

# Getting ready to **move**

A FINDING YOUR WAY  
TO RENTING GUIDE



Finding  
Your  
Way




# Introduction

If you are getting ready to move out of your current living situation into rental accommodation, then this booklet will be a useful tool for you. It is designed to assist you to get started with planning and making informed decisions before you sign a lease for your new home. It will provide you with some useful information, tips and pathway steps as you Find Your Way to suitable accommodation.



**If you are homeless now  
and require urgent help  
contact housing connect  
on 1800 800 588**

## About this guide...

*The Finding Your Way guides are taster booklets with information taken from the Finding Your Way website. More information, articles, tips, pathways and easy read documents to assist you to Find Your Way to Accommodation in Tasmania are available at [findingyourway.com.au](https://findingyourway.com.au) *

## Watch for these icons!



Did you know?



Valuable resource



A great tip



Website link address

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> Follow these steps as they will help you in your home finding journey!

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# STEP 1

> Working out what support you have and what you will need




Moving into your own home is an exciting time but it can be tricky to find something that is right for you. In Tasmania renting is expensive. There are more people looking to rent than there are available homes.

All of us need support at this time. It may be a friend with a Ute to help move furniture, a meal once a week with parents to keep living costs down, someone to assist with understanding formal letters or managing finances, a contact in case of emergency, support with daily living tasks, or assistance to keep us safe from harm.

Independence does not mean you have to do everything on your own but we often don't think about our network of support until something bad happens.

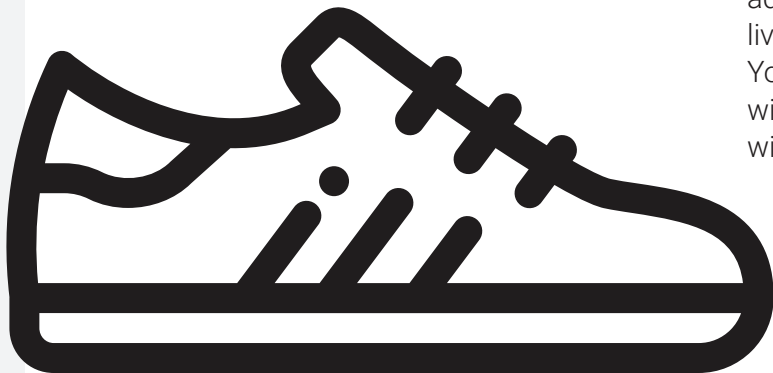
A network of support may include relatives, friends and neighbours, or people you know from your involvement with a club, a class or peer support group. This is called an informal network of support because they do not get paid to help you. General Practitioners, health professionals and service providers are called formal networks of support because they get paid to help you.

Now is a good time to think about who is part of your network of support. Work out what support you need and where that support will come from. You can find good planning tools at [www.findingyourway.com.au](http://www.findingyourway.com.au)  to help you do this.

## A PATHWAY GUIDE TO WORK OUT THE SUPPORT YOU NEED TO LIVE INDEPENDENTLY

1. List the daily living skills you have. Can you cook, clean, use a washing machine?
2. List the different tasks you need assistance with.
3. List the informal and formal supports in your network who will offer this assistance.
4. Note any gaps. Find out where and how you can get this support.
5. Talk to people you trust. Tell them your ideas, thoughts, and any concerns you have about moving and living independently.
6. Learn from others. Ask questions. Find out what it was like for them when they moved out for the first time. Did they share houses or live by themselves? What tips do they have for you? Stories can save you from making mistakes as well as give you a good laugh.

Your list may show that you need home adaptations or modifications to support you to live safely and independently in your new home. You may already know some of the things you will need, like hand rails in the bathroom, or wider doors and ramps installed.





### DID YOU KNOW?

Before a rental home can be modified you need:

- an Occupational Therapist to assess the home and make recommendations about any changes
- the owners' permission in writing for these changes to be made

**Now that you know what your support needs are and who is in your network of support, you should work out how much you can afford to spend on renting your own home.**



**> Next: Budgeting**



# STEP 2

## > Budgeting

The average cost of living for a person goes up a little bit each year. When you want to rent a home you need to work out what your living expenses will be for essential things like food, housing, electricity, health, telecommunications, clothing and transport.

Rent will be a large part of your living expense. Rent pays the owner (or their agent) to use the property for your home. The owner is the landlord, you are the tenant.





