Greater expectations: A private rental registration scheme driving better compliance



Tenants Victoria

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Executive summary

Housing is an essential service and nearly 30% of Victorians rent their home. The private rental market is large, diffuse, and difficult to regulate. Currently, Consumer Affairs Victoria has no central database of the private rental properties subject to the *Residential Tenancies Act 1997* (Vic) (the Act). As more people rent and the housing crisis draws on, expectations for the regulation and professionalism of the rental sector remain unfulfilled. Many countries have already recognised this and have rental registration schemes to meet renters' expectation that rental properties comply with legislated standards.

A registration scheme for Victorian residential rental properties would bolster transparency and accountability and give Consumer Affairs Victoria critical information about the sector it regulates. A rental register would enable targeted education for residential rental providers (RRPs) and reinforce community expectations about the provision of safe and secure rental properties.

A requirement to lodge evidence of compliance with rental minimum standards for RRPs would let Consumer Affairs Victoria focus limited resources on non-complying RRPs and systemic sector issues. This would acknowledge that because RRPs must comply with laws, it is fairer and more efficient for them to administratively evidence compliance. This will provide better intelligence to regulators on likely properties in breach of standards and reduce the need for vulnerable renters to take private legal actions to prove non-compliance.

Other potential benefits of targeted education for RRPs could include resources to inform sustainable investment decisions and promote best practices. It could also support real estate agents (REAs) and property managers and the up to one third of RRPs who self-manage their rental properties by providing clear resources to explain RRP's obligations and support their decision making.

Importantly, data from a registration scheme would inform housing policy and further build Government capacity to steward a strong, fair and sustainable rental sector serving Victorians into the future.

Our recommendation is that the Government set up a rental registration scheme for Victoria.

Why Victoria needs a rental registration scheme

More renters mean higher expectations for the rental sector

Renters make up almost 30 per cent of Victorian households. Some 681,419 households rented in 2021, up from 607,354 in 2016, according to the 2021 Census. With purchasing a home increasingly beyond reach of many people, more Victorians are renting for longer, with many becoming lifelong renters.

As more people rely on the private rental sector for safe and secure homes over their lifetimes, more will be expected of the private rental sector – in its standards, regulation and professionalism. Meeting these expectations requires new tools and more effective ways for Consumer Affairs Victoria to monitor compliance, enforce standards and communicate with RRPs, particularly when laws or conditions change.

Renters have identified better enforcement of housing minimum standards as the second most important improvement needed to the renting system. A registration scheme could meet that need.

Better information informs better regulation

Bond data for September 2025 shows there are 657,002 active bonds in Victoria. This is a proxy for the number of rental homes (excluding public housing). Tenants Victoria estimates there are approximately 500,000[1] private RRPs in Victoria. Some information about Victorian rental properties is already held by the Residential Tenancies Bond Authority (RTBA) for bond management and the State Revenue Office (SRO) for taxation. However, as the rental sector regulator, Consumer Affairs Victoria does not have a dedicated database designed to support communication with the RRP cohort, monitor their compliance with rental laws, or enable its own efficiency as a regulator.

Regulation of the sector currently relies on motivated RRPs seeking information from the Consumer Affairs Victoria website, professional regulation of real estate agents, and renters taking civil action if RRPs do not do the right thing. Clearly this will be insufficient as the rental sector grows in size and sophistication.

> **… only around half of all renters who faced a problem made a complaint about it (52%), with many holding back because of fear of retaliation, specifically eviction. Just 2% took their complaint through to the Victorian Civil and Administrative Tribunal (VCAT).**

Recent research by Consumer Policy Research Centre (CPRC) found that 79% of the renter sample had at least one rental problem in the preceding year. Yet only around half of all renters who faced a problem made a complaint about it (52%), with many holding back because of fear of retaliation, specifically eviction. Just 2% took their complaint through to the Victorian Civil and Administrative Tribunal (VCAT)[2]. This is not a compliance regime fit for the regulation of an essential service.

