

# *Consumer Affairs*

*Public Accounts & Estimates Committee*

*5 July 2006*

*The Hon Marsha Thomson MP  
Minister for Consumer Affairs*



## *Goal:*

To protect & promote the interests of consumers, particularly the vulnerable and disadvantaged, & to do so in the context of making markets work better



## *Objectives*

- **Consumers as informed as possible**
- **Consumers with access to advice and redress**
- **Effective and balanced regulation and enforcement**

# *Framework of Protection*



## *General protection framework:*

- Fair Trading Act
- Business Names Act
- Consumer Credit Act
- Trade Measurement Act
- Cooperatives Act
- Associations Incorporation Act
- Subdivisions Act (bodies corporate)

## *Protections relating to particular goods or services:*

- Estate Agents Act
- Motor Car Traders Act
- Second-Hand Dealers & Pawnbrokers
- Liquor Control Reform Act
- Prostitution Control Act
- Introduction Agents Act
- Domestic Building Act
- Residential Tenancies Act

<i>Major outputs/Deliverables</i> Performance Measures	Unit of Measure	2006-07 Target	2005-06 Expected Outcome	2005-06 Target	2004-05 Actual
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## Consumer Protection

Registers or licenses certain occupations or industries (including liquor sales), business names and community organisations; provides information and advice to consumers and traders; provides dispute resolution services; monitors and takes action to enforce compliance with legislation; manages the delivery of trade measurement services and services to promote the responsible serving of alcohol.

### *Quantity*

Face to face advice provided	number	15 425	15 425	15 425	13 905
Inspections, compliance monitoring and enforcement activities	number	7 750	7 750	7 750	9 369 <sup>(a)</sup>
Registration and licensing transactions	number	540 000	540 000	540 000	572 000
Telephone advice provided	number	553 350	553 350	553 350	606 735
Written advice provided	number	16 200	16 200	16 200	18 486

### *Quality*

Quality of services provided	per cent	87.5	87.5	87.5	87.6
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### *Timeliness*

Timeliness of services provided	per cent	90	90	90	92
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### *Cost*

Total output cost	\$ million	72.2	70.9	66.7	54.0
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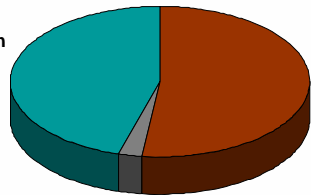
# Funding for Outputs 2006-07 and 2005-06

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2006-07

Appropriation  
\$32.9m  
45.59%



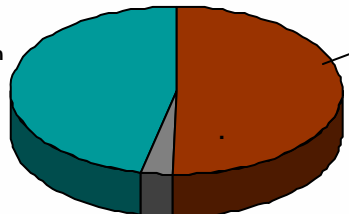
Trust Funds  
\$37.41m  
51.84%

CSF  
\$1.857m  
2.57%

Trust Fund	\$ million	% of Output Cost
Victorian Property Fund	17.406	24.1%
Residential Tenancies Fund	11.133	15.4%
Motor Car Traders' Guarantee Fund	3.230	4.5%
Domestic Builders Fund	3.974	5.5%
Prostitution Control Fund	1.147	1.6%
Consumer Credit Fund	0.520	0.7%
Total	37.410	51.8%

