



Private rental guide



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The Inner East Partners in Recovery program is a three year federally funded initiative that aims to better support people living with severe and persistent mental illness by providing a more coordinated system response to their mental health needs. The Inner East Partners in Recovery (IEPIR) services are provided by Neami National and MI Fellowship Victoria and actively supported by Eastern Melbourne PHN as lead agency and chair of its consortium. As part of IEPIR's system reform activity, Mind Australia was contracted to embark on a project that will improve IEPIR consumers' access to rental accommodation. This IEPIR Private Rental Guide was developed in order to provide consumers and their care team with information and resources to help them navigate the private rental market. The growing shortage of affordable rental properties across Melbourne has led to increasing competition for those properties; however, specialist community organisations have identified strategies to help people understand the private rental market. This guide explains some of these strategies and provides a step-by-step approach to finding and maintaining private rental accommodation in Melbourne.

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Step 1: Before you begin

When you are looking to enter the private rental market, it is important to do some preparation. This will improve your chances of securing and maintaining rental accommodation. In particular, it will help you address two of the main concerns that real estate agents have when they review applications: a person's ability to pay their rent and take good care of the property.

1.1. Financial preparation

When assessing whether a person can realistically afford the rent and will pay it on time, real estate agents generally consider applicants for whom rent constitutes less than 30-40% of their income. To show that you will be able to pay the rent, you can gather evidence such as income statements, bank balances, previous rental receipts or loan repayment receipts.

Another important piece of preparation is completing a budget plan (activity on the next page). This will help you calculate how much rent you can realistically afford and will clarify the various expenses you'll incur when you move into a rental property. Working to a budget will also help you to effectively manage your income, rent, bills and other expenses, which will improve your chances of maintaining rental accommodation.

When completing a budget plan, check whether you are eligible for the Housing Establishment Fund and the Department of Health and Human Services [DHHS] Bond Loan. Without these funds, the upfront costs of securing a property can be enormous. For example, a \$180-per-week rental property may require an initial deposit of around \$1,560 to cover the bond and rent in advance. Accessing a Housing Establishment Fund and the DHHS Bond Loan can help with these initial costs.

To check your eligibility for these financial grants, you can contact:

- Housing Establishment Fund:
 - Community Housing Limited (Knox, Maroondah, Whitehorse and Yarra Ranges):
 (03) 9856 0050
 - Salvation Army EastCare (Boroondara, Monash and Manningham): (03) 9851 7800.
- DHHS Bond Loan:
 - O DHHS Housing Office (Ringwood): (03) 9871 5199
 - O DHHS (Box Hill): (03) 9843 6000.

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Activity: Preparing a budget plan

Weekly income	Your estimated income	Example
Wages		-
Centrelink pension/allowance		\$430
Rent assistance		\$64
Other income		-
Total weekly income		\$494

Financial grants and personal savings	Your estimated	Example
	grant amount	
Housing Establishment Fund (two weeks' rent)		\$360
Bond Loan (four weeks' rent)		\$780
Personal savings		\$1200
Other grants/loans/savings		\$250
Total amount		\$2590

Housing establishment costs	Your estimated expenses	Example
Bond (equivalent to one month's rent)		\$845
Rent in advance (equivalent to one month's rent)		\$845
Utilities set-up fees (gas, electricity, phone)		\$200
Furniture, appliances, linen, crockery and cutlery		\$450
Removalist fees		\$200
Total housing establishment costs		\$2540
Total amount (financial grants and personal savings)		\$2590
Balance		\$50

Regular living expenses (weekly) Your es		Example
	expenses	
Rent (should not be over 40% of your weekly income)		\$195
Food and groceries		\$100
Utilities (gas, electricity, water, phone)		\$30
Travel (Myki, petrol)		\$50
Car registration, insurance, servicing and repairs		\$30
Spending money (entertainment, clothes, hobbies, etc)		\$50
Pet food, vet and other expenses		\$15
Loan and other repayments		-
Savings		\$10
Other expenses		-
Total weekly living expenses		\$480
Total weekly income		\$494
Balance		\$14

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1.2. Housing history and independent living skills

Once you've prepared a budget and worked out your ability to manage the expenses of living in a rental property, you will need to review your housing history. When real estate agents consider your application, they will assess the likelihood of your being a responsible tenant by looking at this. If you have a record of paying your rent on time and taking care of the properties you've lived in, you will have a stronger chance of securing rental accommodation.

If you don't have a good housing history, you will need to work out what factors you'll need to change to be able to maintain stable accommodation. Living in rental accommodation can be quite challenging as you will not only need to take care of the property but will also have to manage tasks such as budgeting, shopping, cooking and cleaning. Completing the two activities below will help you identify what skills you'll need to work on and what supports you'll need to access.

Activity: Reviewing your housing history

- Where have you lived in the past?
- Have you previously lived in private rental accommodation? What has been your experience? What worked and what didn't work?
- Do you have evidence to demonstrate that you are able to care for a property (for example, references from previous landlords/agents)?

Activity: Evaluating some of your independent living skills

How well are you able to manage these household duties:	1 Not at all	2 Not very well	3 Somewhat OK	4 Well	5 Very well
Planning and preparing meals					
Personal and grocery shopping					
Regular household cleaning and laundry, taking out the bins					
Maintaining the lawn/garden					
Paying rent and bills					
Preparing and managing a budget					

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If you need help with these tasks, you may be able to access homecare services to assist you with managing independent living in private rental accommodation. Listed below are some services that may be able to support you.

Independent living support services:

Housing and Community Care (HACC) Program

o Boroondara City Council: (03) 9278 4777

o Manningham City Council: (03) 9840 9700

o Monash City Council: (03) 9518 3553

o Whitehorse City Council: (03) 9262 6333.

Other services

DHHS – Disability Outreach: (03) 9843 6295

CareChoice: 1300 737 942Care Connect: 1800 116 4199.

1.3. Tenancy databases

When real estate agents review your application, they will usually look up tenancy databases to see if you have been blacklisted. People generally get blacklisted when they break a tenancy agreement and owe the landlord money, or when the Victorian Civil and Administrative Tribunal [VCAT] has given the landlord a Possession Order for the property. If you get blacklisted, it can be very difficult to secure rental accommodation.