International rental registration schemes

Registration to improve rental market regulation

Several countries with similar institutional frameworks to Victoria have introduced rental registration over the past 20 years, including Scotland, Northern Ireland, Ireland and Wales. Later in 2026, England will roll out its Private Rented Sector Database – a register of all rental properties and landlords in England. The broad purposes of such schemes vary and can include:

- Streamline compliance
    - Require Lodgement of compliance certificates
    - Only registered RRPs can legally offer properties to rent
    - Restrictions on possession rights if not registered
- Professionalise RRP practices
    - More effective and targeted information and education to support RRPs
    - Accreditation schemes for RRPs who want to go beyond minimum standards

- Monitor and evaluate the private rental market
    - Stock trends in particular locations
    - Analysis of compliance issues with RRPs who own more properties
    - Identification of particular issues with certain rental price range cohorts
    - Rates of evictions
- Inform policy making about the private rental market with reliable and up-to-date data
- Protect renters by improving RRP accountability to provide safe and secure homes
    - RRPs fitness for the role – for example, whether an RRP has relevant serious prior convictions or has outstanding court or tribunal orders to address a breach of rental duties
    - RRP registration number listed on every advertisement, so RRP activity is tracked and identifiable, making activity more visible to regulators
    - Transparency and accountability through publicly searchable registers of RRPs and properties offered for rent
- Monitor rent changes
    - Delineation of 'rent pressure zones'
    - Ability to compare rents on comparable properties

Information collected through these schemes

Whether the registration scheme is 'light touch' or requires more detailed information depends on government objectives. For example, if the focus is primarily education and compliance, the registrar may ask for basic identification information, rental property address and compliance certificates. Information required in existing schemes in the UK and Republic of Ireland depends on the main purpose of each register, but often includes details such as:

- Full name of RRP
- Contact details
- Date of birth
- Any company registration

- Address of all rental properties owned by that person – solely or jointly
- Compliance certification for rental property
- Name and address of REAs
- Tenancy commencement date
- Rent charged

Failure to register is usually an offence with significant penalties. It may also lead to a ban on further lawful renting. In England's system, non-registration may stop an RRP from claiming possession in certain situations.

RRPs are usually charged a registration fee. The fees range from approximately £40 to £100. Some jurisdictions schemes require annual registration, while others have set re-registration at every 3 or 5 years.

International comparison: registration linked to compliance and education

Scotland's landlord register has operated since 2006, making it the longest running scheme among countries with similar institutional frameworks and giving nearly 2 decades of evidence that a register can be sustained at scale. Northern Ireland, Ireland and Wales have each followed with their own schemes, and England's Private Rented Sector Database is due to launch later in 2026. The table below sets out the sharpest points of contrast between the 5 schemes.

Country	Established	Renewal	Fee	Compliance or education	Penalty if unregistered
Scotland	2006	Every 3 years	About £100	Registration requires the property to meet the tolerable standard, plus current gas safety and electrical condition certificates	Fine of up to £50,000 and a ban on letting property for up to 5 years
Northern Ireland	2014	Every 3 years	£70 online	Landlords declare compliance with smoke, heat and	Fixed penalty of up to £500, or a

			£80 by paper	carbon monoxide requirements at registration (optional)	court fine of up to £2500
Ireland	2022	Annually	€40 per property	Tenancies that remain unregistered attract separate civil sanctions on top of the registration offence	Criminal conviction, fines of up to €4000 and up to 6 months imprisonment, plus civil penalties of up to €15,000 per unregistered tenancy
Wales	2015	Every 5 years	£60 online £48 on renewal	Landlords who self-manage rather than use an agent must also hold a landlord licence and complete training	Fixed penalty of up to £150, and the landlord may lose the ability to regain possession of the property until registered
England	From later 2026	To be confirmed	About £46 per property (estimated)	Registration comes with mandatory membership of an Ombudsman scheme and access to an educational platform for landlords	Civil penalties from £7000 for a first offence, rising for repeated breaches

Two things stand out for Victoria's purposes. Wales and England both fold registration into an ongoing relationship rather than a one-off form, requiring landlord training or mandatory ombudsman membership alongside the register itself. This keeps compliance and education working together rather than as separate functions. Scotland's 2 decades of data also suggest that a credible penalty, its maximum fine and letting ban both sit well above the other schemes, is what has kept registration rates high enough for the register to remain useful to regulators and renters alike.

For the full comparison across all 6 jurisdictions, including tenant details, ownership records, search functions and the complete compliance certification requirements for each scheme, see Attachment 1: Rental registers in similar institutional frameworks to Victoria.

