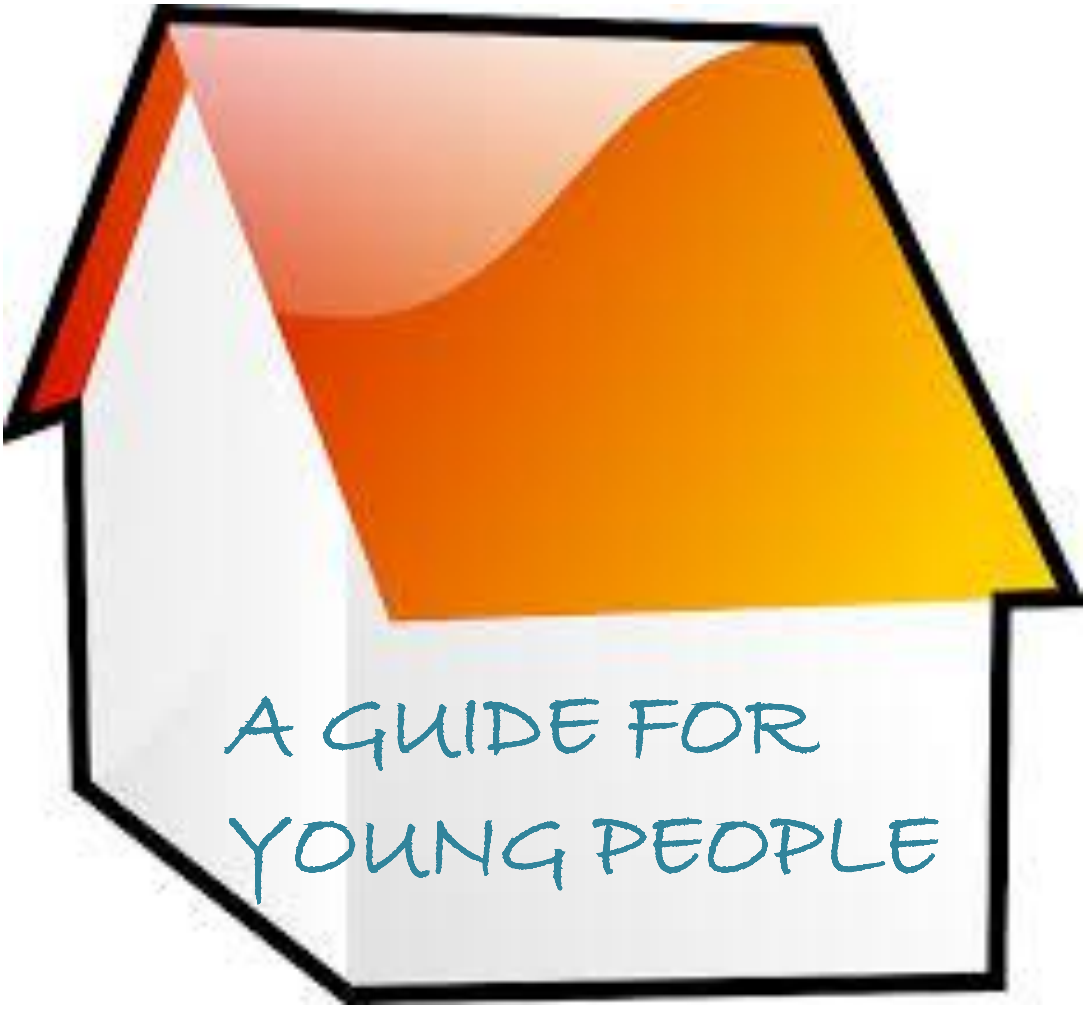
PLANNING FOR SUSTAINABLE PRIVATE RENTAL



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Contents

WHY THIS KIT?

This kit is to provide young people with information and tips to access and maintain private rental.

