



Helping Young People Achieve

THE RENTAL KIT



Produced by HYPA
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HYPA is a division of SYC, a not for profit organisation centred on employment, training and youth services. With a core purpose to positively affect the lives of young people in Australia, in each year SYC helps more than 46,000 people of all ages in the areas of Home, Wellbeing, Learning and Working.

The Rental Kit publication is intended as a guide only. The information is subject to change, therefore HYPA cannot be held responsible for the accuracy of the information provided.

CONTENTS

4 HOUSE HUNTING

Where to Start Looking
What to Look For
Pets
Inspecting the Property
Applying for a Place
Discrimination
Residential Tenancies Database

8 MOVING IN

Get an Information Booklet
Residential Tenancy Agreement
Paying the Bond
Paying Rent in Advance
Completing an Inspection With
the Landlord

10 SETTING UP YOUR PLACE

Things to Remember
Moving all Your Stuff
Getting Connected

13 BEING A TENANT

Leases and Landlords: The
Residential Tenancies Act
An Ideal Tenant
Requirements of a Landlord
More About Rent

16 SHARING A HOUSE

Where to Find Share Housing
Reviewing a Potential Housemate
The Share Agreement
Paying the Bills in a Share House
Making Sure Things Run Smoothly

19 BUDGETS

How to Manage Money
Using a Budget
Food
Rent
Bills
Transport
But What if I Still Have Trouble?
Emergency Assistance

25 LEAVING YOUR PLACE

Options
Lease Expiry
When You Want to Break the Lease
When the Landlord Wants to Break
the Lease
When there has been a Breach of
Agreement
Moving Out

28 CONTACT DETAILS

Accommodation Services
General Services
Utilities
Useful Websites
Student Accommodation

31 GLOSSARY

HOUSE HUNTING



WHERE TO START LOOKING?

Rental places are either managed by the owner (landlord) or a real estate agent, who manages the place on the owner's behalf. Below are some free services that may be able to help you if you are looking for somewhere to rent.

HOUSING SA

If you are eligible, you can rent a house through Housing SA. Apply at your local Housing SA Office.

Waiting lists for public housing are long and you may have to wait several years to get a place this way. Housing SA has a 'direct lease' scheme for young people. Contact them to see if you are eligible. The Housing SA Private Rental Assistance Program may be able to help you with the bond and first two weeks rent, ask your local office or HYPA staff member for more details.

HYPA

Located at 135 Currie Street, Adelaide, HYPA has computer resources and phones that can be used for accommodation related research and calls. HYPA's Get-A-Place runs the following programs:

- **House Hunt**

House Hunt is a program that runs twice a week to support young people looking to move into independent long-term accommodation.

House Hunt is currently held every Monday and Friday in the HYPA Youth Street Library, 135 Currie Street, Adelaide from 11am to 1pm. Contact the Get-A-Place Project Officer on (08) 8405 8580 to find out more and book your place!

- **Rent Club**

This is a workshop that is aimed at young people who are looking at private rental accommodation for the first time. The workshop covers topics such as your rights and responsibilities as a tenant, budgeting, leasing, and filling out application forms. Contact the Get-A-Place Project Officer on (08) 8405 8580 to find out more and book your place!

NEWSPAPERS AND LOCAL MESSENGERS

Check daily listings of rental properties in newspapers. The Advertiser and Messenger on Saturdays generally have the most listings.

INTERNET

If you don't have a computer, you can still access the internet through libraries, your school or workplace, through friends or relatives or through some services (such as HYPVA). Try searching "real estate" and "share accommodation". Some useful websites to look at include:

www.realestate.com.au
www.domain.com.au

REAL ESTATE AGENTS

Real estate agents will have listings of private rental properties available to pick up from their office.

WHAT TO LOOK FOR?

There are a few things to consider when making the decision on your desired location.

You might want to live close to:
Public Transport
Shops
School or tertiary institution
(if you are a student).
Work (if you are employed)
Support networks
(family and friends)

How Much Can I Afford?

It is recommended that you spend no more than 30% of your total household income on rent, as this is classified as being under housing stress. However, Housing SA's private rental assistance program can provide bond support to young people, up to 50% of the total household income. Our section on **Budgets** can help you prioritise your finances.

If you are receiving a Centrelink allowance, you may be eligible for rent assistance. See our section on **Rent** for more information.

If there is room you could also consider having another person move in with you to help share all living expenses. For more details, see our section on **Share Accommodation**.

Type of Housing

Think carefully about what sort of a place would suit your lifestyle. If you get a place with a garden you will be expected to maintain that garden. You may prefer a flat or a unit which is low maintenance and generally easier for young people to access.

Look at the layout of the property. If you are planning on sharing make sure that the place is suitable for that. Look at the size of the bedrooms, consider the furniture you have, will it fit?