How a rental registration scheme could benefit Victoria

Improve compliance with minimum standards

Since 2021, rental properties must meet a number of minimum standards. A new provision (section 65B of the Act) now requires a RRP to have a reasonable belief that a rental premises meets rental minimum standards when it is offered or advertised for rent. Recent Victorian reforms mean RRPs must keep records of compliance checks for smoke alarms plus gas and electrical safety and make these available to Consumer Affairs Victoria on request.

From March 2027, new energy efficiency minimum standards will commence for Victorian rental properties. The highly technical nature and legal complexity of these new standards – and the broad exemptions that may apply – means that renters will be less able to identify non-compliance and self-advocate.

For example, the standards require RRPs to self-assess whether it is 'unreasonable' to comply with new minimum energy efficiency standards. If a RRP assesses that compliance is unreasonable, they may still advertise the property as meeting the rental minimum standards on the basis that they reasonably believe they have complied with the law as it applies to them. RRPs are also not currently required to disclose when they are relying on an exemption from the standards.

Enforcing rental minimum standards is notoriously difficult. Even when a prospective renter reports an issue to Consumer Affairs Victoria, its current policy does not justify it acting unless it points to serious, systemic non-compliance[3]. The Renting Taskforce conducts semi-regular area-based blitzes, visiting open for inspections to detect non-compliance. However, the small team can only ever check a handful of rental properties for compliance with rental minimum standards using this method.

These types of enforcement challenges could be addressed by a rental registration scheme offering broader sector oversight and more transparency. For example, requiring RRPs to record on a register the details of the energy efficiency improvements in place (or alternatively whether they are relying on an exemption) would greatly improve transparency and help renters understand the extent to which improvements have been implemented and not just whether the property simply complies with the law.

Rental registration schemes in the United Kingdom include requirements to lodge evidence of compliance with rental standards and safety checks. This allows regulators to effectively triage regulation activity.

The very transparency of this information to renters and regulators would likely drive higher levels of compliance with standards that are otherwise difficult to enforce.

In addition, Northern Ireland's registration scheme allows renters and prospective renters to search the register for proof of compliance. England's Private Rented Sector Database, which became law in October 2025 and will launch soon, will also allow renters to access compliance information on a rental property. In Wales, a registration requires evidence of completion of certain compliance checks. Renters can then search to see if the landlord is registered. The very transparency of this information to renters and regulators would likely drive higher levels of compliance with standards that are otherwise difficult to enforce.

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Provide targeted education and support

The Australian Housing and Urban Research Institute (AHURI) research in 2025[4] looked at data across 2 decades to understand how RRP education could be used to drive sustainable investment in the private rental market. It found that there were 2 sub-groups of investors – those likely to hold rental properties for less than 5 years and those who hold them for more than 5 years. The researchers concluded that education programs to support investment retention may benefit some RRPs, especially those with no post-school qualifications.

Currently, Consumer Affairs Victoria does not have a database to enable it to communicate directly with RRPs.

Currently, Consumer Affairs Victoria does not have a database to enable it to communicate directly with RRPs. If a rental registration scheme existed, RRPs could receive targeted education and information to support the supply of more stable, long-term rental housing that complies with the law. This would avoid the current problem where motivated RRPs actively look for information on Consumer Affairs Victoria websites and education programs, while those most in need of the support do not.

Recognise and promote best practice

Websites of government agencies, landlord associations and property managers that explain the rental registration schemes in the United Kingdom and the Republic of Ireland emphasise the role of rental registration in driving professionalism and integrity in the provision of rental homes. For example, The Landlord Association in England says:

> *Being listed on the Private Rented Sector Database will act as a mark of professionalism and legitimacy. Conversely, landlords who remain unregistered or who receive adverse Ombudsman rulings risk reputational damage, as these records will be accessible to tenants and enforcement bodies*.[5]

While some way in the future for Victoria, a rental registration scheme may become a platform for good RRPs to differentiate themselves from non-compliant landlords and seek accreditation for best practice. This could be informed by a current project led by CPRC, due for completion in 2028, that aims to develop a shared understanding of best practice property management and a code for best practice.[6]

Defining best practice in property management

The Consumer Policy Research Centre (CPRC), Tenants Victoria and the Real Estate Institute of Victoria (REIV) are collaborating on a project to define and promote best practice in property management.

