Annual Report 2025–26



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CONSUMER AFFAIRS VICTORIA

Contents

Letter to the Minister . . . 3
Director's foreword . . . 4
About us. . . . 7
Our performance . . . 11
Performance measure results . . . 12
Victorians exercise their consumer rights . . . 13
Businesses and rental providers do the right thing . . . 21
CAV is a trusted regulator . . . 37
Financial information 2025–26 . . . 46
Acts and regulations administered by CAV: passed, commenced, made and revoked in 2025–26 . . . 48
Legislation administered by CAV as at 30 June 2026 . . . 50

List of Tables

Table 1: Performance measure results . . . 12
Table 2: Information, advice and assistance provided . . . 14
Table 3: Information, advice and assistance provided for renting issues . . . 15
Table 4: VPF grants in progress 2025–26 . . . 18
Table 5: Registers administered by CAV . . . 22
Table 6: Rental bond transactions . . . 23
Table 7: Renting taskforce activities . . . 25
Table 8: Fair fuel taskforce activities . . . 27
Table 9: Underquoting Taskforce activities . . . 30
Table 10: VPF claims . . . 31
Table 11: MCTGF claims . . . 32
Table 12: Public warnings issued in 2025–26 . . . 33
Table 13: Criminal prosecutions finalised in 2025–26 . . . 33
Table 14: Civil proceedings finalised in 2025–26 (including disciplinary inquiries) . . . 34
Table 15: Criminal prosecutions ongoing as at 30 June 2026 . . . 34
Table 16: Civil proceedings ongoing as at 30 June 2026 (including disciplinary inquiries) . . . 35
Table 17: Compliance actions undertaken . . . 36
Table 18: Trust funds administered by CAV . . . 45
Table 19: Financial information 2025–26 . . . 46
Table 20: Acts passed . . . 48
Table 21: Acts commenced . . . 48
Table 22: Regulations made . . . 48
Table 23: Regulations commenced . . . 49
Table 24: Regulations revoked . . . 49

Letter to the Minister



The Hon Tim Richardson 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 2026.

Yours sincerely

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

Director's foreword

In 2025–26 Consumer Affairs Victoria (CAV) remained focused on the issues that matter most to Victorians and on ensuring our services and regulatory work make a practical difference in people's everyday lives. Victorians grappled with a range of marketplace challenges, with housing affordability, rental stress and broader cost-of-living pressures continuing to affect households across the state. At the same time, consumers increasingly relied on information, support and strong regulatory action to navigate complex markets.

There was strong demand for our services. The CAV website received more than 6.2 million visits, and we answered more than 232,000 calls and 99,000 online or written contacts, providing information and advice to consumers, renters, businesses and community organisations to help people understand and exercise their rights and responsibilities. We also provided a large increase in frontline compliance response services (up 14 per cent) where consumers and renters sought help with issues that could be a breach of the law, to help traders understand their obligations and resolve issues before they escalate.

Some Victorians need more intensive assistance with consumer and renting problems. Through our funded community programs, we invested in renter and consumer advocacy, as well as financial counselling services for people experiencing housing stress and financial hardship. This year, these services supported thousands of Victorians, with 22,509 clients accessing financial counselling services, including 3,682 victim-survivors of family violence, and a further 12,477 clients receiving renter and resident assistance services. These services provide vital support to Victorians navigating difficult circumstances.



We also responded to emergencies affecting Victorian communities. Following the January 2026 bushfires, CAV worked with partners across government and the community sector to provide information, support and additional financial counselling services to affected communities as they began their recovery.

Renting remained one of our most significant areas of work. Safe, secure and affordable housing has a direct impact on people's wellbeing and quality of life, and renting continues to be the issue Victorians contact us about most often. During the year, we implemented important reforms to Victoria's rental laws, commencing in November 2025 and March 2026, to strengthen protections for renters and improve fairness, transparency and efficiency across the rental market.

Similarly, we implemented the most significant reforms to Victoria's retirement villages laws in many years, which took effect from 1 May.

To support both these sets of changes, we updated our website and guidance materials, produced new notices and forms and communicated directly with affected stakeholders and the public. We also delivered the second phase of the *Funda-rentals* communications campaign, helping renters, rental providers and agents understand their rights and responsibilities. We also worked directly with major property website operators and rental platforms to address unlawful practices, including rental bidding and inappropriate rental application questions, contributing to a fairer and more transparent rental market.

The year marked a major improvement to Victoria's rental bond system. In December 2025, the Residential Tenancies Bond Authority launched a new digital bond

management system, making it easier for renters, rental providers and agents to lodge, transfer and claim bonds. The new system modernised the management of more than 750,000 rental bonds, introduced more payment options, and gave renters the option to pay their bond directly to the RTBA for greater peace of mind. It also laid the foundation for the Portable Rental Bond Scheme, which commenced on 1 July 2026 and is helping around one million Victorian renters move home more easily and affordably by reducing the need to pay a 'double bond'.

Alongside implementing these reforms, we strengthened our response to harms affecting renters. Our renting taskforce substantially increased its activity, undertaking more than 500 minimum standards inspections targeting unlawful rental practices and taking enforcement action where necessary. While the taskforce places strong emphasis on engagement and early intervention, it has not hesitated to act where rental providers and agents fail to meet their obligations. This included issuing 47 infringement notices and commencing 7 court proceedings. A significant outcome was the enforceable undertaking secured from large accommodation provider, Ingenia Gardens. After the taskforce identified potential breaches of the law in its operations, Ingenia Gardens agreed to pay a $1 million penalty, provide an estimated $400,000 in compensation to affected renters and $100,000 to Housing for the Aged Action Group, and implement compliance improvements across its Victorian sites. We also worked directly with major property website operators and rental platforms to put in place changes that stop agents from engaging in unlawful practices in the first place, including rental bidding and inappropriate rental application questions. Together, this work is helping lift standards across the sector and ensuring renters do not feel they are dealing with problems alone.

We also maintained a strong focus on rooming house regulation and compliance. Rooming houses are often home to some of Victoria's most vulnerable residents, making safe and suitable accommodation especially important. During the year, we conducted 341 rooming house inspections and worked closely with local government, community organisations and the Commissioner for Residential Tenancies to improve outcomes for residents and address non-compliance.

Underquoting remained a significant concern for home buyers, and our underquoting taskforce continued its work to hold agents accountable for misleading pricing practices. This included undertaking seasonal auction inspections, issuing 174 official warnings and 76 infringements for detected breaches, and securing a significant Federal Court outcome against the former operator of Ray White Oakleigh for underquoting conduct in breach of the Australian Consumer Law. In November 2025, we also issued new guidelines on comparable property sales to give estate agents clearer rules for estimating a home's selling price. The guidelines require agents to consider important differences between properties, including renovation status, build type, nearby amenities and recent sales of similar homes. These changes are delivering more accurate price information, helping home buyers make informed decisions and reducing the risk of underquoting. Further property sales law reforms coming into force in 2026 and 2027 will continue to be monitored by the taskforce as a priority.

Cost-of-living pressures also shaped much of our work beyond the housing market.

CAV played an important role in implementing the Victorian Government's Fair Fuel Plan, improving fuel price transparency and predictability for motorists. New fuel price reporting obligations and daily price caps came into effect during the year, supported by the establishment of the Fair Fuel Taskforce, which worked closely with industry to implement the reforms, monitor compliance and help retailers meet the new requirements.

Product safety remained another important priority. We worked closely with the Australian Competition and Consumer Commission (ACCC) and other state and territory regulators to identify and remove

unsafe products from the Victorian market, particularly those posing risks to children and families. We took strong action against Panda Mart following repeated concerns about unsafe products, acted against other suppliers of unsafe children's goods, and removed banned items from sale through targeted inspections at major retail events and seasonal periods. Alongside this enforcement work, we strengthened community awareness through public warnings and consumer education, helping consumers make safer choices.

Protecting Victorians from consumer harm remained at the centre of our intelligence-led, risk-based and outcome-focused regulatory approach. We increased compliance actions across renting, property, product safety, motor car trading and other sectors where consumer harm was occurring. In 2025–26, CAV commenced 30 new civil and criminal proceedings, a substantial increase from 20 in the previous year reflecting our commitment to acting quickly and effectively where serious misconduct is identified.

Being a trusted regulator means more than enforcing the law. Throughout the year, we invested in public education, stakeholder engagement and inclusive service delivery, including communications campaigns and consumer education on issues such as rental rights, product safety and scams.

We improved our licensing and registration services through practical digital enhancements. We introduced new online tools, including RegCheck for Engineers and a Continuing Professional Development log in myCAV, to help regulated professionals understand their obligations and manage them online. We also expanded digital transactions for retirement village operators and Specialist Disability Accommodation providers, making services easier to access.

Improving inclusion and accessibility also remained a priority. We strengthened support for First Nations communities through the Yarrka Barring helpline and updated online resources. We also continued to build staff capability through cultural awareness training and on-Country learning opportunities.

We also built on the evidence base to better understand Victorians' experiences of renting and consumer markets. The development of our Consumer Rights Confidence Index, alongside ongoing work on the Renter Confidence Index, will help us identify emerging harms, measure the impact of reforms and inform future regulatory priorities.

Our work is strengthened by the relationships we have across government, industry and the community sector. Through stakeholder forums, research and referral pathways, we continued to engage closely with our partners, improving our understanding of emerging issues and informing our response to them.

I thank the Minister for Consumer Affairs, the Hon Tim Richardson MP, and former Ministers the Hon. Paul Edbrooke MP and the Hon Nick Staikos MP for their support during a year of significant reform and delivery. I also acknowledge our colleagues across the Department of Government Services, partner agencies, community organisations and industry stakeholders for their collaboration and commitment.

I thank our community-based program partners for their ongoing commitment to supporting Victorians facing debt, housing and other consumer issues. I also acknowledge and thank our staff for their professionalism, dedication and commitment to public service. Their work every day helps protect and support Victorian consumers, renters and communities.

In 2026–27, we will continue implementing major reforms, strengthening our response to consumer harm and improving the services and support available to Victorians. We remain committed to ensuring Victoria's consumer and renting laws deliver fair, safe and practical outcomes for the community.

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 how 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, guided by 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 the risk 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.

Our Strategic Plan

Our work is guided by the outcomes, strategic directions and key focus areas set out in our Strategic Plan. The efforts of all CAV staff, together with our strong partnerships and collaboration across government, industry and community stakeholders, support us to achieve our vision of a fair, safe and competitive marketplace for all Victorians.

Our Strategic Plan is available on our website, and we will continue to report on our progress 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

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

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 2025–26

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 2025–26 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. Further details on our regulatory priorities are available on our website.

Our performance

Our performance is measured against the target outputs detailed in the Departmental Performance Statement 2025–26. CAV's outputs sit within the broader output of Regulation of the Victorian Consumer Marketplace.

CAV's performance in 2025–26 reflected our continued focus on the issues having the greatest impact on Victorians, including cost-of-living pressures, housing stress and consumer confidence in the marketplace.