STARTING A TENANCY

1. Lodge an application
2. Application accepted
3. Real estate/ landlord provides a Residential Tenancy Agreement, to be signed
4. Pay bond and one month's rent in advance
5. Real estate/landlord provides a Bond Lodgement form to be completed and signed
6. If required and eligible, apply for Bond Loan through an Office of Housing
7. Real estate/landlord forwards the bond to the Residential Tenancies Bond Authority within 10 business days of receiving bond money
8. The RTBA sends a receipt within 7 days of receiving the bond
9. A Condition Report on the premises is given to tenant. Tenant has 3 business days from when they receive the keys to add comments to this report and return to landlord or agent.
10. Settle into property.

TIPS

- Keep all tenancy documents, rent receipts and correspondence you receive from the real estate agent in a safe place.
- Use descriptive words on condition report to describe the state of cleanliness and describe damage accurately. Doing so will assist you with your bond claim at the end of your tenancy. Sample condition report attached.

DURING A TENANCY

TENANT'S RESPONSIBILITIES

1. Connect utilities.
2. Ensure rent is paid on time. If rent is 14 days or more behind, the landlord or real estate agent may issues a Notice to Vacate
3. Take care to avoid damaged to the property and keep the property well maintained
4. Report any damage caused immediately
5. Notify the landlord or real estate in writing if repairs are required

LANDLORD/REAL ESTATE AGENT RESPONSIBILITIES

1. Lodge bond money with Residential Tenancies Bond Authority
2. Provide tenant with information
3. Repair and maintain the property
4. Give tenants privacy and give notice to visit or enter the property

TIPS

- Select a utility (gas and electricity) company as soon as you know your application for tenancy has been successful and book in a date (same date as you collect keys) for utilities to be connected. Be prepared to wait at the property all day for the utilities company to show up and connect you.
- Join a prepaid utilities payment scheme where you can pay fortnightly amounts at the local post office to avoid payment of a large lump sum when the utilities bill arrives.
- Organise for your rent to be automatically deducted from your bank account each fortnight to avoid payment of a large lump sum once a month when the rent is due.
- Keep a journal of when you contact the real estate/landlord about repairs. Also take photos with your phone. This will assist you if a matter is taken to VCAT.

USEFUL WEBSITES AND CONTACT NUMBERS

TIP: Your local library is a great place to access a computer or connect to free Wi-Fi. Free Wi-Fi is also available at most McDonald's restaurants & shopping centres. Centrelink service centres offer self-service computers to assist with job seeking.

ACCOMMODATION WEBSITES: www.gumtree.com.au www.domain.com.au www.realestate.com.au www.flatmates.com.au www.flatmatefinders.com.au www.housemates.com.au www.homestaynetwork.org	CRISIS ACCOMMODATION: www.melbournecitymission.org.au www.melbourne.homeless.org.au www.frontyard.org (Access point) www.nehs.org.au (Access point) www.homeground.org.au (Access point) www.vincentcare.org.au (Access point)
IMPORTANT TENANT RESOURCES: **Sustainable Renting** *(Tips on how to save money on your bills)*www.switchon.vic.gov.au **Residential Tenancies Bond Authority** www.rentalbonds.vic.gov.au **Tenants Union Victoria** www.tuv.org.au **Consumer Affairs Victoria** www.consumer.vic.gov.au **Money-smart** www.moneysmart.gov.au/life-events-and-you/under-25s/moving-out-of-home **Real-estate institute of Victoria** www.reiv.com.au **Dispute Settlement Centre of Victoria** www.disputes.vic.gov.au **VCAT** www.vcat.vic.gov.au	COMMUNITY HOUSING:  **Wesley Mission** www.wesley.org.au **Yarra Community Housing** www.ych.org.au **Community housing federation of Victoria** www.chfv.org.au TRANSITIONAL HOUSING MANAGEMENT www.ych.org.au www.salvationarmy.org.au PUBLIC HOUSING: www.housing.vic.gov.au
Crisis accommodation information line: 1800 627 727 (Free call) 10 am till 12 midnight 7 days Flagstaff crisis accommodation: 9329 4800 (24 hour men only) Home ground: 9417 2500 (hours 9-5 referral) Frontyard: 9611 2411 (18-25yrs m/f hours 9.30-5 referral) St Kilda crisis centre: 9536 7777 Centre for Adolescent Health: 9345 589 Youth Substance Abuse Service: 9418 1020 24 hours	Women's domestic violence crisis service: 9373 0123 /1800 015 188 (toll free) Crossroads Community Legal Services: (03) 9602 4949ds St Kilda Crisis Centre: 9525 4100 Reverse charge 12555 Police fire ambulance: 000 Legal Aid (Victoria) 1800 677 402 Lifeline 131 114 - 24 hour telephone counselling Supported accommodation rights service: (03) 9419 8529 / 1800 066 256

