



Government of  
South Australia

SYC

# Renting Well

A practical guide to help older tenants navigate SA's rental market







# ACKNOWLEDGEMENTS

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SYC would like to thank the older tenants who were involved at various stages in the development of the Renting Well guide. Drawing on their own lived experiences of SA's rental market they shared valuable knowledge and insights that have been instrumental to the creation of the document.

The Renting Well Guide was created in partnership with Office for Ageing Well to address the documented needs of older people in South Australia who face housing insecurity. The guide was co-designed with older tenants and aims to provide clear and accessible housing information. It helps bridge the information gap for older individuals navigating the private and public rental markets, whether by choice or necessity. SYC, in collaboration with Office For Ageing Well, explored the information needs of older people re-entering the rental market and developed the Renting Well Guide, which includes information specifically tailored for older renters.

Thank you also to the numerous organisations that assisted with promoting the co-design project and finding people with lived experience to be involved. These include: Southern Service Reform Group at the City of Onkaparinga, City of Marion Council, South Australian Housing Trust, Uniting Care Wesley Bowden (UCWB), AC Care Mt Gambier and Murray Bridge, The Wyatt Trust, Hutt Street Centre - Aged City Living, Country Women's Association and the Office for Women. We would also like to thank The Welcoming Centre and the Australian Refugee Association for their support with finding older people from diverse backgrounds to be involved in the development of this Renting Well guide.

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# HOW TO USE THE RENTING WELL GUIDE

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Looking for a place to live can be overwhelming, confusing, and stressful as you make your way through the complex rental market. Renting Well was designed in collaboration with older tenants to assist older people to successfully navigate the rental market.

The Renting Well guide is intended to be both informative and practical. Information about the main steps needed to secure a rental property and move into a rental property are outlined. You may find it beneficial to start at the beginning of this guide and make your way through it in a sequential order. Alternatively, you can look at the contents page and go directly to the topics relevant to your circumstances.



When you see this symbol, we have included tips and activities that you may find useful.

Throughout the Renting Well guide, we refer to a variety of different players involved in the rental market. We have included a Glossary (pages 37-38) to help you understand terms commonly used.

In addition, we have included two handy documents specifically aimed at applying for a rental. Applying for a rental is done online and can be a difficult and confusing process so the documents are aimed at simplifying the rental application process:

1. Rental application process checklist (pages 46-47)
2. Rental application process - A quick step-by step and Frequently Asked Questions (FAQs) (pages 48-52)

Best of luck finding a new place to live. Take care of yourself as you embark on this journey and access support if you need it. We hope you find Renting Well Guide useful.



# TO-DO LIST

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As you work through the Renting Well guide, you will discover tasks that you need to complete whilst trying to find a rental property. Some people find it helpful to write down tasks that need to be actioned. In the Appendix, you will find a To-Do List template (page 43) you may choose to use. There is space on the template for you to keep track of 'what' tasks you need to do, and the timeframe for 'when' the task needs to be done. There is also a space for you to write any related notes.

Your To-Do List will only be helpful if you refer to it regularly and do the tasks on the list. You are encouraged to put your To-Do List in a place where you will not forget about it e.g., on the fridge. Refer to your To-Do List regularly as it will help you keep organised, on track and complete all necessary tasks.

# RENT AFFORDABILITY

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## Budget

When applying for a property to rent, property managers/owners look at your capacity to pay the rent when they assess your rental application. For this reason, it is important you apply for properties within your financial means.

⚠ It is a breach of your lease agreement if the full amount of rent is not paid on time. Breaches of your lease agreement can result in you being evicted from the property.

When considering how much rent you can afford, a good guide is to use the 30% rule. This means not spending more than 30% of your income on rent. However, in today's climate, some people are having to spend more on rent. Developing a budget that outlines your income and expenditure can help you identify how much rent you can afford.

The [Moneysmart](#) website is an excellent resource that has been developed by the Federal Government to assist Australians take control of their money with free tools, tips, and guidance. This website also has an online template available that you can use to develop your own budget.

If a paper-based option is your preference, a budget template can be found on page 44 of the appendix.



Complete a budget template in the appendix to help identify how much rent you can afford before you start looking for properties.



Contact the ConcessionsSA Helpline 1800 307 758 to find out if you are accessing all the concessions you are entitled to.



You may be entitled to regular Rent Assistance if you are paying rent and receive certain Centrelink payments. For more information, see [Services Australia](#).



## **Bond and Rent in Advance**

To secure a property you need to pay a bond and 'rent in advance'. 'Rent in advance' is usually the first two weeks of rent paid at the beginning of your tenancy. A bond is a security deposit the tenant/resident gives the property owner/landlord at the beginning of a tenancy or lease. It is returned at the end of the tenancy if there are no claims for cleaning, outstanding rent, or other costs.

The advertisement for the property should stipulate the amount of bond you will be required to pay. The bond amount will be based on the weekly rent.

If the rent is \$800.00 per week or less the maximum bond that can be legally requested is equivalent to four weeks' rent. However, where the weekly rent is more than \$800.00 per week, the maximum bond is the equivalent to six weeks' rent. You will also be required to pay the agreed rent in advance before commencing your tenancy.

If you require assistance to pay for a bond and the agreed rent in advance, you can apply to the South Australian Housing Trust to pay for the total amount of the bond and one week's rent. This is paid via a cheque made out to either the owner or property manager managing the property. You are required to collect the cheque from your local South Australian Housing Trust office and then give it to the relevant owner/property manager.

The bond money/cheque is to be lodged with Consumer and Business Services (CBS). Residential Bonds Online (RBO) hold that money in trust until the tenancy ends and you request it to be returned to you. Lodging a bond is typically done by the property manager/owner, however after July 1, 2024 the new [Residential Bonds Online User Portal](#) allows tenants to pay their bond directly to CBS using a debit or credit card through their RBO account.

You can request pre-approval for bond and rent assistance or apply once you've found the property. Once pre-approved you will have 14 weeks to find a property. You can reapply if you don't secure a rental within this timeframe. There are criteria you need to meet to be eligible for bond and rent assistance. To check if you are eligible, please visit a Housing Trust office, go to their website, or call 131 299. For further Housing Trust contact information, click [here](#).



If applying to Housing Trust for bond and rent in advance assistance, you are encouraged to apply before you commence looking for properties. If pre-approved for financial assistance, your notice from Housing Trust will stipulate the maximum rent amount for you to remain eligible for assistance. The rent amount is calculated on the household income (i.e., the combined income of the total number of people in the tenancy). For a retired person, this may be evidence of a Centrelink Age Pension, DVA or superannuation payment.



If you plan to apply for a Housing Trust Bond and/or one week rent payment, use this [link](#)<sup>2</sup> and complete the application. Alternatively, you can print the form on this website or visit a Housing SA office to get one. Paper-based forms need to be returned with supporting documents to a Housing Trust office.



If you are paying cash and self-funding the bond and the first two week's rent, ensure you factor this expense into your budget.

<sup>2</sup>[www.sa.gov.au/topics/housing/calculators/check-your-eligibility-for-help-with-bond-or-rent](http://www.sa.gov.au/topics/housing/calculators/check-your-eligibility-for-help-with-bond-or-rent)



# LOOKING FOR A RENTAL PROPERTY

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If it has been a while since you have had to look for a new rental property, it is important to consider the current market. A lot has changed in the rental property space. For example, how to apply, prices of properties, information being requested of an applicant and even the number of properties available.

