Moving out in Canberra

A student guide

This guide has been prepared to provide students with a guide to resources to assist with moving in to private accommodation in Canberra.

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Contents

Introduction .......................................................................................................................... 3
Budgeting............................................................................................................................. 3
   Resources....................................................................................................................... 3
   Banking ......................................................................................................................... 3
   Bills .............................................................................................................................. 3
   Finding a part-time job ............................................................................................... 4
Moving out ........................................................................................................................... 4
   Resources....................................................................................................................... 4
      Where to start looking for somewhere to live ........................................................ 4
      More information .................................................................................................... 4
What to consider when moving out ................................................................................... 5
   Common traps .............................................................................................................. 5
      Privacy....................................................................................................................... 5
      Overcrowding ......................................................................................................... 5
      House inspections ................................................................................................. 5
      Paying in cash ......................................................................................................... 5
      Verbal contract or lease .......................................................................................... 5
Finding a housemate ........................................................................................................ 6
   Spread the word .......................................................................................................... 6
   Log on .......................................................................................................................... 6
   Go local ....................................................................................................................... 6
   Inspection & interview ............................................................................................... 6
Ask for help ....................................................................................................................... 6
   Don’t go hungry ........................................................................................................... 7
Where to live ..................................................................................................................... 7
Setting up your house ....................................................................................................... 7
   Utilities & services ..................................................................................................... 7
   Furnishings .................................................................................................................. 7
   Resources .................................................................................................................... 8
Tenant obligations .......................................................................................................... 8
Landlord obligations ....................................................................................................... 8
Inspection reports ............................................................................................................ 8
Introduction

There are many aspects to be considered when thinking about moving out of student accommodation and into private accommodation. Many decisions need to be made, such as who to live with, how to pay your way, independence, relationships, legal matters, obligations and the benefits. Lifelong friendships can be formed through your housemates and the memories you will create.

Budgeting

Resources

The Australian Securities & Exchange Commission (ASIC) has budget planners and has also developed an App which will help you keep track of your spending and creating a budget - https://www.moneysmart.gov.au/managing-your-money/budgeting

Make contact with your nearest Centrelink office to see what support you may be entitled to - http://findus.humanservices.gov.au/

Banking

Find a savings account with low fees – learn about savings accounts at https://www.moneysmart.gov.au/managing-your-money/banking/savings-accounts or discuss with your bank whether you have the best account for your situation, many student accounts have different features but can also have some restrictions, limitations fees and vary with the interest you can earn so do as much research as possible

Get a cheaper credit card – choose a credit card with a low interest rate

Cut down your ATM fees and charges – find out which ATM’s you can use with your bank where there are no fees charged

Try internet banking – consider internet banking to pay bills or transfer money in your bank if your bank charges less for this compared to other transactions

Bills

Set up direct debits – set up direct debits for your bills once you know roughly how much is going to be taken out. It is an easier way of paying but make sure you always have enough money in your account before the bill is due to cover the amount. If you don’t have enough money in your account you could be charged fees for your account being overdrawn or default on a payment https://www.moneysmart.gov.au/managing-your-money/banking/direct-debits
Smooth out your bills – Bill smoothing helps you spread payments out over a period to time and can prevent bill shock. Utilities companies often have a set and forget system where they average out the cost of your bill and it is debited from your account on an ongoing basis, this is particularly helpful in winter when you use your heater a lot

Finding a part-time job

Decide how many hours you can realistically work whilst you are studying. You will need to keep in mind how many hours you can work to cover your costs but still manage your study requirements. Find out how many lectures and hours of study you will have to do each week and work out how much paid work you will be able to do and when you can do it.

Looking for work whilst studying:

- Contact the Careers Centre for help with your resume, get career related information and log in to Career Hub http://careers.anu.edu.au/
- Register with local employment agencies
- Look for advertisements on noticeboards on campus and in local shops
- Search online job websites
- Ask around as other students may know of local jobs
- Be careful working in your final year as you will need to study more, save money to prepare for this

Moving out

Resources

Where to start looking for somewhere to live

- Housing Online - https://housingonline.anu.edu.au/

More information

- Tenants Union ACT Inc. – www.tenantsact.org.au
What to consider when moving out

It’s common to be a little unsure when you make a decision like this. You may choose to move, but find that you face problems you didn’t anticipate, such as:

Are you ready? – remember you have already made a big move coming to university

Money worries – bills including rent, utilities like gas and electricity and the cost of groceries may catch you by surprise, especially if you are used to your parents providing for everything or many of these costs are currently included in your tariff

Flatmate problems – are you going to be able to pay bills on time, sharing housework equally, friends who never pay board but stay anyway, and lifestyle incompatibilities

Common traps

Privacy

Some share houses offer living rooms or room share at very cheap prices. Think carefully before you sign up for such an arrangement. If you decide to sleep on a mattress in a living room, you will be disturbed by your housemates’ day-to-day activities such as cooking, watching TV and even going to the bathroom! If you decide to share a room, make sure you meet your roommate before moving in and work out things such as cleaning and sleeping hours to avoid any disagreement. If you have your own room, inspect the room first to see if you have enough privacy. Avoid a loft, attic, or any other “room” without four walls and a door.

