey a consistent message to everyone in the industry. It is clear many estate agents share a strong commitment to eliminating underquoting from their industry. Agent reports consistently account for about a third of all webform reports to CAV about underquoting.

CAV will continue its priority focus on underquoting in the coming year, with a strong commitment to driving this deceptive practice out of the property market.

Table 7: Underquoting taskforce activities

Activity	2023–24	2024–25
Unique complaints submitted via webform	1,848	1,647
Sales campaigns reviewed	1,547	600
Auctions attended	147	92
Infringement notices issued	89	48
Fines issued	\$1,001,720	\$564,300
Official warnings issued	128	79
Court proceedings initiated	1	4

Trust account auditing

Trust accounts are vital for protecting consumers who make payments, such as rent, deposits or fees, to real estate agents and conveyancers. By law, real estate agents and conveyancers are required to deposit advance client payments into statutory trust accounts, ensuring the funds are securely held and protected. As of 30 June 2025, Victoria's estate agency businesses operate 6,210 statutory trust accounts, and conveyancing businesses manage 374 such accounts.

Annual audits of these accounts are crucial to prevent the misuse or theft of client funds. Estate agents and conveyancers who manage trust funds during the financial year must submit an annual trust account audit. While most meet their trust account auditing obligations without concern each year, for several years CAV has pursued a zero tolerance stance on non-compliance with these obligations, given their importance as a protection for consumers.

For the 2024–25 financial year, 82 infringements were issued to estate agents and 4 to conveyancers, for audit breaches. We also commenced 7 new disciplinary cases at VCAT for ongoing, deliberate

non-compliance. Serious cases are referred to VCAT, where agents and conveyancers risk suspension or even cancellation of their licences, highlighting the importance of safeguarding consumer trust.

Victorian Property Fund

While CAV's regulatory presence ensures a high level of integrity regarding the management of trust accounts, sometimes estate agents or conveyancers do the wrong thing. The Victorian Property Fund (VPF), administered by CAV, provides compensation to consumers when an estate agent, conveyancer or their respective representative has misused or misappropriated trust money or property in the course of their work.

VPF income comes from licence fees paid by estate agents and conveyancers, fines and penalties imposed under the *Estate Agents Act 1980* and the *Conveyancers Act 2006*, interest paid on trust accounts of licensed estate agents and conveyancers, and investment income.

In 2024–25, 45 compensation claims totalling more than \$3.8 million were paid from the VPF.

Table 8: VPF claims

	2022–23	2023–24	2024–25
Claims allowed against estate agents	40	47	37
Claims allowed against conveyancers	6	7	8
Total number of claims allowed	46	54	45
Number of estate agents	9	6	13
Number of conveyancers	2	3	4
Total number of respondents	11	9	17
Total value paid out	\$3,164,715	\$1,133,745	\$3,845,305

Motor car trading

With many Victorians facing cost of living challenges and relying on cars for essential daily activities (such as commuting, caregiving and attending important events), unfair conduct by traders impacts individuals' financial stability and causes significant distress.

In 2024–25, CAV piloted a programmatic approach to its motor car regulatory functions. We focused on consumer harms arising from motor car traders:

- not honouring consumer guarantees
- making false or misleading representations when selling used cars
- failing to supply goods or services within a reasonable or specified time after accepting payment; and
- engaging in other unlawful or unfair behaviour.

CAV identified the motor car traders of most concern based on an analysis of intelligence from various sources. We undertook targeted compliance intervention activities designed to educate and change the behaviour of those traders, and increase the number of consumers who receive remedies from them when a vehicle fails to meet consumer guarantees to be of an acceptable standard. CAV also worked with traders to encourage the development of better complaint-handling systems and increase their understanding of the benefits of avoiding regulatory intervention through improved business practices.

CAV established productive relationships with our industry co-regulators and stakeholders to support intervention when traders fail to facilitate the transfer of vehicle registration to a purchaser. We also strengthened our partnerships with interstate and national regulators regarding extended warranties and finance lending

in the industry. These partnerships provide valuable insights into consumer issues in the broader market and enhance targeting for our compliance activities.

When deemed necessary, we did not hesitate to pursue further enforcement responses. In 2024–25 we issued 23 infringements for motor car trading breaches, up from 3 the previous financial year. We also commenced disciplinary proceedings against a licensed motor car trader for serious alleged conduct. This included failing to deliver cars to customers, pay stamp duty, and return deposits on cancelled contracts. Criminal proceedings are also being undertaken against another party for alleged unlicensed trading.