We delivered strong overall performance against our 2025–26 measures. During the year, we helped Victorians with hundreds of thousands of rental bond, licensing and registration transactions in a timely manner, as well as providing information, advice and frontline compliance support on thousands of consumer and renting issues and supporting many people to access more intensive financial counselling, renting and consumer assistance, including supporting 3,682 victim survivors of family violence with financial counselling. We also responded strongly to potential breaches of the law, recording 1,104 court and administrative actions overall and a 100 per cent response rate for high-priority breaches of consumer laws.

While we are proud of this performance, our focus was not only on activity levels, but on whether our services and regulatory actions made a practical difference for Victorians.

In December 2025, we launched the RTBA's new bond management system. The new platform modernised the management of more than 750,000 active bonds and allows all bond transactions to be completed online. It delivered a more secure and flexible service for renters and rental providers with additional payment options and reduced paperwork, making it easier to lodge, transfer and repay bonds.

We also strengthened the services that support Victorians experiencing vulnerability. Following a review of our funded programs, we increased funding and improved service models across our funded renter services, consumer advocacy and domestic building legal assistance. We also continued to support existing funded programs through training, professional development and worker support to strengthen frontline capability. This included work to establish the new Victorian Renter Rights Program that will commence service delivery from 1 January 2027. This program will significantly improve access to advice, advocacy and referral pathways for renters, including older Victorians, multicultural communities, and people experiencing housing stress, financial hardship and family violence.

Our regulatory approach combined early intervention, guidance and frontline support with targeted enforcement where the risk of consumer harm was greatest. Through our information and advice services, we helped consumers and businesses understand their rights and responsibilities and supported the early resolution of issues, while we took further compliance action where required.

This approach also shaped the work of our dedicated taskforces. In the property and rental markets, the underquoting and renting taskforces identified emerging issues, worked with industry to address them, and conducted statewide inspections to strengthen compliance through proactive enforcement and education. Where harm was serious or systemic, we escalated our response through warnings, infringements and stronger regulatory action. As Victoria's new fuel price transparency laws took effect during the year, we prioritised information and engagement with the sector while our new fair fuel taskforce conducted hundreds of inspections of fuel retailers to support awareness and compliance.

As well as fuel pricing, we supported the introduction of important law reforms in a number of other areas during the year, including regarding renting, retirement villages and Specialist Disability Accommodation.

Overall, our 2025–26 performance demonstrates strong delivery against targets while maintaining a clear focus on service improvement, stronger compliance and meaningful outcomes for the Victorian community.

Performance measure results

The table below details our performance measures for 2025–26 and the results we achieved.

Table 1: Performance measure results

Performance measure	Unit of measure	2023–24 actual	2024–25 actual	2025–26 target	2025–26 actual
Quantity					
Court and administrative actions taken in relation to consumer laws[1]	Number	963	1,171	900	1,104
Residential Tenancies Bond Authority (RTBA) user transactions completed	Number	497,780	504,016	495,000	503,624
Registration and licensing user transactions undertaken	Number	107,943	108,238	113,000	110,665
Victim survivors of family violence assisted with financial counselling	Number	4,164	3,728	3,750	3,682
Quality					
Percentage of high priority breaches in relation to consumer laws that result in a regulatory response	Per cent	99	100	100	100
Rate of compliance with key consumer laws	Per cent	91	97	95	95
Timeliness					
Regulatory functions delivered within agreed time frames	Per cent	94	98	95	98
Cost (for the output: 'Regulation of the Victorian Consumer Marketplace')[2]					
Total output cost[3]	$ million	186.2	176.1	127.5	197.6

1 The 2025–26 actual is higher than the target due to an increase in compliance inspections and investigations (including fair fuel law 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 2025–26 actual outcome is higher than the 2025–26 target due to funding provided to establish Rental Dispute Resolution Victoria and the Portable Rental Bonds Scheme.

Victorians exercise their consumer rights

Frontline help for Victorians

Information, advice and frontline response

CAV plays an important role in resolving minor disputes and encouraging compliance with consumer and renting laws. We provide information and advice on rights and responsibilities, support early resolution where possible, and respond to matters involving potential non-compliance.

In 2025–26, CAV continued to support Victorians by providing accessible information, advice and services that help people understand their rights and responsibilities.

Through our website, contact centre and regional presence, we empowered individuals, businesses and organisations to make informed decisions. During the year, our website attracted more than 6.2 million visits, and we handled more than 232,000 calls and 99,000 online or written contacts for information and assistance.

We also continued to increase our frontline compliance response to disputes involving potential breaches of the law, resulting in a more than 14 per cent increase in frontline compliance services. Where consumers and renters contact us for help and our officers identify potential trader non-compliance, these services involve us engaging with the trader to clarify their legal responsibilities and seek rectification. This allows us to respond quickly to consumer and renting disputes, resolve many disputes and prevent issues from becoming entrenched, and gather more information for potential compliance escalation if required.

Supporting Victorians experiencing financial hardship remained a key focus throughout the year. Through our funded community organisation partners, we delivered targeted face-to-face assistance to people who needed additional support, helping improve access to services and contributing to a fair, safe and competitive marketplace across Victoria. More information about our community programs is further below in this report.

The table below provides more information on the services we provided this year.

Table 2: Information, advice and assistance provided

Information, advice and frontline assistance	Full year 2023–24	Full year 2024–25	Full year 2025–26
Information and advice			
Calls answered	220,741	226,102	232,060
Website visits	7,211,581	6,994,741	6,239,534
Letters, emails and online enquiry from contacts	80,040	84,825	99,064
Advice provided to resolve disputes			
Disputes finalised	4,499	6,537	7,419
Face-to-face or intensive assistance			
Clients assisted under the Consumer Assistance and Advocacy Program	241	269	211
Clients assisted with financial counselling	23,192	21,545	22,509

Supporting Victorians with renting issues

Assisting Victorians with renting issues remains a top priority and CAV continues to play an active role in both administering Victoria's renting laws and implementing regulatory reforms passed by the Parliament to support a fairer and more accessible rental market.

In 2025–26, significant reforms to Victoria's renting laws came into force, including extending the minimum notice period for rent increases from 60 to 90 days and introducing additional considerations for rent increase investigations to strengthen CAV's ability to assess whether a proposed rent increase is excessive.

In addition to providing information and advice to renters, rental providers and agents, CAV supported renters through rent increase investigations, advice and inspections on repairs disputes, and a strengthened frontline compliance response to potential breaches of rental laws.

We also continued to fund community-based programs to provide assistance services to Victorian renters and residents. These services provided targeted support, including advocacy, legal help and financial counselling, for renters, retirement housing residents and communities affected by bushfires and floods.

The table below provides an overview of the information, advice and assistance provided to renters, rental providers and agents. We handled more contacts about RTBA matters in 2025–26 following the launch of the new RTBA bond management system and our consequent insourcing of more rental bond functions. At the same time, calls for general residential tenancies support declined.

While requests for rent investigations also continued to decline after significant growth between 2021–22 and 2023–24, in 2025–26 we still responded to 3,618 applications for rent investigations and a further 470 applications for non-urgent repairs investigations, showing ongoing demand from renters for these services.

Table 3: Information, advice and assistance provided for renting issues

	2023–24	2024–25	2025–26
Information and advice			
Website page views – renting section	4,983,695	4,701,057	4,118,850
Calls answered – residential tenancies	66,231	64,116	53,837
Calls answered – RTBA	52,048	55,272	74,029
Face-to-face or intensive assistance			
Funded community services			
Clients assisted under the Tenancy Assistance and Advocacy Program	8,625	8,093	7,285
Clients assisted under the Retirement Housing Assistance and Advocacy Program	468	476	647
Residential tenancy inspection advice provided			
Excessive rent applications	7,469	5,442	3,618
Non-urgent repair applications	576	476	470

Community Programs

CAV manages a number of community-based programs that provide support to Victorians facing debt, renting, consumer and domestic building issues. Across the state, these services are delivered by not-for-profit organisations through a combination of local, place-based services and statewide phone and online channels. Frontline workers are supported with professional development and advisory services to strengthen their capacity to respond to client needs. We also review these programs to ensure the scope and types of services available continue to reflect the changing needs of the community.

Completion of the Funded Services Program Reviews

In 2025–26, the Government released the final report for the review of CAV-funded renter and financial counselling services.

The review confirmed the ongoing need for the programs, while highlighting that economic pressures, demographic shifts and systemic challenges have reshaped the landscape in which the services operate. The review identified opportunities to improve service provision by prioritising earlier intervention, wraparound supports and more seamless access to Victorians in need – particularly those facing complex and co-occurring issues.

In response to the findings of the review report, the Government announced the new Victorian Renter Rights Program (VRRP) in January 2026 to expand and build upon current rental support services. The VRRP will launch in January 2027 and will almost double government funding for renter support to nearly $100 million over five years. The Government also announced a further $16 million to continue existing financial counselling services for 12 months while it considers the review's findings.

The Funded Services Program Reviews also included a review of the Domestic Building Legal Service and informed the development of an expanded service model that provides greater support to domestic building consumers at any stage of a dispute.

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.

CAV's Financial Counselling Program (FCP) funds place-based financial counselling services, including specialist family violence financial counsellors, and the state-wide phone and web service the National Debt Helpline for Victoria. The Financial Counselling Central Service supports the financial counselling sector through worker advice and professional development for financial counsellors, while providing system level policy advice and advocacy to the broader community and government.

In 2025–26, CAV provided over $16 million in funding to community service organisations supporting 22,509 clients, including 3,682 victim-survivors of family violence.

As part of the Government response to the January 2026 bushfires, $4.34 million was allocated to provide financial counselling services for impacted communities over three years, with $910,000 allocated for 2025–26.

The Government also continued to fund Tenancy Stress Victoria, which was established to support people affected by the October 2022 floods in the Loddon and Western Melbourne service areas. In 2025–26, CAV provided $810,000 to community agencies to provide integrated social work, legal, and financial counselling services to support 213 affected renters.

In response to growing demand for financial counselling services, in 2024–25 the Government allocated $15 million over three years to establish the Financial Counselling Funding Round (FCFR). In 2025–26, the FCFR provided $6.36 million in funding to community agencies to deliver financial counselling and worker support services.

In 2025–26, Mortgage Stress Victoria received $1 million to expand support for Victorians experiencing mortgage stress, helping them to maintain their housing through integrated legal, social work and financial counselling services. The 2025–26 Victorian Budget allocated $4 million over four years to Mortgage Stress Victoria as part of the *Mortgage Stress Victoria* budget initiative.

Consumer services

The Consumer Assistance and Advocacy Program (CAAP) provides support to financially disadvantaged Victorians facing complex consumer issues. The CAAP offers advice and advocacy services to clients, and expert advice to other frontline workers. In 2025–26, CAV provided the Consumer Action Law Centre with $1.13 million to deliver the CAAP, which assisted 211 clients.

In 2025–26, CAV provided Community Information and Support Victoria (CISVic) with $120,000 to deliver the Empowered Access Program (EAP) through 20 member agencies. The EAP supports Victorians with low digital literacy to access online government initiatives, including Servo Saver, the Residential Tenancies Bond Authority and Rental Dispute Resolution Victoria.

The Domestic Building Legal Service (DBLS) supports Victorian homeowners facing domestic building disputes. In 2025–26, the Government awarded $14.55 million to Justice Connect from 2025–26 to 2030–31 to deliver the expanded DBLS, in partnership with the Consumer Action Law Centre.