PETS

There are a limited number of properties where pets are negotiable, as a pet increases the risk of property damage to the landlord. To increase your chances of gaining the property consider completing a 'pet agreement.' This agreement outlines what type of pet you have and confirms you have your pet vaccinated, registered and well trained. A pet agreement can be obtained from a real estate agent or on the Residential Tenancies Branch website. You may consider adding a 'pet reference' to your application. This is a written reference from someone else who can verify you are a responsible pet owner.

INSPECTING THE PROPERTY

When you are looking at places it is important to make a good impression, a good first impression increases your chance of success.

Small things such as the following can make a big difference:

- Arrive clean, tidy and presentable
- Maintain good hygiene, ie wash your hair, clean your hands, finger nails etc...
- Clean and appropriate clothes (if you wouldn't wear it to a job interview, it's not appropriate for an open inspection)
- Arrive on time
- Greet the real estate agent/ landlord on meeting
- Have appropriate documentation ready. (for example: 100 points of identification, completed application forms, pay slips or Centrelink income statements)

APPLYING FOR A PLACE

Once you have found a rental place that you like, you will need to make an application to the landlord/real estate agent. This application is a legal document so make sure you read it and complete it carefully. Feel free to get someone to help you if you don't understand the terms, conditions or language. The application form can be collected at the house inspection or prior to the inspection from the real estate agency office or their website.

Things that you may need in your application include:

- 100 points of identification (check the application form to see what identification you need)
- References (rental reference and a non-family character reference)
- Current address
- Photo identification or copy of driver's license
- Next of kin (close family member or a friend to be contacted in emergency situations)
- Proof of income

The application form needs to be completely filled in, clearly and neatly. Make sure that you have completed all sections of the form and have given as much detail as you are able to. If possible attach documents or letters to support your application.

A Guarantor

It may be beneficial to find yourself someone who is willing to be a guarantor. This person should be older than yourself and be willing to support you through any issues that you may have paying rent or with your lease. The landlord should be given the contact details for this person. Being a guarantor is a serious commitment and means that they may be legally and financially responsible for any debt or damage related to the property.

DISCRIMINATION

A landlord chooses who lives in the property but cannot refuse your application based on certain things such as you having a child or due to your ethnicity. This is discrimination under the Residential Tenancies Act (1995, Commonwealth). The Residential Tenancies Branch can assist you if you think this has happened.

Other types of discrimination are handled by the Equal Opportunity Commission. If you have any questions, contact them.

RESIDENTIAL TENANCIES DATABASE

You may find yourself on a residential tenancies database if you have broken a lease with rent in arrears (debt owing), break your tenancy agreement early and without notice, or damage to the property. This is commonly known as the blacklist.

What can I do if I think I am on a 'blacklist'?

If you think you may be on a 'blacklist' you can find out by contacting the database organisers, however, there is a fee attached to this. National privacy principles state that 'any data held must be complete, accurate and up-to-date'. TICA (Tenants Information Centre of Australia) – Australia's Largest National Tenant Database for more information – visit the website:

TICA

www.tica.com.au

NTD – National Tenancy Database

www.ntd.net.au

"We understand you may have made mistakes. What is important is that you take ownership and demonstrate what action has been or is being taken to rectify it."

Jason Wright,
Essential Property Management

MOVING IN



THE INFORMATION BROCHURE

It's important to know what your rights and responsibilities are as a tenant before you move in. The information brochure – which your landlord must give you – describes these. You can also find the information brochure online.

RESIDENTIAL TENANCY AGREEMENT

A Residential Tenancy Agreement (or lease) is the name for the contract that you and the landlord agree to when renting a place.

When you sign a Residential Tenancy Agreement, the landlord must give you a copy.

It is important that you read everything before you sign it. If you have questions about the lease, ask the landlord to explain it for you. If the landlord is unable to answer your questions, the Residential Tenancies Branch should be able to assist.

There are two types of tenancy agreements:

Fixed Term Agreement

This means that you and the landlord agree that you will rent the place for a fixed period of time. This is very similar to a 'lock in contract' you may have with a post-paid phone for example. There are fees associated with breaking the lease/contract early and certain procedures you must follow should you wish to do so.

Periodic (unfixed) Agreement

This means that no agreement is made as to how long you will stay in the place. Instead, there are requirements as to how much notice the landlord or the tenant will give if either of you want the lease to end. More information on these requirements is in the information brochure.

The Residential Tenancies Branch has forms that you can use for both types of tenancy agreements.

Always get any agreements put in writing. Verbal agreements are only useful when things are going well – if something goes wrong, you will need to refer back to the written document.

PAYING THE BOND

A bond is a type of security the landlord will ask you for to cover the costs if you leave without paying rent, there is damage to the property or general uncleanliness. It can be compared to an insurance policy for the landlord.

A bond cannot be more than four weeks rent unless the rent is more than \$250 per week, in which case it can be six weeks rent. The landlord must lodge your bond with the Residential Tenancies Branch and you will receive an official receipt advising you once this has occurred. If at the end of your lease there is no rent in arrears or damage to the property, you should receive your bond back in full.