We significantly increased our frontline help to consumers with car disputes. This saw a 147 per cent increase in advice provided to help resolve issues through our frontline compliance response. The Motor Car Traders' Guarantee Fund (MCTGF) also plays a crucial role in protecting consumers. It provides compensation to people who have suffered a financial loss after purchasing a car from a licensed Victorian motor car trader who fails to meet certain conditions of the *Motor Car Traders Act 1986*, such as not repairing a fault covered by statutory warranty, or failing to pay transfer or registration fees or stamp duty to VicRoads. The Motor Car Trader Claims Committee assesses and decides on claims for compensation from the MCTGF. Its functions and operations are supported by CAV.

In 2024–25, the committee awarded 217 claims, totalling \$439,905, to compensate consumers for losses incurred due to a trader's failure to comply with requirements. This included a significant number of claims related to two companies that went into external administration. The lead company is now facing disciplinary proceedings.

Table 9: MCTGF claims

	2022–23	2023–24	2024–25
Number of claims processed from the MCTGF (includes refused and withdrawn claims)	95	94	309
Number of claims paid	10	12	217
Total value paid out	\$108,360	\$101,769	\$439,905

Enforcement actions

Public warnings

In CAV's 2023–26 Strategic Plan, we committed to decreasing our response time to cases of serious non-compliance. We have undertaken a range of actions to achieve this, including improving our early intervention with potentially problematic traders, and making changes to speed up our investigations.

Formal public warnings are another important way we can respond more quickly to risks to consumers in the marketplace by getting the word out to protect potential purchasers. Under both the Australian Consumer Law and the *Australian Consumer Law and Fair Trading Act 2012*, the Director of CAV can issue warnings in the public interest, to expose unfair practices, helping people stay informed and make safer decisions.

Table 10: Public warnings issued in 2024–25

Legislation	Parties
<i>Australian Consumer Law and Fair Trading Act 2012</i>	Light-up shoe charms and accessories containing button batteries, sold at various pop-up stores in shopping centres including Melbourne Central, Chirnside Park and Northland
<i>Australian Consumer Law and Fair Trading Act 2012</i>	Wise Tech Services Pty Ltd t/as Pick & Lock
<i>Australian Consumer Law and Fair Trading Act 2012</i>	Panda Mart Trading Pty Ltd t/as Panda Mart
<i>Australian Consumer Law and Fair Trading Act 2012</i>	Plumbing Australia (Vic) Pty Ltd t/as General Home Services; WWW.MRDRAINMELBOURNE.COM.AU; 247 Local Plumber; Plumb patrol; Revive a Pipe; and 247 LOCAL PLUMBER
<i>Australian Consumer Law and Fair Trading Act 2012</i>	Shannakian Jewellery Pty Ltd t/as Shannakian Fine Jewellery

Court and tribunal proceedings

In 2024–25, we finalised significant enforcement action in 8 criminal prosecutions and a further 7 civil and disciplinary proceedings, addressing serious breaches of consumer and renting laws by individuals and businesses across various industries.

Former estate agent Justin Scavo was sentenced to four months in prison and a two-year Community Corrections Order for misusing over \$180,000 in trust funds. Another estate agent who misused rent and bond money, Xuan Sang Nguyen, was fined and his licence cancelled for 10 years.

Unregistered builder Mark (Najy) Rayes was convicted and fined \$16,000 for offences under the Australian Consumer Law and the *Domestic Building Contracts Act 1995*. Christopher Michael, the director of Australian Property Management Solutions Pty Ltd, was convicted and fined \$6,000 for engaging in misleading conduct and accepting payments for services not provided to other small businesses. Zequan Wang was fined \$25,000 for unlicensed motor vehicle trading (with the penalty subsequently increased on appeal).

CAV commenced 14 new criminal prosecutions and 6 new civil and disciplinary proceedings in 2024–25.

We initiated proceedings in several cases where businesses and individuals are alleged to have accepted payments from consumers but not supplied the products within a reasonable time or at all, in breach of the Australian Consumer Law.

These include:

- Spencer Porter, director of MyTinyHomeKit Pty Ltd, who is facing criminal charges for accepting \$1.3 million in payments from 43 customers but failing to deliver tiny home kits to them.

- Shannakian Fine Jewellery for allegedly accepting more than \$40,000 in payment for items such as bracelets, necklaces and rings it failed to deliver to customers within a reasonable time, or at all. CAV also published a public warning notice about this company in May 2025.

CAV also initiated prosecution against Panthera Finance Pty Ltd for allegedly operating a debt collection business while prohibited under Victoria’s consumer laws.

Licensed estate agent Daniela Vella of Harrison Parker Real Estate has been charged with allegedly misusing \$230,000 in client trust funds. CAV has also taken disciplinary proceedings at VCAT against several agents.