2005-06

Appropriation  
\$33m  
46.68%



Trust Funds  
\$35.60, 50.35%

CSF  
\$2.10m  
2.97%

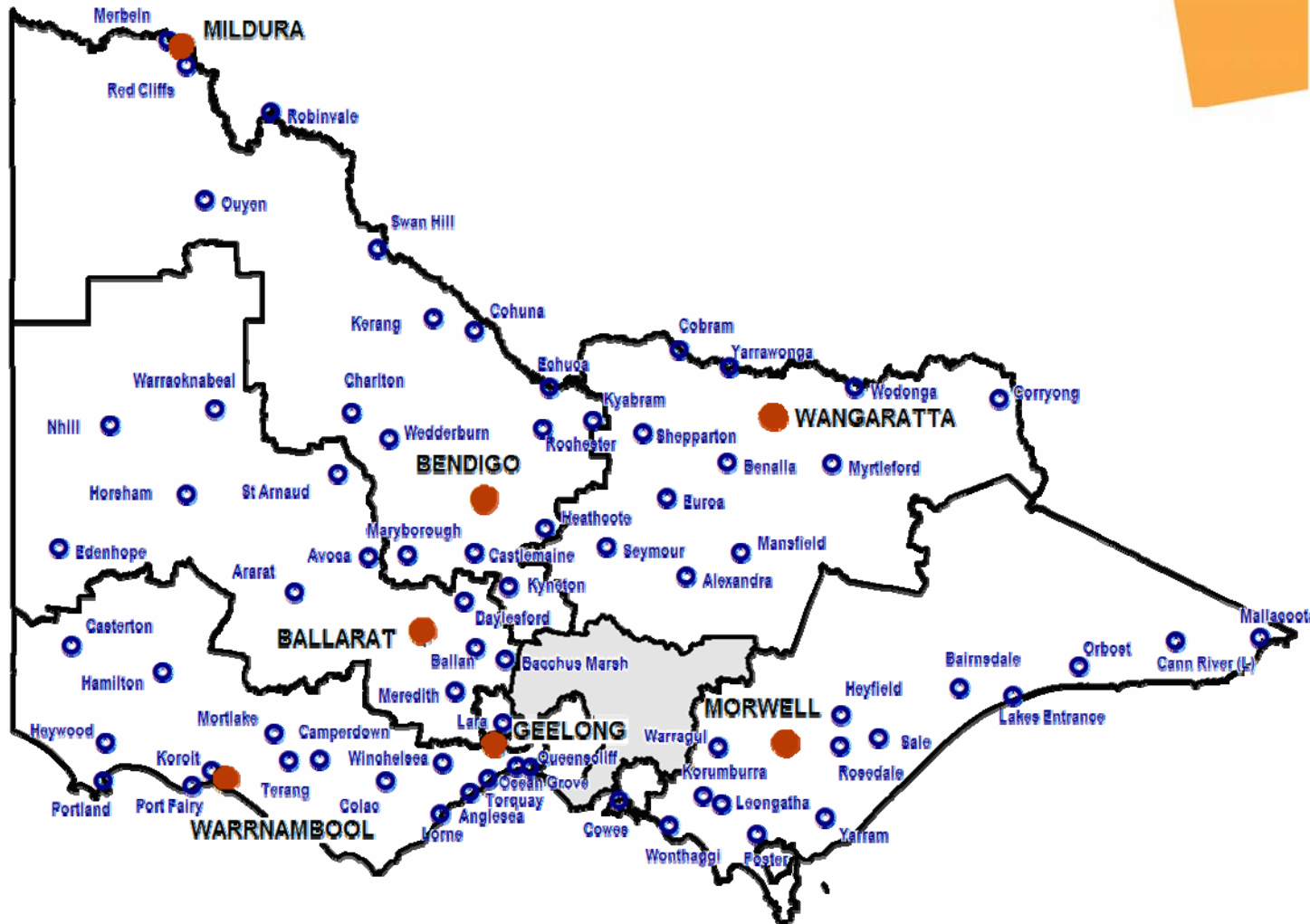
Trust Fund	\$ million	% of Output Cost
Victorian Property Fund	16.143	22.8%
Residential Tenancies Fund	10.842	15.3%
Motor Car Traders' Guarantee Fund	3.142	4.4%
Domestic Builders Fund	3.866	5.5%
Prostitution Control Fund	1.115	1.6%
Consumer Credit Fund	0.520	0.7%
Total	35.628	50.3%

# *Major Achievements 2005-06*

## *Improved Access to Services;*

### *Regional Network Established*

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# *Major Achievements 2005-06*

