



# Manufactured Home Owners Association (Vic) Inc.

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## NEWSLETTER

MAY 2026

### The Registration Gap: Why Our Village Map Matters

A persistent hurdle in our sector is the lack of centralization. Currently, the Victorian State Government does not maintain a single, state-wide database for land-lease villages. In the absence of official records, **MHOA has taken the lead by creating and maintaining the only independent Village Database Map in Victoria.** We have stepped in to bridge this data vacuum, performing the critical work that the government has yet to address

What's going on?



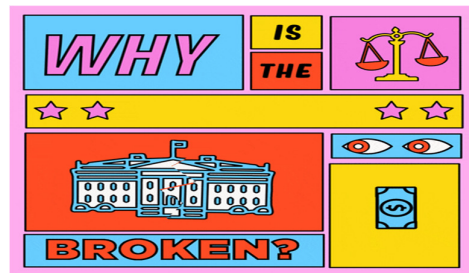
### Know the Law: The 2024 Regulations

Under the *Residential Tenancies (Caravan Parks and Movable Dwellings Registration and Standards) Regulations 2024*, every caravan park and land-lease village are **legally required** to register with their local council.

### The "Information Gap" is a Regulatory Failure

In our ongoing efforts to keep the map updated, MHOA Vic recently reached out to all 79 local councils across the state. The responses—or lack thereof—have been revealing. It is deeply concerning that some councils claim to have "no information" or "no record" of the villages in their jurisdiction despite a clear statutory duty to oversee their registration and standards. This regulatory failure compromises resident safety by potentially neglecting:

- Fire Safety Standards.
- Emergency Preparedness Plans.
- Basic Health and Amenity Standards.



### The Urgent Need for a Central State Register

Because information is currently isolated in local council offices, the system is fundamentally broken. MHOA is calling for new legislation that mirrors the protections found in the retirement village sector.

## The Urgent Need for a Central State Register cont'd

### Our Advocacy to Government:

- **Mandatory CAV Registration:** To match the **Retirement Village Reforms** that commenced on 1 May 2026, land-lease village owners must be legally required to report annually to Consumer Affairs Victoria (CAV).
- **Public Data Access:** Residents and potential buyers should not have to rely on a volunteer-run map. The State must provide a central, searchable registry of all land-lease communities

## Village Visit Spotlight: Cobram



We recently held a meeting in Cobram with an incredible turnout of 51 residents.

We would like to thank everyone who attended for being so accommodating and for sharing their experiences with us, it was a privilege to hear your stories and see the strength of

The residents expressed deep gratitude for MHOA's advocacy. We discussed several pressing local issues and we are working to ensure these are addressed by the relevant authorities soon.





Our recent visit to Cobram was a perfect example of why we do what we do. With 51 residents in attendance, the message was clear: you value having a strong advocate in your corner. We are incredibly grateful for the warm welcome and the trust you place in us.

Whether we are in Cobram or any other corner of Victoria, our mission remains the same. We focus our energy exclusively on land-lease villages and mixed parks to ensure your specific concerns are heard by the authorities. We will always do everything in our power to report the issues that affect your daily lives and fight for the legislative changes you deserve.

**Our advocacy continues to protect all our village residents—no matter which village we visit. "We are now, quite literally, your voice."**

The issues raised by Cobram residents reinforce our demand for a **centralized register managed by Consumer Affairs Victoria (CAV)**. We are not just holding councils to their statutory duties; we are fighting for a legislative change that mirrors the protections of retirement villages. Every resident deserves the peace of mind that comes with transparent, state-wide oversight of their home and community.



### Insurance Provider Directory

If you are looking for insurance for your home, the following companies are known to offer policies for homes within land-lease communities. We recommend calling several to compare.

**MHIA:** 1800 676 700

**Allianz:** 13 1000

**GIO:** 13 10 10

**RACV:** 1300 739 908

**Youi:** 1300 258 381

**NRMA:** 132 132

**APIA:** 13 50 50

**CGU:** 13 24 81

**CIL:** 1800 112 481

**Disclaimer:** *The information provided by MHOA (Vic) Inc is opinion only. We do not receive commissions or endorse any specific products. Residents should seek independent professional advice where appropriate*



## Top Tips for Choosing the Right Cover

1. **Correct Home Classification:** Explicitly state that your home is a **"manufactured or relocatable home in a land-lease community."** Using the term "house" may lead to a denied claim if the insurer thinks it is a traditional build.
2. **Verify Replacement & Site Costs:** Ensure the policy covers the **full replacement cost**, including **debris removal** and professional **re-installation** (plumbing/electrical) of a new home.
3. **Check for Flood Gaps:** Many specialist insurers exclude flood damage to keep premiums low. If you are in a low-lying area, look for providers that offer flood options.
4. **\$20M Public Liability:** Confirm your policy includes at least **\$20 million in Legal Liability** to protect you if a visitor is injured on your site.
5. **Don't Rely on the Operator:** The village owner's insurance only covers common areas like the clubhouse. It **does not** cover your individual home or contents.



### April Newsletter follow-up: Your Voices on Rent Increases

Since our April update, we've heard from many of you across various villages who were issued rent increases **less than 12 months** after moving in.

- **The Verdict:** Since 2021, if you received an increase before your one-year anniversary, it is likely **invalid**.
- **The Law:** Section 206SA (2) is non-negotiable. Even if your operator uses a "common date" for the whole village, they cannot legally apply it to you until you have been a resident for a full 365 days.



### We Want to Hear from You

MHOA Vic is powered by the stories and experiences of our members.

- **Is your village missing from our map?**
- **Have you successfully disputed an early rent increase?**
- **Found a great insurance deal we should know about?**

Send us an email at [info.mhoa.vic@gmail.com](mailto:info.mhoa.vic@gmail.com) or visit us at [mhoavic.com](http://mhoavic.com). Your feedback helps us fight for better laws and a fairer future for every land-lease resident in Victoria.

*Judy & Carmel*

**Business hours: Mon – Fri 9am – 4.30pm**