

The Ultimate **RENTING GUIDE**

For Tenant



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Abstract

Renting a house in Sydney can be a competitive and costly experience due to the city's high demand and limited housing supply. As one of Australia's largest and most popular cities, Sydney offers a range of rental options, from apartments to family homes in both urban and suburban areas. Rental prices vary based on location, with inner-city suburbs often commanding higher rates. Tenants typically need to provide references, proof of income, and a bond deposit. It's essential to be prepared for inspections and act quickly, as desirable properties tend to get rented out fast in Sydney's market.

1. Introduction

This PDF is an essential resource for navigating the city's competitive rental market. It covers everything from understanding your rights and responsibilities as a tenant to finding the right property within your budget. The guide includes tips on preparing rental applications, understanding lease agreements, and managing bond deposits. It also offers advice on inspecting properties, negotiating rent, and dealing with landlords or agents. With Sydney's high demand for rental properties, tenants must stay informed, act quickly, and remain organized to secure the ideal rental and ensure a smooth renting experience.

2. Reasons Why Renting Is Better Than Buying

While owning a home can certainly be a wise financial decision, consider how renting can be an alternate path to financial independence.

Both renting and owning a three-bedroom home are significant financial responsibilities for Sydney households, with costs accounting for more than one-third of average wages in most major housing markets. But average rents still require a much smaller portion of wages than major homeownership expenses on three-bedroom properties, according to ATTOM, a real estate data company.

Renting Is Not A Waste Of Money

I recently watched a news story where a real estate expert exclaimed, "Rent is throwing money away." I've heard this same narrative from other financial experts, real estate agents, mortgage lenders, and even my own family and friends who are homeowners. These factors contributed to my urgency in purchasing my first home in 2013, even though I was perfectly fine renting.

Since then, I've bought and sold three different homes over the last decade. Just this year, though, I decided to rent again — surprising all of our friends and my personal finance followers because I had paid off all three homes. I even asked my husband: "Is it crazy for us to rent again? Are we wasting money?"

But renting still offers a very basic utility — a safe place to live, sleep and store our possessions. The comparison is often made between renting a home and owning a home. But we often forget the other comparison of renting a home versus not having one at all. For me, a home is not a part of my identity, but rather a basic need satisfied without having to purchase a property.



It's Cheaper To Rent If You Prefer Big City Life

The financial sense of renting or buying depends a lot on where you prefer to live. According to an analysis, in Sydney, renting is lower than buying a starter home. Despite rising costs, renting has become relatively more affordable than buying year-over-year.

The top five cities where it was cheaper to rent versus buy in 2023 were Sydney, Perth, Melbourne, Sunshine Coast, Gold Coast

In some of the more affordable real estate markets, renters might find they will save cash each month by becoming a homeowner. But the job market profiles of these cities are vastly differently from the larger metropolitan areas with whose the local workforces powered by the tech industry.

I live in Sydney, and I could buy another home on a 30-year mortgage for cheaper than what I rent right now. But it would require me to move 20 to 30 minutes away from my current address, where I have the accessibility to restaurants, entertainment, and shopping within walking distance. I sold my last home largely because location and convenience mattered to me more.

Renting Frees Up Time And Money To Grow Your Income

As a business owner, renting has been a huge time and money saver. I no longer have to pay for gas to drive to a gym, a coffeehouse, or a pool because they are all an elevator ride away in my apartment building. I picked the particular one I live in so I could hold business meetings in the common area instead of meeting people at an office or co-working space that I'd have to pay for.

My emergency fund now contains what I need for rent and utilities, and it requires thousands of dollars less than what I needed as a homeowner. I held onto savings in case my roof leaked again or if I would finally decide to renovate my bathroom. The money I spent on appliances and furniture for a home now goes to international travel for speaking engagements and learning new technical skills.

When You Buy A Home, You Can't Easily Tap Into Your Wealth

In 2019, my husband and I were proud outright owners of our home by paying off our mortgage in our early thirties. I felt really confident in our decision going into 2020, when the Covid-19 pandemic shut down everything and our incomes became uncertain. I am still a huge proponent of paying off your mortgage early because of the peace it provided us.

In 2020, we bought a second home in the mountains, a small condo to escape from the city. By 2021 it was also paid off and we officially passed \$1 million in net worth for the first time, with the two

homes as our biggest assets. What I didn't expect: Even though we had \$1 million in assets, we had very little flexibility with the equity tied up in the properties.

With our eyes on early retirement, we started looking for passive income and our first inclination was to operate short-term rentals to create a new monthly stream of money. While this did add additional income, it didn't feel very passive — it was a lot of work and often inconvenient to manage the reservations and guests.

We could have taken out mortgages from the homes to free up more cash. But we weren't comfortable with that risk during the pandemic uncertainty.

Ultimately, we decided to sell both homes and applied the proceeds of those sales toward other vehicles such as dividend ETFs, Treasury Bills and REITs. Those investments now offer us similar monthly cash flow that we can move much more easily than having to sell properties. I prefer the flexibility we have in moving our net worth, without affecting our living situation, as new investing opportunities arise.