The underquoting taskforce commenced proceedings in several new matters, including Federal Court action against Ray White Oakleigh for alleged misleading and deceptive conduct; and disciplinary proceedings against Nicholas Scott Real Estate and its director, Nicholas Skapoulas, at VCAT, for alleged repeated breaches involving non-compliant property pricing and failing to respond to statutory notices.

The first five criminal cases brought by the renting taskforce were initiated in 2024–25 under the *Residential Tenancies Act 1997*. A further prosecution was also commenced against Susan Trinh and her company, Impactz Pty Ltd, for alleged rooming house breaches under this Act as well as the *Rooming House Operators Act 2016*.

Enforcement actions are a critical means that CAV uses to ensure the public is protected, and traders and rental providers are held accountable for unlawful conduct that harms consumers and renters. They will continue to be used where necessary to stamp out poor practices.

Court and tribunal matters finalised in 2024–25

Table 11: Criminal prosecutions finalised

Legislation	Parties
<i>Estate Agents Act 1980</i>	DCAV v Justin Scavo
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Ben Purchase
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Andrew Valk & Shade Solutions Australia (Vic) Pty Ltd (now SSA (Vic) Pty Ltd)
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Christopher Michael & Australian Property Management Solutions Pty Ltd
<i>Estate Agents Act 1980</i>	DCAV v Metaprop Pty Ltd
<i>Australian Consumer Law and Fair Trading Act 2012 & Domestic Building Contracts Act 1995</i>	DCAV v Mark Rayes
<i>Estate Agents Act 1980</i>	DCAV v Cardamone
<i>Motor Car Traders Act 1986</i>	DCAV v Zequn Wang

Table 12: Civil proceedings finalised (including disciplinary inquiries)

Legislation	Parties
<i>Estate Agents Act 1980</i>	DCAV v Hakan Ali & Charter Lane Pty Ltd
<i>Estate Agents Act 1980</i>	DCAV v Christopher Paul Kontossis
<i>Residential Tenancies Act 1997</i>	DCAV v Xuan Sang Nguyen
<i>Residential Tenancies Act 1997</i>	DCAV v SN Newton Real Estate Pty Ltd
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Long Ying Pty Ltd
<i>Associations Incorporation Reform Act 2012</i>	DCAV trading as Registrar of Incorporated Associations v Kirrae Whurrong Community Incorporated
<i>Estate Agents Act 1980</i>	DCAV v Gaurav Kapoor

Ongoing court matters as at 30 June 2025

Table 13: Criminal prosecutions ongoing

Legislation	Parties
<i>Estate Agents Act 1980</i>	DCAV v Mark Reuben & Reuben Family Pty Ltd
<i>Estate Agents Act 1980</i>	DCAV v Daniela Vella & Harrison Parker Real Estate
<i>Estate Agents Act 1980</i>	DCAV v Syed Zafar
<i>Retirement Villages Act 1986</i>	DCAV v Paparone Nominees & Ors
<i>Motor Car Traders Act 1986</i>	DCAV v Zequn Wang
<i>Residential Tenancies Act 1997</i>	DCAV v AAM Realtor Pty Ltd
<i>Residential Tenancies Act 1997</i>	DCAV v Wyndham Realty Pty Ltd
<i>Residential Tenancies Act 1997</i>	DCAV v White Lotus Group Pty Ltd
<i>Residential Tenancies Act 1997</i>	DCAV v YouSales Pty Ltd
<i>Residential Tenancies Act 1997</i>	Smart Six Corporation Pty Ltd
<i>Domestic Building Contracts Act 1995, Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Austin Bongart
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Daniel Wilde & Torqueline Garage Pty Ltd
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Spencer Porter
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Panthera Finance & DCAV v Panthera Finance (Directors)
<i>Australian Consumer Law and Fair Trading Act 2012</i>	DCAV v Ben Purchase
<i>Residential Tenancies Act 1997, Rooming House Operators Act 2016</i>	DCAV v Susan Trinh and Impactz Pty Ltd

Table 14: Civil proceedings ongoing (including disciplinary inquiries)

Legislation	Parties
<i>Estate Agents Act 1980</i>	DCAV v D Lawry & Bovicelli Investments Pty Ltd
<i>Estate Agents Act 1980</i>	DCAV v Nicholas Scott and Nicholas Skapoulas
<i>Australian Consumer Law</i>	DCAV v Ray White Oakleigh Pty Ltd
<i>Estate Agents Act 1980</i>	DCAV v Mathew O'Brien & Neirbo Real Estate Agents
<i>Estate Agents Act 1980</i>	DCAV v Amit Miglani

Legislation	Parties
<i>Estate Agents Act 1980</i>	DCAV Joshua Allison
<i>Estate Agents Act 1980</i>	DCAV v Akash Deep Purba
<i>Motor Car Traders Act 1986</i>	DCAV v CMG Automotive Pty Ltd