Housing SA may be able to pay for your bond if needed through the Private Rental Assistance program.

PAYING RENT IN ADVANCE

In addition to the bond, you are required to pay rent in advance. You do not have to pay for more than two weeks rent in advance. In addition to bond assistance, Housing SA may be able to provide rent in advance for you. Contact them to see if you are eligible. For more hints on paying rent, see our section on **Rent**.

COMPLETING AN INSPECTION CHECKLIST WITH THE LANDLORD

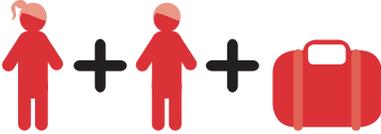
You and the landlord must fill out an “inspection checklist” before moving into the property. Fill in the inspection sheet as accurately as possible. Be sure to have three copies of this form for future reference.

The inspection sheet takes note of the condition of the property you move in to for comparison when you move out. You may be asked to pay for any damages that occur during your lease so it is important that you go through this form carefully, or take someone with you when you complete it.

If you can not agree on the condition of things, then ring the Residential Tenancies Branch and get them to help you sort things out.

YOUR PLACE

This can all add up to lots of money but there are some places around where you can get these items for a minimal cost:



THINGS TO REMEMBER BEFORE MOVING IN

Setting up a new place means a lot of things to think about, especially for people who are living independently for the first time.

Very basic set-up items:



GOODWILL



Also check with family and friends to see if they have any furniture or household items that they could give or loan to you, or even scope out your local markets and second hand stores.

MOVING ALL YOUR STUFF

A large removal company can shift your things, but they can be very expensive. However, there are some smaller businesses around who can potentially assist at a reduced rate.

If you have willing friends (and at least one of you is over 18 and can legally drive), why not hire a van or a trailer and shift yourself - it's a lot cheaper.

REMEMBER!

Always ring more than one company and compare prices, otherwise you may pay more than you need to. Check weekday rates too - they can vary in a big way from weekend rates!

GETTING CONNECTED

Utilities can be connected by choosing a company and contacting them by phone. Many companies now have an online connection process, making new connections quick and easy.

For all new connections, there are varying application fees. If you are on a pension or Centrelink benefit you may be eligible for the concession rate. Contact the provider for more information.

If you are on a Centrelink income, Centrepay can be used to pay a number of your utilities as you go. Centrepay involves your bills being paid directly out of your Centrelink payment and can be used to pay bills for electricity, gas and landline.

Water

Water is often already connected when you move into a place. Tenants may be responsible for any excess usage over an allocated quarterly amount or in some cases the full amount. Landlords can also allocate supply charges to the tenant. This is decided by the landlord at their discretion. If there is any supply or service issues, contact your landlord.

Mobile Phones

Mobile phones are an alternative for staying in touch. One of the best options is to get a prepaid phone. This makes it easier to budget and enables you to monitor how much you use your phone. Phone cards, including interstate and overseas ones, are available at newsagents and phone stores. If your contact details change please contact your landlord or property manager.

Internet Connection

Like mobile phones, there are a number of Internet Service Providers that offer a variety of plans and connection options. Choosing what suits you should be based on what best suits your needs. Also like mobile phones, one of the best options is to purchase a portable USB modem in a prepaid plan, this way you minimise your chances of accruing a debt.

Insurance

The landlord will usually have the property insured for any damage. However this will not cover your personal property. If you have contents of value such as a laptop or sound system, it is worth exploring some insurance options.

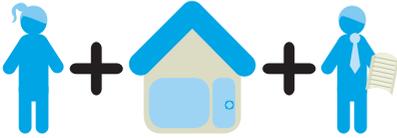
Insurance costs will vary depending on your place, its location and how secure your place is. Insurance will usually cover you against such things as theft, accidental damage and fires. There are many companies that offer deals and specials depending on what you want. It is useful to get quotes and compare prices.

Direct Connect

When applying for a property, you have the option on the application form to sign up with Direct Connect. Direct Connect is an easy, free way of having your utilities organised at once. If your application is successful, the company will contact you and ask for your preferences of utility agency, then passing on your personal details and signing you up as you requested. This can also be done digitally through the Direct Connect app, available for iPhone and Android.

Fees will apply when connecting to most utilities. It is a good idea to ask for an explanation about all of the fees so you understand what you are paying for. Some of the fees will depend on whether you have had an account before.

Make sure that you consider your priorities before you move in and connect all the utilities. The majority of providers today can provide both gas and electricity to your home if required.



BEING A TENANT

LEASES AND LANDLORD: THE RESIDENTIAL TENANCIES ACT

Both tenants and landlords have rights; the Residential Tenancies Act (1995, Commonwealth) sets out the legalities of being a tenant or a landlord. You can download a copy of the Act through www.legislation.sa.gov.au

The Residential Tenancies Branch provides a free information service, which you can access via telephone during business hours. Good communication with your landlord is essential, however if you have problems, please call the Residential Tenancies Branch for information, advice and support on (08) 8204 9544 or online at www.cbs.sa.gov.au

The Residential Tenancies Tribunal is the legal body that settles disputes between tenants and landlords.