## *Improved Access to Services;*

### *Victorian Consumer & Business Centre*



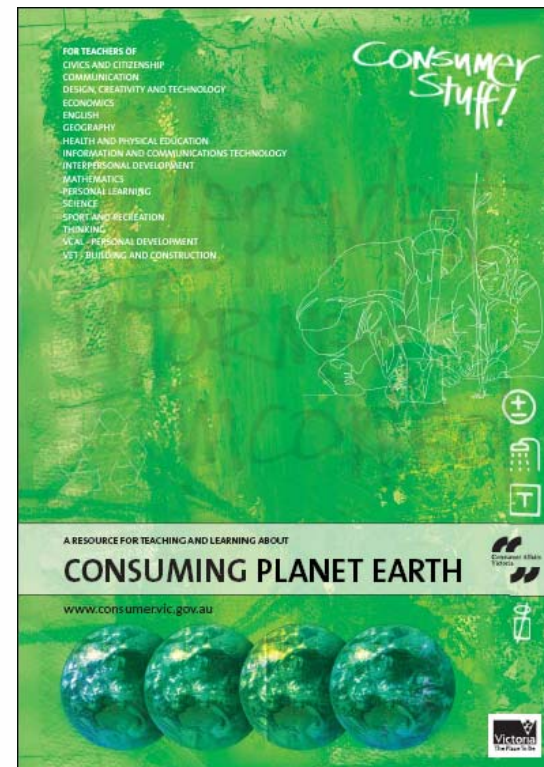
# *Major Achievements 2005-06*

## *Targeted Initiatives*

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- Unfair Contract Terms
- Commonwealth Games Consumer Protection Strategy
- Education and Information products eg *Consumer Education In Schools* teachers' resources.





# *Major Achievements 2005-06*

## *Improved Regulatory Framework*

- New Legislation and Reviews of Legislation including
  - Conveyancing
  - Funerals
  - Liquor Control Reforms
  - Veterans
  - Retirement Villages
- Regulators Forum

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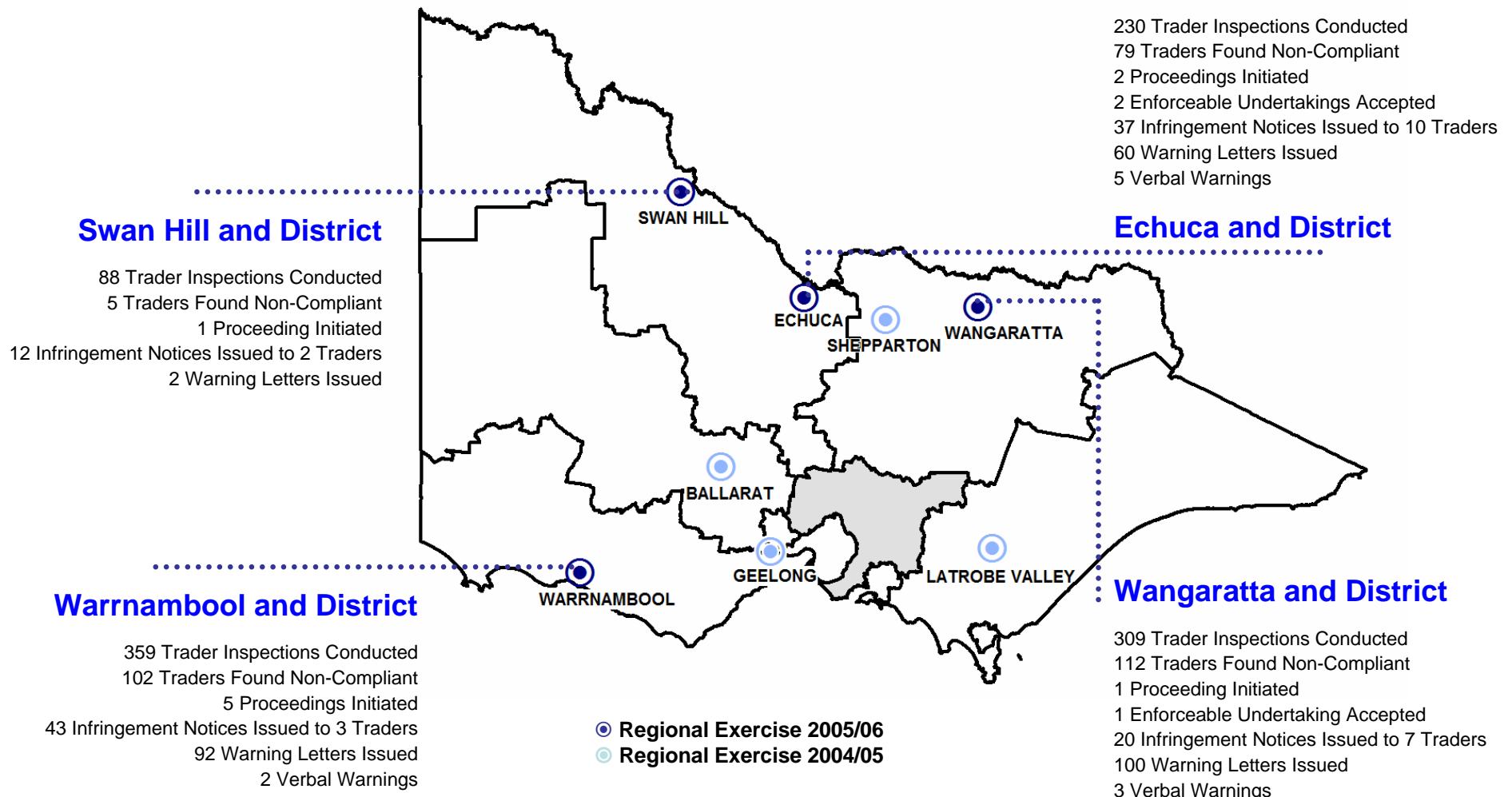
Family and Community Development Committee  
**Inquiry into the Regulation of the  
Funeral Industry**  
*Victorian Government Response*