Compliance, licensing and registration activity

Table 15: Compliance, licensing and registration activity undertaken

	2022–23	2023–24	2024–25
Compliance			
Inspections	897	1,434	2403
Investigations	29	74	51
Parties to criminal proceedings, appeals and re-hearings	4	5	10
Parties to civil proceedings	5	6	8
Parties signed to enforceable undertakings	0	1	0
Official warnings and infringement notices issues	434	876	1095
Public warnings and public statements issued	2	9	5
Rooming house inspections (including repeat visits)	157	296	293
Rooming houses registered	1,451	1,541	1,701
Transactions			
Bonds lodged	255,722	245,744	254,125
Bond repayments	224,127	252,036	249,891
Bonds transferred	100,445	120,006	109,835
Bonds held	738,414	732,125	736,352
Value held	\$1.38 billion	\$1.46 billion	\$1.54 billion
Registration and licensing			
Annual returns, updates or cancellations processed for incorporated associations, fundraisers, and co-operatives	50,532	50,793	51,769
Total registration and licensing transactions	106,065	107,943	108,238

CAV is a trusted regulator

Public communication and education

CAV uses a range of communication and media channels to raise awareness about consumer and renting rights, as well as how people can seek our help and support.

In 2024–25, CAV's communications focused on important issues such as rental rights, underquoting, unsafe products, and scams.

Our most notable communications activity promoted the understanding of renting rights and responsibilities in Victoria. CAV supported the launch of RDRV with an updated renters' guide and materials. We also launched Funda-rentals, a multi-channel campaign that ran from 1 May to 30 June 2025 targeted to renters and rental providers, including real estate agents, multicultural audiences and regional audiences.

The Funda-rentals campaign aimed to build public awareness and confidence in rights and responsibilities in the rental market. It delivered memorable, eye-catching advertisements across digital, social media, outdoor and video channels, always directing Victorians back to the dedicated Funda-rentals webpage, which provides comprehensive and accessible information for both renters and rental providers. The campaign delivered strong results across all channels, reaching people more than 39.2 million times through digital, outdoor and radio advertising.

Throughout 2024–25, CAV Director Nicole Rich regularly appeared on radio (including regular slots on Joy FM and ABC Radio Melbourne), television and in newspapers, to educate consumers on unfair and unsafe practices in the market, including how to exercise their rights. By addressing critical issues and maintaining an active public presence, CAV maximises its impact as a regulator committed to protecting Victorian consumers and renters.

Interim machete supply ban and taskforce

The Minister for Consumer Affairs imposed an urgent interim ban under the Australian Consumer Law on the supply of machetes in Victoria on 28 May 2025, to protect the community from the risk of injury or death from use or misuse of these goods. The ban was in place until 1 September 2025 and applied to all machetes, defined as large broad-bladed cutting knives.

Product safety bans under the Australian Consumer Law apply to all supply or offers to supply in Victoria, whether sold in person or online. This means it was unlawful for online retailers to sell machetes into Victoria during the interim ban, and it was also unlawful to export machetes from Victoria.

CAV played a pivotal role in enforcing the ban, forming a dedicated taskforce of experienced officers to ensure compliance. The taskforce inspected physical retail stores, engaged with online retailers, informed businesses of their obligations, and directed the removal of machetes from sale.

The taskforce inspected more than 480 retailers across the state. Inspectors identified 7 non-compliant retailers in the first week of the ban's operation and ensured immediate removal of machetes from sale. All stores inspected after that time were compliant. The taskforce also inspected 8 markets as part of weekend operations, with more than 2,400 stalls covered. Strong compliance was observed, with only one stall non-compliant and a machete immediately removed from sale.

The taskforce also engaged directly with more than 80 online platforms and retailers, and secured commitments to various measures to prevent the sale of machetes in Victoria. Online platforms and retailers were overwhelmingly cooperative and compliant with the ban. The taskforce issued

5 infringements and 8 official warnings to online retailers identified as non-compliant.

Since 1 September 2025, machetes have been classified as a prohibited weapon under Victoria's Control of Weapons laws.

First Nations services and support

In 2024–25, CAV worked on improving its services and support for First Nations communities. We launched the Yarrka Barring Helpline, a dedicated phone service to assist First Nations consumers and renters. CAV also updated its website resources to include more culturally relevant and accessible content, making it easier to find relevant information. These changes aim to provide safe and supportive ways for First Nations communities to access CAV's services and support.