If a real estate agent finds a database containing information about you, they are required to inform you about it in writing within a week. If you believe the information on the listing is inaccurate or out-dated, you must immediately inform the agent and request that they promptly contact the database operator to have it rectified or removed. Having your listing removed from a tenancy database will greatly improve your chances of securing a rental property.

If you are listed on a tenancy database and are unable to remove that listing, it is best to be honest and let the agent know in your introduction letter (more information on p.11). You should also note the steps you have taken to address the issue and ensure that it won't happen again.

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1.4. Tenant rights and responsibilities

Tenants, landlords and real estate agents have rights and responsibilities, and it is important to be aware of them to avoid problems during your tenancy. You can find comprehensive information on this in the Consumer Affairs Victoria [CAV] booklet *Renting a home: a guide for tenants*, which will be provided to you by the real estate agent when you secure the property. The following is an outline of a few key rights and responsibilities that you will need to be aware of to maintain a problem-free tenancy.

• Tenant responsibilities

A tenant must:

- pay rent on time and in the manner agreed in the tenancy agreement
- not cause a nuisance or interfere with the peace, comfort or privacy of neighbours
- keep the property in a reasonably clean condition
- not damage the property or common areas
- not add fixtures (such as picture hooks) or make alterations to the property without the landlord's consent.

Landlord/agent's responsibilities

A landlord/agent must:

- provide you with a copy of the Consumer Affairs Victoria booklet *Renting a home: a guide for tenants*
- not carry out a general inspection of the premises until after the end of the first three months of continuous occupation. This does not apply if the landlord is selling the property and wishes to inspect it for valuation purposes
- give you at least 24 hours' written notice of their intention to visit, stating the reason for the visit. The landlord can enter the property if you are not at home, if an agreement has been reached or adequate and appropriate written notice has been given
- keep the property in good repair
- respond immediately in case of urgent repairs
- carry out non-urgent repairs within 14 days of being notified.

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1.5. Are you ready for rental accommodation?

The following checklist will help you assess your readiness to take on and manage the responsibilities that come with rental accommodation

Rental readiness checklist:
\square Have you decided on the type of rental property you would like?
\square Are there rental properties within your budget that match your preferences?
\square Have you considered how you will cover the initial costs of securing rental
accommodation, including the bond and rent in advance?
\square Have you thought about how you will go about furnishing the property?
\square Are you aware of your rights and responsibilities as a tenant?
\square Can you manage household tasks such as cooking, cleaning and budgeting?
\square Do you have a good rental history?
☐ Do you know if you're currently listed on a tenancy database?
\square Do you have rental or character references?
\square Do you have all the identity documents and financial statements needed to complete a rental application?
\square Can you demonstrate that you'll be able to pay your rent on time and take care of the property?
\square Do you know how to make a good impression on the real estate agent at a rental inspection?
\square Can you commit to maintaining a 12 month rental lease?

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Step 2: Searching for rental properties

The next step is to start looking for and inspecting rental properties. This section will provide information on how you can do that.

2.1. Housing priorities

Taking time to think about your priorities will help you speed up your property search and identify properties that meet your needs. If you have unrealistic expectations, finding a property that meets them all will be very challenging. If you are unable to find properties that match your budget and expectations, you'll need to think about what expectations you should change to increase your options. The current high demand for rental properties in Melbourne means that you may need to apply for a large number of properties before you are successful. The questions below will help you think about the important things you need to consider when you're searching for a rental property.

lm	portant things to consider			
1.	How much rent are you able to afford? (This must be under 30-40% of your total income.)	\$		
2.	Which areas would you like to			
	live in?			
3.	What type of property would	☐ House		Townhouse
	you like to live in?	☐ Unit		Apartment/flat
		☐ Studio		Other:
4.	How many bedrooms do you	One bedroom	Two bedroo	ms Three-plus
	need?			bedrooms
5.	How important are these	1	2	3
	factors when looking for housing?	Not important	Slightly importa	ant Very important
	Close to public transport			
	 Close to family/friends 			
	 Close to work/school 			
	 Close to shops/library/local clubs 			
	 Close to parks/bike trails 			
	 Quiet neighbourhood 			
	 Big backyard/garden 			
	• Other:			
6.	Do you need to find a pet-			
	friendly property?	Yes		No

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2.2. Where to look for rental properties

The best place to look for rental properties is on the internet, as almost all real estate agencies and landlords in Melbourne advertise their rental properties online.

Alternatively, you can get a list of rental properties from local real estate agencies' front desks, and you can check newspaper listings and ads posted on community notice boards. You could also ask your family and friends if they know of any properties that are available.

Where to look for rental properties:

Online:

- o <u>www.realestate.com.au</u>
- o <u>www.domain.com.au</u>
- o <u>www.gumtree.com.au</u> (mainly for properties managed by private landlords)
- o www.flatmates.com.au (primarily for share housing).

• Offline:

- o local real estate agency listings (available at their office front desk)
- o newspaper listings (for example, in *The Age, Herald Sun, Leader*)
- o notice boards at local TAFE, universities, shopping centres, cafés
- o family and friends.

2.3. Inspecting prospective properties

If you find a property that you like, you will need to inspect it before you can submit an application. Most property listings will include open-for-inspection times, when you can view the property. Open inspections are generally crowded, so it is important that you get there early, are well prepared and look presentable.

If you would like to attend an open inspection, you should contact the agent so that they can inform you if it is cancelled or rescheduled. If there is no open-for-inspection time listed, you can contact the agent and arrange a private inspection (see phone script below).

Calling the real estate agent – sample phone script Hi (property manager's name), I'm (your name), and I'm calling regarding the rental property at (address).
[For open inspections: I'm interested in the property and would like to attend the open inspection on (date and time). Will I be informed if the inspection time is changed or should I call and confirm on the day of the inspection?]
[For private inspections: I'm interested in the property and would like to arrange a time to inspect it. When would be a good time for me to come have a look?]
Thanks, and I look forward to meeting you at the inspection.