Money is essential for paying for the things you need to live. It is important to understand how to manage and be in control of your money. A budget is a plan for saving and spending money. A budget shows how much money you have coming in (income) and how much money you have going out (expenses).

Budgeting helps you to know what you can afford to pay in rent.



## GET STARTED WITH BUDGETING

Find a great on-line budget tool at [www.findingyourway.com.au/budgeting](http://www.findingyourway.com.au/budgeting) 

Work out what your income will be. Ask for as much support and advice as you can to make sure that you get all of the financial benefits you are entitled to.

You may be able to receive rent assistance, a low income Health Care Card and the Mobility Allowance (if you cannot use public transport without assistance because of disability, illness or injury) and transport access scheme concessions and benefits. Check Australian, State and Local Government benefits and concessions to find out what you are entitled to.



### SERVICE RESOURCE

Centrelink has an on-line payment FINDER tool that is easy to use or you can make an appointment at a Centrelink office.



### DID YOU KNOW?

You can ask to see or speak with a Centrelink Social Worker or Community Engagement Officer if you need extra assistance to work out the benefits you are entitled to.





## SERVICE RESOURCE

The Tasmanian State Government publishes a Discounts and Concessions Booklet. It can assist you with the costs of accessing many essential services. You can find this on-line at [www.concessions.tas.gov.au](http://www.concessions.tas.gov.au) or ask for one at a Service Tasmania shop.



## TIP

If you already receive a benefit, it usually increases when you are living independently.



## TIP

Make sure you save money to pay for your bond. A bond is paid before you move into your new rental property and is refunded when you move out. The maximum amount you will pay for bond is equal to 4 weeks of rent.



## DID YOU KNOW?

Centrelink does not consider you to be independent until you reach the age of 22, unless you have worked full time for a period of time, cannot live at home for certain reasons, have a child or are married or have been living as a couple for 12 months.





### SERVICE RESOURCE

Find out what community assistance you are eligible for that will help with the costs of bond, moving and rent.

Call into a Housing Connect Office or phone 1800 800 588

Work out what your living expenses will be. Look at your bank statements, bills, and receipts. Put your expense amounts into a budget planner.



### TIP

If possible you shouldn't pay more than 40% of your weekly income on rent payments.



### TIP

Rent like most wages and benefits is paid fortnightly. It makes sense to plan your budget on a fortnightly basis.

If you have some money left over, you are good to go with your budget and saving plan.

If you have more expenses than income, work out what cut backs you can make. Perhaps one less takeaway dinner?

If you have any money left over from one fortnight, save it in your expense account ready to pay your next bill or unplanned expense. Ask for as much support and advice as you can to make sure that you have budgeted enough to pay for your expenses.



Example Budget Income (what you will earn fortnightly)		Expenses (what you will spend fortnightly)		Savings
Income	Amount	Expenses		
Wages – part time	\$600.00	Rent	\$300.00	
<b>Centrelink Payment</b>		Utilities (electricity/ gas/ Wi-telephone)	\$80.00	
Disability Support Pension Single 18-20 and independent	\$358.87	Food	\$300.00	
Mobility Allowance <i>If you are meeting a number of government mutual obligations such as studying</i>	\$95.90	Health and Contents Insurance	\$60.00	
		Medical	\$40.00	
Rent Assistance	\$134.80	Transport Buses/ Taxi's	\$100.00	
Energy Supplement	\$9.10	Clothes/Furniture/ appliances	\$25.00	
		Social and other spending	\$200.00	
	\$1198.67		\$1,105	\$93.67

< This example budget is based on a 19 year old single student with disability, who is working part-time and sharing rental accommodation.



Now that you have a budget and have worked out your income and living costs (expenses) it is time to think about if sharing a house is for you.

> Next: Share-housing

# STEP 3

> Deciding to share  
or live on your own


There are lots of benefits to sharing a house. Sharing with friends or flat mates is a great way to; cut the costs of rent and household bills; share household chores; meet people and share the good and the hard times.

Sharing also has its disadvantages. Disagreements and difficulties are a part of life. Living with really good friends will not guarantee that you will agree on everything or that you will not find some of their habits annoying. Successful share housing needs everyone to work as a team to keep the house going. Living with others is not for everyone and often the best way to know if it will work for you is to give it a try.

Before you share a house with someone it is a good idea to interview each other and ask each other important questions. This will help you to find out if you will be well-matched house mates.