The expanded DBLS will increase access and support to people in need through information and self-help resources, intake and referral services, legal advice, and client advocacy at any stage of the dispute resolution process. The new service will also introduce systemic advocacy, informed by consumer experience, to progress further reforms and better support Victorians with domestic building issues. In 2025–26, CAV provided Justice Connect with $2.19 million to deliver the DBLS, including funding to support the transition and uplift to the new DBLS service model. In 2025–26, the DBLS supported 123 clients.

CAV also funded the Consumer Policy Research Centre (CPRC) with $670,000 in 2025–26 to continue important research into issues in the rental sector, consumer confidence in exercising their rights, and understanding lived experience in Specialist Disability Accommodation.

Renter and retirement housing services

Our renting programs make an important contribution to protecting the rights and wellbeing of Victorian renters and residents of retirement housing. CAV funds renting support services through the Tenancy Assistance and Advocacy Program (TAAP), Tenancy Central Service (TCS), and Retirement Housing Assistance and Advocacy Program (RHAAP).

TAAP delivers local, place-based support to renters across Victoria by providing information, advice and advocacy. In 2025–26, TAAP agencies received $3.56 million and assisted 7,285 clients. While the total number of service hours delivered by TAAP workers remained consistent with previous years, increased client complexity resulted in fewer clients being assisted, with each client receiving more intensive support. The TAAP is supported by the TCS, which provides workers with access to expert advice, professional development and complex casework services. The RHAAP provides specialist support for people aged 55 and over living in retirement housing. In 2025–26, the Housing for the Aged Action Group (HAAG) received $0.35 million to deliver RHAAP and supported 647 clients.

In 2025–26, community organisations also received $4.8 million in funding to deliver services under Rental Stress Support Package (RSSP) initiatives, supported by a further $390,000 for worker support services. These initiatives assisted 4,322 clients through rental advocacy, financial counselling, and legal services. The RSSP was launched in 2023 as part of the Government's Housing Statement to help address the high demand for rental assistance that organisations that work to prevent homelessness and help renters stay in their homes were seeing.

Through the Registered Accommodation Association of Victoria (RAAV), CAV funding continued to support rooming house operators by promoting best practices in managing registered rooming houses and ensuring compliance with rental laws. In 2025–26, RAAV were funded $160,000 for these activities.

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 2025–26, 17 new grants were awarded with a total of $4.79 million. The table below represents active grants in 2025–26, along with grant expenditure by recipient and purpose.

Table 4: VPF grants in progress 2025–26

* All values are excl. GST

Recipient	Year grant approved	Purpose	Total grant amount	2025–26 expenditure
Heritage Victoria	2016–17	Boost to Living Heritage Grants Program	$1,500,000	$0
Community Housing (Vic) Ltd	2017–18	Social housing development	$2,800,000	$0
Strata Community Association (Vic)	2022–23	Building strata sector resources	$69,600	$18,000
Australian Livestock and Property Agents Association	2023–24	Estate Agent Professional Development Program	$269,404	$40,775
Anglicare Victoria	2024–25	Flood financial counselling 25–26	$283,497	$283,497
ARC Justice	2024–25	Tenancy Stress Victoria 25–26	$340,724	$340,724
Financial Counselling Victoria	2024–25	Disaster coordination	$80,993	$80,993
Manufactured Home Owners Association (Vic) Inc	2024–25	Education for manufactured home village residents	$53,059	$26,530
Tenants Victoria	2024–25	My Tenancy Rights 2025–26	$365,000	$365,000
Victorian Council of Social Service	2024–25	Educational funding – Delivering the promise of rental fairness 2025–26	$129,065	$129,065
WestJustice	2024–25	Tenancy Stress Victoria 25–26	$466,167	$466,167
Anglicare Victoria	2025–26	Flood financial counselling (supporting Tenancy Stress Victoria 26–27)	$85,324	$0
ARC Justice	2025–26	Tenancy Stress Victoria 26–27	$176,069	$0
Peninsula Community Legal Centre	2025–26	Rooming House resident support program	$70,615	$70,615
Peninsula Community Legal Centre	2025–26	Rooming House resident support program	$70,615	$70,615
Tenants Victoria	2025–26	My Tenancy Rights 26–27	$188,614	$0
Victorian Council of Social Service	2025–26	Educational funding – Delivering the promise of rental fairness 26–27	$66,695	$0
Victorian Farmers Federation	2025–26	Financial capability service for farmers	$677,076	$197,481
WestJustice	2025–26	Tenancy Stress Victoria 26–27	$208,866	$0

Recipient	Year grant approved	Purpose	Total grant amount	2025–26 expenditure
Financial counselling funding round				
Cancer Council Victoria	2024–25	Financial counselling and community education	$935,101	$406,985
Child and Family Services Ballarat	2024–25	Financial counselling, wellness and coaching	$900,000	$357,175
Consumer Action Law Centre	2024–25	Increase capacity of the National Debt Helpline	$1,303,779	$526,266
Consumer Action Law Centre	2024–25	FCFR Worker Support Services	$1,040,340	$474,286
EACH	2024–25	Financial counselling and capability	$900,000	$354,991
Finwell Support Limited	2024–25	Specialised financial counselling, wellbeing support and homelessness prevention	$895,003	$350,000
Holstep Health (formerly Banyule Community Health)	2024–25	Financial counselling	$900,000	$347,950
Mallee Family Care	2024–25	Financial wellbeing and education	$940,000	$370,000
Meli Community	2024–25	Financial counselling and community education	$1,000,000	$412,249
Mortgage Stress Victoria	2024–25	Financial counselling and sector engagement	$1,506,864	$581,649
Ngwala Willumbong Aboriginal Corporation	2024–25	Financial counselling	$314,315	$125,726
Primary Care Connect	2024–25	Financial counselling and community education	$777,094	$296,028
South East Community Links	2024–25	Financial counselling	$900,000	$353,622
Tenants Victoria	2024–25	Financial counselling and legal assistance	$844,100	$317,105
Thorne Harbour Health	2024–25	Financial counselling	$817,263	$321,839
Victorian Aboriginal Child and Community Agency Co-operative Limited	2024–25	Financial counselling and capability workshops	$1,200,000	$456,478
Women's Legal Service Victoria	2024–25	Financial counselling and social work	$904,845	$310,122

Recipient	Year grant approved	Purpose	Total grant amount	2025–26 expenditure
Rental Stress Support Package				
Anglicare Victoria	2023–24	AV Rental Stress Hub	$2,000,000	$945,169
Child and Family Services Ballarat	2023–24	Housing Community Connector Program	$372,982	$169,036
Housing for the Aged Action Group	2023–24	RSSP	$667,505	$300,887
Justice Connect	2023–24	Homeless Law	$750,000	$262,028
Launch Housing	2023–24	RSSP	$1,021,704	$469,370
Mallee Family Care	2023–24	RSSP	$170,027	$74,097
Quantum Support Services	2023–24	RSSP	$343,205	$174,138
South East Community Links	2023–24	Private Renter Support Program	$661,560	$301,460
Tenants Victoria	2023–24	RSSP Workers Support Service	$760,144	$392,805
Tenants Victoria	2024–25	Rental Stress Hub (RSSP initiative extension)	$2,100,000	$2,100,000
Anglicare Victoria	2025–26	AV Rental Stress Hub 26–27	$976,834	$0
Child and Family Services Ballarat	2025–26	Housing Community Connector Program 26–27	$87,350	$0
Housing for the Aged Action Group	2025–26	RSSP 26–27	$155,484	$0
Justice Connect	2025–26	Homeless Law 26–27	$135,403	$0
Launch Housing	2025–26	RSSP 26–27	$242,547	$0
Mallee Family Care	2025–26	RSSP 26–27	$38,290	$0
Quantum Support Services	2025–26	RSSP 26–27	$89,986	$0
South East Community Links	2025–26	Private Renter Support Program 26–27	$311,560	$0
Tenants Victoria	2025–26	RSSP Workers Support Service 26–27	$196,403	$0
Tenants Victoria	2025–26	Rental Stress Hub (RSSP initiative extension) 26–27	$1,085,175	$0

Businesses and rental providers do the right thing

Licensing and registration services

Licensing and registering businesses, professionals and community organisations helps protect consumers and the wider community by promoting transparency, accountability and compliance with legal and regulatory requirements. It also ensures that important information, including governance arrangements, financial accountability and statutory obligations, is available and subject to oversight, helping to build trust and confidence in the operations of businesses and organisations.

CAV supports the Business Licensing Authority (BLA) in administering its licensing functions and responsibilities and directly administers several registration schemes.

In 2025–26, CAV continued to strengthen licensing and registration services through digital improvements and implementation of regulatory reform.

In May 2026, RegCheck for Engineers was launched on the CAV website to help engineers determine whether they are required to register with the Business Licensing Authority (BLA) under the *Professional Engineers Registration Act 2019*. In November 2025, the BLA and CAV also launched an online Continuing Professional Development (CPD) log through our online licensing and registration system, myCAV, enabling registered engineers to record their required CPD activities and supporting documentation digitally. New regulations made on 30 June 2026 extended the registration period for deemed professional engineers previously registered with the Building and Plumbing Commission until 31 December 2027, providing additional time to meet registration requirements under the Act.

CAV also expanded myCAV and other online platforms to support occupational licensing and registration services. This included new transactions for retirement village operators following changes to Victoria's retirement village laws from 1 May 2026, and system enhancements to support Specialist Disability Accommodation providers to meet new regulatory requirements.

During the year, CAV commenced planning and system changes to support implementation of Housing Statement reforms introduced through the *Consumer and Planning Legislation Amendment Act 2025*. This included communications and website updates for regulated sectors, as well as preparatory work for the registration of agents' representatives and future continuing professional development requirements for estate agents, agents' representatives, conveyancers and owners corporation managers.

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

Table 5: Registers administered by CAV

	Number of applications lodged			Total on register		
	2023–24	2024–25	2025–26	2023–24	2024–25	2025–26
BLA administered schemes						
Estate agents [1]	1,874	1,856	2,098	18,312	18,694	19,157
Agents representatives [2]	6,754	6,460	6,626	15,406	15,961	16,113
Motor car traders	228	185	220	2,280	2,326	2,405
Second-hand dealers and pawnbrokers	244	218	318	2,790	2,778	2,810
Conveyancers	145	106	140	1,389	1,410	1,468
Owners corporation managers	71	72	74	627	628	622
Rooming house operators	197	239	431	1,172	1,317	1,545
Professional engineers	4,175	1,926	1,927	13,293	14,525	14,767
CAV administered schemes						
Incorporated associations	1,957	1,957	1,812	43,698	44,794	45,515
Co-operatives	19	52	38	501	495	504
Fundraisers	415	481	483	2,897	3,195	3,454
Patriotic funds	4	6	0	379	369	363
Limited partnerships	8	28	18	488	511	517
Retirement villages	24	10	341	500	513	341 [3]
Funeral service providers	7	16	18	542	558	570
Rental non-compliance	N/A	N/A	N/A	20	20	34
Registration and licensing				**2023–24**	**2024–25**	**2025–26**
Annual returns, updates or cancellations processed for incorporated associations, fundraisers, and co-operatives				50,793	51,769	48,148
Total registration and licensing transactions				107,943	108,238	110,665
Rooming houses registered				1,541	1,701	1,944

1 Includes both licensed individuals and licensed companies.

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

3 All Victorian retirement villages were required to re-register from 1 May 2026 when the retirement village reforms commenced. More information about these reforms is set out later in this report.