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Preparing for an inspection

To be successful in the application process, it is important to make a good impression on the real estate agent. To improve your chances of doing this, you can:

- Role-play an inspection: try role-playing a property inspection with someone, to
 practise the way you approach real estate agents and speak with them. This could
 involve rehearsing how you introduce yourself, shake hands and maintain
 appropriate eye contact. These are all ways of helping you appear confident,
 friendly and polite.
- Wear nice clothes: wearing a clean and smart outfit will help make a good impression. So it is important to plan what you are going to wear, or buy an outfit if necessary.
- **Be on time:** before the inspection, you should plan your route, aiming to arrive at least ten minutes early. Being on time will make a good impression on the agent.
- **Submit a completed application form:** if you are very keen to apply for a property, you can complete the application form before the inspection and hand it to the real estate agent at the end of the inspection. Doing this will show that you are keen, organised and can make your application stand out from the competition.

What to take to a rental inspection:

- photo ID (driver's licence/passport/key pass/proof of age card)
- a refundable key deposit (usually \$50), which may be required for private inspections
- a pen to complete an inspection checklist (see below) and fill out an application form.

At the inspection, you can go through the following checklist, to ensure that you thoroughly inspect the property.

Inspection checklist		
Is there adequate heating?	Are there enough power points?	
Is the property well insulated?	Is there enough lighting in the house?	
Are there smoke detectors?	Is there a security door?	
Is it easy to exit the property in case of fire?	Do the windows open and close properly?	
Does the property have a gas connection?	Do the doors and windows have flyscreens?	
Is the hot water system big enough for the household?	Do the windows have coverings such as curtains or blinds?	
Are the water quality and water pressure adequate?	Do the front and back doors have deadlocks?	
Are the stove and oven in good working order?	Is there enough storage space and clothes hanging space?	
Are there exhaust fans in the toilet, bathroom and kitchen?	Is there heavy traffic or other local noise that could bother you?	
Is there a laundry sink with taps?	Are the fences and gates adequate?	
Is there space for a washing machine?	Is the property in good overall condition?	

Step 3: Applying for properties

The process of finding rental accommodation in Melbourne can be difficult and can sometimes take a long time. It is important to remember that rejections and frustration are likely to be part of the process and that you will probably need to try many times before you are successful. This section of the guide provides information on how you can prepare your application to optimise your chances of success.

3.1. Writing an introduction letter

When preparing an application, it is a good idea to include an introduction letter. This can help personalise your application and make it stand out from the competition. It will show that you have a strong interest in the property and will allow you to tell your story and explain any issues that may raise concerns, such as a patchy rental history or only having a Centrelink income. If you have had tenancy problems in the past and have been listed on a tenancy database, it is helpful to inform the agent about this in your introduction letter. You can briefly explain your circumstances and note the steps you have taken to address relevant issues and ensure that they won't occur again.

In this letter, you will need to sell yourself by explaining why you will make a good tenant and providing evidence to support your claims. You can use the template provided below to prepare an introduction letter to include with your rental application.

Activity: Writing an introduction letter

The following template can be used to prepare a short, one-page introduction letter.

- Opening paragraph: inform the reader about the purpose of your letter.
- **Second paragraph:** provide the reader with a little information about yourself. Tell them about your current work, study and living situation and why you'd like to apply for this property.
- Third and fourth paragraph: let them know why you like the property, and demonstrate that you can afford the rent and will take good care of it. If you receive a Centrelink income, mention that it is a consistent and reliable income. If you enjoy gardening, let them know as it suggests that you will take care of the property. If you have no rental history, note the steps you've taken to prepare for rental accommodation.
- **Final paragraph:** end the letter by thanking the reader for reviewing your application and by politely letting them know that you're keen to hear back from them.

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Sample introduction letter

Friday 1 May 2015

Dear Property Manager,

I have attached my application for the rental property that you manage at 50 Dudley Street Mitcham, and would like to take this opportunity to introduce myself.

I am currently looking for a rental property near Mitcham, to be closer to family and friends and to have better access to local job opportunities. I have been living in a shared property in Clayton for the past two years and am now looking for a place of my own. I am a quiet, clean and reliable tenant and feel this property would make a perfect home for me.

I currently receive a consistent and reliable income of \$860 a fortnight through the Disability Support Pension, and will receive a fortnightly Centrelink rental allowance of \$128, which will allow me to comfortably pay the \$195 weekly rent for this unit. I enjoy gardening in my spare time and take great pride in where I live, so will make sure that the property is well taken care of. I have also attached two character references, along with details of two rental referees who will attest to my good character and history of being a responsible tenant.

Thank you for taking the time to review my application, and I look forward to hearing from you soon.

Yours sincerely, James Wilson

3.2. Completing the application form

Each real estate agency will have their own specific rental application form, so you'll need to download and print it from the agency's website or pick one up at the inspection or from their office.

Complete the application accurately and respond to all the questions. Submitting an incomplete application form will make a poor impression on the agent and will decrease your chances of securing the property. If you're unsure about a question in the application, contact the agent and ask for clarification. Use positive language and emphasise your strengths. For instance, if you are not employed, you could use terms such as 'am actively seeking employment', 'am currently studying' or 'am a full-time parent'. If you have included any information that you feel may affect your application negatively, it can be useful to provide details in your introduction letter.

Most online rental listings will include a link to 1form (www.1form.com). This allows you to fill out just one form, which can then be used to apply for multiple properties. However, some real estate agents prefer to review hard copies of the application, and forms can be

obtained from their agency's website, office or at the inspection. Submitting a hard copy of the application will allow you to include additional documents such as an introduction letter and reference letters, which can strengthen your application.

Once you've completed your application, ask somebody to read it to ensure that it is filled out correctly. You should then store your application form and supporting documents in a folder to ensure that it is presented neatly and isn't creased or soiled when you submit it.

3.3. Financial documents

In your application, you must include documents that demonstrate your ability to afford the rent and pay it on time. You will need to include payslips and Centrelink statements to provide evidence of your income, as well as a record of your previous rent payments if you have rented in the past. If you haven't rented before, you should find another payment history to prove your ability to make timely payments, such as layby payments, loan repayments or regular savings deposits. Demonstrating a stable income and strong financial management skills will greatly improve your chances of securing a rental property.

3.4. Rental references

When you apply for a rental property, you will also need to list rental referees. These may include previous landlords and real estate agents. These referees will be contacted about your housing history and may also be asked about your general character and to affirm that you are responsible and trustworthy. If you don't have rental referees, you could list employers, former housemates, teachers and support workers. If you don't have any rental references, including good character references can strengthen your application. Take the time to identify two or three people who would be willing to provide you with a positive character reference.