May 2006

# Major Achievements 2005-06

## Compliance & Enforcement - Regional Campaigns in 2005-06

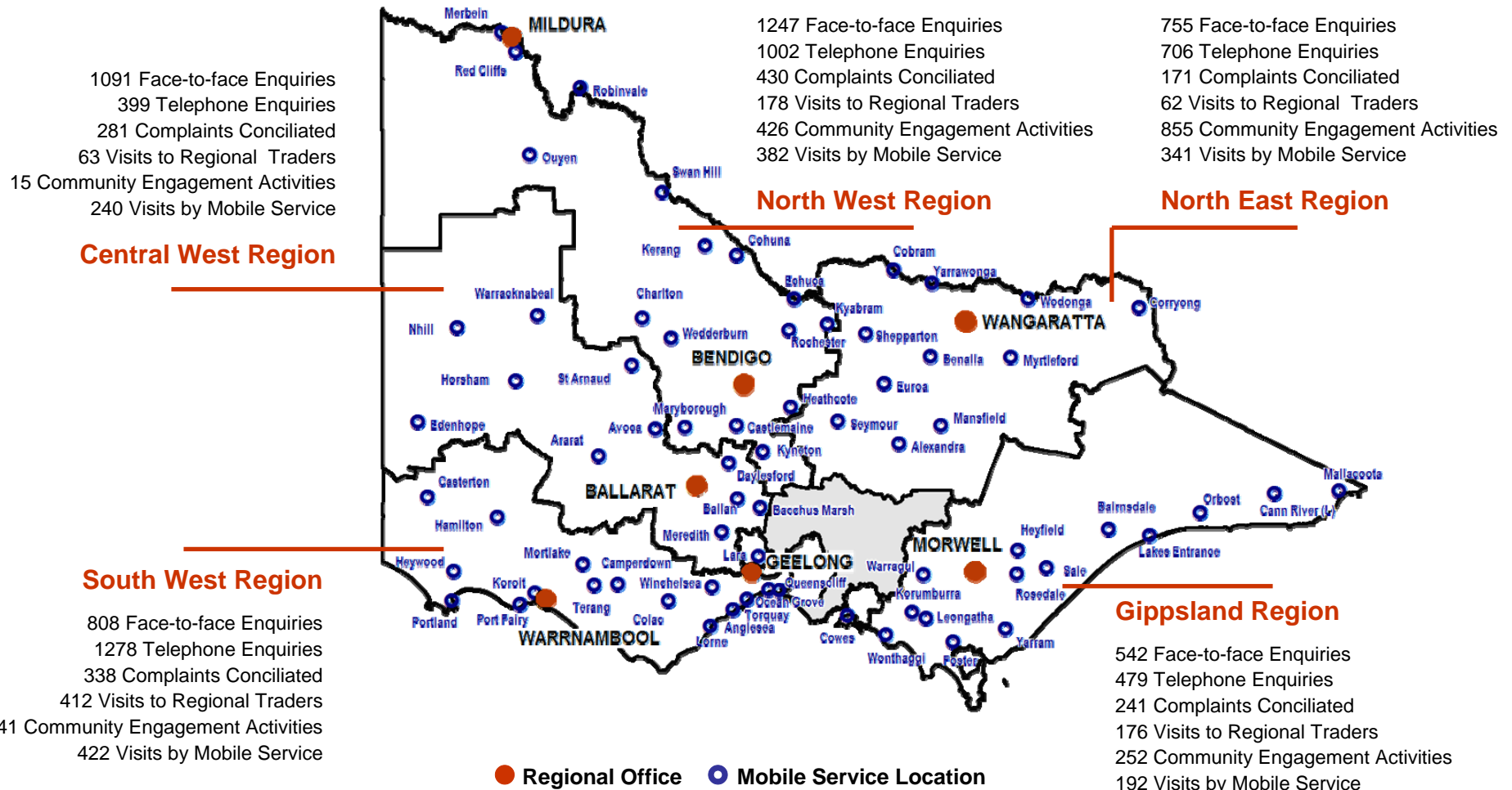




# Major Achievements 2005-06

## Improved Access to Services;

## Regional Network Service Delivery Achievements 2005-06



# Grants Approved from VPF 2005-06

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Grant Recipient	Amount Approved	Program Description
Migrant Information Centre (Eastern Melb), Mitcham,	\$87,173	Migrant and refugee rental housing assistance
Consumer Utilities Advocacy Centre	\$125,650	Improving the energy efficiency of low-income households
DHS, Office of Housing	\$1,264,456	Group self-build 2005-08
DHS, Office of Housing	\$2,678,654	Home renovation service 2005-08
Sports Federation of Vic	\$72,092	Use of Council & Crown land by sport and recreation groups
Victorian Urban Development Authority (Vicurban)	\$5,920,000	Support the provisions of affordable housing.
Real Estate Institute of Victoria	\$601,543	Professional dev't of estate agents & agents representatives 2005-06
Supported Housing Ltd, Kew	\$19,000	Tenancy information, feedback & representation for tenants with disabilities
<b>Total to 31 May 2006</b>	<b>\$10,768,568</b>	

# *Grants Approved from CCF for 2005-06*

<b>Grant recipient</b>	<b>Value*</b>	<b>Description of funded program</b>
Brotherhood of St Laurence	\$9,000	Research and analysis of consumer credit options for low income earners
Consumer Affairs Victoria	\$44,601	Educating young indigenous people and their families about credit and debt
