



Manufactured Home Owners Association (Vic) Inc.

A01179410

Address: P.O. Box 427 Kilmore Vic 3764

Email: info.mhoa.vic@gmail.com

Website: www.mhoavic.com

Phone: 0431 347 797

NEWSLETTER

NOVEMBER 2025



MHOA has received a response to a timeline request for RTA 4A legislation reform of rules, regulations and legislation :

- Recommendation 3: Expand funding for a permanent legal advice, support and advocacy service for residents.

Response: *This is not a matter that would require legislative reform – rather, it is a matter for consideration by the Director, Consumer Affairs Victoria (CAV), whose role it is to administer the funds that would be used to deliver such a service. CAV has recently [announced](#) it has made residential parks a regulatory priority, with a focus on enforcement actions against systematic or egregious non-compliance by park operators.*

- Recommendation 7: Update legislation to require transparent information sharing and disclosure pre-sale.
- Recommendation 8: Revise matters to be included in standard-form site agreements, including fee calculations to provide residents certainty.

Response: *The government is progressing work on recommendations 7 and 8. Drafting of amendments to the Residential Tenancies Regulations 2021 to make mandatory standard form site agreements and enhanced pre-agreement disclosure documents is in the late stages and will come into effect mid-2026, allowing adequate time for business practices to adjust. DGS has consulted MHOA on these reforms.*

- Recommendation 2: License residential park operators, register residential parks, and introduce a mandatory code of conduct
- Recommendation 10: Specify a single method for calculating site rent increases to give residents certainty and confidence.

Response: *The reforms envisaged by recommendations 2 and 10 would require legislative amendments, as would the proposed reform within recommendation 8 to regulate deferred management fees. DGS is considering options for addressing them within this term of government.*

Be Careful of ‘dodgy’ superannuation Scam

Extract from THE SENIOR newspaper in November

If you pick up the phone to a stranger urging you to switch super funds to a bigger, better scheme you should hang up.



An ACCC review found scams are getting more sophisticated and harder to spot and people over 65 continue to report the highest amount of money lost than any other age group (nearly \$100 million in 2024).

The warning comes after ASIC issued an alert warning people to steer clear of click-bait advertising, “high pressure sales tactics” as well as companies promising “unrealistic returns”, which tend to make people switch their superannuation fund into higher-risk investments.

Being asked to make a quick decision is one of the most obvious signs. Once you start on the path, it can be hard to get off. The caller will seemingly have your best interests at heart and they say they want to help you find a better super product or locate lost super for free. They may also involve referrals to financial advisers during the call to create a sense of comfort and legitimacy.

INSURANCE

Some time ago we advised which insurance companies provided insurance for **manufactured homes in a land-lease village** where the **resident owns the home but rents the land on which it sits in a gated community.**

So for the new members we advise:

MHIA	1800 676 700
RACV	1300 739 908
ALLIANZ	13 1000
YOUi	1300 258 381
APIA	13 50 50
CGU	13 24 81

Recently we received the Caravan & Residential Parks Victoria's (CRPV) "**ACCELERATING AFFORDABLE HOUSING – The Residential Land Lease Solution**"

Below are MHOA's comments to their recommendations.

CRPV - INTRODUCTION: *The affordable housing crisis in Victoria requires a comprehensive policy driven approach to facilitate the development of RLLCs formerly known as Manufactured Home Estates (MHEs). The Victorian Government **must support** this sector as a means to increase the supply of affordable housing.*

MHOA - the government **must not support CRPV recommendations**. The industry keeps promoting land lease village as affordable housing, yet living and home costs have skyrocketed over the years and we do not believe that land lease villages are the affordable housing option that they once were.

CRPV - COMMUNITY AMENITIES. *Residential Land Lease Communities – “ are designed to foster a sense of community, offering a range of amenities such as clubhouses, swimming pools, bowling, gyms, **as well as organised social activities**, these features promote an active and engaged lifestyle for home owners. ”*

MHOA - In residential villages/parks, all **social** activities are organised by residents for residents. Social activities have nothing to do with owner operators.



CRPV - *These communities benefit from diverse construction methodologies, including modular built, factory built, and onsite/stick-built homes, catering to different preferences and needs. Of the sixteen modular and mobile home manufacturers in Victoria, eight are in the regions encompassing Bendigo, Swan Hill, Wonthaggi, Shepparton and Cobram.*

MHOA - There are **no standards** set for modular or kit homes in the RTA 4A, in land lease villages/parks throughout Victoria. When building these homes there are no allowance made for ageing in place, modifications should not be required. Instead, standards such as adopting a universal design code before building would aid in prevention of renovations down the line when health deteriorates.