Before you list someone as your referee, contact them first to ask if they are willing to be your referee and if they would give you a good reference. If they say yes, you can ask if they would be willing to write you a reference letter. You should then photocopy these letters and include them with your applications.

3.5. Pets

If you have a pet, it is useful to include information about its name, size, age, temperament, vaccinations, and so on. If your pet is well behaved, it is a good idea to also include pet references from your previous or current landlord/agent. These references typically state that the pet did not cause any property damage and did not create a disturbance.

3.6. Application follow up

If you don't hear back from the real estate agent within 48 hours of submitting your application, you should call them up to find out about progress. During this call, you can also gently remind the agent about the strengths of your application and demonstrate that you are keen to secure the property. Real estate agents tend to be busy, so if they don't answer your call, wait 24 hours before trying again.

Application checklist:
 completed application form (stored safely in a folder) introduction letter photocopies of income statements/payslips record of previous rent payments, loan repayments or savings deposits (evidence of ability to make regular payments on time)
reference letters, including pet references
\square photocopies of ID (100 points required).

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Step 4: Securing the tenancy

If your application is approved, you will receive a call from the real estate agent. They will then inform you about what you will need to do to secure the property. This will involve paying the bond and rent in advance, and signing the tenancy agreement. Some agencies will give you just 24-48 hours to make the payments, sign the documents and secure the tenancy. So it is important to act quickly, as the agent may withdraw the offer if you don't do everything necessary within the specified timeframe.

4.1. Lodging the bond

To secure a rental property, you will need to pay a bond, which is usually equal to one month's rent. If you can't afford the bond, you'll need to quickly apply for a bond loan, by completing the bond loan application form and submitting it along with the required documents at your local DHHS office. It generally takes up to three working days to process the application, so you should immediately contact the real estate agent if you won't receive the bond loan in time. Let them know when you expect to receive it as they may be willing to hold the offer for you.

When you pay the bond, you will also need to sign the bond lodgement form. This will be provided to you by the agent. If you've obtained a bond loan, you'll receive a bond lodgement form from the Office of Housing which the landlord/agent will need to sign. Lodging this form will ensure that your bond deposit is deposited with the Residential Tenancies Bond Authority (RTBA).

If you pay for the bond using your own funds, you will receive a receipt from the RTBA within 15 days of making the payment. If this does not happen, you should contact the RTBA on 1300 13 71 64 to enquire about the status of your bond lodgement.

For enquiries regarding bond loans, you can contact:

- DHHS (Box Hill): (03) 9843 6577, 883 Whitehorse Road, Box Hill
- DHHS Housing Office (Ringwood): (03) 9871 5199, 25 Ringwood Street, Ringwood.

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4.2. Paying rent in advance

In addition to the bond, you will also need to pay rent in advance, usually equivalent to one month's amount. You may be eligible to receive financial assistance to do this through the Housing Establishment Fund (HEF).

For enquiries regarding the HEF, you can contact:

- Community Housing Limited (Knox, Maroondah, Whitehorse and Yarra Ranges): (03) 9856 0050
- Salvation Army Eastcare (Boroondara, Manningham and Monash): (03) 9851 7800.

4.3. Signing the tenancy agreement/lease

The agent will also give you a copy of the tenancy agreement or lease, which you'll need to sign in order to secure the rental property. The lease is a legally binding contract that outlines the conditions of the tenancy, so it is important to read it carefully before you sign it. You and your landlord can face legal action if the conditions agreed to in the lease are broken, so it is very important that you know all your rights and responsibilities as a tenant as well as the conditions of your lease.

If you would like to make any changes to the conditions of your tenancy, you will need to negotiate it with the agent before you sign. For example, the lease will clearly specify the way rent is to be paid; if you would like to have it paid in another way (perhaps through Centrepay or via a direct debit arrangement), you will need to discuss this with the agent and have it included in the lease before signing it.

4.4. Completing the condition report

The agent will give you two copies of the condition report before you move in to the property. You will then need to verify that the report has been completed accurately and return one copy to the agent within three business days of moving in. It is best to complete the condition report before you move your belongings in so that, if possible, you can take photos of the entire property to record the condition it was in before you unpack. This will help you get back your entire bond deposit and avoid disputes at the end of your tenancy.

Forms you'll need to sign when securing a tenancy:
☐ tenancy agreement/lease
☐ bond lodgement form
\square condition report.

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Step 5: Preparing to move

Once you've been offered the property and have signed the tenancy agreement, you will need to start making arrangements to move in.

5.1. Commonwealth Rent Assistance

Once you have signed the lease, you will need to inform Centrelink about your change in address. If you are eligible to receive Rent Assistance, you will be asked to provide proof that you pay rent (this might include a copy of your lease or a rent certificate). Once your application is processed, you will start receiving your Rent Assistance payments.

5.2. Setting up utility connections

Before you move in, you will also need to set up utility connections to the property. The connections that you may need to set up include electricity, gas, telephone, internet and TV. Your real estate agent can provide you with information on free utility connection services that will organise all the connections for you. While you may not get to choose which supplier you sign up with, you may be able to change suppliers later on if you wish to. If you would like to organise all the utility connections yourself, you'll need to finalise these arrangements at least three business days before you move to ensure that the property is connected on the day you move in.

Useful contacts:

- compare gas providers: 1300 134 575 or www.yourchoice.vic.gov.au
- compare electricity providers: 136 186 or www.switchon.vic.gov.au

5.3. Furnishing the property

Most rental properties come unfurnished, so you'll need to furnish yours. You may be able to get furniture and other household goods through the Eastern Emergency Relief Network. Alternatively, you can find giveaways or buy used items to furnish your house at op shops and on the websites listed below.

- Eastern Emergency Relief Network: (03) 9874 8433 (via your support worker)
- Australian Op Shop directory: www.opshop.org
- Free giveaways and used items for sale: www.gumtree.com.au, www.ozrecycle.com, www.ziilch.com

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5.4. Packing and moving

Finally, you will need to make arrangements to pack and move your belongings to your new property. You can find a removalist on the internet (www.google.com.au or www.gumtree.com.au) or in the Yellow Pages. Alternatively, you could ask friends and family to help you with packing and moving your belongings. You can use the checklist below to help you organise your move.