Rental bonds

CAV plays a key role in Victoria's residential rental bond system by overseeing the administration and protection of rental bond payments through the Residential Tenancies Bond Authority (RTBA). CAV also provides information and guidance to renters, rental providers and agents about their rights and responsibilities, supports compliance with rental laws, and helps resolve disputes relating to rental bonds and tenancy matters. The RTBA reports separately on its activities in its Annual Report.

On 8 December 2025, the RTBA launched its new bond management system. This major digital transformation modernised the management of more than 750,000 active bonds, with a total value of over $1.64 billion, and enabled all rental bond transactions to be completed digitally. The new system also introduced more flexible payment options and allows renters to pay their bond directly to the RTBA, supporting a more secure and streamlined process for bond lodgement, transfer and repayment.

The new system also supports the Portable Rental Bond Scheme, a commitment under Victoria's Housing Statement. This optional scheme allows renters to transfer an existing bond to a new rental property through the RTBA platform, reducing the need to pay a second bond upfront before their previous bond has been returned. This helps reduce upfront moving costs, helps renters to access their new home quickly and streamlines administration for agents and property managers. The scheme commenced on 1 July 2026.

The table below shows transactions undertaken and bonds held by the RTBA.

Table 6: Rental bond transactions

Rental bond transactions	2023–24	2024–25	2025–26
Bonds lodged	245,744	254,125	256,627
Bond repayments	252,036	249,891	246,997
Bonds transferred	120,006	109,835	108,101
Bonds held	732,125	736,352	750,880
Value held	$1.46 billion	$1.54 billion	$1.64 billion

Renting

Renting reforms

New rental laws came into effect in November 2025 and March 2026, part of the more than 150 renting reforms introduced since 2021 to make renting safer, fairer and more secure for Victorians.

The reforms offer renters stronger rights and protections, greater security over their lease and finances, and improved safety in their homes. It also makes finding a rental even fairer, faster and more affordable. Rental providers now have clearer obligations and better processes for managing rental properties.

The 2025–26 renting reforms significantly strengthened CAV's compliance and enforcement capabilities by introducing clearer legal obligations for rental providers and agents, expanding the range of prohibited conduct, and enhancing CAV's ability to investigate and respond to breaches. Reforms relating to rental applications, rental bidding and minimum standards have provided stronger regulatory tools and clearer grounds for intervention, enabling the renting taskforce to identify non-compliance earlier, take more targeted enforcement action, and drive improved compliance across the rental sector.

In addition, mandatory annual smoke alarm checks and blind cord safety anchors, along with protection to renters' personal information, a new standard application form, and additional considerations for rent increase investigations were introduced.

To support the changes, CAV has engaged widely with rental providers, agents, and renters through various communication activities. We also launched the "Know Your Funda-rentals" campaign, amplifying key messages about renter rights and rental provider responsibilities. The campaign highlighted the new rental reforms and achieved broad reach and strong engagement across multiple channels, driving traffic to the CAV website and delivering a combined reach of about 7.3 million people across digital and out-of-home channels. The campaign also featured a new partnership with Pedestrian.TV, extending its reach among younger audiences.

CAV also prepared for Specialist Disability Accommodation (SDA) reforms that commenced on 1 July 2026, and are intended to strengthen protections for SDA residents, improve certainty about their accommodation, and streamline notice requirements for providers. The reforms also clarify the validity of some SDA agreements made during the transition of SDA regulation from the *Disability Act 2006* to the *Residential Tenancies Act 1997*, providing greater certainty for residents and providers. System enhancements to support SDA providers to comply with the new laws were also completed during 2025–26.

Renting taskforce

Our renting taskforce continued its focus on protecting Victorian renters in 2025–26 through a combination of proactive compliance activity, early intervention, education and enforcement.

In 2025–26, the mix of activities carried out by the taskforce changed. The taskforce continued to undertake regular inspections and respond to detected breaches with warnings or infringements where necessary, while focusing more activity on in-depth investigations and legal proceedings for alleged serious and systemic misconduct.

The taskforce continued to conduct regular checks of rental properties advertised for inspection across the state to assess compliance with minimum standards, while also responding to suspected unlawful rental pricing practices and non-lodgement of rental bonds. In addition to these regular inspections, the taskforce schedules seasonal rental inspection blitzes, inspecting up to 50 rental properties a day across the state.

In 2025–26, the taskforce took significant enforcement in relation to rental properties that did not meet legal requirements. This included action involving Ingenia Gardens, following a referral from HAAG raising concerns about the conditions experienced by older and financially vulnerable renters.

In response to the referral, the taskforce conducted an investigation, including a targeted field inspection program across Ingenia Gardens' Victorian sites and engagement with affected renters. These inspections found that many rental units did not have cooktops and that rental agreements included terms prohibiting renters from cooking in their homes. The taskforce's enquiries established that the issues extended across Ingenia Gardens' Victorian operations and involved potential breaches of Victoria's rental minimum standards and the Australian Consumer Law.

Following consideration of the nature and scale of the conduct, the impact on affected renters and the need to secure both remediation and improved future compliance, CAV determined that an enforceable undertaking was an appropriate regulatory response.

Through this undertaking, Ingenia Gardens agreed to pay $1 million to the Victorian Property Fund, provide an estimated $400,000 in compensation to affected renters, pay $100,000 to HAAG, remove alleged unfair contractual terms and undertake compliance improvements across its Victorian sites. Ingenia Gardens is also required to report to CAV every six months on its progress in meeting rental minimum standards and may be subject to compliance audits.

The taskforce's action and engagement with the industry is driving behavioural change and enabling compliance with new rental requirements by rental providers and agents, while providing enhanced protections to renters. The taskforce isn't just focused on penalties. It has a strong focus on prevention and early remediation of issues, to make renting and rental properties better and fairer for Victorians.

The taskforce has worked with real estate platforms realestate.com.au and domain.com.au to prevent rental bidding, by ensuring that rental properties can only be advertised at a single fixed price, and with rental application platforms to remove unlawful optional personal questions that could lead rental providers and agents breaking the law.

This has resulted in a significant reduction of infringements being issued in 2025–26 when compared to the previous financial year.

While CAV works with industry to enable compliance with these reforms, the taskforce has not hesitated to take enforcement action against rental agents and providers that have failed to meet these new obligations.

The taskforce took targeted compliance and enforcement action against real estate agents for failing to advertise fixed rental prices or other unlawful pricing practices. This included action involving CAN Estate Agents, as well as court outcomes relating to Barry Plant Werribee, Ray White Point Cook, YouSales, White Lotus Property Group and PRD Nationwide Mildura. The taskforce's action against these agents ensured that rental properties are advertised at a fixed price, rather than using price ranges or other practices that may encourage renters to bid against one another.

In August 2026, the Government announced that the taskforce will become a permanent arm of CAV. The taskforce will continue its important work in the coming year, with a focus on minimum standards, unlawful pricing practices, compliance with the new renting laws and supporting a fairer and safer rental market for Victorians.

Table 7: Renting taskforce activities

Activity	2024–25	2025–26
Complaints via the dedicated webform	696	726
Visits to CAV's minimum standards webpage (driven by the Funda-rentals campaign)	280,245	282,343
Rental property cases assessed	1,523	1,317
Minimum standards inspections blitzes (advertised rental properties inspected)	74	510
Official warnings issued	129	122
Infringement notices issued	89	47
Fines issued	$706,004	$172,027
Court proceedings initiated	5	7

Rooming house regulation and compliance

CAV's rooming house program is enabling a coordinated approach to all regulatory activities, including registration, compliance and enforcement, and stakeholder engagement, to support better outcomes and conditions for rooming house residents. Our rooming house program recognises that these premises are often last resort accommodation for some of the most vulnerable Victorians.

Compliance with rooming house minimum standards is a key regulatory priority for CAV, helping to ensure residents have safe and secure housing. CAV actively monitors the rooming house sector across Victoria and undertakes regular statewide inspections. In 2025–26, 341 rooming house inspections were conducted.

Where inspections identify breaches of rooming house minimum standards, CAV works proactively with rooming house operators to support compliance and inform them of their responsibilities. In most cases, CAV's enforcement policy begins with encouraging compliance, which enables the rooming house to remain operational but with an appropriate level of safety and amenity. CAV takes enforcement action where non-compliance persists, or serious breaches are identified. In 2025–26, CAV issued 236 official warnings and 6 infringement notices to rooming house operators.

CAV participated in several working groups established by local councils, alongside other key stakeholders in the rooming house industry, including the Commissioner for Residential Tenancies, Victoria Police, and the Department of Families, Fairness and Housing.

In 2025–26, CAV and the Commissioner for Residential Tenancies worked together with the Peninsula Community Legal Centre, WAYSS, and the City of Greater Dandenong on a pilot rooming house taskforce. The taskforce inspected multiple rooming houses within the City of Greater Dandenong to identify non-compliance with legal requirements and unmet resident support needs.

Following the success of this taskforce, in May 2026, CAV, the Commissioner for Residential Tenancies, the City of Greater Geelong, and local housing and support agencies launched a second taskforce to identify areas of non-compliance and unmet resident support needs in the greater Geelong area.

Retirement villages

CAV regulates and oversees Victoria's retirement village sector, promoting fairness, transparency and compliance to ensure Victorians living in a retirement village benefit from stronger protections and can retire with peace of mind.

Amendments to retirement village laws and regulations commenced on 1 May 2026 to strengthen resident protections and improve the management of retirement villages. These reforms represent a significant change in how retirement villages are regulated in Victoria and include:

- standardised residence contracts to improve consistency and clarity for residents and operators
- more timely payment of exit entitlements to better support residents leaving a village
- stronger pre-contract disclosure requirements to help prospective residents make informed decisions
- clearer responsibilities for maintenance and capital replacement to provide greater certainty for residents and operators
- fairer processes for terminating residence contracts to strengthen protections for residents
- improved arrangements for resident participation in village decision-making to support transparency and engagement
- new emergency planning and safety requirements to enhance resident wellbeing and preparedness in villages, and

- stronger internal and external dispute resolution pathways, including VicAssist, a dedicated free conciliation service delivered by the Department of Government Services that started on 1 May 2026.

The changes also include an enhanced role for CAV as the regulator, with new registration monitoring functions and greater compliance and enforcement powers.

CAV undertook a range of steps to implement and oversee the new laws, including:

- enhancing the myCAV notification system to support operators to meet new annual notification requirements
- providing accessible forms, information and guidance for operators and residents on the CAV website, and
- supporting operator forums and resident roadshow events to inform operators and residents of their new rights and responsibilities.

With all retirement villages across Victoria required to register afresh with CAV from 1 May 2026, 341 had done so by 30 June (and more since), providing valuable information about their operations and strengthening our oversight of the sector.

In 2026–27, CAV will continue to monitor compliance and work closely with industry and residents to support the effective implementation of the new rights and responsibilities. This work will focus on ensuring the reforms deliver their intended objectives of strengthening consumer protections, supporting informed decision-making, and promoting fairer outcomes for residents.