Consumer Affairs Victoria	\$60,000	Consumer credit review research
Consumer Credit Legal Services Inc	\$11,850	Victorian consumer credit review - submission by Consumer Credit Legal Service and Consumer Law Centre Victoria
Council On The Ageing Victoria Inc	\$35,000	Credit preferences and credit traps for older people
Financial & Consumer Rights Council Inc	\$18,900	Financial counselling : the current and changing landscape
Geelong Ethnic Communities Council Inc	\$20,000	Credit (less)
Migrant Resource Centre NW Region Inc	\$10,000	Bringing the law to the community
Prison Fellowship Australia – Victoria	\$4,500	Lives in transition "Managing Money Matters"
Public Interest Law Clearing House (Vic) Inc	\$25,200	Consumer credit and debt advocacy training for regional and rural Victoria
Redundancy Payment Central Fund Ltd	\$45,455	Consumer credit and debt crisis among building and construction industry Apprentices
SE Region Migrant Resource Centre Inc	\$2,300	"Grush" - increasing the Sudanese communities' awareness about credit and managing money
The New Hope Foundation	\$9,745	Managing personal credit and budgeting daily: an educational program for newly arrived migrant communities in south-eastern Victoria
Vietnamese Youth Net Work of the West	\$5,000	Information on credit to Vietnamese young people and their parents
Waverley Emergency Adolescent Care Inc	\$5,000	Tandana Place youth specific (12-20) drug and alcohol residential rehabilitation program
<b>TOTAL</b>	<b>\$306,551</b>	