AN IDEAL TENANT

There are a number of legal requirements in the Residential Tenancy Act (1995, Commonwealth) that are required of the tenant:

- Pay the rent on time

- Keep the place clean and tidy, as per the inspection checklist
- Do not break things on purpose or through being careless. This doesn't mean that you can be evicted for accidentally breaking a window, but you have to pay to have it fixed
- Respect your neighbours, they have the right to quietly enjoy their property
- You are not allowed to use the place for illegal purposes
- You should not make any changes to the property, like repainting it, without the landlord's permission. Make sure you get permission in writing
- The landlord may have added other conditions in your rental agreement like no pets allowed

These conditions need to be agreed upon before you move in and they can not go against the Residential Tenancies Act (1995, Commonwealth).

Make sure you are honest and up front if you fall behind in rent payments or if any maintenance is needed. Your landlord also needs to know who is living in the property.

REQUIREMENTS OF A LANDLORD

The landlord also has responsibilities that must be fulfilled. The landlord is obliged to:

- Notify prospective tenants that they will be checking their applications against tenant databases such as the RTB or TICA
- Provide 7 - 14 days' notice to tenants ahead of entering a property. Furthermore, they will only be allowed to visit between 8am and 8pm, Monday to Saturday (with no Sunday or public holiday call ins)
- Provide operating manuals for every electrical item in their houses (dishwashers, entertainment systems, swimming pool pumps, retractable blinds, watering systems, smoke detectors, gas heaters - even the kettle)
- Wait two days after a house is vacated and make reasonable attempts to notify the former tenant of any belongings they've left behind
- Allow the tenant peace, comfort and privacy
- Complete and provide two signed inspection sheets and an information brochure to the tenant at the start of the tenancy

- Give formal receipts for any money received from the tenant
- Keep formal records of rent received during the tenancy
- Maintain and repair the premises to a reasonable standard
- Pay council rates and land tax charges
- Provide and maintain locks to ensure premises are reasonably secure
- Provide the premises in a clean and reasonable state at the start of the tenancy

If the landlord does not fulfil these responsibilities contact the Tenancies Branch for advice.

If something needs repairing in your property, you must inform the landlord (preferably in writing) of what repairs need to be completed. If the landlord does not make the repairs, you may apply to the Residential Tenancies Tribunal to have the landlord ordered to complete the repairs.

REMEMBER!

If you are renting through a real estate agent, they may also be able to help you find out what your responsibilities are and what the landlords are.

MORE ABOUT RENT

Rent is normally paid fortnightly in advance. Your lease will outline when and how the rent is to be paid.

Some people pay their rent straight into their landlord's bank account. If rent is paid into a bank account, the landlord or agent does not need to give you a receipt.

If the landlord wants to increase your rent, check the information brochure you received when you signed the lease. You can also contact the Residential Tenancies Branch for advice because there are certain rules that the landlord must follow before increasing rent.

Tenants Information and Advocacy Service (TIAS)

For people needing information and advice on renting public, private or community housing, settling disputes or facing eviction.

Phone

08 8305 9459

Freecall

1800 060 462

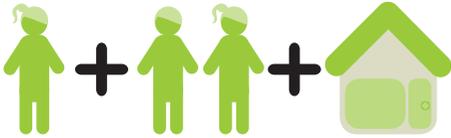
www.anglicaresa.com.au/housing/tias/

REMEMBER!

Your can visit these websites 24/7, so you can access the information anytime.



SHARING A HOUSE



WHERE TO FIND SHARE HOUSING

There are other websites where you might find share accommodation options.

Try:

www.realestate.com.au

www.adelaide.gumtree.com.au

REVIEWING A POTENTIAL HOUSEMATE

A share arrangement is about matching lifestyles, so questions and concerns must be talked about before confirming the agreement. It is important to be open and honest with one another.

Consider meeting in a public place first rather than at the person's house. You could meet in places like the local deli, coffee shop or shopping centre.

Some conversation suggestions:

TIME - how long are you sharing for? Is it for a fixed term (for example six months) or is it ongoing? (for example pay as you stay)

RENT - how much? Is rent to be paid weekly, fortnightly, monthly? What does the rent include? For example are expenses such as internet, electricity, gas and food included in the rent?

LEGAL ISSUES - will the lease be in my name, whose names are on the lease, can my name be added?

BOND - is there a bond?

BILLS - how are bills paid?



FOOD - how does the household manage food? Does everyone pay separately, eat separately or are food costs split? Do you have special eating habits e.g. vegetarian? How does shopping take place?

CLEANING - are there rosters or does everyone work in a flexible way? Do your cleaning habits match the habits of other people in the household?