Fair fuel price reporting

In 2025–26, CAV supported implementation of the Victorian Fair Fuel Plan to improve fuel price transparency and help motorists find the best available fuel prices near them. Under the new laws, fuel retailers in Victoria are required to report fuel prices and comply with maximum daily fuel price requirements (price caps).

Phase 1 commenced on 15 October 2025, with the launch of Servo Saver on the Service Victoria app and the introduction of mandatory fuel price reporting. Phase 2 commenced on 10 March 2026, requiring fuel retailers also to set a maximum daily fuel price, or fuel price cap. The cap is published on Servo Saver by 4:00 pm and applies from 6:00 am the following morning. Once a price cap is in effect, retailers cannot increase prices for 24 hours, but they can reduce them at any time.

To support implementation, CAV worked closely with industry and provided dedicated contact centre support, consultation and communications to help fuel retailers understand and meet their obligations.

On 17 March 2026, the Premier announced a $4.6 million investment to establish the Fair Fuel Taskforce within CAV, including additional inspectors, investigators and legal resources to strengthen compliance and enforcement. In 2025–26, enforcement action resulted in 17 official warnings and 51 infringements, totalling $155,685 in fines. This work has helped strengthen compliance across the sector and improve fuel price transparency for Victorian motorists.

Table 8: Fair fuel taskforce activities

Activity	2025–26
Unique complaints submitted via webform	2,767
Infringement notices issued	51
Fines issued	$155,685
Official warnings issued	62
Service station inspections	917

Product safety

Cost-of-living pressures continued to shape household spending, with many Victorians remaining focused on affordability in their purchasing decisions. No matter the price, household goods must comply with mandatory product safety and information requirements. It is important that consumers can trust the safety of the products they bring into their homes, and there is no place in the market for products that breach Australia's product safety laws.

CAV continued to work in partnership with the Australian Competition and Consumer Commission (ACCC) and regulators across jurisdictions to uphold national product safety protections under the Australian Consumer Law. This work included monitoring compliance with product bans and mandatory safety and information standards and taking action to support recalls where needed.

To help consumers and suppliers understand their obligations and risks, CAV maintains clear and accessible product safety information on its website, including issuing public warnings where necessary. The website also enables consumers to report unsafe products online, while a hotline remains available for urgent complaints about products presenting serious safety risks.

Throughout 2025–26, CAV strengthened our product safety work to reduce harm to Victorian consumers, with a strong focus on high-risk retail environments, unsafe children's products, and seasonal shopping periods.

A major focus of the year for CAV was sustained regulatory action against large discount retailer Panda Mart. Following repeated allegations about unsafe products, including toys, we escalated our response from inspections and public warnings to court action. In December 2025, we obtained an urgent temporary injunction to stop the retailer trading after inspectors found hundreds of alleged non-compliant and illegal items on shelves at its Preston and Cranbourne stores. In January 2026, Panda Mart Cranbourne was charged with 147 criminal offences for allegedly offering unsafe products for sale. In March 2026, we issued a further public warning to alert shoppers to ongoing risks.

We also took targeted enforcement action against other suppliers of unsafe children's goods. In June 2026, YJC Imports Pty Ltd and its director were charged after allegedly possessing unsafe toys that posed a serious risk to children. In October 2025, we issued a public warning about non-compliant products sold by Miniso Winky Australia Pty Ltd, helping consumers make informed purchasing decisions and prompting greater awareness of supplier obligations.

Seasonal and event-based surveillance remained an important part of our prevention work. Ahead of the 2025 Melbourne Royal Show, we completed annual showbag safety inspections to check compliance with mandatory safety and information standards. During the show, we removed banned yo-yo balls from sale, preventing unsafe products from reaching families and children. We also undertook Halloween inspections across the state, targeting products commonly associated with children and novelty use, where safety risks can be heightened.

Public education continued to support our enforcement activity. In December 2025, we reminded Victorians to shop safely at Christmas, with particular emphasis on the dangers associated with button and coin batteries. In March 2026, we marked World Consumer Rights Day by highlighting the importance of safe products and confident consumers, reinforcing practical safety messages and raising awareness of consumer rights.

Overall, our work this year combined inspections, consumer education, public warnings, compliance activity, and significant court action to address unsafe products in the Victorian market. By focusing on high-risk traders, children's products, and major retail periods, we helped prevent the sale of unsafe goods, informed consumers about emerging risks, and promoted greater compliance with product safety obligations.

Property market

Underquoting taskforce

In 2025–26, our underquoting taskforce continued its work to address misleading property pricing in the Victorian real estate market. 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 considering properties outside their budget and can distort the market.

Underquoting remains a significant source of frustration for buyers and continues to be a key form of consumer harm in the Victorian property market reported to CAV. In 2025–26, the taskforce continued its work to educate agents and buyers about their obligations and rights, while monitoring sales campaigns, inspecting estate agencies and attending auctions to identify suspected breaches.

CAV continued to take strong enforcement action against underquoting during the year. This included court action against the former operator of Ray White Oakleigh, arising from allegations that a number of properties were advertised below the prices the agents privately expected to achieve. The Federal Court ordered the agency to pay $600,000 for misleading property sellers and buyers. Court action was also commenced against former Glen Waverley agency Harcourts Judd White, now trading as Ray White Judd White Group, and 3 of its agents' representatives in relation to alleged misleading and deceptive conduct and false representations.

Our underquoting taskforce also continued targeted auction monitoring and more complex investigations into other agents suspected of serious breaches. During seasonal blitzes during peak auction periods, the taskforce proactively monitored more than 380 auction campaigns end-to-end, and inspectors attended more than 220 auctions across Victorian municipalities. This included local sweeps across the Cities of Whittlesea, Hume, Manningham, Merri-bek, Darebin, Yarra, Moonee Valley and Wyndham, as well as attendance at more than 40 auctions in Whitehorse and Wyndham over the Melbourne Cup Day weekend. These activities supported the taskforce's broader work to monitor market trends, identify suspected underquoting and promote compliance across the industry.

In November 2025, CAV introduced updated guidelines for agents on selecting comparable properties for estimating selling prices. This guidance emphasised the need to consider factors such as renovation status, build quality and school zones, following concerns that some agents were not selecting the most comparable recent sales.

The public's help remains important to the taskforce's work, with the dedicated underquoting complaints webform continuing to provide valuable information about suspected breaches. Since the taskforce began, it has received thousands of reports through the webform, with more than a third submitted by real estate agents. This reflects strong industry support for action against underquoting.

CAV will continue its priority focus on underquoting in the coming year, including monitoring compliance with new property sales laws due to take effect from 1 October 2026, with a strong commitment to improving compliance and driving this deceptive practice out of the property market.

Table 9: Underquoting Taskforce activities

Activity	2024–25	2025–26
Unique complaints submitted via webform	1,647	1,928
Sales campaigns reviewed	600	744
Auctions attended	92	226
Infringement notices issued	48	76
Fines issued	$564,300	$900,310
Official warnings issued	79	174
Court proceedings initiated	4	2

Trust account auditing

Trust accounts play an important role in safeguarding money paid by consumers to real estate agents and conveyancers, including rent, deposits and other client funds. Legislative requirements ensure that these payments are held in statutory trust accounts until they can be lawfully disbursed, providing important protection against the misuse of consumer funds. On 30 June 2026, estate agency businesses across Victoria maintained 6,678 statutory trust accounts, while conveyancing businesses operated a further 392 accounts.

To maintain confidence in these arrangements, estate agents and conveyancers who hold trust money are required to have their accounts independently audited each year and submit the results to Consumer Affairs Victoria. These audits help detect and deter the misuse of client funds and are a key safeguard for consumers. While most industry participants comply with their obligations, CAV continues to take a strong enforcement approach where audit requirements are not met.

In 2025–26, CAV issued 52 infringement notices to estate agents and 8 to conveyancers for breaches of trust account audit requirements. We also initiated eight new disciplinary proceedings in VCAT involving ongoing and deliberate non-compliance. In the most serious cases, agents and conveyancers may face suspension or cancellation of their licences, reinforcing the importance of maintaining the highest standards of trust account management and consumer protection.

New reforms taking effect in September 2025 will grant the BLA new powers to suspend licences when trust account audit reports are not submitted to CAV. CAV will work closely with the BLA to implement this important change and enhance accountability for core trust money protections.

Victorian Property Fund

CAV's regulatory oversight helps to maintain integrity in the management of trust accounts by estate agents and conveyancers. Where trust money or property is misused or misappropriated by an estate agent, conveyancer or their representative in the course of their work, the Victorian Property Fund (VPF), administered by CAV, may provide compensation to affected consumers.

Information identified through the trust account audit program plays an important role in detecting non-compliance, supporting enforcement action where required, and safeguarding the integrity of the VPF compensation scheme.

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 2025–26, 48 compensation claims totalling more than $4.5 million were allowed.

Table 10: VPF claims

	2023–24	2024–25	2025–26
Claims allowed against estate agents	47	37	34
Claims allowed against conveyancers	7	8	14
Total number of claims allowed	**54**	**45**	**48**
Number of estate agents	6	13	15
Number of conveyancers	3	4	5
Total number of respondents	**9**	**17**	**20**
Total value of allowed claims[1]	**$1,133,745**	**$3,845,305**	**$4,585,323**

1 Amounts listed reflect the total amount for claims allowed in each year. Payments for claims may be made in a subsequent financial year.

Motor car trading

For many Victorians, access to a safe and reliable car is a necessity for getting to work, school, and health care, visiting loved ones, and attending important events. Cars are a significant budget item – for purchase, running costs and repairs – and unfair conduct by motor car traders can impact people's financial stability and cause distress, particularly for Victorians on a lower income.

In 2025–26, CAV continued to focus on addressing and preventing consumer harms arising from motor car traders not honouring consumer guarantees, making false or misleading sales representations, taking payments and then not supplying vehicles, or engaging in other unlawful or unfair behaviour including unlicensed trading.

CAV takes a targeted, programmatic approach, identifying the motor car traders of most concern based on intelligence from various sources, including our industry co-regulators and stakeholders. We engage with these traders to change their behaviour and secure remedies for consumers.

During the year, CAV contributed to a national report on Consumer Issues in the Sale of Used Cars which provides insight on consumer issues in the broader market, including the difficulties consumers face in receiving remedies they are entitled to and regarding extended warranties and finance lending. The report also highlighted initiatives undertaken by CAV and other consumer protection agencies to improve consumer outcomes across Australia.

Research undertaken by CAV in 2025–26 indicated concerning practices on online marketplaces, including unlicensed trading by persons posing as private sellers. Unlicensed trading is a concern because consumers have few protections when buying from an unlicensed seller and it undermines fair competition by licensed traders doing the right thing.

When deemed necessary, CAV pursued further enforcement responses. In 2025–26 we issued 9 infringements and 35 Official Warnings for motor car trading breaches. 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.

CAV's contact centre provides frontline information and advice to consumers and motor car traders, helping them understand

their rights and responsibilities and make informed decisions. CAV also supported compliance and early resolution of motor car trading disputes through our increased frontline compliance response, providing these services for 550 motor car trading complaints during the year and escalating identified concerns for further compliance action under our targeted program.

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.