The manufactured home design is a missed opportunity to reframe housing issues and solutions for the older cohort. It should not just revolve around housing supply but affordability and quality for ageing in place. This type of housing should be a critical safe and secure shelter.



CRPV – Homes are quick to build and can be built within 12 to 16 weeks,” “Communities benefit from diverse construction methodologies, including modular built, factory built, and onsite/stick-built homes.

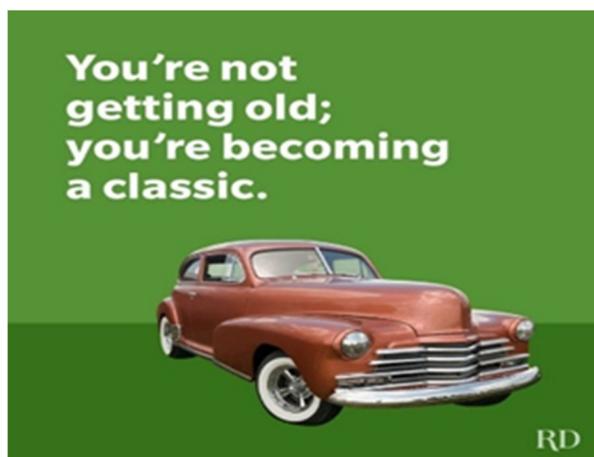
MHOA - If the homes in the initial stages of design were built to a decent standard and designed for ageing in place, this would be a one-time cost. Home owners then coming into villages healthy would be able to age in place when health issues arise.



CPRV- AGEING IN PLACE. These communities are designed to support homeowners as they age, thanks to the ability of homeowners to make modifications and the amenities on offer helping them stay in their homes longer. The average age of entry of a RLLC homeowner is 65-70 whereas for Retirement Villages this is 75-80. RLLCs support ageing in place by offering a stable, independent living environment which appeals to younger retirees who want to maintain their independence for as long as

MHOA - It would require the industry to look at what it actually means to age in place such as home designs that include: kitchen and bathroom modifications that include easy access into showers; Opt for drawers under benchtops rather than cabinets. (pull-out drawers can provide convenient access to goods without straining the joints); No under cupboard ovens; Non-slip and safe flooring; Exterior modifications such as ramps. These are simple cost-effective ageing in place that residents should not need to navigate as they age.

Residents should not be required to modify their home, unless the modifications are specific to their health issues, rather than extra costs for residents at a time when they can least afford them due to health costs and continued site rent increases.



CPRV - MAINTENANCE AND SERVICES. *The management of RLLCs typically handles the maintenance of common areas and provides essential services, reducing the burden on individual home owners and ensuring a well, maintained living environment.”*

MHOA - Some of these communities have continuous maintenance issues. MHOA has knowledge of one village taking **eight years** for maintenance issues to be resolved. Some front gardens (which are part of the services they pay for but are not being provided) are so neglected that the residents take it into their own hands and do it themselves.

CPRV - Amend the “Caravan and Camping Park” definition within the Victorian Planning Provisions (VPP), specifically including the words “Part 4 and Part 4A Parks”. Pending the appropriate process and approval by the Minister for Planning, **this will allow RLLC developments to be established as caravan parks rather than residential villages** there-by unlocking land for an RLLC Planning Permit.

MHOA would **not agree** to the definition being changed for land lease villages to caravan and camping parks.

CPRV - Caravan Parks (the Residential Tenancies Act 1997 Part 4 and Part 4A) to be included and recognised in the Development Facilitation Program as a priority sector for affordable housing. This recognition will streamline the approval process for developing and expanding caravan parks, enabling more affordable homes to reach the market more quickly.

MHOA would **never support** a recommendation that amends the caravan and camping park definition within the Victorian Planning Provisions (VPP) as a viable recommendation for the housing solution. Land lease villages have had enough ambiguities and errors in the RTA Part 4A legislation leading to compromising standards and a lack of protection for residents.

MHOA Recommendation: that the Residential Tenancies Act 1997 Part 4 and Part 4A villages be excluded from the RLLC Development Facilitation Program and MHOA are requesting that land lease villages and mixed parks be excluded from any consideration of this plan by the Minister for Planning.

Anyone wanting a full copy of this report, please let us know.

=====



As this is our last Newsletter for the year, the MHOA committee would like to wish everyone a safe and Merry Christmas and we'll be back in 2026.



Judy & Carmel

Business hours: Mon-Fri 9am—4.30pm