

# Signing up and moving in

Congratulations you've got a home to rent. There are a number of things that need to be considered when signing a tenancy agreement. The areas we will cover are:

- How much do I need to sign up (bond/rent in advance)
- Condition reports
- Utilities

## What money do I need to sign up?

### Bond

If you want to rent privately, most real estate's/landlords will ask you to pay a bond before you move in. A bond is a security deposit in case you damage the property. The bond money is held by the Residential Tenancies Bond Authority. It is returned in full at the end of your lease, unless the landlord is eligible to claim for damages or unpaid rent.<sup>1</sup>

### How much bond will you be asked for to sign up?

Real estate's/landlords will ask for 4 weeks rent to cover a bond if rent is \$350 per week or lower. Rent above \$350 per week may be asked to provide 5 weeks rent for bond.

### Bond loans

If you want to rent privately in Victoria and can't afford to pay the bond, you may be able to borrow the money for the bond interest-free from Department of Health and Human Services (DHHS) through the Bond Loan Scheme.

These loans must be paid back in full at the end of the tenancy and cannot be used for rent in advance or moving costs.

### Are you eligible?

You are eligible for a bond loan if:

- You meet the bond loan income and asset eligibility limits
- You are a permanent Australian resident
- Your share of the rent is less than 55 per cent of your gross (before tax) weekly income
- You do not own or part-own a house, flat or unit
- You have repaid any previous bond loans
- You do not owe any money on previous or current public housing tenancies.

There are exemptions to some of these rules. For further information on eligibility go to <http://www.housing.vic.gov.au/bond-loan-income-and-asset-limits>

### How much bond can you apply for?

The amount of bond that will be loaned depends on the number of bedrooms in the property and the number of people who will live there. In some cases, a study or separate dining room can count as a bedroom.

DHHS work out your share by dividing the bond amount by the number of people living in the house that pay rent. For example, if four people are renting a four-bedroom house with a \$1,000 bond, your share of the bond loan would be \$250.<sup>1</sup>

### When can you apply?

You can apply for a bond loan once the landlord or estate agent has approved your application to rent a particular property.

### How do you apply?

Apply at your local DHHS office.

You can apply by yourself, as a couple or as part of a shared household. Only one bond loan application form is needed for a property. Each member of your household applying for the bond loan must agree to repay the loan and take part in any legal proceedings about returning the bond money.

1. Fill in a bond loan application form. Go to <http://www.housing.vic.gov.au/apply-bond-loan> for Application Form.
2. Take your Bond loan application to your real estate/landlord. They must fill in the section in the application about the property you will rent. If your landlord does not use a real estate agent, they must also confirm they own the property or give DHHS permission to check this with the local council.
3. If more than three household members are applying, fill in an Additional Bond Loan Applicants form.  
Go to <http://www.housing.vic.gov.au/apply-bond-loan> for Additional Bond Loan Applicants Form.
4. Ensure all information that is asked for in the form is attached i.e. income confirmation etc.
5. Send or give the forms to your local office.

## Need help with a bond application?

Bendigo

DHHS

74-78 Queen Street, Bendigo 3550 (03) 5434 5555.

Hand in completed bond loan applications to your local DHHS office.

See link for other areas: <http://www.dhs.vic.gov.au/contact-us#content-heading-4>

## Repaying your bond loan

- when your tenancy finishes the real estate/landlord will apply to have the bond returned to DHHS
- if the bond is returned to DHHS in full you won't need to pay any money
- if the real estate/landlord keep some money, contact your local DHHS office to arrange repayment<sup>1</sup>

## Rent in Advance

Generally agencies will ask for 2 weeks rent in advance. If your rent is to be paid weekly, you cannot be asked to pay more than 2 weeks' rent in advance.<sup>2</sup>

Some community organisations provide bond loans and rent in advance through the Housing Establishment Fund (HEF). This fund is a program that provides financial help to eligible people with a housing-related hardship. You can apply for HEF through a community organisation.