FRIENDS / PARTNERS - how often can a friend / partner stay over?

SMOKING – Does anyone smoke? Is smoking inside or outside?

LIFESTYLE - do you like music up loud, are you sporty, do you work late nights, are you a student or do you have other lifestyle needs that are important to you? Being aware of your own lifestyle will help you to find an appropriate housemate.

Consider a trial period (for example, four weeks) where you can live together to experience how it works.

THE SHARE AGREEMENT

There are a few ways of sharing. In all cases, the landlord or real estate agent must be notified of any share arrangement and their permission must be obtained. A landlord cannot unreasonably withhold consent.

A bond should always be used in share situations. Receipts should always be kept if a bond is lodged. Bonds should be lodged with the Residential Tenancies Branch.

Sub-Letting

This is where the current tenant leases a room to another person by using either a fixed or a periodic lease. The person who has the

original lease with the landlord becomes the primary tenant and this person leases out part of the house to sub-tenant/s.

To commence a sub-letting arrangement a lease must be signed with clear conditions. A standard lease from the Residential Tenancies Branch can be used, which can be altered between the primary tenant and sub-tenant.

Co-Tenancy

This is where all tenants have equal status. One way of ensuring equality is to ensure that all the names of the tenants are on the lease or registered with the real estate agent or landlord. Each of the tenants are individually and collectively responsible for the rent.

In co-tenancy arrangements, the Residential Tenancies Branch may be able to give advice but will be unable to be involved if any issues arise between any of the tenants.

How to Pay Rent

When sharing, it is a good idea to negotiate who pays the rent, how it is paid and when it is paid. Try to ensure that you pay your rent directly to the landlord rather than through your flatmates to minimise risk. This can also be done through direct debit or Centrepay.

Other Arrangements

Many people share informally with a 'pay as you stay' arrangement. If nothing formal has been signed or agreed to, this becomes a periodic arrangement.

It is always best to formalise share arrangements in writing. This will ensure that any disputes can be fairly resolved.

For more information about share accommodation you can contact the Get-A-Place Project Officer at HYPA on (08) 8405 8580.

PAYING BILLS IN A SHARE HOUSEHOLD

The person named on the bill is ultimately responsible for the payment of that bill. Paying bills can often cause a lot of stress in a share household. The easiest method is to have the bills come on a regular basis and split them equally between all tenants.

See the section on **Budgets** to help you and your housemates pay the bills.

MAKING SURE THINGS RUN SMOOTHLY

It is always a good idea to check with your housemates about anything that may impact upon them and they should do the same for you.

Issues can often arise in a share situation regardless of how well you get along with your housemates. Communication is the key. Talk about the issues as soon as they arise and try to resolve them between yourselves before going to a third party.

For further information and advice on share accommodation, please contact the Get-A-Place Project Officer at HYPA on (08) 8405 8580.





BUDGETS

HOW TO MANAGE MONEY

Managing money is a skill. With practice, you can learn to use your money so that it covers all the things you need leaving some money left over for savings. The first step in managing your money is to prioritise. It is recommended your priorities should be:

- Rent
- Basic food items
- Utilities e.g. electricity, gas, water
- Transport costs
- Other regular costs

USING A BUDGET

The following table is a guide to budgeting. The aim is to get a balanced budget - which means that the money you receive (your income) is equal to the money you spend (your expenses).

For Example:

If you receive \$414 a fortnight, your budget might look like this:

Income	\$\$	Expenses	\$\$
Benefit/Pension/Wage	414	Rent	360
Rent Assistance	124	Food	80
		Utilities	40
		Transport	20
		Extras	20
		Savings	18
Total	538	Total	538

This is for example purposes only, using the maximum amount of potential benefits and prices for living in an average one bedroom unit in Adelaide's northern suburbs. Details are correct as of July 2014.

This is a tight budget, which means there is not much money to swap into other areas. Buying cheaply at markets and cooking a lot at home may reduce food expenses.

Now it's your turn, fill in the blank budget. Make sure your income and expenses balance, and this will give you a good indication of how to spend your money.

Income	\$\$	Expenses	\$\$
Benefit/Pension/Wage		Rent	
Rent Assistance		Food	
		Utilities	
		Transport	
		Extras	
		Savings	
Total		Total	

It is difficult when there is not much money - it takes extra skill to stretch your money so that you can pay for what you need. By understanding how much you spend and where your money goes you can make choices so that your money is well spent.

FOOD

Buy groceries from a large suburban supermarket or the markets. It is also cheaper to buy in bulk and share. Keep an eye out for sales of long life items.

Eat as much as possible at home or at your family or friend's houses. Take away food is always much more expensive than what you can make yourself. Pre-pack your lunch.

RENT

Centrelink - Rent Assistance

If you are receiving an income from Centrelink you may be eligible for rent assistance. Contact your nearest Centrelink office to determine if you are eligible.