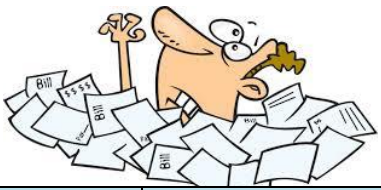
HOUSING CHECKLIST

WHAT CAN YOU AFFORD?	
• What suburbs do you wish to live in?	
• What suburbs are affordable?	
• Can you afford to live alone and pay all the bills?	
• How much is the bond and rent in advance?	
• Are you eligible for rent assistance?	
• How much is gas, electricity, water?	
• What do household items do you need? 	Furniture / Utensils / Linen

SHARED HOUSING CHECKLIST

• Males or females?
• Older or younger people?
• Students, unemployed or working people?
• Smokers/Non smokers?
• People with different work/study hours to you?

BUDGETING



INCOME (fortnightly)	TOTAL	EXPENSES (fortnightly)	TOTAL
Work		Rent	
Centrelink		Groceries	
Rent Assistance		Phone bill	
Other		Electricity bill	
		Gas bill	
		Medication	
		Transport/petrol	
		Debts/Loans	
		Clothes	
		Cigarettes/Alcohol/Nights out	
		Insurance	
		Other	
TOTAL		**TOTAL**	

SPENDING DIARY

Day:	**Things I bought:**	**Total spent:**
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		
TOTAL FOR THE WEEK:		

IMPLEMENTING CHANGES

What are my strengths when it comes to budgeting?	•
Can I increase my income? If so, how?	•
What expenses from the above can I minimise?	• • •
How much money could I or would I like to save per week/fortnight?	• • •
What are my current top 3 financial priorities?	• • •
What other support or skills would help me budget better?	• • •

1
- Submit application

2
- Application accepted

3\
- Sign Lease or Tenancy agreement

4
- Pay : bond & first month's rent

5
- Connect utilities & move into property!

COMMONLY USED TERMS

Bond: an amount of money paid by tenants at the start of a tenancy in case they damage the property or fails to pay their rent.

Bond Loan: An interest free loan available from the Department of Human Services (Office of Housing) to low income people to pay a bond for a private rental.

Community housing: Community housing is a type of not-for-profit social housing provided in Victoria. Community housing offers secure, affordable, long-term rental housing for people on low to moderate incomes with a housing need.

Condition report: A checklist that acts as evidence of the state of repair of the property (both inside and out) on the date you sign it.

Landlord: A person who rents out accommodation or land.

Residential tenancy agreement/ lease: A legal written agreement where a person (tenant) rents their home from an owner (landlord). The agreement specifies the conditions (rights and responsibilities) of both the tenant and landlord. Both the tenant and landlord are required by law to fulfil the rights and responsibilities.

Rent in arrears: If you have not paid your rent on the day that it is due, you will be 'in arrears'.

Rooming Houses: Accommodation where residents rent a room in the house and share common facilities such as kitchens, bathrooms and laundries.

Tenant: A person who occupies a property through renting if from a landlord.

Transitional housing: Supported short-term accommodation with access to support services. It acts as a stepping stone to more permanent housing in public, community or the private market.

Utilities: Services to your home such as electricity, gas, oil, water.