Table 11: MCTGF claims

	2023–24	2024–25	2025–26
Number of claims processed from the MCTGF (includes refused and withdrawn claims)	94	309	204
Number of claims paid	12	217	83
Total value paid out	**$101,769**	**$439,905**	**$217,275**

Enforcement actions

CAV increased compliance and enforcement activity in 2025–26, with a focus on acting earlier to prevent and stop consumer harm and directing our resources where they can have the greatest impact.

CAV commenced 30 new criminal and civil proceedings in 2025–26, an increase on the 20 proceedings commenced in 2024–25. We also finalised 18 criminal prosecutions and 7 civil and disciplinary matters, compared with 8 criminal prosecutions and 7 civil and disciplinary matters in 2024–25. This increased activity was accompanied by a continued focus on reducing the time between identifying serious consumer harm and taking regulatory action.

Failure to supply was a particular enforcement focus during the year. We took action across markets ranging from tiny homes and bespoke furniture to jewellery and high-performance car parts. In December 2025, the former director of My Tiny Home Kit was convicted and fined $750,000 after accepting $1.3 million from 43 consumers for tiny home kits that were never supplied. CAV also commenced criminal proceedings against Shannakian Fine Jewellery after receiving more than 70 complaints, alleging that more than $40,000 had been accepted for jewellery that was not supplied within a reasonable time, or at all. Other outcomes included convictions involving bespoke furniture and an online performance-car-parts business that represented products as being in stock and ready for delivery but failed to supply them.

CAV also targeted emergency trades, where consumers needing urgent assistance can have limited opportunity to compare providers, prices or advice. CAV commenced court proceedings against locksmith business Pick & Lock, following complaints about pricing and other representations. In the plumbing sector, CAV responded to significant consumer complaints about emergency plumbing services, including allegations of overcharging and misleading representations about the need or urgency of work. A public warning last financial year had highlighted one trader's extensive online presence, with more than 200 associated websites. Consumers subsequently told CAV that seeing the warning had caused them to reconsider using the business.

These examples demonstrate that an effective regulatory presence extends beyond court action. CAV uses intelligence, education and engagement, public warnings, regulatory partnerships and enforcement action to intervene earlier, stop harm and influence behaviour across markets.

Table 12: Public warnings issued in 2025–26

Legislation	Parties
Australian Consumer Law and Fair Trading Act 2012	Nerida Hansen t/as Nerida Hansen (sole trader)
Australian Consumer Law and Fair Trading Act 2012	Miniso Winky Australia Pty Ltd trading as MINISO
Australian Consumer Law and Fair Trading Act 2012	Panda Mart Cranbourne and Panda Mart Preston Pty Ltd trading as Panda Mart Preston

Table 13: Criminal prosecutions finalised in 2025–26

Legislation	Parties
Residential Tenancies Act 1997	DCAV v Wyndham Realty Pty Ltd
Residential Tenancies Act 1997	DCAV v White Lotus Pty Ltd
Residential Tenancies Act 1997	DCAV v Yousales Pty Ltd
Residential Tenancies Act 1997	DCAV v AAM Realtor Pty Ltd
Residential Tenancies Act 1997	DCAV v Smart Six Pty Ltd
Residential Tenancies Act 1997	DCAV v Can Real Estate Pty Ltd
Motor Car Traders Act 1986	DCAV v Zequn Wang
Australian Consumer Law and Fair Trading Act 2012	DCAV v Panthera Finance Pty Ltd
Australian Consumer Law & Domestic Building Contracts Act 1995	DCAV v Austin Bongart
Australian Consumer Law	DCAV v Ben Purchase
Australian Consumer Law	DCAV v Spencer Porter
Australian Consumer Law	DCAV v Daniel Wilde and Torqueline Garage Pty Ltd
Residential Tenancies Act 1997	DCAV v Hudson Bond Real Estate Pty Ltd
Residential Tenancies Act 1997	DCAV v AUV Investment Group Pty Ltd (withdrawn)
Residential Tenancies Act 1997	DCAV v Leader Properties Pty Ltd
Estate Agents Act 1980	DCAV v Mark Reuben and Reuben Family Pty Ltd
Estate Agents Act 1980	DCAV v Daniella Vella
Residential Tenancies Act 1997	DCAV v Hocking Stuart (Frankston) Pty Ltd

Table 14: Civil proceedings finalised in 2025–26 (including disciplinary inquiries)

Legislation	Parties
Estate Agents Act 1980	DCAV v PTY (2026)
Australian Consumer Law	DCAV v White Ray Oakleigh Pty Ltd and Nicholas Strilakos
Estate Agents Act 1980	DCAV v Daniel Cvetkoski
Australian Consumer Law and Fair Trading Act 2012	DCAV v Panda Mart Trading Pty Ltd and Panda Mart Preston Pty Ltd
Estate Agents Act 1980	DCAV v James Anthony Ferris and James Ferris Property Pty Ltd
Estate Agents Act 1980	DCAV v Carmelo Sottile and Builders Property Direct Pty Ltd
Estate Agents Act 1980	DCAV v Debra Lawry and Bovicelli Investments Pty Ltd

Table 15: Criminal prosecutions ongoing as at 30 June 2026

Legislation	Parties
Estate Agents Act 1980	DCAV v Syed Zafar and Zafar Property Group Pty Ltd
Estate Agents Act 1980	DCAV v Real Ter Pty Ltd
Residential Tenancies Act 1997	DCAV v Paul Kent
Residential Tenancies Act 1997	DCAV v Western Region Real Estate Pty Ltd
Residential Tenancies Act 1997	DCAV v M & K Investment Solutions Pty Ltd
Residential Tenancies Act 1997	DCAV v Nasheet Enterprises Pty Ltd
Rooming House Operators Act 2016 and Residential Tenancies Act 1997	DCAV v Susan Trinh and Impactz Pty Ltd
Rooming House Operators Act 2016 & Residential Tenancies Act 1997	DCAV v Yang Yu
Domestic Building Contracts Act 1995, Australian Consumer Law and Fair Trading Act 2012	Austin Bongart v DCAV
Australian Consumer Law	DCAV v Panda Mart Trading Pty Ltd
Australian Consumer Law	DCAV v Shannakian Jewellery Pty Ltd and Arpee Mardiran
Australian Consumer Law	DCAV v YJC Imports Pty Ltd and Yu-Jie Chang

Table 16: Civil proceedings ongoing as at 30 June 2026 (including disciplinary inquiries)

Legislation	Parties
Retirement Villages Act 1986	DCAV v F. Paparone Nominees Pty Ltd (Berkeley Living) and Ors
Estate Agents Act 1980	DCAV v Crystal Goni
Estate Agents Act 1980	DCAV v Nicholas Scott (Vic) Pty Ltd and Nicholas Skapoulas
Estate Agents Act 1980	DCAV v Stephen Horler
Estate Agents Act 1980	DCAV v Mathew O'Brien and Neirbo Real Estate Agents
Estate Agents Act 1980	DCAV v Eric Kontek Real Estate Pty Ltd and Eric Kontek
Estate Agents Act 1980	DCAV v Loan Tran
Estate Agents Act 1980	DCAV v Akashdeep Purba
Estate Agents Act 1980	DCAV v John Sierakowski
Estate Agents Act 1980	DCAV v Cigdem Cengiz
Estate Agents Act 1980	DCAV v Xiangjun Li
Estate Agents Act 1980	DCAV v Bien Van Nguyen
Estate Agents Act 1980	DCAV v Western Region Real Estate Pty Ltd and Mitre Stojcevski
Estate Agents Act 1980	DCAV v Luxe Conveyancing Pty Ltd and Tintin James
Estate Agents Act 1980	DCAV v Mary Kontogiorgis
Estate Agents Act 1980	DCAV v Patrick O'Callaghan and POC Commercial Pty Ltd
Estate Agents Act 1980	DCAV v Matilda Conveyancing Services Pty Ltd and Sheree Corbyn
Motor Car Traders Act 1986	DCAV v CMG Automotive Pty Ltd (In Liq) and Mark Rimanic
Australian Consumer Law	DCAV v Wise Tech Services Pty Ltd and Eliyahu Kuznitz
Australian Consumer Law	DCAV v Peter Weis
Australian Consumer Law	DCAV v Monash Vision Pty Ltd and Ors

Compliance activity

Table 17: Compliance actions undertaken

Compliance	2023–24	2024–25	2025–26
Inspections	1,434	2,403	3,201
Investigations[1]	74	51	49
Parties to criminal proceedings, appeals and re-hearings	5	10	17
Parties to civil proceedings	6	8	13
Parties signed to enforceable undertakings	1	0	2
Official warnings and infringement notices issues	876	1,095	1,032
Public warnings and public statements issued	9	5	3
Rooming house inspections (including repeat visits)	296	293	341

1 This measure records open investigations as at 30 June 2026. Additional investigations were conducted and closed throughout the financial year.

CAV is a trusted regulator

Public communication and education

In 2025–26, CAV used a broad and active mix of communication, education, stakeholder engagement, regulation and enforcement to protect Victorian consumers and renters, strengthen compliance, and build understanding of rights and obligations. This work advanced key priorities including fuel pricing transparency, rental compliance, combating underquoting, retirement village reforms, product safety, scam warnings and consumer law rights.

Public warnings, court outcomes and consumer rights content drove strong engagement across our Facebook and Instagram channels, with rental reforms, the Fair Fuel Plan and refund rights among the topics that interested our followers most. Our Facebook views rose 88 per cent to more than 12 million, and Instagram views increased 53.4 per cent to more than 2.8 million.

CAV also used social media to deliver practical advice on product safety, scam awareness and buyer protection. Seasonal safety campaigns covered winter, summer and Halloween risks, with content on heaters, electric blankets, children's pyjamas, pools, barbecues, inflatable toys, costumes, cosmetics and button batteries. Scam awareness content addressed romance scams, promoted Scams Awareness Week and warned about fake tradies targeting bushfire-affected communities. Buyer protection campaigns ran during key shopping periods and covered refunds, gift cards, pricing, unsolicited sales, delivery problems, misleading claims and consumer guarantees.

To support the November 2025 and March 2026 rental reforms, we updated our website and guidance materials and delivered the second phase of the Funda-rentals campaign, helping renters, rental providers and agents understand their rights and responsibilities. The campaign ran across digital, social, outdoor and print channels, reaching 7.3 million people. A new partnership with Pedestrian.TV also helped to extend the campaign's reach among younger audiences.

CAV also supported retirement village residents in understanding their new rights and protections, and operators in understanding new requirements following the implementation of the *Retirement Villages Amendment Act 2025*. We undertook targeted communications and stakeholder engagement, including operator forums, social media, digital content, electronic direct mail and website updates.

Throughout 2025–26, CAV Director Nicole Rich appeared regularly on radio, including recurring segments on Joy FM and ABC Radio Melbourne, as well as on television and in print media, to raise awareness of unfair and unsafe market practices and help consumers understand and exercise their rights.

Together, this work demonstrates CAV's strong, visible and effective approach to improving compliance, supporting informed decision-making and addressing conduct that harms Victorian consumers and renters.

First Nations services and support

In 2025–26, CAV continued to strengthen its services and support for First Nations communities. The Yarrka Barring helpline remained available as a dedicated phone service for First Nations consumers seeking assistance with renting and consumer issues, and the Yarrka Barring webpage and related guidance materials were updated to keep information current and accessible.