In Bendigo:

Haven, Home, Safe

10-16 Forest Street, Bendigo, 3550 (03) 5444 9000

<http://www.havenhomesafe.org.au/>

See link for HEF providers in other areas:

<http://www.serviceseeker.com.au/iss/cgi-bin/critcat.cgi/fts.fdf?type=Quick%20Search;rt=suburb;state=VIC;text=HEF;Submit=Search;;Order0=suburb>

## Utilities

A utility provider requires 48 hours notice to arrange for the service to be connected and for the meter to be read. It's also a good idea to notify the water supplier in your area when you are moving in so you will not be charged for the previous tenant's water usage.<sup>3</sup>

It will be in your best interests to organise your connection on a weekday; most power companies do not work on weekends or public holidays. If they do, they will usually charge you an extra connection fee. Ensure that there is clear access to any power meters; if the meter is located inside your home, you may need to be present for the connection. Conduct a careful readings of your new meter to ensure that you are only billed for the power that you have used.<sup>4</sup>

Once the power has been connected, make sure everything is working: check lights, electrical sockets, stoves and any other built-in appliances.

## Need help connecting utilities?

Connect Now

<https://www.connectnow.com.au/>

1300 554 323

## Not sure who to go through to get utilities connected?

Provider	Contact Details
AGL	131 245
Dodo	13 dodo (13 36 36)
Energy Australia	133 466
Origin Energy	13 24 61
Powershop	(1800 462 668 Free call)
Red Energy	131 806
Sumo Power	13 88 60
Lumo Energy	1300 136 891
Power Direct	03 8805 6699

## Condition Reports

Once you have signed a lease agreement you have agreed to the condition of the property at the time you inspected it. Once you have moved in it's a good idea to detail the specific condition, usually through a condition report provided by the real estate agent or landlord.

If the landlord offers or agrees to repair or improve the property before you move in (example install a heater), make sure it is included in the tenancy agreement or get the promise in writing.

The Condition Report may be used as evidence of the state of the property (both inside and out) at the time that you moved in. The report can help you defend a bond claim or compensation claim for damage or cleaning costs when you move out.

Make sure you note any problems (such as carpet stains) on both copies of the report. If there is not enough space on the form, write 'see attached' in the relevant section and attach a separate sheet. It's also a good idea to take photos and keep them as evidence.

When the condition report is complete, sign and return one copy to the real estate/landlord and keep the other copy in a safe place. You should return the signed, completed Condition Report within 3 business days of moving in.<sup>5</sup>

## Have questions about condition reports?

Consumer Affairs Victoria 1300 55 81 81

<https://www.consumer.vic.gov.au/>

RentRight phone app- <https://www.consumer.vic.gov.au/housing-and-accommodation/renting/rentright-app>

## Rent Right

**RentRight** is a free smartphone app, available for iPhone and Android users. It has information and tools to help landlords in Victoria manage their properties, and renters manage their tenancies. It can also be used to keep all your tenancy information.

Renters can:

- Store photos of their property and condition reports
- send template emails on issues such as repairs and ending the lease, including the ability to send photos
- get information on their rights and responsibilities
- calculate how much a week's rent is per fortnight, calendar month, six-monthly and yearly
- budget for their move using a moving-in cost calculator.<sup>6</sup>

### How to find RentRight app?

Apple Users:

<https://itunes.apple.com/au/app/rentright/id719270871?mt=8>

Android Users:

<https://play.google.com/store/apps/details?id=au.com.squareweave.cavrentersapp&hl=en>

### Need help installing app?

Go to <https://www.consumer.vic.gov.au/housing-and-accommodation/renting/rentright-app> to watch YouTube clip on how to install or preview transcript from YouTube.

<sup>1</sup><http://www.housing.vic.gov.au/bond-loan-scheme>

<sup>2</sup><http://tenanthehelp.com.au/vic/Rentinadvance/>

<sup>3</sup>[www.tuv.org.au](http://www.tuv.org.au)

<sup>4</sup><https://www.directconnect.com.au/moving-tips/article/how-to-connect-power-to-a-new-house>

<sup>5</sup><http://www.tuv.org.au/advice/starting-a-tenancy/#Condition>

<sup>6</sup><https://www.consumer.vic.gov.au/housing-and-accommodation/renting/rentright-app>