Paying Rent

The details of how and when to pay your rent will be outlined in your lease agreement, speak with your landlord/real estate agent if you have any concerns.

Centrepay

If you are receiving a Centrelink allowance you can apply to use Centrepay. This is a voluntary service that can be accessed to transfer money directly from your Centrelink payment to your landlord's bank account. Ask at your local Centrelink office for the relevant paperwork.

BILLS

It is always easier to pay bills when they are smaller, even if this means paying them more often, or paying in advance.

If you have problems paying a bill contact the company involved as soon as possible. They will assist you with a payment plan.

If you are on a government payment, your local Centrelink office may be able to assist you with a concession for your utility bills.

Gas and/or Electricity

There are a number of ways to pay bills and it is probably wise to check all the options with your energy provider. Here are some ways you can pay:

- **Direct Debit**

You can elect to have the full bill or part of the bill directly debited from your bank account. Charges will depend upon the bank and the type of account.

- **Australian Post Billpay**

Pay in person at any Post Office or pay online. For more information go to www.postbillpay.com.au

- **Regular Payments**

You can arrange to make regular payments spread over a year. Different providers have different plans for this. It's all about "smoothing" the bills out so there are no nasty surprises.

The Internet

Having internet connected at home is a luxury, not a necessity. There are a number of costs associated with setting up internet from home, such as connection and establishment fees, line rental and purchase of a Wi-Fi modem/router. These costs are naturally less in a share household but to start off with consider if your budget will allow you to absorb these costs.

There are many places in the Adelaide city centre and surrounding suburbs where internet access is free, such as community centres and libraries.

Providing you use it wisely, smart phones are a good way to use the internet if you just need it for email or social networking purposes. However, beware of excess data charges.

Mobile Phones

Pre-Paid vs. Post-Paid (or 'Plan')

The difference between the two is when you are required to pay.

A Pre-Paid plan is a smart option for those on a tight budget as it allows you to use what you have paid for, without surprising you with extra fees and charges. Most Pre-Paid plans come with a set amount of data and free access to social networks like Facebook and Twitter.

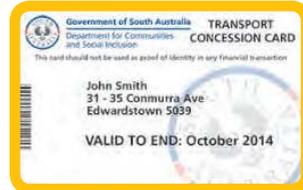
A Post-Paid plan provides you with a certain amount of 'credit' to use monthly and a handset (phone) can be included as well. The higher credit in the plan and later model handsets will have a higher monthly fee. Consider your budget and what you really need in a handset. You will find a \$30-\$40 per month plan with most providers will have a significant amount of credit, including internet usage, and a suitable handset included.

Note: These are "lock in" contracts, usually for minimum of two years and incur significant charges for breaking that contract and late payment fees.

TRANSPORT

Public Transport

If you are eligible for a concession card, use it whenever you travel for cheaper fares. If you are using a concession ticket, make sure that you are also carrying your concession card; otherwise you may find yourself with a large, unwanted fine. Examples of acceptable concession cards include:



If you are a full-time student you are entitled to your own student identification card as part of your tuition fees. If you are unemployed, travel concession cards are available from your local Centrelink or Job Services Australia office.

While single trip tickets are still available from bus drivers or ticket vending machines, the Multi-trip ticket has been replaced with the Metrocard, which costs \$10 for the Regular, \$8.50 for the Student or concession cards. Travel fare is added onto the purchase fee. To choose the right Metrocard for you, see below.

Regular

For People aged 15 years and over who are not eligible for concession fares.

Concession

For Full-time tertiary / secondary school students who have approved Photo ID. Pensioners and unemployed people with an approved concession card.

Students

For primary and secondary students aged between 5 to 14 years old.

(Note: Children under 5 years old are free.)

For more details contact the Adelaide Metro Infoline on 1300 311 108 or visit www.adelaidemetro.com.au

Car

Independent transport costs a huge amount of money and is not often affordable without a high income, such as full time employment. A car is a luxury item, rather than a necessity and comes with many other costs you will need to budget for.

BUT WHAT IF I STILL HAVE TROUBLE?

If you still have trouble balancing your budget you can go and see a financial counsellor. The counsellor will talk with you about ways that you can spend less money and help you see just where your money does go!

Financial counselling is available for free at the City, Modbury and Port Augusta Families SA offices (they can also advise you of other services that provide financial counselling).

Uniting Care Wesley also provide free financial counselling to young people in Adelaide City, Christies Beach, Port Adelaide and Warradale. Contact Uniting Care Wesley on 08 8202 5180 for more information.

EMERGENCY ASSISTANCE

Most forms of emergency assistance are in kind or voucher form, for example: food vouchers.

Other options for material assistance (eg food vouchers) are: The Salvation Army, St Vincent de Paul Society, and Anglicare.



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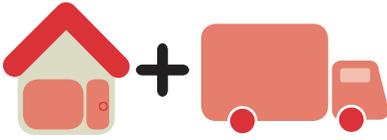
Department for Communities
and Social Inclusion

Too Good to be True?