During the year, CAV also launched *Tyaler*, commissioned First Nations artwork that has been incorporated across organisational and digital assets to support a more culturally safe and inclusive environment.

CAV continued to build staff capability to deliver inclusive, accessible and culturally safe services. CAV staff continued to undertake cultural awareness training delivered in partnership with the Koori Heritage Trust and Wadawurrung Traditional Owners Aboriginal Corporation, with 86 per cent of staff having completed the training to date. CAV executive and senior leaders also participated in an on-Country experience with Wadawurrung Traditional Owners to deepen their understanding of Aboriginal culture, history, and connection to Country, and to support culturally informed leadership.



Sandra Kropinyeri (Kirby), a proud Wamba Wemba artist, designed the artwork titled *Tyaler* (above).

Supporting the government's response to family violence

CAV recognises the importance of responding to the risks of family violence in a coordinated and trauma-informed way, consistent with our role in supporting consumers and communities who may be experiencing vulnerability.

In 2025–26, CAV continued to support our funded Financial Counselling and Tenancy Assistance and Advocacy Program providers to align their services with the Multi-Agency Risk Assessment and Management (MARAM) framework and relevant legislative requirements.

CAV also strengthened organisational capability through foundational family violence training for staff, supporting identification of family violence risk and safe, appropriate responses to disclosures. During the year, CAV executive and senior leaders also completed Leading MARAM Alignment training to build understanding of MARAM and support organisational change under the framework.

January 2026 bushfire response

CAV is the lead agency for consumer affairs under the State Emergency Management Plan (SEMP). Following the January 2026 bushfires, CAV acted swiftly to support consumers and renters in affected communities. CAV provided information and resources to help people understand their rights and responsibilities, with a focus on renting during a crisis and avoiding scams. CAV also engaged directly with estate agents in impacted local government areas, providing guidance on how to support renters and respond to urgent housing issues.

CAV also secured more than $4 million in state and Commonwealth funding to expand financial counselling services for communities affected by the fires over a three-year period. In 2025–26, 232 community members affected by the fires received support from financial counsellors. Financial counsellors helped individuals and families apply for recovery grants, manage insurance claims, replace essential household items, and address debts through payment plans or fee waivers. Financial counsellors also advocated on behalf of clients in dealings with insurers and creditors and connected clients with legal and other support services where needed. This support is playing an important role in helping affected communities recover and rebuild after the fires.

Stakeholder engagement

Commitment to engaging with stakeholders

CAV recognises that effective stakeholder engagement supports informed decision-making, strengthens trust and confidence in our organisation and improves outcomes for Victorian consumers. In 2025–26, CAV continued to engage with consumers, businesses, community organisations, industry, other regulators and government through a range of channels to inform our programs and regulatory activities.

Our Partner Referral Pathway is an important mechanism for managing referrals from stakeholder partners and for more quickly identifying issues in consumer, rental and housing markets that may need an escalated intervention. We also continued to convene the Consumer and Renter Consultative Forum and the Housing and Property Advisory Forum, which met three times each during the year and provided insights into emerging issues, market trends, and the experiences of consumers, renters, and industry participants.

Stakeholder research

To support a review of CAV's strategic direction and gain deeper insights into stakeholder experiences interacting with us, CAV engaged Nous Group to undertake an independent stakeholder review of our engagement approach and organisational performance. Drawing on interviews and previous stakeholder survey findings, the review examined stakeholders' views on CAV's role, performance, engagement and future priorities.

The review found stakeholders value CAV's strong cross-sector relationships and improvements in accessibility, responsiveness and collaboration. It also identified opportunities to strengthen communication about regulatory outcomes and enforcement activity, clarify CAV's role in the consumer protection system, and improve feedback to stakeholders.

The findings have helped shape CAV's future regulatory and engagement priorities, with particular emphasis on housing and renting, vulnerable consumers, digital market harms, intelligence-led regulation, visible enforcement, and dispute resolution pathways.

Renter and consumer confidence research

CAV's research partnership with the Consumer Policy Research Centre provides an important evidence base to inform consumer policy, regulation and reform through independent research and analysis across areas including renting, consumer rights, digital markets and unfair business practices. The findings have informed policy development, legislative reform and regulatory priorities, while helping CAV respond to emerging risks and trends affecting Victorian consumers.

The partnership has been particularly valuable in the rental sector, where CPRC research has provided insights into renters' experiences, property management practices, rental affordability, and market behaviour, helping to inform Victoria's rental reform agenda and broader consumer protection initiatives. Previous work undertaken by CPRC included developing Victoria's first Renter Confidence Index, based on a survey of 1,000 renters. The research highlighted common challenges including rent increases, delayed repairs, poor communication and low confidence in exercising rights. These findings have helped inform our renter education, compliance and enforcement activity, and provide a baseline for assessing the impact of future reforms.

In 2025–26, CPRC also developed the Consumer Rights Confidence Index, based on a survey of 2,000 Victorian consumers, to better understand confidence in knowing and using consumer rights. The research showed that consumer problems are common and that many people face barriers to resolving them, particularly younger people, First Nations consumers and people with disability. Together, the two indexes provide an important tool for tracking progress over time and ensuring future action is better targeted, more accessible and more effective in reducing harm and improving outcomes for Victorians.

Statement of Expectations

In October 2025, the former Minister for Consumer Affairs issued a Statement of Expectations (SOE) to CAV and the BLA. The SOE is 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 manage harms confronting the Victorian community more effectively. The performance objectives identified in the SOE cover six expectations, set out below:

Priority reforms: supporting the Government's reform agenda

CAV was asked to focus on implementing the Government's Housing Statement, related renting reforms and amendments to the *Retirement Villages Act 1986*; lifting capability, training and support for key industries, and supporting and advising reviews of consumer legislation.

Implementation

In 2025–26, we continued implementing key Government reforms, including the Housing Statement, related renting reforms, the *Consumer Legislation Amendment Act 2025*, reforms to the *Retirement Villages Act 1986*, and the Fair Fuel Plan.

We supported the introduction of new rental laws that commenced in November 2025 and March 2026. To help implement these changes, we provided guidance to renters, rental providers and agents, worked with major real estate platforms to prevent rental bidding by requiring fixed-price advertising, and engaged with rental application platforms to remove unlawful optional personal questions. We also continued to support compliance and enforcement through our renting taskforce and our ongoing collaboration with Rental Dispute Resolution Victoria and industry stakeholders.

We also prepared for future reforms affecting estate agents, agents' representatives, conveyancers and owners corporation managers, including expanded licensing and continuing professional development requirements due to commence in 2027. During the year, we contributed advice and support to a range of legislative and policy reviews, including those relating to owners corporations, professional engineers, fuel regulation, retirement villages, and broader Victorian Public Service reform.

Cost of living: protecting and supporting Victorians from the impacts of rising cost of living pressures

CAV was asked to focus on ensuring delivery and support for funded community programs; implementing the Government's Fair Fuel Plan; providing a timely response to significant risks of consumer harm and financial loss caused by non-compliant trader and rental provider conduct; and supporting Victorians impacted by emergencies through quick responses and services to impacted communities to address renting and consumer issues.

Implementation

We maintained delivery of our funded community programs and supported service providers to keep essential consumer, renting and financial counselling services accessible and effective. In January 2026, the Government announced the new Victorian Renter Rights Program, which will commence in January 2027 and will almost double government funding for renter support to nearly $100 million over five years.

We also implemented the Government's Fair Fuel Plan. We monitored fuel price reporting and fuel price cap requirements, supported fuel retailers in understanding their obligations, and took enforcement action when retailers failed to comply. The establishment of the Fair Fuel Taskforce strengthened this work and increased our visibility in the fuel retail sector.

In other high-risk areas, we reduced the risk of harm and financial loss by taking action against non-compliant traders and rental providers. Our compliance and enforcement activity focused on breaches of rental law, estate agent underquoting, domestic building contracts, motor car trading, and other conduct causing significant consumer harm.

We also responded quickly to the January 2026 Victorian bushfires. We provided timely advice and information to affected communities, supported renters and consumers facing urgent issues, warned against scams and unfair practices, and helped secure additional financial counselling support for recovery.

Product safety: continuing to act promptly to remove dangerous and non-compliant products from sale in Victoria

CAV was asked to focus on dangerous products, such as machetes and other items subject to any interim product safety bans in Victoria, as well as products that pose risks to children.

Implementation

We worked 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 included ensuring compliance with product bans and mandatory standards, facilitating recalls where required, and seizing unsafe goods such as products containing button batteries and toys posing choking hazards.

This year CAV continued to act decisively on product safety risks, including through court action and criminal proceedings against Panda Mart for allegedly offering goods for sale that did not comply with product safety and information standards, or were subject to permanent bans.

While continuing to maintain a strong focus on compliance, we are also committed to supporting traders in understanding and meeting their legal requirements. 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.

Inclusive and accessible services

CAV was asked to focus on working within the Department of Government Services to make it easier and quicker for Victorians, especially those experiencing vulnerability, to find, access and use information and services they need.

Implementation

Throughout the year, we continued to support Victorians experiencing vulnerability. Following the review of our funded programs, we increased funding and strengthened service models that support financial counselling, renter assistance, consumer advocacy, and domestic building legal support. These services helped vulnerable Victorians find, access and use the information and support they need, including people experiencing housing stress, financial hardship and family violence.

We also invested $120,000 in Community Information and Support Victoria to deliver the Empowered Access Program through 20 member agencies, supporting Victorians to access online government services such as Service Victoria, the Residential Tenancies Bond Authority, and Rental Dispute Resolution Victoria. This initiative helped people at risk of exclusion due to low digital literacy or the cost of technology to maintain independent access to essential housing and renting services. As paper forms and manual transactions continue to be phased out, the program plays an important role in improving digital access, inclusion and community participation.

We worked with the Department of Government Services to deliver campaigns through social media and other channels on scams, rental rights and product safety. We also continued to improve website accessibility so that people with disabilities, including those with vision impairments, could more easily access information and services.

We maintained our culturally informed support for First Nations communities. Through the Aboriginal Liaison Officer, the Yarrka Barring helpline and webpage, and strengthened culturally relevant resources, we continued to support Aboriginal Community Controlled Organisations, incorporated associations, Land Councils and First Nations consumers. We also expanded cultural capability across the organisation through cultural awareness training and related initiatives.

Digital improvements

CAV was asked to focus on working within the Department of Government Services and partnering with Service Victoria to harness digital technologies to improve CAV services and make the most of CAV data and resources for the community.

Implementation

The new online RTBA bond management system went live on 8 December 2025, modernising the management of over 750,000 rental bonds and providing a simpler, fully digital experience for renters, rental providers and agents. It also supported preparation for the Portable Rental Bonds Scheme, which launched on 1 July 2026.

We also delivered changes to myCAV and related digital systems to support retirement village reforms and improve services for professional engineers. This included introducing a continuing professional development log and launching RegCheck, which helps engineers determine whether registration is required.

CAV's Data Strategy 2026–28 was endorsed to strengthen how data is managed, used, and shared across the organisation. The strategy aims to improve data quality, accessibility and governance, while enabling CAV to make better use of data to inform decision-making, identify emerging trends, improve services and deliver more efficient and responsive outcomes for the Victorian community.