Drawing on the perspectives of renters and industry and consumer stakeholders, the project will establish a shared framework for best practice and identify mechanisms to support its implementation.

It will also explore the feasibility of a code, trademark or certification scheme to support the uptake of good practice.

Through these activities, the project aims to encourage higher standards of property management, greater compliance with rental laws, and improved safety, security and wellbeing for renters.

Support disaster planning and response

Climate change is leading to more frequent fires, floods and other disasters, yet little is known about renters' recovery journeys or to what extent losing rental properties and renters is undermining the resilience of regional communities. A major issue is that displaced renters often leave the area quickly and disappear. Requiring RRPs to update a register if their property is

damaged or destroyed could assist government to learn more about to what extent disasters are depleting rental stock and design more effective support for renters and RRPs.

Building support for a rental registration scheme

Renters are likely to support a register. RRPs may be more likely to support it if the scheme offers them benefits. In some countries, rental registration has been introduced alongside a free dispute resolution process[7]. Victoria already has Rental Dispute Resolution Victoria (RDRV).

While a RRP could get extra information and support via rental registration, there may be other opportunities to encourage RRP support for a rental register – for example, small land tax exemptions; offsets or offers of government subsidies; expert support for energy efficiency upgrades; and low or no interest loans to get rental properties to minimum standards. These incentives could significantly benefit renters as well.

A combination of incentives and consequences is likely to make it attractive to RRPs along with an easy-to-use registration process and portal. Given the data currently held by both the RTBA and SRO, it is expected there would be opportunities to leverage – or even integrate – existing data systems with a rental register to streamline the registration process.

Government funding to help households lower their energy bills

The Household Energy Upgrades Fund is a Federal Government program that helps households access discounted finance for energy efficiency improvements and electrification upgrades in their homes. The program is delivered through participating lenders in partnership with the Clean Energy Finance Corporation (CEFC).

Eligible upgrades include:

- Solar panels and home batteries
- Energy efficient heating and cooling systems
- Heat pump hot water systems
- Insulation
- Other energy efficient appliances and home improvements designed to reduce energy use and improve comfort

The scheme is intended to help households lower their energy bills, improve comfort by making homes warmer in winter and cooler in summer, and reduce emissions.

Some REAs might also be expected to support an efficient rental register. At present, REAs bear the brunt of educating and persuading RRPs to comply with legal obligations. At a recent roundtable hosted by Tenants Victoria[8], various industry representatives noted that a RRP registration system could be a platform for developing a rating system for RRPs to reward those doing the right thing and help identify 'bad landlords'.

It is generally recognised that the rental non-compliance register, which was introduced as part of the 2021 reforms to let renters check for non-compliant RRPs has not worked as intended and requires reform.

A rental registration scheme might prospectively achieve the same objectives as the rental non-compliance register by informing renters about compliant properties and good RRPs, rather than listing poor performance.

Endnotes

[1] Estimate based on the RTBA's September 2025 data showing 657,002 individual dwellings with active bonds statewide. Homes Victoria Rental Report - September quarter 2025.docx and the Australian Tax Office's 2021-22 taxation statistics that show that 71% of RRPs own one property; 19% own 2; 6% own 3; 2% own 4; 1% own 5 and 1% own 6 or more. Reported in How many investment properties do landlords own? on Rent.com.au

[2] Consumer Policy Research Centre, Renting in Reality – Insights from Victorian renters, October 2025, page 4

[3] Consumer Affairs Victoria – Regulatory Approach and Compliance Policy, July 2017, page 12 of Our compliance policy - Consumer Affairs Victoria

[4] Modelling landlord behaviour and its impact on rental affordability: insights across two decades, Australian Housing and Urban Research Institute Limited (AHURI), 16 April 2025

[5] The New Private Rented Sector Database and Ombudsman Scheme, The Landlord Association (TLA)

[6] The Victorian Legal Practice Board and Commission is currently funding CPRC, Tenants Victoria, University of Melbourne and the Real Estate Industry of Victoria (REIV) for 3 years to deliver this project

[7] This appears to be a feature of the English Private Rented Sector Database, although it is still being implemented. Ireland's Residential Tenancies Board registration scheme gives registered landlords access to free dispute resolution services

[8] Rental Sector Roundtable, 30 September, Tenants Victoria, 'Rent Increase Fairness Formula'