### ARTICLE RESOURCE

Go to [findingyourway.com.au](https://findingyourway.com.au)  for a list of questions to help you to interview prospective house mates.



## TIPS TO SUCCESSFUL SHARE HOUSING

1. If you are starting a new share house, find and interview possible house mates.
2. Search for a rental property that has a number of rooms and separate living spaces.
3. When you have found a home, agree on how many people will live together and how the spaces will be used.
4. Be clear about the lease. There can be:
  - Co-tenants who are all named on the lease with equal rights and responsibility,
  - OR
  - a Head Tenant (a person or organisation) who is responsible to the Landlord. They can sub-lease with the Landlords' agreement to sub-tenants who live in the property.
5. Set up Centrepay through Centrelink or direct debit from your bank for rent and other regular house hold bills.
6. List the household items you have and what you will need to buy.



### DID YOU KNOW?

- 2 - 3 people can usually live comfortably in a home with 2 bedrooms and 1 bathroom/toilet.
- A rule of thumb is 2 people per bedroom although this can depend on the ages and relationships of the people sharing.
- Four or more people will be more comfortable with 2 toilets, a bath and a shower.



7. Budget for the costs of running the home. Agree with your house mates about who will be responsible for paying the bills and when and how this will happen.
8. Agree on house rules with your house mates. What will happen if someone:
  - Can't pay their share
  - Causes damage to the property
  - Behaves in a way that is dangerous or illegal or puts you at risk of losing the rental home
  - Does not or will not contribute to keeping the home clean and in good repair
9. Agree on a clean house standard and how the house-work will be shared. Who will do what and when?
10. Decide if you will shop and cook together and use food, drink and cleaning products as needed or separately.

**Now that you have made a decision about living by yourself or sharing with others, it is time to find an area to live in.**

**> Next: Find an area to live in**





LOCK  
Images™

# STEP 4.

> Find an area to live in



The location, or community setting we live in is very important. You will feel more confident getting out and about in your local community when the location gives you good access to facilities and services and the people you choose to spend time with.



## GET STARTED ON FINDING AN AREA TO LIVE IN


Find out as much as you can about different housing options in the areas you like. Make a list of the services and amenities you need to have close by. Work out if you can afford to pay the rent in the areas that you like.



### SERVICE RESOURCE

[tutas.org.au/publications/tasmanian-rents](https://tutas.org.au/publications/tasmanian-rents) 

The rent prices on the Tenants Union website are a guide only. You may find a lower cost rental home from someone you know or on-line.

If you have a disability and need a high level of support to live independently, search for supported housing options in your region on [www.findingyourway.com.au/housing](https://www.findingyourway.com.au/housing) 

Phone accommodation providers and ask if they have any available Housing or if something may be available soon.



### TIP

Very few people move into the perfect home the first time around but if you plan and investigate you are more likely to find a home in an area that will meet your needs.





## TIP

We asked people how they could tell if a neighborhood is safe. They told us that:

- The People are friendly; when you walk past them they smile and say hello.
- There is good lighting in the streets and on the houses.
- People of all ages are out and about doing activities, mowing lawns, walking dogs, jogging, children are playing.
- Neighbours remember your name and help each other out.



## A PATHWAY GUIDE TO FINDING AN AREA TO LIVE IN

### 1. Think about where you live now.

What are the positives and negative things about the area?

### 2. Spend some time in the areas that you like. Go to a coffee shop, have some lunch, do a bit of shopping. Do some investigating.

- Is the Housing expensive?
- Is it a popular area with tourists? (Rental Housing may be short-term or more expensive in these areas).
- Check out community notice boards for advertising, local events, and houses for rent.
- Does it capture all day sun (when it is out)?
- Are there people out and about doing ordinary things?
- Have a chat with some of the locals.

Are they friendly?

- Visit the local council and ask what supports and services they offer.

### 3. Work out the network of support and services and amenities you need to be near.

- Do you want to live near family and friends?
- Where are the shops, medical services, sporting facilities, schools, and child care?
- What public transport is available? How often does it run and to where?
- How far are parks, work, TAFE, University, entertainment?



#### 4. Think about your physical needs.

- Do you need to live in an area that is flat? Will you be able to access the area?
- Are there any footpaths? Are the footpaths level? Is it easy and safe to walk or wheel around the area? Are the houses in the area close to each other, or is there more distance between the houses?