Increasing Victorians' trust in CAV as a regulator

CAV was asked to focus on engaging with partners, stakeholders and industry to understand and serve Victorian communities; taking a strong compliance posture wherever required to stamp out egregious conduct; and increasing community awareness of compliance and enforcement activity.

Implementation

In 2025–26, CAV strengthened engagement with partners, stakeholders and industry through regular forums, including six meetings of the Consumer and Renter Consultative Forum and the Housing and Property Advisory Forum. We also undertook independent stakeholder research into our engagement approach and organisational performance to better understand stakeholder views and improve how we serve Victorian communities.

CAV's Partner Referral Pathway provided a coordinated and transparent process for managing referrals from stakeholder partners. The pathway helps identify and escalate issues in the consumer, rental and housing markets so that CAV can assess and respond appropriately.

We also increased the visibility of our compliance and enforcement work. High-profile taskforces focused on renting, underquoting and the machete ban drew attention to systemic harms and demonstrated CAV's readiness to intervene where consumer safety or confidence was at risk. These taskforces, together with regular public warnings and news alerts, strengthened community awareness of CAV's role as an active regulator.

Strong enforcement activity continued to underpin this work. In 2025–26, CAV completed more than 1,100 court and administrative actions, including finalising 18 criminal prosecutions and 7 civil matters. By publicising these outcomes and broader taskforce activity, we reinforced our commitment to detecting, acting on and communicating serious non-compliance transparently.

The Director of CAV also raised CAV's public profile through regular media engagement in 2025–26, including radio interviews on ABC, 3AW and Joy FM on a range of topics, as well as several television news appearances.

We also ran multiple social media campaigns to raise awareness of Victorians' rights and CAV's role and functions. A key campaign was Funda-rentals, which aimed to improve renters' understanding of their rights and rental providers' awareness of their legal obligations. The campaign also sought to build confidence that CAV is upholding key consumer protections and supporting a fair and safe rental market. Analysis showed strong engagement across multiple platforms.

Statutory and financial management

CAV was asked to continue complying with statutory requirements and to administer and manage relevant statutory trust funds effectively to ensure financial accountability.

Implementation

In 2025–26, CAV continued to meet its statutory obligations and manage statutory trust funds in accordance with legislative and financial management requirements. CAV administers seven statutory trust funds established under Victorian legislation, which support consumer protection, regulatory administration and compensation arrangements across the state.

These funds include the Victorian Property Fund, which supports estate agent and conveyancer compensation claims, estate agent training, dispute resolution, housing assistance, and community education and advocacy services. In 2025–26, the Victorian Property Fund allowed 48 compensation claims totalling more than $4.5 million and awarded 17 grants totalling $4.79 million for legislated purposes.

CAV also continued to support the Residential Tenancies Bond Authority, which held more than 750,000 active bonds valued at over $1.64 billion following the launch of its new bond management system in December 2025. The new system strengthened the administration of rental bond funds and improved accessibility and transparency for renters, rental providers and agents.

In addition, CAV maintained oversight of trust fund governance through established internal arrangements, including the Trust Fund Governance Committee, which monitors financial performance, risk and compliance to support effective administration and accountability.

Table 18: Trust funds administered by CAV

Trust fund	Expenditure includes
Domestic Builders Fund	Administration of the *Domestic Building Contracts Act 1995*, costs relating to the Victorian Civil and Administrative Tribunal (VCAT) Building and Property practice area and dispute resolution functions.
Motor Car Traders Guarantee Fund	Administration of the *Motor Car Traders Act 1986*, consumer guarantee fund claims.
Residential Bonds Account	Bonds held on trust for Victorian renters and rental providers.
Residential Bonds Investment Income Account	Administration of the Residential Tenancies Bond Authority, transfers to the Residential Tenancies Fund.
Residential Tenancies Fund	Administration of the *Residential Tenancies Act 1997*
Victorian Consumer Law Fund	Orders for payment to non-party consumers, special purpose grants.
Victorian Property Fund	Administration of the *Estate Agents Act 1980* and other real estate related legislation as permitted by s. 75 of the Act, grants relating to property and housing as permitted by s. 76(3) of the Act, consumer compensation claims, costs relating to the VCAT Owners Corporation practice area, Rental Dispute Resolution Victoria and contribution to the costs of the VCAT Residential Tenancies practice area.

Financial information 2025–26 [1]

Table 19: Financial information 2025–26

	Victorian Consumer Law Fund	Domestic Builders Fund	Motor Car Traders' Guarantee Fund	Residential Bonds Investment Income Account	Residential Tenancies Fund	Victorian Property Fund	Trust funds total 2025–26
CAV Trust Funds Revenue							
Revenue recognition, Estate agent and conveyancer trust accounts						114,214,603	114,214,603
Revenue recognition, residential tenancy bonds				91,285,546			91,285,546
Fees income		892,571	4,443,708		2,201,207	10,436,414	17,973,900
Interest/distribution revenue	49,312	3,557,619	704,698	8,937,015	474,898	40,260,098	53,983,640
Investments – net market value adjustments		(1,506,754)	79,427	6,290,050		411,242	5,273,965
Transferred from the Victorian Building Authority [2]		25,094,311					25,094,311
Other revenue		14,106	17,245	567,801	59,477	316,490	975,119
Penalty income	1,073,303		3,108		100,237	495,356	1,672,004
Net Transfers (out)/in				(26,000,000)	26,000,000		
Total CAV Trust Funds Revenue	**1,122,615**	**28,051,853**	**5,248,186**	**81,080,412**	**28,835,819**	**166,134,203**	**310,473,088**
CAV Trust Funds Expenditure							
Audit Services				33,200			33,200
Claims on consumer guarantee funds			198,083			939,161	1,137,244
Contractors, consultants and professional services		119,759	163,443	3,128,350	715,455	1,541,059	5,668,066
Employee related costs		2,805,938	3,498,627	10,666,576	17,058,450	19,188,393	53,217,984
Grants paid	169,391	23,954,508			5,348,888	62,641,242	92,114,029
Information technology		167,194	46,677	2,026,348	774,904	975,382	3,990,505
Occupancy costs		(11,750)	875	4,000	15,000	19,375	27,500
Other operating costs		655,424	585,440	3,211,645	3,943,391	6,897,685	15,293,585
Net transfers out							
Outsourced contracted costs		3,939	8,268	4,221,470	22,850	60,342	4,316,869
Total CAV Trust Funds Expenditure	**169,391**	**27,695,012**	**4,501,413**	**23,291,589**	**27,878,938**	**92,262,639**	**175,798,982**
Trust Funds opening equity 1 July 2025	1,348,696	40,117,569	13,032,348	171,632,018	13,515,879	356,060,884	595,707,396
Current year operating surplus/(deficit)	953,224	356,841	746,773	57,788,823	956,881	73,871,564	134,674,104
Trust Funds closing equity 30 June 2026	**2,301,920**	**40,474,410**	**13,779,121**	**229,420,841**	**14,472,760**	**429,932,448**	**730,381,500**

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

2 Domestic building dispute levy and registration fees.

Acts and regulations administered by CAV: passed, commenced, made and revoked in 2025–26

Table 20: Acts passed

Name	Date of Royal Assent
Domestic Building Contracts Amendment Act 2025	16 September 2025
Consumer Legislation Amendment Act 2025	25 November 2025

Table 21: Acts commenced

Name	Date commenced
Domestic Building Contracts Amendment Act 2025	17 September 2025 (Part 1 and Division 3 of Part 8)
Consumer and Planning Legislation Amendment (Housing Statement Reform) Act 2025	25 November 2025 (provisions other than Division 1 of Part 3, Division 1 of Part 4 and sections 113 and 114)
Consumer Legislation Amendment Act 2025	26 November 2025 (Parts 1, 4, 5 and 6)

Table 22: Regulations made

Name	Date made
Residential Tenancies Amendment (Minimum Energy Efficiency Standards) Regulations 2025	1 July 2025
Australian Consumer Law and Fair Trading (Code of Practice for Fuel Price Reporting) Regulations 2025	5 August 2025
Retirement Villages (Records and Notices) Regulations 2025	25 November 2025
Residential Tenancies Amendment (Housing Statement Reform and Part 4A Site Agreements) Regulations 2025	25 November 2025
Funerals Regulations 2025	25 November 2025
Australian Consumer Law and Fair Trading (Code of Practice and Infringements for Fuel Retailers) Amendment Regulations 2025	23 December 2025
Residential Tenancies (Specialist Disability Accommodation) Amendment Regulations 2026	10 February 2026
Residential Tenancies Amendment Regulations 2026	10 February 2026
Retirement Villages (Contractual Arrangements) Amendment Regulations 2026	14 April 2026
Retirement Villages Regulations 2026	14 April 2026
Conveyancers (Qualifications and Experience) Amendment Regulations 2026	26 May 2026
Owners Corporations Amendment Regulations 2026	26 May 2026

Name	Date made
Estate Agents (Fees) Amendment Regulations 2026	26 May 2026
Owners Corporations (Education) Regulations 2026	26 May 2026
Estate Agents (Education) Amendment Regulations 2026	26 May 2026
Conveyancers (Fees) Amendment Regulations 2026	26 May 2026
Professional Engineers Registration (General, Exemption and Assessment Scheme Fees) Amendment Regulations 2026	30 June 2026
Residential Tenancies (Transfer of Bond Scheme) Regulations 2026	30 June 2026
Estate Agents (Retirement Villages) Regulations 2026	30 June 2026

Table 23: Regulations commenced

Name	Date commenced
Residential Tenancies Amendment (Minimum Energy Efficiency Standards) Regulations 2025	1 July 2025
Australian Consumer Law and Fair Trading (Code of Practice for Fuel Price Reporting) Regulations 2025	6 August 2025
Retirement Villages (Records and Notices) Regulations 2025	5 December 2025
Australian Consumer Law and Fair Trading (Code of Practice and Infringements for Fuel Retailers) Amendment Regulations 2025	10 March 2026
Residential Tenancies Amendment (Housing Statement Reform and Part 4A Site Agreements) Regulations 2025	31 March 2026
Retirement Villages (Contractual Arrangements) Amendment Regulations 2026	1 May 2026
Retirement Villages Regulations 2026	1 May 2026
Funerals Regulations 2025	26 May 2026
Professional Engineers Registration (General, Exemption and Assessment Scheme Fees) Amendment Regulations 2026	30 June 2026
Residential Tenancies (Transfer of Bond Scheme) Regulations 2026	30 June 2026

Table 24: Regulations revoked

Name	Date revoked
Australian Consumer Law and Fair Trading (Code of Practice for Fuel Price Boards) Regulations 2016	6 August 2025
Retirement Villages (Records and Notices) Regulations 2015	5 December 2025
Retirement Villages (Records and Notices) Regulations 2025	1 May 2026
Retirement Villages (Infringements) Regulations 2018	1 May 2026
Funerals (Infringements) Regulations 2021	26 May 2026

Legislation administered by CAV as at 30 June 2026

- *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– 5I0C
  - 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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Cover artwork: *Tyaler* by Sandra Kropinyeri (Kirby), a proud Wamba Wemba artist.
For more information refer to page 38.


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