Over the past year, the Aboriginal Community Engagement Lead has made a significant contribution by building stronger relationships and improving engagement with First Nations stakeholders. The role has helped to develop genuine partnerships based on trust and mutual respect, improving CAV's ability to work collaboratively with First Nations stakeholders and communities.

A dedicated Aboriginal Liaison Officer also provides support to Aboriginal incorporated associations and co-operatives, which play a crucial role in delivering services and support to First Nations communities. The Aboriginal Liaison Officer provides an outreach service to these organisations, assisting with their governance and administration to ensure they function effectively and remain compliant.

CAV is also committed to building staff capability to support the delivery of inclusive, accessible and culturally safe services for Victorian consumers and renters. CAV staff continued to undertake cultural awareness training. This helps staff deepen their understanding of First Nations peoples, cultures, histories, and contributions, fostering an environment of inclusivity, diversity, and respect. The training is delivered in partnership with the Koori Heritage Trust and Wadawurrung Traditional Owners Aboriginal Corporation. 75 per cent of CAV staff have completed the training to date.

Supporting the government's response to family violence

Given CAV's role in supporting communities and individuals who may experience vulnerability in the marketplace, we recognise the importance of responding to the risks of family violence in a coordinated and trauma-informed way. A dedicated Sector Lead, Family Violence resource supports our funded Financial Counselling and Tenancy Assistance and Advocacy Programs to align their services with the Multi-Agency Risk Assessment and Management (MARAM) framework, as required by Victoria's family violence prevention laws. By ensuring alignment with these legislative requirements, we protect lives and contribute to the broader system response to family violence.

In addition, this year CAV delivered foundational family violence training across the organisation, to support all staff to understand and be able to identify family violence risks to community members in the services and supports they provide to the Victorian community. We will continue to support staff in this area in the coming year.

Stakeholder engagement

CAV has established two standing forums as a mechanism to engage with key stakeholders on important issues. These are the Consumer and Renter Consultative Forum and the Housing and Property Advisory Forum. Among other objectives, the forums aim to enhance information sharing and engagement, foster stronger relationships and build trust with key stakeholders. Members include a diverse range of consumer groups, community groups, and industry organisations. All have experience and knowledge in dealing with consumer, renting, housing, and property issues, and representing the interests of community members.

During 2024–25, we held several meetings of each forum. We were also pleased to welcome the Minister for Consumer Affairs and the Parliamentary Secretary for Renters to separate forum meetings, and to hear more about their priorities.

We also coordinated key stakeholder forums in response to the announcement of the interim ban on the supply of machetes in Victoria, to quickly engage with affected retailers, online platforms and community members. More generally, throughout the year we continued to meet and engage with stakeholders regularly across the different sectors and industries we regulate. We are committed to continuing this open and regular engagement in 2025–26.

Stakeholder survey

In 2024–25, we ran the second iteration of our stakeholder survey, to gauge the level of trust stakeholders and partners have in CAV and understand where we should focus our regulatory efforts. The survey will enable us to assess changes in stakeholder perception over time. We measure these changes to inform our operations, and to gauge progress against our Strategic Plan

outcome of 'CAV is a trusted regulator', and outcome indicator of 'Increased stakeholder confidence in CAV as a regulator.'

50 per cent of respondents felt confident that CAV would listen to and understand any issues raised by stakeholders. This was an increase from 2022's score of 48 per cent. 43 per cent of respondents believed that CAV is an effective regulator, similar to the 2022 results. Most respondents agreed or strongly agreed that they understood CAV's priorities, a significant increase from 2022. These results reflect the emphasis we have placed on stakeholder engagement in recent years, and show that we must continue to strengthen communication and collaboration with stakeholders.

Emergency preparedness review

CAV is the lead agency for consumer affairs under the State Emergency Management Plan (SEMP). We initiated a review of our emergency preparedness, to identify opportunities for improvement. This will ensure we are well-equipped to meet our responsibilities under the SEMF and related frameworks, and to respond to new events. The review included desktop research and consultations with government and non-government stakeholders.

Through this work, we identified opportunities to improve how we prepare and are placed to support Victorian renters and consumers in an emergency.

While we always hope that one does not arise, this work provides confidence we can provide the timely support we know impacted people and communities need if an emergency occurs. This includes fast renting advice, support for response programs such as financial counselling and renter assistance, and compliance responses to poor trading or fundraising conduct that seeks to take advantage in times of vulnerability.

Implementing reforms

In 2024–25, the government passed multiple pieces of legislation aimed at enhancing consumer and renter protections. CAV will play a crucial role in supporting these legislative reforms, with activities ranging from education to compliance and enforcement. We have begun preparing to implement several key legislative changes, described below.