## **Type of property**

When it comes to renting a new home, there may be many options and it is important to consider which type of property meets your needs prior to starting your search. Listed below are some options along with an explanation of some of the rights and responsibilities of each party in each scenario.

The legal responsibilities of property owners/landlords and tenants are governed by the [Residential Tenancies Act \(RTA\) \(1995\)](#). All tenancy agreements in South Australia for public, community and private rental and rooming houses are regulated by the RTA.

## **Houses, townhouses, units/flat, apartments, cottage flats/bedsits and granny flats**

- A house is a stand-alone dwelling.
- A townhouse is usually two storeys e.g., it has stairs.
- A unit/flat can have a shared wall. It can be detached or semi-detached and is usually smaller than a house. It is often situated in groups and you may have neighbours above or below.
- An apartment is usually part of a multi-storey building. There may be neighbours above or below you.
- A cottage flat/bedsit is a one-bedroom dwelling, often with a small, combined kitchen and lounge/bedroom.
- A granny flat is a self-contained dwelling built on an existing property.

In all of these property types, the tenant has sole use of the property.

### **Rooming house<sup>3</sup>**

A rooming house refers to a property where three or more rooms are rented out to individual tenants. Shared facilities and utilities like electricity are available for residents. Extra services such as meals and laundry may also be included.

Please note, if anything under three rooms is rented out, it is not recognised as a rooming house under the [Rooming House Act](#). Properties in which less than three rooms are rented are considered boarding and lodging agreements and are not covered by the *Residential Tenancies Act (1995)*. Therefore, boarders and lodgers are not afforded the same protections as a tenant who has signed a residential tenancy agreement or a rooming house agreement.

For more information regarding boarding and lodging agreements please consider the information on the Legal Services Commission website. They provide an excellent explanation and how to navigate this type of situation.

**3.** Boarding Houses are often confused with rooming houses. They are not covered under the Residential Tenancy Act.



## **Volunteer Member-Tenant Managed Providers (Housing Cooperatives)**

1. Housing cooperatives are managed by members who are usually also tenants.
2. Tenants actively participate in running the cooperative.
3. You must be both eligible for community housing and suitable for membership of a housing cooperative before completing a Registration of Interest in housing form to lodge your interest in becoming a member of a housing cooperative. You don't have to be a member, however becoming a member gives you more rights.

## **Community housing**

- Community houses are either owned or managed by not-for-profit community sector organisations.
- Available to people on low or moderate incomes, particularly those who have difficulty accessing and maintaining housing in the private market, or people with additional needs.
- Specific criteria usually need to be met.
- Rent is subsidised and calculated by using tenant/household income and is generally not charged at more than 30% of this.
- Community housing providers are exempt from some sections of the *Residential Tenancies Act (1995)*.

## **SA Housing Trust property**

- Public housing is available for individuals and families who meet the criteria. You may also hear it referred to as Housing SA.
- It is owned and managed by the South Australian Government.
- Available to people on low or moderate incomes, particularly those who have difficulty accessing and maintaining housing in the private market, or people with additional needs.
- Rent is subsidised and calculated by using the tenant/household income and is generally not charged at more than 25% of this.
- Public housing is exempt from some sections of the *Residential Tenancies Act (1995)*.

## **Retirement villages**

- Offer a range of accommodation types.
- They are only available to rent to residents that are 55+ and retired from full-time work.
- Other facilities such as TV rooms, libraries, gyms and swimming pools may also be included.
- Extra services such as laundry, meals and room cleaning may also be included.

- Retirement villages are governed by the *Retirement Villages Act (2016)*. The Act sets out the legal responsibilities for operators and residents.

**What type of rental options meets your needs? Circle the option(s) that best suit you.**

- Houses or units
- Rooming house
- Retirement village
- Co-operative housing
- Community housing
- SA Housing Trust property – You may hear it referred to as The Trust or Housing SA
- Boarding house





## **Property features**

Before you start your search for a suitable home to rent, you should think about the specific features you would ideally like in your new home – prepare to be flexible.

The best place to start when developing your 'ideal' list of features for your new home is to determine your non-negotiable features. These are the things that you do not want to compromise on.

### **Some examples of features to consider:**

- Number of bedrooms
- Garage space
- Number of car spaces
- Cooling/heating
- Property on one level – no stairs
- Dishwasher
- Garden
- Back/front yard
- Pet friendly
- Location
- Close to public transport and other amenities
- Security
- Accessibility features (e.g., ramps, handrails etc.)

List the features below that you would like in a property. Review this list and determine your non-negotiable features.

## Searching for rental properties

Vacant properties for rent are advertised in a variety of ways, but most are advertised on websites that you can access via a computer, laptop, or smart phone. If you do not have access to one of these electronic devices, public libraries generally have a pool of computers that community members can use free of charge.

If you require help with accessing and/or using these websites you are encouraged to seek support from family, friends, or community organisation.

### Some websites that advertise vacant properties for rent are:

- [domain.com.au](http://domain.com.au)
- [realestate.com.au](http://realestate.com.au)
- [agedcareonline.com.au](http://agedcareonline.com.au)
- [rent.com.au](http://rent.com.au)
- [flatmates.com.au](http://flatmates.com.au)
- [tenantapp.com.au](http://tenantapp.com.au)
- [retireaustralia.com.au](http://retireaustralia.com.au)
- [villages.com.au](http://villages.com.au)
- [downsizing.com.au](http://downsizing.com.au)

People also secure rental properties via word of mouth or through online community groups, whilst others choose to go directly to the agency.

Public housing (e.g., SA Housing Trust) or community housing properties need to be sought through SA Housing Trust or the relevant not-for-profit organisation. For these types of housing, specific criteria may need to be met and you may be required to go onto a waiting list.



Be wary of advertisements that request your bank details or money upfront before signing the lease as these are usually scams.



Specific property features and locations can be narrowed down on these websites by using the 'filter' function.





**Do you need to enlist the support of others to help you look for properties for rent that you can apply for? If yes, who will you ask to help?**



**What sources will you use to search for properties to rent?**

Keep a list of the properties you have applied for or have booked to view. You might find our to do list on page 43 useful to capture this information.

# RENTAL APPLICATION PROCESS

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## Property inspections

In most cases, rental applications will not be accepted until you have viewed the property, this is known as a property inspection. Sometimes inspecting the property online may suffice, however it is strongly advised you view the property in person as online pictures can be deceiving.

Most property managers expect you to notify them of your intention to view a property. If you don't, they may refuse to let you view the property.

The inspection process varies between different real estate agencies. Read the advertisement for the property carefully. There will usually be a "request an inspection" or "enquire" button where you input your details and will then be notified of the next open inspection time. Sometimes an inspection date and time will be listed in the advertisement if one is already arranged. Other advertisements will state a pre-application is required. This means you can apply online, usually through one of the online application profiles (2apply, Tenant options etc.) In this situation, the property manager will review applications and then shortlist a few of the preferred applicants to contact about an inspection.

⚠ Please be mindful that often automated responses are used when registering for a property viewing. This could mean you receive a response when you have already registered to see the property – this can be confusing.

Generally, property viewings are held for very short time frames, often only for 10-15 minutes. It is important you are organised to ensure you make the viewing on time. Ideally you should arrive before the viewing commences, or at least on time. Some questions you may like to ask yourself include: How are you going to get to the viewing? Do you need to ask family/friends to take you, or will you catch public transport? You are also encouraged to map and time your journey to help you arrive on time and minimise related stress.

