



## Manufactured Home Owners Association (Vic) Inc.

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# NEWSLETTER

## OCTOBER 2023

As the old adage goes “you’ve got to be in it to win it” and if you didn’t attend our AGM on Tuesday 31st—you didn’t get to watch a sneak peek of our newly created website which is now LIVE.



Here is a screen shot of our HOME page. If you have internet access, take a look!  
via PC, laptop or mobile phone

Our web address is <https://mhoavic.com>

**Seniors Festival Day Sunday 1 October** was a great success. Judy, Carmel, Jenny & Laurie battled the wild gusty winds, but were thankful that it was dry and not cold.

Many people stopped at our marquee to chat about MHOA to learn what we represented and some also asked for advice about their situation.



## At last, some inroads...

I attended a **Consumer Affairs Victoria Stakeholders Forum** on Wednesday, 11 October.

Prior to the meeting Nicole Rich, Executive Director of CAV, introduced me to the new Minister for Consumer Affairs Victoria, The Hon Gabrielle Williams. Gabrielle remarked that she had heard a lot about MHOA and our advocacy for residents. She stated *"You have some very strong support amongst my colleges who have already given their updates on your behalf and I am looking forward to meeting up with you as soon as my diary permits."*

Shane McGrath – Housing for the Aged Action Group (HAAG) said *"I was just saying that you and MHOA deserve a lot of credit for getting residential parks onto the priority list."*

Ben Rogers – Council on the Ageing (COTA) Victoria, stated *"That's why we need the Retirement Ombudsman, especially for the elderly cohort. It means a lot to them when they hear Commissioners or Ombudsman, their thoughts are that we know they are looking after us. It's going to be a long fight and that why we have the three organization, like us, we can do it."*

I also spoke to Nicole Rich re MHOA's recent letter about advocacy. Nicole's response – *"I have definitely heard you on the priorities around residential parks you need to pat yourself on the back, we know we need to learn more about what's going on in this space."*

I asked about the technical side of the information that CAV has provided and informed her – *"A lot of our residents are not tech savvy so we need to get information out to these residents, which entails village visits to hand out information"*. Nicole said she will assist us with this issue as much as she can.

CAV now understands that it is our lived experience that gives them their best feedback. We have been neglected for so long, but no longer. The MHOA voice is now being heard which means you are being heard not only by CAV but also by MPs who have taken on our cause.

I say, not a bad start when MHOA have been able to obtain three areas of the 2023-2024 plan prioritised on CAV's 2023-2026 Strategic Plan and in only a year. This is rare for any community group, so kudos to all committee members. Thank you all for your hard work and determination.

I have copied some interesting extracts from the Forum:

### Foreword - Director, Consumer Affairs Victoria

I am pleased to introduce the 2023-26 Strategic Plan for Consumer Affairs Victoria (CAV).

### Unfair contract terms used by businesses to try to contract themselves out of responsibility

#### Why

Consumers rely on businesses to do the right thing, which includes having terms and conditions that are fair and reasonable and comply with the law.

However, we also see examples across the Victorian market where traders take advantage of the power imbalance between them and consumers. Often these traders try to avoid their legal responsibility to provide remedies or refunds, especially when they have been paid but can't provide the product or service. Following recent changes to the [Australian Consumer Law, penalties for using unfair contract terms in standard form contracts will come into force in December 2023.](#)

## Unfair contract terms used by businesses to try to contract themselves out of responsibility cont'd

### What

We will implement a communications strategy to remind businesses and consumers of their rights and obligations when signing up to a contract for products or services. We will work closely with our co-regulators to identify non-compliant contracts and encourage businesses to remove unfair terms from existing or new contracts. We will prepare our intelligence, compliance and enforcement operations in readiness for the new laws coming into effect.

## Residential parks presenting new risks to consumers that need closer monitoring

### Why

Residential parks are another growing accommodation sector. Such parks often attract older renters who may be financially vulnerable and seeking an alternative to a retirement village. Our previous work has identified a range of potential industry wide issues that may adversely affect residents' health and safety, as well as presenting potential financial harm and detriment to renters. Central to these concerns is the use of unfair or prohibited contract terms in site agreements by some industry participants and a lack of transparency around fees and charges and rights or obligations on ending an agreement.

### What

We will conduct further research to better understand these issues, engage with industry leaders to encourage better service delivery and intervene where appropriate. We will also assist older, financially disadvantaged residents living in retirement housing through the state-wide Retirement Housing Assistance and Advocacy Program (RHAAP) to help individual residents get the advice and support they need. We will take enforcement action against systemic or egregious non-compliance by park operators.

## Who is eligible for RHAAP services?

The RHAS casework is available for older Victorians who are financially disadvantaged and are:

- ◆ residents living in a retirement and rental village (both 'for profit' and 'not for profit'), or
- ◆ permanent residents of caravan or residential parks, who have complex retirement housing matters.

### How to get help

You can contact Housing for the Aged Action Group by:

- phone: 1300 765 178, or
- email: [haag@oldertenants.org.au](mailto:haag@oldertenants.org.au)

MHOA have gained inroads into providing structure within our villages. This is important networking that creates ideas and innovation, that allows for shared knowledge/communication and ties between village groups, supporting each other in having their voices heard. MHOA has created social order, our villages have never been so united.

**Our AGM was held on Tuesday, 31 October, 2023** using Zoom which, at times, proved challenging.

The Minutes of this meeting will be sent to all members next week.

Your committee for 2023-24 is:

President / Co-Treasurer	Judy Duff
Vice-President	Laurie Beckwith
Secretary / Co-Treasurer	Carmel Perkins
Ordinary Committee	Jenny Lonergan
	John Rogers
	Graham Holloway
	Bob Dyer

Our committee members work hard on your behalf, and we will continue to do so, but we do need the numbers. The louder the voices the better. Numbers matter when we are presenting to MPs and government departments.

**UPDATE: Home Insurance**

Since our item last month regarding insurance, we have been advised by members that in addition to MHIA , RACV, ALLIANZ, YOUi, APIA and CGU also provide insurance on manufactured homes.

**MHOA shared the marquee with HAAG at SENIORS FESTIVAL DAY**