#### 5. List the suburbs/areas you like and why? For example:

- The area is flat and easy to move around.
- Housing is affordable.
- Neighbours are near.
- People are friendly.
- The buses run every 30 minutes.
- There are lots of amenities and things to do.

Now that you have chosen an area that will meet your needs, you are ready to find a place to call home!

> Next: Find a place to call home



A smiling woman with glasses and a purple scarf is visible in the top right corner of the page. The background is a solid purple color.

# STEP 5

## > Find a place to call home

When you start your search for a home you will discover that Housing options have a number of different names. Websites and newspapers advertise, studios, bachelor pads, granny flats, bedsits, townhouses, duplex's etc. It helps to know what these options are. You will find more information about this in the housing section of [www.findingyourway.com.au](http://www.findingyourway.com.au) 





There is a shortage of housing in Tasmania for low income earners. This has led to people being more creative about housing options and solutions. More small homes are being built and caravans and motor homes are being used in driveways and back yards.

## A FINDING YOUR WAY WEBSITE ARTICLE: EXPLORING HOUSING OPTIONS

In Tasmania if you are on a low or middle income your first point of call for housing assistance is Housing Connect. They can assess your needs and help you to find anything from emergency accommodation to a long-term home. For more information contact Housing Connect on 1800 800 588 or drop in to one of the seven Housing Connect offices state-wide.

Housing Connect may put you in touch with a Housing Association or place you on a waiting list to rent from Housing Tasmania. To rent from a Housing Association and Housing Tasmania you will need to meet their criteria for eligibility. Housing Connect will tell you how to apply.

Housing Connect can also tell you about affordable housing options. Through the Housing Tasmania Home Share program and available Housing Tasmania homes it is possible to share the ownership of a property with the Director of Housing and pay much less for it than you would on the open market.

**Rental in the open market** – this means that you will rent directly from the property owner or through a Real Estate agency and have a lease. You can find rental homes listed or advertise that you WANT a home in the Classified section in Newspapers, websites or through Real Estate agencies. Private landlords may also advertise on community noticeboards and

newsletters or by word of mouth (someone tells someone else).

**Rent from a tenant** - this means that you will rent from a person who is already renting the home. On the lease they will be the Lead Tenant and you will be the Sub - Tenant. The owner's responsibilities are to the Lead Tenant. If you are a Sub-Tenant you may not have the same rights as the Lead Tenant under the original lease.



#### TIP

Make sure to find out what your tenant rights are before you sign a lease.

**Boarding premises** – this is usually a property with many bedrooms and shared facilities, like bathrooms, toilets, kitchens or laundries. Each tenant agrees with the owner to rent 1 bedroom. Often the rules that apply to boarding

house tenancies are different to share house tenancies. A boarding house may provide meals and a list of rules about the use of the house amenities and things that are allowed to happen in the house.



#### DID YOU KNOW?

You cannot be charged bond in a boarding house. A statement of key terms and House Rules should be supplied to you by the owner to make you aware of your rights and responsibilities.

**Rent in Communal Housing** – this is a group of independent units or houses on a block of land with communal (shared) areas that people are encouraged to use, like kitchens, games rooms, gardens etc. Communal Housing may be offered to people who meet specific criteria, such as age.



**Rent in a Group Home or NDIS Specialist Disability Accommodation** – this is private accommodation that can be owned by, Housing Tasmania, a community organisation, a private company or a collective (sometimes a group of parents of people with disability). A group home is a house with a number of bedrooms, usually 3 or 4, rented out to people who require significant daily assistance to meet their independent living needs.

## GET STARTED ON FINDING A PLACE TO CALL HOME

**IF YOU ARE HOMELESS** make contact with trusted people in your network of support and let them know. If you do not tell people about your situation they will not be able to help you.





## SERVICE RESOURCE

### IF YOU NEED HOUSING AND

**SUPPORT** for finding a bed urgently call Housing Connect on 1800 800 588.

**IF YOU ARE A PARTICIPANT** of the National Disability Insurance Scheme (NDIS) and require a specialised housing solution because of your disability you may be able to get funding for Specialist Disability Accommodation (SDA).

Only a small number of people with disability are eligible for SDA assistance. Specialist Disability Accommodation is purpose built to meet the needs of people with very high support needs.



## SERVICE RESOURCE

You or your nominee can discuss this with your National Disability Insurance Agency Planner. You can also contact a Local Area Coordination partner in your region to find out more on 1800 171 233.