### **Some things to consider when viewing a property are:**

- Be at the viewing before it starts or at least on time.
- Try to introduce yourself to the agent conducting the viewing or at least acknowledge them– but don't overshare personal information or be negative. However, if there are many people at the viewing, or the agent is busy, this may not be appropriate.

### **Applying**

Properties are advertised by a property manager or the property owner/landlord. The advertisement will state the application process for the property they are advertising. It is important to be aware the application process used can vary between agencies. Most application processes involve using an online application portal such as Tenant Options, Snug, 2apply, Tenant App etc. Sometimes paper-based applications are used; however, these are less common as they often don't capture the same amount of information as an online application and create more work for the person assessing the applications.

Setting up your application profile on your online application form can take some time, as you will need to enter your address history, income information and upload ID, payslips etc. Once you have your profile set-up, it generally only takes a few minutes to apply for subsequent properties as you will only need to click through the prompts to confirm your details and answer a few additional questions (such as 'preferred move in date').



You may find the Rental application process | A quick step-by-step guide on pages 47-48 useful.



Complete all sections of the application fully and correctly, and only provide valid and most current documents requested. Do not leave blank spaces. If you do leave blank spaces, the application will appear incomplete and will not be considered. If there is something that is not applicable, then write 'not applicable'. Once submitted you usually receive an automated confirmation email or text saying your application has been submitted.

## Essential Documents and Information

The following information is necessary to complete your rental application.

### Rental application essentials:

- Photo ID, such as driver's licence, proof of age, passport.
- Other forms of ID, such as Medicare card, healthcare card, pension card, birth certificate, immigration card.
- Past rent/living history information.
- Proof of rental payments/Rental ledger – history of your rent and water payments. Request this from your existing or past property manager.-NB. If you don't have a rental history, you may need to provide the name and contact details of a referee that can verify your previous address.
- Proof of income. This could include a Centrelink, Age Pension, DVA payment, income statement and/or payslips which are no older than three weeks.
- Referees (at least three). Please see below for more information.
- Rental/accommodation history (address history for 2-4years).

Electronic versions of these documents are required for most applications. To make electronic versions of hard copy documents, you will require access to a computer, printer and scanner, which are all available at local libraries (if you don't have access at home). The library staff should be able to show you how to use these devices if you require assistance.

**Identification (ID):** You will need to provide three forms of ID (including photo ID) as part of your application (100 points of ID). It is important that all ID is up to date and valid.

### Here's an example of what you may be required in an application:

- 40 points: Passport
- 40 points: Photo ID / Drivers licence
- 40 points: Centrelink Pension card
- 40 points: Veteran Affairs gold card
- 30 points: Bank statement
- 30 points: Birth certificate
- 20 points: Bank card
- 20 points: Student ID
- 20 points: Medicare card
- 10 points: Bank debit or credit card



**Rental/accommodation history information:** Information to provide includes: a rental ledger, contact details of past property managers/landlords (contact them) or bank statements that identify rental payments only. If you don't have a rental history for all or part of the time required, and have only lived with family and friends, you can provide these addresses instead, as part of your application.

**Income statements/payslips:** If you are working, you will typically need to provide 4–8 weeks proof of income and if you are receiving Centrelink payments, you will need to provide a Centrelink Income Statement no more than 4 weeks' old. If you are self-employed or receive money informally (for example from family), you can provide a Business Activity Statement (BAS), documents from an accountant or a bank statement showing your incoming funds only.

**Referees:** Property managers and property owners/landlords want to ensure that you have recent personal referees who have visited your home and can provide some idea of your reliability and how you keep a home. The property manager or property owner/landlord will ask for at least three referees so they can learn more about you. Wherever possible, at least one should be from a property manager/owner.

Referees can also be an employer (current or previous), case worker, social worker, someone you have lived with, or another person who knows you and can vouch for things such as your character, personal qualities, and ability to be a good tenant (e.g., keep a clean house, pay rent on time etc). Other people to consider could be relatives, friends, workers, previous colleagues, or someone from a sporting or social club you belong to.

Previous property managers generally will use an online reference tool and/or agree to provide a phone reference. It is important to remember that previous property managers or owners are not obliged to provide a reference.



To protect your privacy, blank out all expenses except for rental payments on the bank statement you provide. Your bank may be able to provide a statement with only the transactions that need to be shown.



If using a property manager or property owner/landlord to confirm your rental history, it is important to gain permission before providing their details.



It is advised that you download and print your income statement on the day you apply. Upload a new copy of your income statement to your rental application every four weeks. You can visit a Centrelink office to get help obtaining a copy of your income statement if you need.

### **Tenancy application optional extras**

The following items are optional, however, they are recommended to include as they will support your application. Remember that it is best to focus on the essentials first.

#### **Cover Letter**

Writing a cover letter along with the application is a way for prospective tenants to explain why they are suitable tenants for the property. Essentially, it is a letter of introduction and summary of the key information provided in the application, demonstrating why someone is a good tenant. It is similar to a cover letter for an application for a job. It can include things such as information about yourself, a bit about your hobbies, work background, and explanation of why you are moving and why you like the property you are applying for. It is important to specify the actual address of the property in a cover letter that accompanies an application.



### **Pet Resume**

A pet resume<sup>4</sup> is a comprehensive summary of your pet's best qualities and attributes, designed to showcase responsible pet ownership when applying for a rental property. It may help any prejudices or previous negative experiences a property manager or property owner/landlord may have had with pets. It could include characteristics of your pet that would make them good neighbours, how you keep them free from disease and parasites, and how you take care of your pet's waste. Provide a photo of your pet and their bed to show that they have bedding.

### **Reference/Support Letters**

Reference/support letters are letters of recommendation that can help to secure a rental property; however, they take time to prepare and are not the favoured way for property managers to provide a rental reference.

If you are the member of a local community group/sporting organisation or have responsibility in a group of any kind, then certainly this can be an excellent reference. Someone with authority in the organisation can write a support letter advising of your reliability and how you contribute to the community – it is all about building credibility!

Your employer could write a reference letter; however, they generally have not been at your home, so they can only provide information regarding your reliability and honesty in the case of your employment.

4. See also <https://rentwithpets.com.au/tips-for-tenants/pet-resume/>



## **Rental Ledger**

A rental ledger is an official record of all the rent and other payments a tenant has made to the property owner/landlord (often through a property manager if there is one in relation to a property that the tenant is renting). It can be a physical document, but nowadays it is usually kept in electronic format that can be printed out.

### **They generally include:**

- The date rent was paid.
- The date the rent was recorded and receipted by the manager/agency.
- The receipt number.
- The amount paid.
- The type of payment, whether for rent or water usage (if applicable).
- The amount of arrears (if applicable).

If you cannot get in contact with a previous property manager, the real estate agency may still be able to provide a rent ledger.

## **Tenant Check**

Some online applications give you the option to pay for a Tenant Check. Tenant Checks cost around \$30.00 and provide you with a report for prospective property managers/property owner/landlords showing your rental history. A report may include the following:

- Identity and background check
- Any breaches for your rental history
- Bankruptcy and court records
- Australian Securities and Investments Commission (ASIC) records, past or present

All checks are done using Government records and Rental history through Equifax – National Tenancy Database including the Australian Government's Document Verification Service for verifying your ID. It is important you read all the fine print before purchasing a Tenant Check.