Moving house checklist
Two-to-four weeks before moving ☐ book removalists ☐ sort and throw out unwanted items ☐ organise disconnections of utilities from current property ☐ organise utility connections to new property.
One-to-two weeks before moving begin packing (set aside one box with essential items) thoroughly clean current property and undertake garden maintenance call removalists to confirm booking notify key organisations and people of upcoming address change contact Centrelink to apply for Rent Assistance purchase/make arrangements for furniture, appliances, linen, crockery and cutlery purchase food to stock pantry.
 Moving day □ complete a final sweep after all your belongings are removed from your current property to ensure nothing is left behind □ complete condition report and take photos of the new property before unpacking everything □ begin unpacking and sorting boxes □ leave a spare set of keys with a family member, close friend or trusted neighbour.

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Step 6: Maintaining the tenancy

As a tenant you will be responsible for paying your rent on time and taking care of the property. Fulfilling your responsibilities will help you sustain your tenancy and avoid conflicts with the real estate agent. This section of the guide provides information on what you can do, and the services you can access, to help maintain a problem-free tenancy.

6.1. Preparing for inspections

When you're living in a rental property, your real estate agent will occasionally visit the house to conduct inspections. Your agent must provide you with at least 24 hours' written notice before every inspection and can only conduct their first inspection three months after you move in and once every six months after that.

It is important to clean up your house and maintain your garden before inspections. Doing this will help you make a good impression on the agent and decrease the chances of tenancy disputes arising over property maintenance. Keeping the property well maintained can help you extend the tenancy and will earn you good rental references that you can use when you're looking for other rental properties in the future.

6.2. Requesting repairs

At the start of your tenancy, your real estate agent will provide you with their contact details, which you can use to notify them of any repairs that need to be undertaken. If there's something that needs to be repaired, contact the agent promptly. They will then contact the landlord, who is responsible for undertaking all repairs in the property, except damage caused by you. Your agent must then respond to your repair request and will need to carry out any urgent repairs within two-to-three days and non-urgent repairs within 14 days of receiving notice.

If your agent doesn't respond to a repair request promptly, it is best to first seek advice from the Tenants Union of Victoria or your local community legal centre (contact details on p.24). For urgent repairs where the landlord/agent fails to respond promptly, you can undertake repairs for up to \$1,800 and have the cost reimbursed by the landlord. However, if you can't afford the repairs or if they will cost more than \$1,800, you can apply to the VCAT for a repair order to have the work undertaken.

Some examples of urgent repairs include:

- blocked toilet
- serious roof leak
- serious water or fire damage
- failure or breakdown of the gas, electricity or water supply
- failure or breakdown of essential service for hot water, cooking, heating or laundry.

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6.3. Centrepay

Successfully managing your finances is critical to sustaining your tenancy. Centrepay is a free service offered by Centrelink that you can use to manage your rent and bill payments. Once you sign up for Centrepay, a fixed amount of money will be automatically deducted from your regular Centrelink payments to pay your rent and bills. This can make budgeting easier and will ensure that your rent and bills are paid on time. To find out more about Centrepay and to set up your deductions you can contact:

• Centrelink: 13 27 17 or www.humanservices.gov.au/centrepay

6.4. No Interest Loan Scheme (NILS)

During your tenancy, if you need to borrow money to pay for essential goods and services, you may be eligible to receive a no-interest loan between \$300-\$1,200, which can be repaid in affordable amounts over 12-18 months. You can use this for household items such as furniture and appliances, some medical and dental services, educational essentials such as computers and textbooks and other expenses such as car repairs.

Local NILS providers:

- UnitingCare East (Burwood East): (03) 9803 3400
- Qard Hassan Victoria NILS (Doncaster East): 0401 928 827
- Good Money (Collingwood): (03) 9230 6600.

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Step 7: Solving tenancy problems

When you're living in a rental property, you may sometimes have difficulties with your landlord/agent or may experience financial hardship and have problems managing your rent and bill payments. The services listed in this section can be contacted for advice and assistance with issues.

Tenancy advice and advocacy

If you are experiencing tenancy issues such as disputes with your real estate agent over maintenance and repairs or excessive rent increases, you can contact the Tenants Union of Victoria (TUV) or Consumer Affairs Victoria's Tenancy Advice and Advocacy Program to get advice on resolving the issue.

Tenants Union of Victoria

(03) 9416 2577 55 Johnston Street, Fitzroy VIC 3065. **Consumer Affairs Victoria**

1300 55 81 81 703 Station Street, Box Hill VIC 3128.

The steps below can be used as a guideline to help resolve tenancy issues.

- **Step 1:** clearly identify what issue you need assistance with and search TUV's website for relevant information: www.tuv.org.au/advice
- **Step2:** if you can't find the relevant information on their website, try contacting the Tenants Help Line on (03) 9416 2577.
- **Step 3:** if you would prefer to meet face-to-face with an advisor, you can visit TUV's drop-in centre at the address given above. You will need to take all relevant documents, including your tenancy agreement, any notices that you have received such as a Notice to Vacate and any letters to or from your landlord or real estate agent. You can find current opening hours on the 'Contact page' of TUV's website.
- Alternatively, you can also get advice on resolving tenancy issues from your local community legal centre:
 - o Eastern Community Legal Centre (Box Hill): (03) 9285 4822
 - o Monash Oakleigh Legal Service (Clayton North): (03) 9905 4336
 - o Springvale Monash Legal Service (Springvale): (03) 9545 7400.

Financial counselling

If you experience financial hardship and have difficulties managing your rent and bill payments, you can contact a financial counselling service for assistance. Listed below are some local financial counselling service providers.

- Anglicare Victoria (Box Hill): (03) 9896 6322
- Salvation Army Moneycare (Camberwell): (03) 9889 2468
- MoneyHelp (phone counselling): 1800 007 007.

Step 8: Ending the tenancy

If you would like to move out of your property, you will need to provide notice to the agent and make the appropriate arrangements. Ensuring that you follow the right procedures will help you vacate the property smoothly and leave a good impression on the agent, making them more likely to provide a positive rental reference when you apply for rental properties in the future.