## DID YOU KNOW?

The NDIS does not pay rental or mortgage costs for NDIS Participants but they do invest in new accessible buildings and fund approved home modifications to existing properties to improve accessibility.



## A PATHWAY GUIDE TO FINDING A PLACE TO CALL HOME:

1. Talk to your network of support. A house, room or even a caravan in a driveway may be available for you to rent now from someone you know.
2. If you are homeless or are on a low income phone or visit a Housing Connect office.
3. Consider any specialist housing options that are available to meet your particular circumstances or needs. Visit, [www.findingyourway.com.au/housing](http://www.findingyourway.com.au/housing) 
4. If you want to rent through the open market search the real estate/rental section of newspapers in your region. Look at real estate websites and guides and community notice boards and talk with real estate agents. Share accommodation can also be found this way.
5. Contact Local Government (council) areas to ask if they provide rental accommodation. Tell them that you are interested in living in their municipality (area) and ask them to send you their Newsletter and any relevant information about Housing.
6. View rental homes on-line if you can. This will save time. Look at Google Maps





## WEBSITE RESOURCE

[www.google.com/maps](https://www.google.com/maps) 

enter the house number and street address and check out the street view and location.

7. When you find somewhere to view, go to the open home or contact the real estate agent or property owner to arrange a date and time to look at the home.

Now that you have done the preparation you are ready to start viewing and...


> Next: Applying for a home



A background image showing a person's hands typing on a laptop keyboard. The image is overlaid with a teal semi-transparent rectangle. The text 'STEP 6.' is written in a white, brush-stroke font across the center of the teal area. In the bottom right corner of the teal area, there is a dark blue box containing the text '> Applying for a home'.

# STEP 6.

> Applying for a home



Application processes for housing options can be different. It is important to ask what is expected each time you apply for a home so that you can make the best application possible. No matter what the process is you will also need to have relevant support documentation to submit with your application.



## GET STARTED APPLYING FOR HOUSING

Make copies of the following up-to-date documents:

- Evidence of regular income; for example, two months of pay slips, Centrelink statements, tax returns, or income statements.
- Proof of employment/education/voluntary work.
- Personal Photo Identification such as, Driver's Licence, Passport or student identification.
- Current telephone or electricity bill, Medicare card, Birth Certificate.

Contact your referees – Owners or real estate agents will want to talk to your referees. Referees are people who can vouch for your

reliability and honesty. Often the best referee is a previous Landlord or real estate agent. If you have never rented the following people are the next best:

- Home owners with animals or property that you have taken care of.
- Employers/Supervisors, Teachers, and Tutors.
- People you have given your assistance to for free for work, sport or art.



### TIP

Whoever you choose, it is really important that they have agreed to be your referee and can answer the phone or call someone back when you have put in an application for a rental home. Remember referees are not usually family or friends.

## TIPS

Don't forget... the main things real estate agents and owners want to know are:

1. Can you pay the rent regularly and on time?
2. Will you care for the home?
3. Will you agree and stick to the terms of the lease?
4. Do you have referees who will support your claim that you will be a good tenant?





## TIPS FOR ATTENDING AN OPEN HOME:

1. Ring the real estate agent or owner and say that you'd like to attend the open home.
2. Have a folder with copies of your documents ready to give the real estate agent or owner.
3. Make a good impression. Be aware that the real estate agent or owner will be looking closely at people who come to the open home.
  - Be on time.
  - Smile, introduce yourself, shake their hand, speak clearly, and look people in the eye as they greet you.
  - Be polite.
  - Dress neatly. Be clean and smell nice. If you arrive in a car, make sure that it is also clean and tidy.
  - Look organized. Be ready to fill in an application form (have your paperwork and a pen ready).



4. If you want to share a home make sure that all potential tenants go to the open home and follow these tips.



#### DID YOU KNOW?

People usually make a decision about a person in the first 7 seconds of meeting them for the first time?

5. If you like the home apply on the spot.
6. Let your referees know that you have attended an open home and put in an application. Ask if they are able to receive a phone call.
7. Ask for assistance from someone in your network of support if you need help to complete any of these tips.

Now that your application for Housing is successful it is important that you..