Rental applications take time. Prioritising time to complete your application is essential. Be mindful that taking too long with your application will likely result in the property being allocated to someone else.



Make sure that you follow up your application with the property manager or property owner/landlord. Be prepared to speak about your application as the person receiving your application may have questions about it. You will be notified by the property manager or property owner/landlord if your application is successful. You may not be notified if you are unsuccessful.



# STARTING YOUR TENANCY

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Once you have been notified that your application has been successful, you may be asked to pay the bond and the first two weeks' rent to secure the home. It is important to ask for a copy of the lease to read so that you can be certain of the conditions of the tenancy before paying any money. It is useful at this point to clarify who will be managing the property (property owner or agency). With the lease you may also receive several tenancy related documents, please see below for more details.

## **Signing your tenancy agreement**

Successful signing of the tenancy agreement means you know what you are signing. It is important to read through the tenancy agreement thoroughly. If the lease is verbal, try to get the key details written down somewhere and agree to sign it together – this will still be legally binding should there be a dispute.

## **A tenancy agreement should detail the following:**

- Is the agreement fixed or periodic?
- How much is the rent?
- How much is the bond?
- Who pays for water use and supply?
- When is the rent to be paid?
- How will rent be paid?
- Are there any exclusions?
- Are there special conditions? (e.g., pets)
- List of domestic appliances in the property i.e., heating/cooling, hot water service
- How long is the lease? i.e., 12 months/open

Fixed term and periodic lease agreements differ only in the conditions in which the tenancy ends.

Fixed term agreements are for a specific term. This type of tenancy has a start date and an end date (e.g. 6 or 12 months). The end date can be changed if the property owner/landlord and tenant agree. If the tenant moves out before that date, they may be required to compensate the owner, commonly referred to as 'break lease' costs.

Periodic agreements don't have an end date. They continue until either the tenant or landlord/ property owner give the required written notice to end the tenancy.

### **Documents you should receive**

At the beginning of your tenancy, the owner or property manager is legally obligated to provide you with the following documents:

- Section 48 notice – owner's details
- Signed Residential Tenancy Agreement (lease)
- 2 x inspection sheets
- Instruction manuals for any household appliances
- [Tenant Information Guide](#)

You will also be provided with keys, and you may be required to sign a key receipt acknowledging that you have received the keys. Each tenant on the lease is entitled to a set of front door key(s) and one key for each other lock and window locks.

### **Question to ask the owner/property manager:**

- "Where is the water meter located?"
- "Where is the electricity meter box located?"
- "Who will be managing the property? The property manager or the owner?"





## **Bond and rent in advance**

When the owner approves you as their new tenant, you will be required to pay the bond and the first two weeks rent. A bond is a security payment made by the tenant that is held by Residential Bonds (Consumer & Business Services by CBS for the life of the tenancy. It is held in case there are any rent/water payments outstanding, damage or cleaning required at the end of the tenancy.

An amount equal to four week's of rent is held as bond for properties where the rent is up to \$800 per week. For properties where the rent is over \$800 per week, an amount equal to six weeks of rent is required. SA Housing Trust offers assistance with bond payment for eligible individuals; to check your eligibility please go to the SA Housing Trust website or consult your caseworker. If you are eligible, SA Housing Trust will pay your bond and it will automatically be lodged by them.

The bond is the tenant's money and at the end of the lease the tenant should apply to Residential Bonds to have their bond refunded. If the owner wishes to claim any of the bond money, they will have to seek the permission of the tenant. If the tenant does not agree, the dispute will be referred to the South Australian Civil and Administrative Tribunal (SACAT) for a conference and/or hearing. Tenants can contact Consumer and Business Services or RentRight SA for dispute advice. RentRight SA and can also provide free and independent advocacy support at SACAT. Contact details for both are in the list of resources at the end of document.

## **What is 'rent in advance'?**

A way to illustrate rent in advance is through the example of shopping. If you go into a shop and you select a can of drink from the fridge. If you open the can, drink the contents and then walk to the counter to pay you would agree you might find the store owner displeased with your actions! The right thing is to pay for the can of drink first, then consume the contents after paying. Paying rent in advance works in the same way. You pay for the time period in advance, then consume the time period by residing in the property. Once the time period is finished or consumed, you then pay for the next time period again before, by continuing the lease and residing in the property.



## Inspection sheet

At the beginning of your tenancy, you should receive inspection sheets. Inspection sheets are a written record of the condition of the home and photos are often attached to this report.

Before you move any furniture into the home, check and complete the inspection sheets recording any inaccuracies on the sheets. It is advised to also take your own photos. Return a copy to the property manager/owner within 14 days. Scan completed condition report into your computer or keep a paper copy for your records.



Scan the completed inspection and save it to your computer. If you don't have access to a scanner, you can take a photo using your smart phone. Alternatively, you can keep a paper copy for your records.

## RECAP – Starting the tenancy and moving in

- Read through the tenancy agreement.
- Sign and ask for a copy of the agreement.
- Pay rent and bond as agreed.
- Collect keys and inspection sheets.
- Complete inspection sheets before moving in.
- It can be useful to take and store your own photos too.
- Provide completed inspection sheet advising of any outstanding maintenance issues. Keep a copy for your records.



Create a list of all of the people and organisations from whom you regularly receive postal mail (e.g., telephone, subscriptions etc). Remember to advise them of the new address before you move. Australia Post have a paid service for redirecting mail that you may prefer to use.

## Moving In

Moving from one property to another can be physically and emotionally demanding. It is recommended you start packing non-essential household items into labelled boxes as soon as you start looking for properties. Some people recruit family and friends to assist with packing, end of lease clean, and transporting belongings to the new property. Others choose to contract a removalist company and/or a cleaning company to assist. To assist with budgeting for this, try to get a fixed cost rather than an hourly rate. In certain circumstances, a financial counsellor or charity organisation may be able to assist with the cost of moving.

## **Utilities**

Access to basic utilities, including water and electricity or gas, must be included at all rental properties, and connection points must be kept in good working order. The tenant can arrange for installation of connection points if they are not already provided. You can confirm who is paying for the connection point and if they will remain when the tenancy finishes. It is recommended you confirm this before installation.

Existing gas and electricity connections need to be put into the tenant's name. This needs to be arranged by the tenant. They are responsible for paying for supply as well as use charges. It is possible that the property owner/landlord will keep the bill in their name and will include a set amount in the rental payment or pass on costs to the tenant. Any costs passed on must be stated in the tenancy agreement.

### **Other things to know:**

- Solar panels – If these are installed, the electricity bill can be in the property owner/landlord's name. It needs to be stated in the tenancy agreement who is responsible for the usage. Any solar feed-in tariff is paid to the account holder for the property, so the tariff will be credited to the tenant if the account is in their name.
- Bottled Gas – If there is an existing connection for this at the property, the property owner/landlord must pay for the hire or supply of the gas bottle. The cost to fill the bottle with gas is the responsibility of the tenant.

## **Water Bill**

Unlike gas and electricity, the water bill will not be in the tenant's name. The property owner/landlord or property manager should advise the tenant of water charges and provide a copy of the bill as soon as it is received from SA Water. These bills are issued every three months. Tenants are typically responsible for paying for water usage and/or supply charges. This may vary depending on your agreement with the property agent/owner.