Providing notice of your intention to vacate

If you would like to move out of your rental property after the end of your lease, you will need to first provide the agent with a completed 'Notice to Landlord of Rented Premises' form, which can be found on Consumer Affairs Victoria's website. This notice must be provided to the agent at least 28 days before the date you intend to vacate the property.

Breaking a lease

If you want to vacate the property before the end of the lease, you will need to break your lease and may be responsible for various costs, including lost rent, advertising costs and reletting fees. To avoid some of these costs, you may be able to get permission from the agent and find another person to take over your lease.

If you need to break your lease due to unforeseen hardship, you should contact the Tenant's Union of Victoria to discuss your situation and get advice. You may then be asked to apply to the VCAT to have your lease period decreased and terminated.

Arranging a removalist

You will either need to organise a removalist or make alternative arrangements to ensure that your belongings are removed from the property on or before your moving out date. If you do not remove your belongings, you may be charged for any costs your landlord incurs for storing them after the end of your lease.

Cleaning the property

When you move out, you must leave the property in a reasonably clean condition. If you have caused any damage, you will need to fix it and return the property to its original condition. As the condition of the property will be assessed against the condition report you signed at the start of the tenancy, it is useful to read the report and review the photos that you took to ensure that the property is properly cleaned and any damage fixed. Lastly, many agents require carpets to be professionally cleaned on vacating the property, and you will need to provide evidence of this by presenting the tax receipt.

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Disconnecting utilities

You will need to contact your utility providers at least four business days before you move out to arrange the final meter readings and disconnections. This will ensure that you are not charged for the next tenant's usage.

Claiming the bond

At the end of your tenancy, you will need to fill out the exit condition section of the condition report document you completed at the start of your tenancy and have it signed by the agent. The agent will also arrange a final inspection to assess the condition of the property. If you have thoroughly cleaned it, fixed any damage caused and don't owe the landlord rent, you should be eligible to get a full bond refund. If additional cleaning is required or if repairs need to be undertaken, the landlord may be entitled to withhold some of the bond money to cover the associated expenses.

Once you and the agent agree on what share of the bond will be returned, a bond claim form will need to be completed and sent to the Residential Tenancies Bond Authority, which will then transfer the money into the nominated bank account on the next business day. However, if you and the agent cannot agree on how the bond money should be divided, you should contact the Tenant's Union of Victoria for advice.

In the case of bond loans, the money will be repaid to the Office of Housing. However, if the landlord/agent wishes to withhold a portion of the bond, they will need to submit an application to the VCAT and name the director of housing as a party to their application.

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Links to online share housing resources

9.1 Before you begin

Review the pros and cons of share housing

Pros	Cons
Housemates can provide companionship.	When you live with housemates, you won't have as much privacy.
Having housemates can make the rent more affordable.	You could be held responsible if housemates don't pay their rent.
You can share cleaning and other housework with your housemates.	Your housemates might create a mess and not clean up after themselves, leaving you to do the work.
You can all contribute to furnishing the house.	Your housemates might not handle your property with care, and might damage it.
(Identify other pros of share housing.)	(Identify other cons of share housing.)

• Types of share house tenancies: there are different types of tenancies that you can enter into. This will have significant implications on your rights and responsibilities as a tenant. When living in a share house, you may either be a head tenant, sub tenant, co tenant or a licensee (which involves no tenancy agreement). It is important to understand each of these so that you are fully aware of your legal status and can avoid problems. The following factsheet provides more detailed information on the different share house tenancy arrangements:

www.tuv.org.au/articles/files/resources/Shared households FS RT 052010.pdf

9.2 Setting up your own share house

- Things to consider: the following webpage provides an overview of some of the key issues you'll need to consider before you establish a share house. These include sharing household chores, rent and bills, and managing conflict resolution:
 www.flatwithme.com.au/articles/share-accommodation-ingredients-article.html
- Writing an ad: this webpage provides advice on how to write a good share house ad when looking for housemates: www.flatwithme.com.au/articles/flatmate-advertisement-writing-article.html
- Where to look for housemates:
 - via personal networks (family and friends)
 - an IEPIR client (via Support Facilitator)

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- online (<u>www.flatmates.com.au</u>, <u>www.realestate.com.au/share</u>, www.gumtree.com.au)
- o community noticeboards (cafés, universities, shopping centres, etc).
- Interviewing and selecting a housemate
 - Housemate selection: this webpage provides information on choosing the right housemate: www.flatwithme.com.au/articles/choose-flatmate-article.html
 - Ideal housemate qualities: this webpage lists ten key issues to consider when choosing a housemate: www.flatwithme.com.au/articles/flatmates-ingredients-article.html
 - Housemate interview questions: this webpage provides a list of questions to ask potential housemates: www.flatwithme.com.au/flatmate-questionnaire.html
 - Referee check: this webpage provides a list of questions to ask when completing a reference check: www.flatwithme.com.au/articles/checking-flatmate-references-article.html

9.3 Joining an existing share house

- Where to look for a share house:
 - via personal networks (family and friends)
 - o an IEPIR client (via Support Facilitator)
 - online (<u>www.flatmates.com.au</u>, <u>www.realestate.com.au/share</u>, www.gumtree.com.au)
 - o community noticeboards (cafés, universities, shopping centres, etc).
- **Replying to a share house ad:** this webpage provides advice on how you can make a good impression when you reply to an ad: www.flatwithme.com.au/articles/flatmate-advertisement-answering-dos-donts-article.html
 - Email reply: this webpage provides advice on replying to a share house ad by email: www.flatwithme.com.au/articles/flatmate-advertisement-email-reply-article.html
 - Phone reply: this webpage provides advice on replying to a share house ad by phone: www.flatwithme.com.au/articles/flatmate-advertisement-phone-replyarticle.html
- Share house inspection: this webpage provides advice on how you can make a good impression at a share house inspection: www.flatwithme.com.au/articles/flatmate-first-impression-article.html

- Inspection checklist: at the inspection, you can go through this checklist to help you
 make a decision about whether you'd like to live there: www.uq.edu.au/studentservices/sites/default/files/15Established share house inspection checklist.pdf
- Selecting the right housemates: this webpage lists ten key issues that you should consider when choosing a housemate: www.flatwithme.com.au/articles/flatmates-ingredients-article.html
- Interviewing potential housemates: this webpage provides a list of questions that you can ask potential housemates: www.flatwithme.com.au/flatmate-questionnaire.html