Amendments to the Retirement Villages Act

The *Retirement Villages Amendment Act 2025* was passed by the Victorian Parliament in May 2025. It will modernise the laws to safeguard residents' rights and improve the management of retirement villages. Reforms include:

- introducing standard form contracts
- regulating how exit entitlements are calculated
- introducing principles to guide the operation of retirement villages and services, and
- establishing a new complaints and conciliation scheme for disputes.

As the regulator, CAV will play a central role in implementing and overseeing the new laws. Retirement villages will have new registration and annual reporting requirements, and we will have enhanced powers to monitor compliance with key protections. A mandatory Retirement Villages Code of Practice will also be developed, informed by consultation with the community and retirement village sector.

Our activities will include educating residents and operators about the changes, monitoring compliance, and supporting effective dispute resolution. We will also engage with stakeholders to ensure that reforms are applied consistently and

that emerging issues are identified early. The reforms are due to take effect from 1 May 2026.

Renting and residential parks reforms

Significant reforms to Victoria's renting laws under the *Residential Tenancies Act 1997* were passed by the Victorian Parliament in March 2025. These implement commitments made by the government under its September 2023 Housing Statement, as well as several additional renting reforms. These changes are expected to come into effect at various times from November 2025. CAV will focus on ensuring updated information for renters, rental providers and estate agents, as well as ensuring CAV is well prepared to monitor and ensure compliance with new requirements.

Amendments to the *Residential Tenancies Act* were also made in late 2024, to improve protections for residential park residents by:

- providing for a new standard form site agreement to be prescribed
- imposing new pre-contractual disclosure obligations on park operators, and
- clarifying rent increase processes.

CAV will play a key regulatory role by monitoring compliance, enforcing the new rules and providing guidance to residents and park operators, to ensure the amendments are implemented effectively.

Fuel price reporting

The government's new mandatory fuel price reporting scheme, introduced in the second half of 2025, will require all fuel retailers in Victoria to report their prices in real time to Service Victoria. This scheme is designed to improve price transparency, empower consumers to make informed decisions, and promote fairer competition in the retail fuel market.

CAV will oversee compliance with the new mandatory fuel price reporting scheme. Our role will include:

- educating fuel retailers about their obligations
- monitoring compliance with reporting requirements by reviewing consumer reports, and
- investigating potential breaches and taking enforcement action where appropriate.

We will work closely with retailers, consumers and our partners to implement the scheme and ensure it delivers on its intended objectives – to help Victorian motorists find the best and cheapest places to re-fuel.

Funeral pricing

Amendments to legislation regarding funeral pricing aim to increase transparency, ensure fair pricing, and help consumers make informed choices when arranging funerals. CAV will oversee compliance with the new requirements, monitor industry practices, and enforce regulations to ensure funeral service providers adhere to the rules.

Statement of Expectations

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

CAV's SOE outlined governance and performance objectives aimed at enhancing our administration and enforcement of regulations, to minimise their impact on businesses and the community. The performance objectives identified in the SOE cover five expectations, set out below:

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

CAV was asked to 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 money 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

Through its dedicated Building Information Line, CAV supports consumers in the domestic building industry by guiding them on matters under the *Domestic Building Contracts Act 1995*. We assist with a wide range of issues through the Frontline Compliance Response service, including unresponsive builders, defective or incomplete work, and delays in providing required documentation.

During 2024–25, CAV delivered updated information, education, and guidance to the public in key priority areas. This included the successful Funda-rentals campaign, enhancing awareness of renters' rights. Our increased support for rent increase investigations continued, providing recourse for renters who felt that rent increases delivered by rental providers were excessive. Additionally, we assessed, escalated, and investigated issues of non-compliance, decreasing response times to instances of serious non-compliance.

In 2024–25, CAV's Motor Car Traders Program made significant progress in promoting compliance in the industry. We collaborated with industry co-regulators and stakeholders, leveraging information sharing between regulators to deploy targeted compliance activities more effectively. We achieved successful interventions with problematic traders by taking innovative approaches to tackling persistent non-compliant behaviour. One important aspect of our efforts has been empowering and assisting consumers in resolving disputes with traders. In 2024–25, we helped many Victorians in this way, with a significant increase in frontline compliance response services.

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

This expectation requires CAV to work within the Department of Government Services and with Service Victoria to make it easier and quicker for all Victorians to find, access and use important consumer protection information and advice.

Implementation

Throughout the year we supported Victorians experiencing vulnerability. Our community programs provided funding for organisations to deliver critical financial counselling, renting and consumer assistance, and advocacy support.

We progressed our funded services program reviews, aiming to make services as accessible and useful as possible. In 2024–25, the government undertook the competitive Financial Counselling Funding Round to increase support for people experiencing financial hardship, due to mortgage or rental stress. \$15 million was allocated from 2025–26 to 2027–28.