> Next: Know your tenant rights and responsibilities



# STEP 1

> Know your tenant rights and responsibilities



Now you are close to having a home you may be tempted to rush the next steps, but this is an important time to concentrate. Knowing your rights and responsibilities as well as the Landlords' rights and responsibilities will give you confidence as a tenant. Rights are protected by the law and cannot be taken away from people. The Residential Tenancy Act 1997 sets out the rules that protect both Landlords (Owners) and Tenant rights in Tasmania.



It all sounds very serious and in many ways it is, because knowing and fulfilling rights and responsibilities is an important part of being a good tenant and having a good relationship with your Landlord or Real Estate Agent. If you plan on renting for many years to come your good record as a tenant and your good relationships with Landlords and real estate agents will help you to move easily to another property.



### DID YOU KNOW?

When you pay a bond, you are saying that you will care for the rental property and not do any damage to the home? You are also agreeing to behave in an honest and considerate way. If your lease says that pets are not allowed, unless someone has a guide or assistance dog, don't sneak a pet in hoping that no one will notice.

## GET STARTED KNOWING YOUR RIGHTS AND RESPONSIBILITIES

Tenants have legal rights as well as home owners. As long as you are a responsible tenant, knowing your rights will help you to make informed decisions and protect you from someone doing the wrong thing to you.



### SERVICE RESOURCE

If you are unsure about your rights and responsibilities you can join and get advice from the Tenants Union of Tasmania free of charge.

Phone them on (03) 6223 2641 or 1300 652 641.





## WEBSITE RESOURCE

For more on rights and responsibilities review the residential Tenancy Act: <https://www.legislation.tas.gov.au/view/html/inforce/current/act-1997-082> 

Read your lease thoroughly. A lease is a legal agreement and spells out the expectations or rules for renting a home. If you need assistance to understand or read the lease don't be rushed into signing it, ask someone you trust from your network of support to help.

Make a record of the condition of the property on the day the lease begins. It is important to look closely at every room and every fixture (part of the structure and workings of the home) and fitting (movable and changeable

parts) in the home and write down and take photographs of anything that you notice that is not perfect. For example:

- if the walls are dirty, marked, or the paint is faded
- if flooring is stained, cracked, scratched or torn
- if the oven, heater, refrigerator are noisy or do not work
- if toilets are blocked or do not flush



## TIPS FOR FULFILLING RIGHTS AND RESPONSIBILITIES:

- Read the lease from start to finish and ask for assistance from someone you trust to look it over before you sign it.
- Make a copy of the lease. The lease tells you how long you are renting the house for, how much rent and bond you will pay and the rules you need to follow, like, how your Landlord can access the property for inspections.
- Pay your bond and make sure you get a receipt.
- Even if not required in your lease, arrange a direct debit for your rent so that it is always on time.
- Check the house thoroughly and note anything that has been missed on the condition report before you sign, copy, and return it to the Landlord or Real Estate Agent.
- Keep one copy of all of your tenancy documents at home in a safe place and one copy at someone else's house, like your parents'.
- If you need changes to be made to the home or property, like home adaptations or modifications, you must have the Landlords consent.
- Take care of the home and garden (if you have one) and be a good neighbour.
- Remember, if you and your Landlord stick to the terms of the lease agreement you will both be happy.

# Congratulations!

## YOU ARE READY TO MOVE!



The Finding Your Way Community Collective is a group of community organisations and corporate and government representatives committed to promoting the values of a socially inclusive society. The group recognise that disadvantage can result in the social exclusion of people with disability and their parents and carers in the areas of Education, Health, Housing, Sport and Recreation, Employment, Transport, Information and Technology, Family Services and Justice.

The group aim to positively influence community engagement and change in these areas believing that the sharing of expert knowledge has an essential role to play in people making informed choices and realising equal opportunity. 🧠

[findingyourway.com.au](http://findingyourway.com.au) is the Intellectual Property of The Association for Children with Disability (Tas.) Inc., better known as ACD in Tasmania.



# Thinking of moving out? Read this first!

This easy to follow guide contains seven simple steps to helping you achieve renting a home of your own.

Also, be sure to check out the easy to find tips and resources along the way - they're very valuable!

For more information contact ACD:

 1800 244 742

 [www.findingyourway.com.au](http://www.findingyourway.com.au)

THE FINDING YOUR WAY GUIDES ARE PROUDLY  
FUNDED BY THE AUSTRALIAN GOVERNMENT DEPARTMENT OF SOCIAL SERVICES



Australian Government  
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