9.4 Living harmoniously in a share house

- Share house agreement: preparing a share house agreement can help prevent conflicts between housemates and resolve any disputes that arise. A housemate agreement can include:
 - the payment of rent and bills
 - shared food (for example, milk, coffee, tea, salt and oil) and expenses (for example, toilet paper, laundry detergent, cleaning supplies)
 - o sharing of housework/cleaning roster
 - o the use of tobacco, alcohol and other drugs
 - o rules regarding visitors, parties and people staying over
 - o rules regarding loud music and noise
 - o rules regarding privacy and handling of personal belongings
 - o other rules (for example, pets, monthly house meetings, TV use, etc).
- **Sharing expenses:** this webpage lists the various expenses you'll need to split between your housemates: www.flatwithme.com.au/articles/flatmate-budget-expenses-article.html
 - Splitwise Smartphone app to split bills with housemates (<u>www.splitwise.com</u>)
- **Housework roster:** this webpage provides a five-step approach to preparing a housework roster with your housemates: www.flatwithme.com.au/articles/flatmate-housework-chore-schedule-article.html
 - Homeslice Smartphone app to help share housework (www.homesliceapp.com)

9.5 Resolving conflicts in a share house

- **Conflict resolution:** this webpage provides information on how you can resolve conflicts with housemates: www.sharehousing.org/how-to-deal-with-non-violent-conflict/
- **Conflict resolution around housework**: this webpage provides a step-by-step approach to resolving disputes over housework: www.flatwithme.com.au/articles/flatmate-

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dispute-housework-article.html

• **Free mediation service:** if you are unable to resolve the dispute by yourselves, you may be able to receive free advice and mediation services from:

Dispute Settlement Centre of Victoria

703 Station Street Box Hill VIC 3128

Phone: (03) 8803 5833

Website: www.disputes.vic.gov.au/mediation

Evicting a housemate: if you are unable to resolve your disputes, you may be able to ask
your housemate to leave, depending on the type of tenancy arrangement established.
However, you must first seek advice from a community legal centre or legal aid office on
whether you can legally evict your housemate:

www.flatwithme.com.au/articles/flatmate-ask-to-leave-article.html

9.6 Moving out of a share house

- Ending a tenancy: the correct procedure you need to follow to move out of a share house will vary, depending on the type of tenancy arrangement you have established. This webpage provides information on when you can end your tenancy agreement, and what procedure(s) you need to follow if you decide to move out of a share house: https://info.flatmates.com.au/vic-ending-tenancy
- **Moving out:** this webpage outlines an eight-step plan for moving out of a share house: www.flatwithme.com.au/articles/moving-out-share-accommodation-article.html

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Useful contacts and resources

Financial grants and loans

Housing Establishment Fund

- Community Housing Limited (Knox, Maroondah, Whitehorse and Yarra Ranges):
 (03) 9856 0050
- Salvation Army EastCare (Boroondara, Monash and Manningham): (03) 9851 7800.

Bond Loan

- o DHHS Housing Office (Ringwood): (03) 9871 5199
- o DHHS (Box Hill): (03) 9843 6000.

No Interest Loan Scheme (NILS) providers

- O UnitingCare East (Burwood East): (03) 9803 3400
- Qard Hassan Victoria NILS (Doncaster East): 0401 928 827
- o **Good Money** (Collingwood): (03) 9230 6600.

Independent living support services

Housing and Community Care (HACC) Program

- o Boroondara City Council: (03) 9278 4777
- O Manningham City Council: (03) 9840 9700
- o Monash City Council: (03) 9518 3553.
- Whitehorse City Council: (03) 9262 6333.

Other independent living support services

- o **DHHS Disability Outreach:** (03) 9843 6295
- o CareChoice: 1300 737 942
- o Care Connect: 1800 116 4199.

Private rental brokerage programs in areas with PIR services

- o Anchor Inc. (18-25 years)
 - (03) 9760 6417
 - 7-9 John St, Lilydale VIC 3140.
- Family Access Network (18-25 years)
 - (03) 9890 2673 1030 Whitehorse Rd, Box Hill VIC 3128.
- o WAYSS LTD.
 - (03) 9791 6111
 - 294 Thomas Street, Dandenong VIC 3175.

Wesley Mission

(03) 8870 4031 291A Maroondah Highway, Ringwood VIC 3134.

Solving tenancy problems

Tenants Union of Victoria

(03) 9416 257755 Johnston Street, Fitzroy VIC 3065.

Consumer Affairs Victoria

1300 55 81 81 or (03) 8803 8444 703 Station Street, Box Hill VIC 3128.

Local community legal centres

- o Eastern Community Legal Centre (Box Hill): (03) 9285 4822
- Monash Oakleigh Legal Service (Clayton North): (03) 9905 4336
- Springvale Monash Legal Service (Springvale): (03) 9545 7400.

Financial counselling

- o Anglicare Victoria (Box Hill): (03) 9896 6322
- Salvation Army Moneycare (Camberwell): (03) 9889 2468
- o MoneyHelp (phone counselling): 1800 007 007.

Online resources

Tenancy information and support

- o DHHS Housing Options Finder: www.housing.vic.gov.au/private-rental
- Tenants Union of Victoria Tenancy advice: www.tuv.org.au/advice
- o RentRight (Smartphone app): www.consumer.vic.gov.au/rentright

Rental property listings

- o Realestate: www.realestate.com.au
- o **Domain:** www.domain.com.au
- Gumtree: <u>www.gumtree.com.au</u> (mainly for properties managed by private landlords)
- o Flatmates: www.flatmates.com.au (primarily for share housing)

Compare utility providers

- o Gas: www.yourchoice.vic.gov.au (1300 134 575)
- o **Electricity:** www.switchon.vic.gov.au (136 186)

Op shops, used items and giveaways

- Australian OpShop directory: www.opshop.org
- Free giveaways and used items for sale: <u>www.gumtree.com.au</u>, <u>www.ozrecycle.com</u>, <u>www.ziilch.com</u>