We also improved access to consumer services for First Nations communities through our Yarrka Barring initiative, which included a dedicated webpage and telephone support.

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

CAV was asked to focus on working within the Department of Government Services and with Service Victoria to deliver new online systems and tools that improve services for Victorians.

Implementation

In 2024–25, we continued to make significant upgrades to our licensing and registration systems, known as myCAV, to make it easier and faster for users to manage their regulatory obligations with us. We transitioned from legacy systems and consolidated all licensing and registration schemes into a single access point for myCAV account holders, migrating 40,000 incorporated associations and 500 co-operatives to a single online platform. This modernised infrastructure improves efficiency, reduces costs, and enhances user convenience.

We progressed the RTBA bond management system replacement project in the 2024–25 year. The project will modernise Victoria's rental bonds platform to meet contemporary and future needs. Through a complete digital transformation, the project will significantly improve renting for Victorian renters. Lodging, transferring, and claiming bonds will be a more user-friendly experience, enhancing access to and trust in government services. The new system is also capable of supporting initiatives like the Portable Rental Bonds Scheme, a commitment under the government's Housing Statement.

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

This expectation requires CAV to engage 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, published in June 2024, drives our collaboration. In 2023–24, we committed to two standing stakeholder forums and in 2024–25, we followed through on this commitment, with both the Consumer and Renter Consultative Forum and the Housing and Property Advisory Forum, continuing to support holistic sector and stakeholder engagement.

We encouraged participation in the second iteration of our stakeholder survey. The survey aims to determine which issues are most important to our stakeholders and where they believe we should concentrate our regulatory efforts. The survey was completed in 2025, and the results will inform our continuing regulatory focus.

CAV also collaborates with other regulatory bodies such as the Essential Services Commission, the Energy and Water Ombudsman Victoria, and local councils. As the Victorian regulator for the Australian Consumer Law, we work with the Australian Competition and Consumer Commission and other state and territory consumer regulators.

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

CAV was asked to 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

We have acted on our strategic focus by significantly increasing the visibility of our compliance and enforcement work. High-profile taskforces (for renting, underquoting and the machete ban) drew attention to systemic harms and demonstrated CAV's readiness to intervene when consumer safety or confidence is at risk. These taskforces – alongside regular public warnings and news alerts – have strengthened community awareness of CAV's role as an active regulator.

A clear uplift in enforcement activity has underpinned this stronger promotion. Between 2023–24 and 2024–25, CAV increased its court and administrative actions from 963 to 1171. Over the same period, finalised criminal prosecutions increased from 4 to 8, and finalised civil matters rose from 3 to 7. CAV also commenced 20 new criminal and civil proceedings in 2024–25, compared with 17 in 2023–24. By publicising these outcomes and broader taskforce activity, we have reinforced our commitment that serious non-compliance will be detected, acted upon, and communicated transparently.

The Director of CAV raised our public profile by undertaking regular media engagements in 2024–25 including radio interviews on ABC, 3AW and Joy FM on various topics, as well as appearing on TV news in several instances.

We ran multiple social media campaigns aimed at raising awareness of both Victorians' rights and CAV's role and functions. One key campaign was the previously mentioned Funda-rentals campaign, launched to improve renters' understanding of their rights and rental providers' awareness of their legal rental

obligations. The campaign also aimed to improve confidence that CAV is upholding key consumer protections and ensuring a fair and safe rental market. Analysis of this campaign revealed that Victorians were strongly engaged with it across multiple platforms.

Table 16: Trust funds administered by CAV

Trust fund	Expenditure includes
Domestic Builders Fund	Administration of the <i>Domestic Building Contracts Act 1995</i> , 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 <i>Motor Car Traders Act 1986</i> , 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 <i>Residential Tenancies Act 1997</i> , costs relating to the VCAT Residential Tenancies List.
Victorian Consumer Law Fund	Administration of the <i>Australian Consumer Law and Fair Trading Act 2012</i> , orders for payment to non-party consumers, special purpose grants.
Victorian Property Fund	Administration of the <i>Estate Agents Act 1980</i> 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, trust fund claims, costs relating to the VCAT Owners Corporation List, Rental Dispute Resolution Victoria and contribution to the costs of the VCAT Residential Tenancies List.