### Other things to know:

- The sewerage charge on the SA Water bill is always paid by the owner and cannot be passed onto the tenant.
- For lease agreements after 1 March 2014 the tenant is responsible for paying water supply and usage charges.
- For lease agreements before 1 March 2014 the tenant is responsible for water use over 136 kilolitres per year.
- A tenant does not have to pay a water bill if the property owner/landlord does not pass on the charges within three months of the bill's issue date or if the tenant requests a copy of the bill and it is not passed on within 30 days of the request.
- Property owners/landlords should attach a copy of the bill to the tenant's invoice.
- If there is no separate water meter, and more than one dwelling is sharing a meter, a specific explanation about how water charges will be shared must be written in the rental agreement.
- It is the tenant's responsibility to advise their property owner/landlord or property manager immediately about problems such as leaking taps, otherwise they may be liable for increased water costs.
- Tenants who are paying for all water charges may be able to get a water rate remission. For further information contact the ConcessionsSA Hotline on 1800 307 758.



# LIVING IN YOUR RENTAL HOME

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## **Paying Rent**

Important things regarding rent:

- Always pay rent on time, every time.
- Get to know your Residential Tenancy Agreement to understand how and when your rent should be paid. Common payment methods include direct debit, manual payments, BPAY, Centa-pay or paying in person. Be aware that some methods such as BPAY can take a few days to process and that your property manager may not offer all payment methods.
- If you are required to pay your rent in cash, it is crucial you get a receipt, so you have proof of payment.
- Some property managers use a third party to collect rent and charge the tenant a fee for each payment. You do not have to agree to this. The property manager must provide one fee-free method of making your rental payments.
- If you anticipate a problem with a rental payment always communicate this with the property owner or property manager as soon as possible.
- Evidence of communication is critical.

## **Routine inspections, repairs and maintenance**

Routine inspections are visits that may be carried out by your property manager or property owner/landlord. They are conducted to ensure your rental is being cared for and that any maintenance and repairs are being reported.

Routine inspections are standard practice and will occur several times a year, usually once every three months.

Tenants must be notified of a routine inspection in writing with 7-14 days' notice and will include the purpose and date of the inspection as well as the two-hour time frame for when the inspection will be carried out (for example between 1.30pm – 3.30pm). SA Housing Trust give 14 days' notice in writing.

If you would like to be present for the inspection but the notice is on a day that is not suitable, it is a requirement under law that the property manager/ property owner / landlord negotiate a day that does suit. It is best to provide at least three alternate days and times to give the property manager / property owner/ landlord an opportunity to meet your request.

To prepare for a routine inspection, clean the property thoroughly and use the cleaning list if one is provided. Make a note of any maintenance issues that need to be flagged for the inspection and ensure any approved pets are secured for the visit.

As the tenant, you must not cause damage to the property. If damage does occur, then the property manager / property owner / landlord should be notified as soon as possible. This should be reported in writing with a photo. If you, the tenant, intentionally or carelessly cause damage, it is your responsibility to repair the damage.

If the property needs maintenance/repairs, whether reported for the inspection or in-between inspections, this should always be done in writing. Try to include photos if applicable so you have evidence of your report. This can be done via email, text or letter to the property manager/owner whichever is applicable. Be aware that some property managers use a 'tenant portal' for maintenance and the property manager controls it, so always report maintenance using both the portal and email.

The property owner/landlord or property manager only need to give 48 hours' notice to carry out maintenance on a property. No notice is required if urgent maintenance is required (e.g., gas leak, burst water main and house is flooding etc.).



## **Sub-Letting**

A tenant has the right, with the landlord's approval, to sub-let the rental premises, or assign their interest to another party. The property owner/landlord cannot unreasonably refuse tenants sub-letting rental properties.

## **Neighbour Disputes**

Everyone is entitled to live peacefully in their home even when they are renting a property. If you feel your safety or the safety of others is at risk, always contact the SA Police (SAPOL) on 131 444 or 000 if it is an emergency. Make sure you keep a diary of any issues that you are experiencing and always keep the SAPOL report number that you are issued as it may be necessary for any possible future action you make take.

### **Disruptive behaviour can include:**

- Excessive or unusual noise or smell
- Threats, intimidation, offensive behaviour or assault
- Continual trespass
- Theft, vandalism or graffiti
- Noise and disturbance from domestic arguments
- Street fighting and verbal abuse between neighbours and their visitors
- Excessive barking from dogs (please contact your local Council)

### **Disruptive behaviour does not include:**

- Noise and activity associated with normal daily life, for example children playing.

### **How to deal with disruption:**

- Try to talk to your neighbour first.
- Keep written records.
- Report incidents to the right department or organisation for example the police, local council, SA Housing Trust (if in a public housing property), or the Royal Society for the Prevention of Cruelty to Animals (RSPCA) etc. Always keep a record of your contact with any departments you are in contact with.

Uniting Communities Community and Neighbourhood Mediation service<sup>5</sup> is available to support you with any neighbourhood disputes that are difficult to manage on your own. If you're in social housing (SA Housing Trust or Community Housing), there are forms you can access to address your complaint.

5. Find details to Community and Neighbourhood Mediation in the resources list at the back of this resource.

### **Information for Non-English Speakers**

Finding a new home in Australia differs from some other countries, therefore if you are new to Australia, or English is not your first language you may find the process challenging.

Some of the language used can easily be interpreted to mean something else, therefore we encourage you to read the Renting Well Glossary on pages 37-38. The South Australian Government has developed '[Renting: A Basic Guide](#)' that includes information about renting for people who speak languages other than English.

If you are applying for an SA Housing Trust property, SA Housing Trust can arrange an interpreter free of charge. Please phone 131 299 for more information about this service.

***Hopefully after reading 'Renting Well' you have gained some valuable knowledge that has helped you better navigate SA's rental market. Once you have successfully secured a rental property, we hope you enjoy your new home!***

# GLOSSARY

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The rental market has its own terminology, which you may not be familiar to you. Renting Well has compiled a list of the terms most used and their definitions.

<b>Rental market</b>	The space where rental property owners offer their properties for rent, and renters seek suitable living spaces.
<b>Tenant</b>	A person or entity who occupies land or property rented from a property owner/landlord.
<b>Property owner/landlord</b>	The owner of property, such as a house, building or land, that is leased or rented to another person or entity.
<b>Property Manager/Agent</b>	A person responsible for managing a rental property and the property owner/landlord's day-to-day obligations.
<b>Inspecting/viewing property</b>	Looking at a potential property available for rent. This is usually done at the property at a designated time or window of time.