Be very wary of pay day loans, Radio Rentals, Cash Converters and other similar businesses. Items from these places often end up costing you twice as much as you planned. Always check how much interest is attached to each loan or you can end up in more trouble than when you started!

REMEMBER!

If you can't afford to pay cash up front, then don't buy it. Always consult your budget.



LEAVING YOUR PLACE

OPTIONS

The process for leaving a place depends very much on your circumstances.

Below are a variety of options that will help depending on your situation.

LEASE EXPIRY

If the lease end date is approaching, you may be expected to move out by this date. To avoid any confusion, contact your landlord well before your lease expires to arrange for a new lease if you want to stay on. Always get a new lease put in writing.

If you want to leave, advise your landlord of this in writing.

WHEN YOU WANT TO BREAK THE LEASE

Fixed Term Agreement

Unless both you and the landlord agree, it is difficult to get out of a fixed term tenancy without penalty until that fixed term is up.

If you leave before the fixed term is up, the landlord can make you pay rent until they find someone else to move in.

If you break the lease early, the landlord can claim compensation (lost rent and/or re-advertising costs) through your bond.

If staying in the lease would cause you undue hardship you can apply to the Residential Tenancies Tribunal through the Residential Tenancies Branch to have the lease terminated.

Periodic ('unfixed') Agreement

You have to give the landlord at least 21 days notice.

If you give less than 21 days notice, you still have to pay rent for the rest of the 21 days. You could also run the risk of losing your bond!

WHEN THE LANDLORD WANTS TO BREAK THE LEASE

Fixed Term Lease

If you have a fixed term agreement and you have not breached any conditions, your lease cannot be broken unless both the tenant and the landlord agree or the Residential Tenancies Tribunal orders that the lease agreement ends.

Periodic Lease

For a periodic lease, if the landlord wants you to leave, you must be given notice. The exact amount of notice depends on the reason why you're being asked to leave, contact the Residential Tenancies Branch.

If the landlord has a specific reason for wanting you to leave, they must give you a minimum of 60 days' notice. If the landlord does not have a reason for wanting you to leave, they must give a minimum of 90 days' notice. The landlord must give you written notice using the correct form, called a Form 3.

WHEN THERE HAS BEEN A BREACH OF AGREEMENT

Breach of an agreement is when either the tenant or the landlord breaks one of the conditions of the tenancy agreement.

The Landlord Breaches the Residential Tenancy Agreement

If the landlord is coming around every day, or wanting to inspect the house without notice, or doing other things prohibited by the Residential Tenancies Act (1995, Commonwealth), they have breached the agreement.

If the landlord breaks a condition of the lease, get in contact with the Residential Tenancies Branch to seek advice on how to have the matter sorted out.

The Tenant Breaches the Residential Tenancy Agreement

The landlord cannot evict you unless you breach the Residential Tenancy Agreement.

This includes:

- Not paying the rent
- Not maintaining the place to a reasonable standard
- Using the place for illegal purposes

Even if you do break the rules the landlord still has to follow the correct procedure outlined in the Residential Tenancies Act (1995, Commonwealth).

MOVING OUT

The following are the steps for moving out:

Cleaning the Place

When you leave a place you are responsible for leaving it in the state in which you found it. This means cleaning the place thoroughly and this will often involve steam cleaning the carpet.

Outgoing Inspection and Checklist

The landlord will inspect the property with you and work from the original inspection form. The landlord will compare the condition of the place when you leave to the condition of the place when you first arrived.

Bond Refund

If the place is undamaged and there is no rent owing or bills outstanding, your bond can be fully refunded. You complete a bond refund form with your landlord. You can send or take this form to the Residential Tenancies Branch, which will process the bond and return the bond money to you.

If you do not complete a bond refund form, there may be a risk that your landlord will claim the bond without your consent.

If you received your bond from Housing SA, you will have to repay them any money that the landlord has claimed. If the landlord is claiming part or all of the bond and you dispute this contact the Residential Tenancies Branch for advice.

References

Always ask for a reference from your landlord. They can give you a written reference or they may be happy for you to provide their contact details in the future to other landlords.

Disconnect Utilities

Always disconnect the utilities (electricity, gas, internet etc) or forward them to your new address by contacting each service and letting them know that you are moving out. Otherwise you may still end up paying the bill if someone

else moves in.

Redirecting Mail/Change of Address

Australia Post has a service for directing mail to a new address. There is a cost associated with mail redirection; you can check this at your local Australia Post Office. Some concession rates may apply.