Table 17: Financial information 2024–25

	Victorian Consumer Law Fund	Domestic Builders Fund	Motor Car Traders' Guarantee Fund	Residential Bonds Investment Income Account	Residential Tenancies Fund	Sex Work Regulation Fund ²	Victorian Property Fund	Trust funds total 2024–25
CAV Trust Funds Revenue								
Revenue recognition, Estate agent and conveyancer trust accounts							114,648,440	114,648,440
Revenue recognition, residential tenancy bonds				57,513,446				57,513,446
Fees income		1,068,894	4,183,171		2,204,950		9,295,111	16,752,126
Interest/distribution revenue	49,253	2,015,494	513,659	6,975,117	1,334,001	9	25,746,533	36,634,066
Investments – net market value adjustments		1,514,824	283,940	24,068,894	(18,925)		13,853,304	39,702,037
Transferred from the Victorian Building Authority ³		21,900,943						21,900,943
Other revenue		7,191		638			192,222	200,051
Penalty income	24,853				124,500		487,537	636,890
Net Transfers in				(10,000,000)	10,000,000			0
Total CAV Trust Funds Revenue	74,106	26,507,347	4,980,770	78,558,094	13,644,526	9	164,223,147	287,987,999
CAV Trust Fund Expenditure								
Audit Services				19,600				19,600
Claims on consumer guarantee funds			488,739				552,824	1,041,563
Contractors, consultants and professional services		306,907	12,381	205,190	275,398		1,136,230	1,936,107
Employee related costs		14,588,827	3,261,763	7,185,879	15,620,600		15,425,318	56,082,387
Grants paid		9,137,773			5,378,503		62,448,286	76,964,563
Information technology		597,451	44,873	616,217	651,360		777,504	2,687,404
Occupancy costs								
Other operating costs		1,826,481	483,520	844,355	3,508,813		5,464,976	12,128,146
Net transfers out						59,834		59,834
Outsourced contracted costs				5,573,428				5,573,428
Total CAV trust funds expenditure	0	26,457,439	4,291,276	14,444,670	25,434,674	59,834	85,805,138	156,493,031
Trust Funds opening equity 1 July 2024	1,274,590	40,067,662	12,342,855	107,518,594	25,306,028	59,825	277,642,874	464,212,428
Current year operating surplus/(deficit)	74,106	49,907	689,494	64,113,424	(11,790,149)	(59,825)	78,418,010	131,494,968
Trust funds closing equity 30 June 2025	1,348,696	40,117,569	13,032,349	171,632,018	13,515,879	0	356,060,884	595,707,396

¹ Figures in the tables and in the text have been rounded. Discrepancies in tables between totals and sums of components reflect rounding.

² The Sex Work Regulation Fund was closed in 2024–25

³ Domestic building dispute levy and registration fees.

Acts and regulations administered by CAV: passed, commenced, made and revoked in 2024–25

Table 18: Acts passed

Name	Date of Royal Assent
<i>Residential Tenancies and Funerals Amendment Act 2024</i>	17 September 2024
<i>Consumer and Planning Legislation Amendment (Housing Statement Reform) Act 2025</i>	18 March 2025
<i>Retirement Villages Amendment Act 2025</i>	3 June 2025

Table 19: Acts commenced

Name	Date commenced
<i>Residential Tenancies and Funerals Amendment Act 2024</i>	Part 1 and section 6 on 17 September 2024

Table 20: Regulations made

Name	Date made
Fundraising Amendment (National Fundraising Principles) Regulations 2024	2 July 2024
Sale of Land (Infringements) Regulations 2024	20 August 2024
Credit (Administration) Regulations 2024	17 September 2024
Credit Regulations 2024	17 September 2024
Estate Agents (Exemption) Regulations 2024	22 October 2024
Residential Tenancies and Residential Tenancies (Rooming House Standards) Amendment Regulations 2024	26 November 2024
Partnership (Fees) Regulations 2025	11 June 2025

Table 21: Regulations commenced

Name	Date commenced
Fundraising Amendment (National Fundraising Principles) Regulations 2024	3 July 2024
Sale of Land (Infringements) Regulations 2024	21 August 2024
Credit (Administration) Regulations 2024	22 September 2024
Credit Regulations 2024	22 September 2024
Estate Agents (Exemption) Regulations 2024	23 October 2024
Residential Tenancies and Residential Tenancies (Rooming House Standards) Amendment Regulations 2024	1 December 2024
Partnership (Fees) Regulations 2025	23 June 2025

Table 22: Regulations revoked

Name	Date revoked
Sale of Land (Infringements) Regulations 2014	21 August 2024
Credit Regulations 2014	22 September 2024
Credit (Administration) Regulations 2014	22 September 2024
Estate Agents (Exemption) Regulations 2014	23 October 2024
Sale of Land (Infringements Regulations 2014	21 August 2024
Partnership (Fees) Regulations 2023	23 June 2025

Legislation administered by CAV as at 30 June 2025

- *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, 91A, 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–510C
 - 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*

Consumer Affairs Victoria (part of the Department of Government Services) acknowledges the 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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