<p><b>Bond</b></p>	<p>A bond is a security deposit the tenant/resident gives the property manager / property owner/landlord at the beginning of a tenancy or lease. The property manager / property owner/landlord must lodge it with Consumer and Business Services (CBS). It's returned at the end of the tenancy if there are no claims for cleaning, outstanding rent, or other costs.</p>
<p><b>Rent in advance</b></p>	<p>Most rentals require up to two weeks' rent to be paid in advance. Please note: Up to two weeks' rent in advance and the bond are the only payments the property owner/manager / landlord can ask for at the start of a tenancy.</p>
<p><b>Rental application</b></p>	<p>A rental application is a form that property owners/landlords and property managers use to request detailed information from potential renters. It is often completed and submitted online.</p>
<p><b>SA Housing Trust Previously know as South Australian Housing Authority. Also commonly referred to as Housing SA</b></p>	<p>The SA Housing Trust provides information and assistance for public, private and community rental housing, emergency housing, housing services for Aboriginal and Torres Strait Islander people, home ownership options, housing legal clinic, and services for SA Housing Trust tenants.</p>
<p><b>Residential Tenancies Act (1995)</b></p>	<p>An Act of Parliament in South Australia that primarily regulates the relationship of property owner/landlord and tenant under residential tenancy agreements.</p>
<p><b>Lease agreement</b></p>	<p>A lease is a contract outlining the terms and conditions under which one party agrees to rent an asset, in this case, the property owned by another party.</p>

<b>RentRight SA</b>	SYC's RentRight SA's housing advice and advocacy service is a free, independent service, helping people sustain their tenancies in private rental, community housing, rooming houses, or public housing. This program is supported by South Australia's Housing Trust.
<b>Lease agreement</b>	A lease is a contract outlining the terms and conditions under which one party agrees to rent an asset, in this case property, owned by another party.
<b>Eviction</b>	The action of forcing someone to move out of a property.
<b>End of lease</b>	The date at which a lease expires or is terminated.
<b>Pet resume</b>	A comprehensive summary of your pet's best qualities and attributes, designed to showcase responsible pet ownership when applying for a rental property.
<b>Reference letters</b>	A letter describing someone's character, qualities and abilities written by someone familiar with that person.
<b>Rental ledger</b>	A complete record of rent payments a tenant has made, and the dates that the rent covered.
<b>Retirement Villages Act (2016)</b>	An Act of parliament in South Australia that regulates retirement villages and the rights of residents of such villages, and for other purposes.



# APPENDIX

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## Helpful Resources

### **RentRight SA**

Ph 1800 060 462

<https://www.syc.net.au/services/housing-homelessness-support/retright-sa>

RentRight SA's housing advice and advocacy service is a free, independent service, helping people sustain their tenancies in private rental, community housing, rooming houses or public housing. This program is supported by South Australia's Housing Authority. Tenancy Advisors are available from 8 am to 8 pm, Monday to Friday.

### **South Australia's Housing Trust**

Ph 131 299

<https://www.housing.sa.gov.au/>

Provides information and assistance for public, private and community rental housing, emergency housing, housing services for Aboriginal and Torres Strait Islander people, home ownership options, housing legal clinic, and services for South Australia's Housing Trust tenants.

### **ConcessionsSA Hotline**

Ph 1800 307 758

<https://www.sa.gov.au/topics/care-and-support/concessions>

A dedicated Concessions website where you can find what concessions are available and the associated eligibility criteria. The Hotline is available from 9:00 am to 5:00 pm, Monday to Friday.

## **SA Housing Trust Private Rental Liaison Program**

Ph 131 299

<https://www.housing.sa.gov.au/about-us/policies/private-rental-liaison-program-policy>

The Private Rental Liaison Program supports people who have trouble accessing private rental but could maintain a private rental tenancy with some support. Customers are eligible for the Private Rental Liaison Program if they are eligible for private rental assistance in line with the Private Rental Assistance Program policy, and if they are able to maintain a private rental tenancy but need help accessing it, for example they don't have necessary social skills to negotiate with property managers/owners.

## **Consumer and Business Services (CBS)**

Ph 13 18 82

<https://www.cbs.sa.gov.au/sections/renting>

Provides renting and letting advice, including information about renting and letting privately in South Australia. CBS can be contacted by phone from 9.00 am to 4.30 pm, Monday to Friday.

## **Residential Tenancies Act (1995)**

<https://www.legislation.sa.gov.au/lz?>

[path=%2FC%2FA%2FRESIDENTIAL%2OTENANCIES%2OACT%201995](https://www.legislation.sa.gov.au/lz?path=%2FC%2FA%2FRESIDENTIAL%2OTENANCIES%2OACT%201995)

An Act of Parliament in South Australia that primarily regulates the relationship of property owner/landlord and tenant under residential tenancy agreements. Some changes to the *Residential Tenancies Act (1995)* have recently occurred, please refer to the Consumer and Business Services website for more information.

## **Community and Neighbourhood Mediation - Uniting Communities**

Ph 08 8202 5960

<https://www.unitingcommunities.org/service/legal-services/mediation>

A not-for-profit organisation that offers support including legal services, homelessness support, financial wellbeing services, as well as support for older people, people with disabilities, families and young people, Uniting Communities can be contacted by phone from 9 am to 5 pm, Monday to Friday.

## **South Australia Civil and Administrative Tribunal (SACAT)**

Ph 1800 723 767

<https://www.sacat.sa.gov.au/>

SACAT deals with housing disputes including residential tenancy agreements, retirement villages, residential parks and rooming houses. They can be contacted by phone from 9.00 am to 4.30 pm, Monday to Friday.

## **SA.GOV.AU**

### **Renting Privately (a basic guide)**

(Available in languages other than English)

<https://www.sa.gov.au/topics/housing/renting-and-letting/renting-privately/tenancy-information-in-languages-other-than-english>

## To-do list

What?	By when?	Notes

## Budget template

Name:

Date:

Income

Item	Frequency	Amount (fortnightly)
Total income:		



Expenses				
Item	Frequency	Amount (fortnightly)	Need/want	Fixed/ variable
Total expenses:				
Balance:				

**Notes for using the budget template**

- A 'need' is an item that you need to survive or is essential to your survival well-being.
- A 'want' is something that is nice to have but not essential for survival or well-being.
- 'Fixed' refers to an amount that is the same each payment date e.g., rent.
- 'Variable' refers to an amount that differs each time e.g., food etc.

## Rental application process | Checklist

	Completed	Progress notes
<p><b>Budget</b> Rental amount–Determine rent to income ratio. Bond–South Australia's Housing Trust /own funds?</p>		
<p><b>Property preference</b> What type of property do I want? Which suburbs am I willing to live in? Are there properties within my budget that meet my needs? Familiarise yourself with ads on realestate.com.au</p>		
<p><b>Rental application profiles</b> Create/Update all online applications. e.g.,TenantOptions/2apply/Snug/Realestate.com</p>		
<p><b>Photo identification</b> Driver's License/ Passport</p>		
<p><b>Other identification (2-3 minimum usually required)</b> e.g., Healthcare card/Pension Card, Medicare Card, Birth Certificate, Immigration card</p>		
<p><b>Proof of income</b> e.g, Centrelink Income Statement, Aged Pension, Department of Veterans' Affairs (DVA) payment) Payslips (4 weeks minimum), Bank account balance summary, Child support statement</p>		
<p><b>Proof of rental payments</b> Request rental ledger and bank statement – showing rent payments ONLY</p>		

	Completed	Progress notes
<b>Proof of address</b> e.g., Electricity/Gas/Phone bill, Car Registration/Health Care Card		
<b>References</b> Ask your referees for permission to be contacted. Input full contact details for employment, housing and personal references across all application profiles		
<b>Cover Letter/Letter of introduction</b> Photo of applicants to personalise (optional)		
<b>Pet Resume (if applicable)</b> Details of pet/s and photo(s)		
<b>Review all rental application profiles before applying for properties</b>		
<b>Begin registering for/attending inspections.</b>		
<b>Keep track of application progress and inspection dates, and keep a list in a way that works best for you</b>		
<b>Follow up on applications where appropriate. Be sure to answer calls and check your phone and email regularly. Property Managers or Property Owners will have many applications to process and may only try to contact you once or twice.</b>		