Overcrowding

Ask the landlord how many people live in the house. If you live with 10 other people in a two-bedroom house trying to take a shower in the morning can easily cause problems between housemates

House inspections

Make sure you inspect the property before you sign a lease. Photographs may not accurately show the property and some “landlords” advertise rooms when there is no property at all. It is better to spend two weeks at a backpackers than to sign a one year lease for a room with no window or light.

Paying in cash

Where possible, avoid paying in cash. Using electronic transfer or cheque will ensure that you have evidence of your payment if any disagreements arise. If you pay in cash, make sure you get a receipt from the head-tenant, agent or landlord.

Verbal contract or lease

If you are a co-tenant or a head-tenant, your rights as a tenant may be protected even if you do not have a written contract with the landlord. However, it is a good idea to sign a written Residential Tenancy Agreement in case any problems arise. If you move in as a sub-tenant and the head-tenant also lives at the premises, you will not have the same rights as a tenant under the Residential Tenancies Act unless there is a written agreement with the head-tenant.
If you’re a boarder or a lodger, it may be difficult to enforce your rights in a court unless there is a written agreement. Get a written agreement from the landlord before you move in to avoid problems in the future.

**Finding a housemate**

**Spread the word**
Tell your friends and family, this way you can find someone you know and trust.

**Log on**

You can also put the word out on social media. Create a Facebook event and ask your friends to invite anyone they know who may be looking for somewhere to live.

**Go local**
Put signs up on free university noticeboards and at your local shops.

**Inspection & interview**

Once you’ve placed an ad, the next step is to organise an inspection and meet the potential housemates. If there are more than a couple of people interested in the room, arrange a specific time for inspection. This will save you from wasting time showing the place around to a bunch of people.

If you are looking to move in to an established shared house make sure that you interview the existing housemates just as much as they are interviewing you, because you have to live with them too.

**Ask for help**

Moving out for the first time can be daunting and there is a lot you will need to be on top of. Don’t be too proud to ask for help, Accommodation Services are more than happy to assist you, even if you don’t live on campus - [http://www.anu.edu.au/study/accommodation](http://www.anu.edu.au/study/accommodation).

Whilst your parents might also be there for you not everyone who moves out can move back home or ask for help in times of need. Make sure you are familiar with community or government organisations that can lend a hand. They vary depending on where you are, but include:

- Kids Helpline Tel. 1800 551 800
- Lifeline 13 11 44
- Home Ground Services 1800 048 325
- Relationships Australia Tel. 1300 364 277
- Centrelink Crisis or Special Help Tel. 13 28 50

If you have any concerns, don’t wait – reach out to someone before things get on top of you. Remember, even if you are moving out of a student residence the Pastoral Care Team are a great resource to call on if required.
Don’t go hungry

Eating, well it is important! Not only for nutritional purposes but also for keeping you thinking clearly. If you are juggling study and work as well as keeping social you will need energy so here are some things to help:

- Skill up now – before you move out
- Plan a cooking roster in your house so that you don’t have to cook every night
- Create a weekly recipe library
- Build your shopping list (and only buy what is on your list)
- Know what is in season and plan your recipes around those items (don’t plan on having a mango recipe in winter when you will pay twice as much for one as in the summer)


Where to live

The area in which you choose to live is often decided on with many factors in mind, the main things to think about are:

- What you can afford
- Where you study
- Where you work
- How you get about (bus/car/bicycle/foot etc)

Setting up your house

Utilities & services

- Electricity/gas
- Internet access
- Insurance

Furnishings

There are some essential items you will need for comfortable living, whether you are setting up a share house or moving in to one here are some items which you will likely need:

- Bed
- Desk/chair
- Wardrobe
- Lounge
- Table/chairs/stools
- TV & stand
- Washing machine/dryer (or are you close to a laundromat?)
- Fridge/freezer
- Cooking utensils
- Crockery/cutlery
- Mugs/cups
- Pots/pans
Resources

• ANU Billboard
• All classifieds
• Gumtree
• Garage sales
• Ebay
• Markets / trash & treasure
• Op-shops (Salvation Army, St Vincent De Paul Society etc)

Tenant obligations

There are obligations which you must meet as a tenant, these things are outlined in your Residential Tenancy Agreement. A summary of your obligations are:

• You pay your rent on time
• You keep the property clean and tidy
• You maintain any gardens attached to the property
• You report any damage or maintenance required
• You don’t disrupt your neighbours and are considerate of your community

Landlord obligations

Likewise for tenants a Landlord also has obligations with regard to the property you are renting. Even if they have an agent looking after their property there are certain things they must do, some of them are:

• Ensure that you have a safe and clean property to move in to
• Attend to any maintenance or repairs required within specified timeframes
• Allow a tenant to arrange emergency repairs without consent (usually up to a specific limit)
• Allow the tenant to have quiet enjoyment of the premises

Inspection reports

It is your obligation to complete an inspection report of the property, you should be given 2 copies by the Agent/Landlord and you have 2 weeks to complete and return one copy. You should note down and attach photos of any damage which exists in and around the premises, if you don’t do so it may end up costing you in the end.

If you are in any doubt about any of this information please do not hesitate to contact us.