Appendix

Preparing for rental accommodation

Evaluating some of your independe	nt living skill	S			
How well are you able to	1	2	3	4	5
manage these household duties:	Not at all	Not very well	Somewhat OK	Well	Very well
Planning and preparing meals					
Personal and grocery shopping					
Regular household cleaning and laundry, taking out the bins					
Maintaining the lawn/garden					
Paying rent and bills					
Preparing and managing a budget					
Identifying your housing priorities					
 How much rent are you able to afford? (This must be under 30- 	\$				
40% of your total income.)			1		
2. Which areas would you like to					
live in?					
3. What type of property would	☐ House		☐ Town		
you like to live in?	☐ Unit		•	tment/flat	
	☐ Studio	_	☐ Othe		
4. How many bedrooms do you need?	One bedi	room Iw	o bedrooms	Three-pl bedroom	
5. How important are these factors	1		2	5	
when looking for housing?	(Not impo	*	(Slightly mportant)	(Ve impor	•
Close to public transport]
 Close to family/friends]
 Close to work/school]
 Close to shops/library/local clubs]
 Close to parks/bike trails]
 Quiet neighbourhood]
 Big backyard/garden]
• Other:					
6. Do you need to find a pet- friendly property?		Yes		No	

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Preparing a budget plan

Weekly income	Your estimated income	Example
Wages		-
Centrelink pension/allowance		\$430
Rent assistance		\$64
Other income		-
Total weekly income		\$494

Financial grants and personal savings	Your estimated grant amount	Example
Housing Establishment Fund (two weeks' rent)		\$360
Bond Loan (four weeks' rent)		\$780
Personal savings		\$1200
Other grants/loans/savings		\$250
Total amount		\$2590

Housing establishment costs	Your estimated	Example
	expenses	
Bond (equivalent to one month's rent)		\$845
Rent in advance (equivalent to one month's rent)		\$845
Utilities set-up fees (gas, electricity, phone)		\$200
Furniture, appliances, linen, crockery and cutlery		\$450
Removalist fees		\$200
Total housing establishment costs		\$2540
Total amount (financial grants and personal savings)		\$2590
Balance		\$50

Regular living expenses (weekly)	Your estimated	Example
	expenses	
Rent (should not be over 40% of your weekly income)		\$195
Food and groceries		\$100
Utilities (gas, electricity, water, phone)		\$30
Travel (Myki, petrol)		\$50
Car registration, insurance, servicing and repairs		\$30
Spending money (entertainment, clothes, hobbies, etc)		\$50
Pet food, vet and other expenses		\$15
Loan and other repayments		-
Savings		\$10
Other expenses		-
Total weekly living expenses		\$480
Total weekly income		\$494
Balance		\$14

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Rental readiness checklist

☐ Have you decided on the type of rental property you would like?
$\hfill\square$ Are there rental properties within your budget that match your preferences?
$\hfill\square$ Have you considered how you will cover the initial costs of securing rental
accommodation, including the bond and rent in advance?
$\hfill\square$ Have you thought about how you will go about furnishing the property?
$\hfill \square$ Are you aware of your tenant rights and responsibilities?
\square Can you manage household tasks such as cooking, cleaning and budgeting?
☐ Do you have a good rental history?
☐ Do you know if you're currently listed on a tenancy database?
☐ Do you have rental or character references?
\Box Do you have all the identity documents and financial statements needed to complete a
rental application?
$\hfill\square$ Can you demonstrate that you'll be able to pay your rent on time and take care of the
property?
$\hfill\square$ Do you know how to make a good impression on the real estate agent at a rental
inspection?
☐ Can you commit to maintaining a 12 month rental lease?

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Inspecting and applying for a rental property

What to take to a rental inspection ☐ Photo ID (driver's licence/passport/keypass/proof of age card) ☐ Refundable key deposit (usually \$50) may be required for private inspections ☐ Pen to complete inspection checklist and fill out application form. Rental property inspection checklist Take a copy of this checklist with you each time you inspect a property, to help you thoroughly inspect it before you submit an application. **Inspection checklist** Is there adequate heating? Are there enough power points? Is the property well insulated? Is there enough lighting in the house? Are there smoke detectors? Is there a security door? Is it easy to exit the property in case of Do the windows open and close fire? properly? Does the property have a gas Do the doors and windows have connection? flyscreens? Is the hot water system big enough for ☐ Do the windows have coverings such as the household? curtains or blinds? Are the water quality and water Do the front and back doors have П pressure adequate? deadlocks? Are the stove and oven in good working Is there enough storage space and order? clothes hanging space? Are there exhaust fans in the toilet, Is there heavy traffic or other local noise bathroom and kitchen? that could bother you? Is there a laundry sink with taps? Are the fences and gates adequate? Is there space for a washing machine? Is the property in good overall condition? **Application checklist** ☐ Completed application form (stored safely in a folder) ☐ Introduction letter ☐ Photocopies of income statements/payslips ☐ Rental ledger, record of previous rent payments, loan repayments or savings deposits (evidence of ability to make regular payments on time) ☐ Reference letters ☐ Photocopies of ID (100 points required).

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Moving house checklist

You might find it useful to use this checklist when organising your move and ensure it goes smoothly.

Two-to-four weeks before moving
☐ Book removalists
\square Sort and throw out unwanted items
\square Organise disconnections of utilities from current property
\square Organise utility connections to new property.
One-to-two weeks before moving
\square Begin packing (set aside one box with essential items)
\square Thoroughly clean current property and undertake garden maintenance
\square Call removalists to confirm booking
\square Notify key organisations and people of upcoming address change
☐ Contact Centrelink to apply for Rent Assistance
\square Purchase/make arrangements for furniture, appliances, linen, crockery and cutlery
\square Purchase food to stock pantry.
Moving day
\square Complete a final sweep after all your belongings are removed from your current
property to ensure nothing is left behind
\square Complete condition report and take photos of the property before unpacking
everything
\square Begin unpacking and sorting boxes
\square Leave a spare set of keys with a family member, close friend or trusted neighbour.

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Partners In Recovery

Intake: 1800 731 222



Mind Connect 1300 286 463 Carer Helpline 1300 554 660

mindaustralia.org.au info@mindaustralia.org.au

Mind Central Office | 86-92 Mount Street PO Box 592 | Heidelberg VIC 3084

Mind Australia ABN 22 005 063 589

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