## Rental application process | A quick step-by step guide

<p><b>Rent affordability and budget</b></p>	<p>Begin familiarising yourself with rental advertisements on Realestate.com.au or other websites, and determine if renting a property is something you can afford on your current household income (your income alone or plus friends/partner if applying with others).</p>	<p>Most property managers prefer applications when the rent for the property per week is no more than around 30% of the total household income. Example: A couple applying for a property that is \$400 per week 1 person earns \$1,400 per fortnight from employment. The other receives \$600 per fortnight from Centrelink payments. Combined weekly household income= \$1,000 (or \$2,000 per fortnight) Rent for the property: \$300 per week = 30% of the total household income.</p>
<p><b>Bond</b></p>	<p>Apply for Bond &amp; Rent Assistance through SA Housing Authority (SAHA), online, <a href="https://www.sa.gov.au/topics/housing/renting-and-letting/help-paying-bond-and-rent/Apply-for-bond-rent">https://www.sa.gov.au/topics/housing/renting-and-letting/help-paying-bond-and-rent/Apply-for-bond-rent</a> or save money for a bond (equal to 4 weeks of rent for properties up to \$800 per week or equal to 6 weeks rent is over \$800 per week).</p>	<p>It is the responsibility of the property manager or property owner/landlord to lodge a tenant's bond with Consumer and Business Services (CBS). For more information on Bonds and CBS visit <a href="https://www.sa.gov.au/topics/housing/renting-and-letting/residential-bonds">https://www.sa.gov.au/topics/housing/renting-and-letting/residential-bonds</a></p>
<p><b>Rental/ accommodation history</b></p>	<p>Write down your last 2-4 years of address history including a contact name, number and email to verify each address.</p>	<p>Most rental applications online and paper require 2-4 years of address history. This includes addresses/contact details if living with family or friends. It is more efficient to gather this information before you begin the process of setting up application profiles so you can refer to it easily.</p>

<p><b>Online rental application profiles/portals/forms</b></p>	<p>Begin setting up accounts or rental application profiles on websites such as Tenant Options, 2apply/Tenant App, Realestate.com 'renter profile' and Snug.</p>	<p>These are the main four application profiles used by Real Estate Agencies to process applications. Some agencies will provide the link to their own application form, online or provide a form in PDF format. Occasionally, you will receive a paper application form. Each agency will generally only use one application portal, the applicant cannot choose which portal to apply through. For this reason, it is best to have the four main profiles setup and ready to go. (Tenant Options, 2apply/Tenant App Realestate.com 'renter profile' and Snug.)</p>
<p><b>Referees</b></p>	<p>Chat to your referees to let them know you are applying for rentals and ask for their permission to be contacted. You will need their name, email, phone number and they will be asked to verify the dates you lived/worked at the property or job they are providing a reference for.</p>	<p>Most rental application profiles will send an email reference request to each of your referees. Once complete this written reference saves onto your profile for the Property Manager to view. You will not be able to view what the referees has said on your profile, only whether the reference was completed or not.</p>
<p><b>Identification</b></p>	<p>Scan or take clear photos of 100 points of ID and upload to your rental application profiles including at least one photo ID.</p>	<p>Identification (ID) requirements vary across real estate agencies/rental application profiles. Some important ID to provide is a license/Proof of Age card (photo ID) and at least two other forms of ID such as a Medicare Card, Health Care card, utility bill or birth certificate. Ensure the addresses on your ID matches your current address listed on your application. If this is not possible, you can explain these differences on your cover/introduction letter. See next step.</p>

<p><b>Proof of income</b></p>	<p>In order to assess whether you can afford a property you are applying to rent, a Property Manager typically requires 4-8 weeks proof of income. This can include payslips from your employer or a Centrelink income statement no more than four weeks old.</p>	<p>Payslips or a Centrelink income statement are the most common, reliable proof of income. If you are self-employed or receive money from other sources e.g., you can provide a Business Activity Statement (BAS) statement, share dividends, documents from an accountant, or a bank statement showing only your incoming funds.</p>
<p><b>Rental ledger or receipts</b></p>	<p>Request a 'rental ledger' if currently renting from your Property Manager or housing provider.</p>	<p>Although you have provided reference contact details at this stage, if you are currently renting and have a formal lease agreement, providing a rent ledger which is a summary of all your rent payments, will provide extra reassurance and information for the Property Manager. If you cannot get in contact with a previous Property Manager, the Real Estate Agency may still be able to provide a rent ledger.</p>
<p><b>Cover/ introduction letter</b></p>	<p>Write a draft cover/introduction letter - can be individual or group letter.</p>	<p>A cover/introduction letter is a letter of introduction for housing. It summarises your history with housing and why you would make a good tenant. Keep it simple and concise.</p>
<p><b>Pet Resume</b></p>	<p>Write a draft pet resume if you have a pet.</p>	<p>If you have pets, you can personalise your application and provide reassurance to the Property Manager or Property owner/landlord that you are a responsible pet owner by writing a 'Pet Resume'. This can include details of your pet's behaviour, health, grooming and training. Example:  <a href="https://www.sa.gov.au/__data/assets/pdf_file/0015/335004/PetApplicationExample.pdf">https://www.sa.gov.au/__data/assets/pdf_file/0015/335004/PetApplicationExample.pdf</a>.</p>



<p><b>Finalise and review application profiles</b></p>	<p>Finalise cover letter/pet profile and upload to profiles into the "other" or "supporting documents" sections. Add any other relevant documents such as support letters or a rental ledger.</p>	<p>These websites all have slightly different requirements and features which can lead to applicants making mistakes unknowingly on their applications such as not uploading enough ID or providing adequate references.</p>
<p><b>Enquire and book an inspection</b></p>	<p>Start searching for properties, registering for, and attending inspections and applying!</p>	<p>This process varies for different real estate agencies. Read the advertisement for the property carefully. There will usually be a "request an inspection" or "enquire" button where you enter your details and will then be notified of the next open inspection. Sometimes an inspection date and time will be listed in the ad if one is already arranged. Other ads will state a pre-application is required. This means you can apply online, usually through one of the online application profiles (2apply, Tenant options etc.) In this situation, the Property Manager will review applications and then shortlist a few of the preferred applications to contact about an inspection.</p>
<p><b>Inspect/view the property</b></p>	<p>Once you have registered for an inspection/been notified of the inspection details you simply attend and have a look around. Some property managers will allow a family member/friend to attend on your behalf.</p>	<p>Inspections typically last around 15 minutes. In the current rental market, it is common for there to be a long line of people waiting to inspect the property. This can be overwhelming but remember this is common. Dressing in clean, smart casual clothes is a safe bet. Property managers or property owners/landlords will understand if you are in a work uniform and coming straight from work. To avoid missing out on viewing the property make sure you arrive early to find a car park/travel from the bus stop or train station. The Property Manager or property owner/landlord will provide a link to the application form/profile or information on how to apply at the inspection or shortly after the inspection via email or SMS.</p>

<p><b>Apply</b></p>	<p>Applying for a property once your application profile is complete generally only takes a few minutes when done through an online application portal such as Tenant Options, 2apply, Snug etc (if your application profile is complete). You will be clicking through the prompts to confirm your details and answering a few additional questions set by the real estate agency such a “preferred move in date”. Once submitted you will usually receive a confirmation email or text.</p>	<p>If you are required to setup a new application profile on a website, this will take some time to input your address history, income information and upload ID, payslips etc. The sooner you apply after inspecting the property the better as Property Managers or property owners/landlords generally review applications and make decisions quickly.</p>
<p><b>Follow up and keep track</b></p>	<p>It is important to keep track of your application status in a way that works best for you and others applying. Following up can be a good idea. Most properties receive a high volume of applications, so you may not be able to get in touch with the Property Manager or property owner/landlord as they may not respond until they have had time to review all applications.</p>	<p>Keep a list of the properties you have applied for as well as properties you are waiting to view. The to do list in this guide (page 43), your phone notes app, an excel spreadsheet/word document, Google document or a paper list can be good ways to keep track. This is for your benefit as it is easy to become overwhelmed by the rental application process or forget what the next steps are for each property you are interested in. The role of the property manager, if there is one, is to review all applications, but the property owner/landlord makes the final decision on who is offered the property. Some property managers will alert the top 2-3 applicants that they are putting the applications forward to the property owner/landlord. This is a good sign if you get to this stage.</p>

## Frequently Asked Questions

### **I was previously living with a partner in a property we owned so have no rental history. What information should I include in my application?**

If you have previously owned your own home, most online application services have an option to choose 'home ownership' in previous rental history.

