

## DEALING WITH AGENTS

Treat every encounter with an agent or landlord as a job interview! Present yourself in the best way possible. Dress nicely, always be polite, and always be on time.

### **This cannot be stressed enough!**

Yes, landlords/property managers will judge by what they see and hear, and first impressions really do count!

### **Your interactions with property managers are an opportunity to promote yourself.**

At inspections, make an effort to talk to the property manager. To start the conversation, you could clarify: whether pets are allowed, if the agent requires two or four weeks rent in advance, and the amount of bond required.

It is also useful to check what type of heating and cooling the property has, as this can impact utility bills. For example, refrigerated air-conditioning is generally more expensive to operate than evaporative.



## APPLYING FOR A PROPERTY

Apply for multiple properties with various agents: the more the better. That way, your odds of success are increased.

Think about your references. Usually agents will require the contact details of at least three references on your application. These are people who can vouch for you as a renter, or can attest to you being of good character. If you do not have rental references, consider previous employers, teachers, workers etc. Ask the person if it is ok to use them as a reference.

Do NOT use family or friends!

## ALTERNATIVE OPTIONS

**Shared housing** – this can make it more affordable to rent. Check newspaper ad's, Facebook or enquire amongst your group of friends.

**Boarding** – again, this can be a cheaper option; however you need to check what's included in the price.

**Rooming houses** – usually has shared facilities like kitchen, bathrooms.

**Caravan parks** – look for parks that offer long term options.

**GOOD LUCK!**



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A GUIDE to applying for  
PRIVATE RENTAL HOUSING

## THINGS TO KNOW WHEN APPLYING FOR A PRIVATE RENTAL PROPERTY

It is a competitive market - so don't expect that you will be the only applicant for the property!

It can be a challenging and frustrating process. Trying to organise and attend inspections, talk with agents and complete applications is not as easy as you would think!

### **HOWEVER, EVERY APPLICATION YOU MAKE INCREASES THE LIKELIHOOD OF A GOOD OUTCOME!**

Hopefully you will find this pamphlet useful and informative!

### **THE BUDGET**

Think about your budget: how much can you afford to pay in rent? Consider other living expenses such as gas, electricity, phone, food, transport etc.

Obviously, you should not apply for a property whose rent you will not be able to manage, or which might result in financial hardship or stress!

Aside from this advice making good financial sense, you could be wasting your own valuable time and effort - applications are unlikely to be seriously considered by landlords or property managers if income is not sufficient to meet costs.

As a guide, try to aim for an amount of around 30% (\$30 of rent for every \$100 income). If you are eligible to receive Centrelink Rent Assistance, consider this amount in your budget, and include the amount on your application.

## OTHER UP-FRONT COSTS – BOND AND RENT IN ADVANCE

Real estate agents will always require a security bond, generally equivalent to four weeks rent. This bond is sent to the Residential Tenancies Bond Authority.

If you are on a low income, have limited assets and do not have a debt with Department of Human Services (DHS), you may be eligible to apply for **bond assistance from DHS**.

It may be advisable to check your eligibility with DHS before you commence applying, particularly if you are relying upon this assistance. Other options for a bond might be: a Centrelink advance loan, savings, or assistance from friends or family.

In addition to the bond, an agent will ask for between two and four weeks rent in advance.

Financial assistance MAY be available to help with this, depending on assessment, availability of funds and other factors. See your MASP worker about this.

When a tenancy ends, the bond may be returned to the tenant in full or in part. Some (or all) may be kept by the agent to cover charges for which the tenant is considered responsible by VCAT (such as outstanding rent or cleaning/maintenance costs).

## THE INSPECTIONS

Once you have worked out an amount that is affordable, the next step is to check what rental vacancies exist.

MASP provides copies of real estate vacancies at reception. Alternatively, get online if you can: domain.com.au and realestate.com.au are two examples.

These sites often provide detailed photos of the property, allowing you to be more selective about which properties you inspect. This can save you time and effort.

Before you contact an agent for an inspection, consider whether the property location meets your needs. For example:

- Is it near public transport?
- How accessible are schools?
- Are there child friendly play areas nearby?

It might be advisable to drive past the property to try to answer those questions.

Whilst there are a whole range of factors to think about, RARELY will a property tick all the boxes...if you get too hung up on finding the ideal property you may be looking for a very long time!

Once all these things are considered, contact the agent to express your interest in attending the next open inspection.