CHECKLIST

- House Cleaned
- Inspection
- Bond Refunded
- Get References
- Disconnect Utilities
- Redirect Mail
- Change Address

CONTACT DETAILS

6



ACCOMMODATION SERVICES

[HYPA Trace-a-Place \(TAP\)](#)

General Enquiries

1300 306 046

Freecall

1800 807 364

[Get-a-Place \(GAP\)](#)

General Enquiries

08 8405 8580

[Housing SA](#)

For all enquiries about public housing and private rental assistance call:

Customer Service Centre 13 12 99

www.dcsi.sa.gov.au/services/housing-sa

[Housing Improvement Branch](#)

General Enquiries

08 8207 0504

[Tenants Information and Advocacy Service \(TIAS\)](#)

For people renting public, private or community housing

Adelaide

08 8305 9459

Freecall

1800 060 462

[Office of Consumer and Business Affairs \(OCBA\) - Residential Tenancies Branch](#)

Tenancy Advice

08 8204 9544

Bonds Information

08 8204 9555

GENERAL SERVICES

[Centrelink Services](#)

www.humanservices.gov.au/customer/dhs/centrelink

[Youth and Students Services](#)

13 24 90

[Abstudy \(freecall\)](#)

1800 132 317

[Disability, Sickness and Carers](#)

13 27 17

[Employment Services](#)

13 28 50

Office of Public Transport

Timetable Information

08 8210 1000

Freecall

1800 182 160

www.adelaidemetro.com.au

Legal Service Commission/Legal Aid

Telephone Advice Only

1300 366 424

Youth Legal Service

08 8463 3533

www.lsc.sa.gov.au

Women's Information Service

Enquiries

08 8303 0590

Freecall

1800 188 158

www.wis.sa.gov.au

Welfare Rights Centre

Enquiries

08 8226 4123

www.wrca.org.au

Equal Opportunities Commission

Enquiries

08 8207 1977

Freecall

1800 188 163

TTY (Information service for the deaf and hearing impaired)

08 8207 1911

www.eoc.sa.gov.au

Salvos Stores

To find your closest store contact or visit:

08 8408 6900

www.salvosstores.salvos.org.au

UTILITIES

SA Water

General Enquiries

1300 650 950

Service Problems

1300 883 121

Gas and Electricity

There are multiple Electricity and Gas suppliers for you to choose from, however the two largest suppliers in Australia are AGL and Origin Energy.

AGL

General Enquiries

13 12 45

Origin Energy

General Enquiries

13 24 61

USEFUL WEBSITES

Information on Housing SA

www.housing.sa.gov.au

Private rental and land agents (share accommodation and private rental)

www.realestate.com.au

www.adelaide.gumtree.com.au

STUDENT ACCOMMODATION

Adelaide University

Does not have a specific accommodation service but check out the noticeboards on campus for students looking for roommates. Contact the Adelaide University accommodation service for more information on [08 8303 5220](tel:0833035220)

Flinders University

Provides a share accommodation register on their website, applications taken online. www.flinders.edu.au/living

University of South Australia (UniSA)

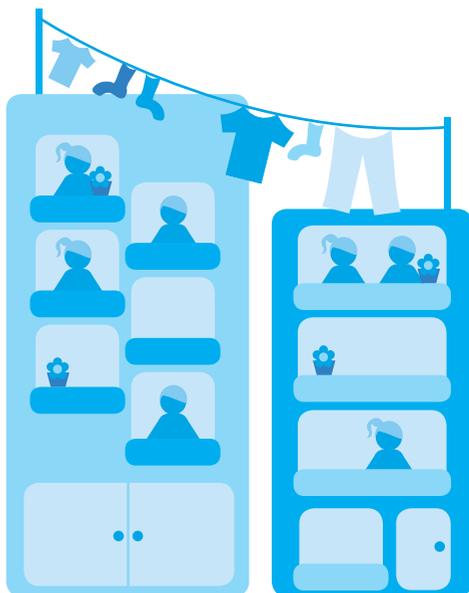
UniSA has a student accommodation service that can be contacted on [08 8302 0877](tel:0883020877) or go to the website: www.usasa.unisa.edu.au/accommodation

International Students

Contact your place of study for advice.

Uni House

www.unihouse.com.au



GLOSSARY

ARREARS:

An unpaid and/or overdue debt.

EVICITION:

The process through which a tenant is directed to leave a property.

LANDLORD:

The owner of the property.

LEASE:

The agreement between the landlord and the tenant as to the conditions of stay within the property. A lease is officially known as a Residential Tenancy Agreement.

PROPERTY MANAGER:

Usually an employee of a real estate agency that manages the property on the landlord's behalf.

RESIDENTIAL TENANCIES ACT (1995, COMMONWEALTH):

The act that sets out the legalities involved with renting properties.

RESIDENTIAL TENANCIES TRIBUNAL:

The legal judiciary body that makes decisions on any issues pertaining to the Residential Tenancies Act.

TENANCIES BRANCH:

The government body set up to provide assistance to people on issues relating to the Residential Tenancies Act (1995, Commonwealth).

TENANT:

The person occupying and paying rent but not the owner of the property.



You can use search engines like Google to look up other terms that you may not understand.



Helping Young People Achieve