You can demonstrate evidence of your previous address on your application profile by entering your previous home address and providing contact details of a close friend who can verify that you lived at that property. You should list your friend's details in the 'current address/reference details' section. In the 'income' section you also can include any regular payments related to the previous address (e.g., utility bills, bank statements with regular mortgage repayments). You can ask your financial institution to be a personal referee too.

### **I lived with my ex-partner in a property they owned for several years. The mortgage was not in my name, nor was it on any bills associated with the property.**

In this situation, the best option is to choose 'home ownership' in your previous rental history (as above). Also include any evidence of regular payments that you made towards keeping the house running, such as grocery bills or other household expenses. Providing documentation of these payments can help demonstrate your financial responsibility and commitment to the property, even if your name wasn't on the mortgage.

You can explain your situation in your cover/introduction letter. Be transparent with property managers or property owner/landlords about your living arrangements in your ex-partner's home and clarify why your name wasn't on the mortgage. Assure them of your commitment to fulfilling rental obligations. Ultimately, the goal is to provide as much evidence as possible to Property Managers or Property Owner/Landlords to showcase your ability to meet financial obligations, despite not having had your name on the mortgage for the property you previously resided in.

**I am no longer in contact with or on good terms with an old landlord and/or people I used to live with so I can't use them as a referee. What should I do?**

Many people have a family member, property managers or property owner/landlords, ex-partner etc, that they are no longer in contact or on good terms with and therefore cannot put them down as a referee. If this is the case, you can provide evidence of regular payments you made to them, or you could state you have helped with paying for groceries or the bills in your cover/introduction letter. You could also provide the contact details of someone close to you that can verify you lived at the property. Some application profiles allow you to explain your situation more specifically or you can explain this in your cover/introduction letter.

**Do I have to provide an employment reference? What if I don't have a job?**

Providing employment references is common practice in rental applications, however we understand that not everyone has recent employment history. If you are retired or currently not employed, there are alternative ways to demonstrate your suitability as a tenant.

**Recent employment:** If you have recent employment history, it is relevant to include employment details (ie. if it falls within the last 3-5 years). This may differ depending on the property manager or property owner/landlord's requirements. If your most recent employment extends beyond this timeframe, it is still valuable to include, especially if it's relevant to the rental application.

**No current or previous employment:** If you don't have current or previous employment (ie. within the last 3-5 years) to reference, there are other ways to provide assurance of financial stability. In such cases, can provide information on other sources of regular income, such as Centrelink payments, Aged Pension, investments, or other forms of financial support.

**Explain your situation:** Many rental application forms include sections where you can explain your specific circumstances. If not, consider including a cover/introduction letter where you can elaborate on your situation. Whether you are retired, in a volunteer role, in-between jobs, or exploring new opportunities, providing context can help landlords understand your financial reliability and suitability as a tenant.

### **Some application profiles ask for a personal reference. What is a personal reference?**

An ideal personal referee is someone close to you and/or someone who knows you well enough to talk about your character. Consider people such as relatives, friends, co-workers, family friends, previous colleagues or managers, a social worker/case manager, or someone from a sporting or social club you belong to. The Property Manager or property owner/landlord will want to know about how you interact with others, if you are responsible, reliable and whether you are a tidy person. It is integral that you choose someone who will be reliable enough to write a brief reference for you (they will usually receive an automated email reference request when you add their details to your online application profile) and potentially answer calls from Property Managers or Property Owners/Landlords as well. Generally, a Property Manager or Property Owner/Landlord will not call every single applicant's referees, so if your referees are contacted directly (outside of the automated reference requests), it is a positive sign.

### **The advertisement doesn't say when the inspection will be or how to apply. How do I find this out?**

When you identify the properties that you wish to view, it is important to register to attend the viewing of the property. This can easily be done on the website where the property is advertised. There will often be a 'Register for Inspection' button on the advertisement. You will then be notified by email of the next inspection date/time. In some circumstances, there is already a time listed for the inspection on the advertisement.

### **I'm not available at the inspection time. What should I do?**

Inspections are generally 15 minutes long and are a chance for you to see the property and make sure it is suitable for you. If the allocated time is not suitable, or you do not have transport to attend an inspection, you can ask the Property Manager or property owner/landlord if they will allow a family member/friend to attend on your behalf.

## Should I be applying to rent the property before or after I have viewed it?

Real estate agencies, property managers or property owner/landlord often have different processes for applying for a rental property. Some ask for an application to be completed before viewing the property, others require you to inspect the property before applying.

Some online advertisements will have an 'apply' button that allows you to apply for the property, however, this is not always the case. Other advertisements will give instructions of how to apply for the rental property. If this is not stated, you will likely be sent a link to apply via SMS or email once you have registered for the inspection or after you have attended the inspection.

### Common mistakes to avoid

- Forgetting to add recent payslips or relevant income statements (e.g., Aged Pension, Department of Veterans' Affairs (DVA) payments) to your application profiles.
- Not providing reliable references who will complete a brief written reference request or answer calls from Property Managers.
- Providing mismatching addresses across your ID or not having ID to verify your current address.
- Applying for a rental is similar to applying for a job. The Property Manager is employed by the homeowner to rent out their investment property to someone who is deemed 'low risk' and reliable. It is important to focus more on your strengths rather than barriers to housing.
- Applying for properties with a friend/partner but not linking their application to yours. This will be a slightly different process across the various application profiles. A Property Manager will require all applicants over 18 to create application profiles, provide ID and proof of income.

**IMPORTANT:** Even if they are not going to be listed on the lease you must gain written permission from the Property Manager/owner before a partner, friend etc can move into your rental property. If you do not have permission, you could be served a breach notice and potentially risk eviction.

Applying for rental properties can be confusing and overwhelming, particularly when you are required to create application profiles across multiple websites. It is important to keep track of your progress in whichever way works best for you, so you know the status of your application/enquiry<sup>7</sup>.

7.You may find it useful to capture information about the rentals you have applied for on the to do list on page 43.



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### **Lived Experience Engagement Service**

The Lived Experience Engagement Service is an independent state-wide and sector-wide service funded by the South Australian Housing Authority. SYC engages people who have experience accessing any housing and homelessness system in South Australia to produce quality evidence that informs decision-making on policy and broader sector service reform. We work with the sector to help embed client voice in the process of service design and specialist homelessness services sector reform.

**For any enquiries, please contact:**

(08) 8405 8500 or [syc.net.au/contact](https://syc.net.au/contact).