By Renting Instead Of Owning, You're Rich With Time And Money

Bankrate's recent Financial Security survey reported 74% people in Sydney consider homeownership to be of higher value than any other economic stability measure, including a comfortable retirement, a successful career, having children and holding a college degree. Pride is often cited as one of the main advantages of homeownership, where you have the freedom to express yourself in your house more than in a rental.

However, as a 38-year old practicing early retirement after reaching my financial independence goal, not owning a home has been incredibly liberating. My parents eventually owned their home outright, but my father didn't retire from his corporate career until his 70s and he had little time for hobbies. I didn't learn he loved hiking and seeing shows until he wasn't as physically capable to enjoy those activities.

When my father passed away, I thought twice about whether or not I wanted to own my home or own my time early enough to enjoy it. Now that my husband and I are renting, there are no more do-it-yourself painting projects on a fixer-upper home. No more shopping for furniture to fill up rooms I barely ever use. My husband is over the moon that he no longer needs to mow the lawn weekly or power wash parts of our property every spring.

Just this past year, I took stand up comedy, dance and acting classes with the time I used to spend maintaining my home. I don't feel as guilty spending on my health and wellness, and I get to come home from vacations without many chores. I'm not completely ruling out homeownership for me in the future. But while I'm in my prime years, I'm content to feel rich with time and not just money.

3. Renters Insurance: What It Is and How It Works

What Is Renters Insurance?

Renters insurance refers to property insurance that protects tenants who live in a rented dwelling. Coverage is provided by insurance companies in exchange for premiums paid by people living in apartments, single-family homes, and condominiums. Policies provide coverage for an insured party's

personal property as well as liability claims that are not due to a structural problem with the property. These kinds of policies also cover living expenses that need to be paid out when someone makes an insurance claim after their unit is damaged. Although renters insurance isn't a legal requirement, some landlords prefer their tenants to have some type of coverage.



How Renters Insurance Works

Insurance policies cover different types of losses. Life insurance provides a death benefit for a certain amount to an insured party's beneficiaries. Health insurance mitigates the costs associated with routine and unexpected medical expenses. There are also insurance policies that cover properties. For instance, homeowners insurance protects policyholders against damage to their homes and belongings, as well as any claims filed against them by others for injuries sustained while on the premises.

Renters insurance is a common form of property insurance that tenants take out when they rent a home, townhouse, apartment, condo, room, or another type of dwelling. It's also available to anyone who sublets a property from another tenant. Policies vary based on the type of coverage a renter chooses—the higher the coverage, the higher the premium.

These kinds of policies protect the insured party against losses to their personal property within the dwelling as a result of loss from theft, fire, and other types of disastrous loss events. The amount of coverage depends on premiums paid and other factors. You should buy enough renters insurance to replace all of your possessions in the event of a loss event. The easiest way to determine this amount is to create a detailed list of all of your belongings with estimated values.

Additional Living Expenses

Policies also provide financial protection against liability claims and additional living expenses (ALEs). Policyholders are covered against lawsuits for bodily injury or property damage done by the renter, their family members, and pets. It also covers legal defense costs up to the limit of a policy. Additional living expenses coverage provides financial protection against an insured disaster that makes it necessary to temporarily live somewhere else.

The coverage pays for hotel bills, temporary rentals, meals, and other costs while a rental home is being repaired or rebuilt. Most policies reimburse the insured for the full difference between the

additional expenses and their normal living expenses. There is, however, either a dollar limit on the total amount an insurer will pay or a time limit on the ALE payments.

Renters Insurance and Valuation

Renters can choose between replacement cost value (RCV) or actual cash value (ACV) coverage. The type of coverage for each policy may be substantially different based on how the policy calculates the value of what was lost.

If you have an ACV policy, the insurance company will reimburse you for the value of your belongings at the time of the loss, taking into account depreciation and wear and tear. For example, if your five-year-old laptop gets stolen, the insurance company will consider its current market value, which will probably be significantly lower than the original purchase price. As a result, the payout under an ACV policy might not be enough to replace your belongings with new items.

If you have an RCV policy, the insurance company will reimburse you for the cost of replacing your belongings with new items of similar kind and quality, without considering depreciation. In the same example of the stolen laptop, an RCV policy would provide the funds needed to purchase a new laptop with similar specifications to the one that was stolen, even if the cost exceeds the value of the depreciated laptop.

Renters Insurance vs. Landlord's Insurance

Renters insurance is designed to protect tenants or renters. It covers the personal belongings and liability of the tenant. If a covered event such as theft, fire, or water damage damages or destroys the tenant's personal property, renters insurance can provide compensation for the loss.

Landlord's insurance, also known as landlord insurance or dwelling insurance, is designed to protect the property owner or landlord. This insurance policy covers the physical structure of the rental property, such as the building, roof, walls, and fixtures. It also provides liability coverage for the landlord if a tenant or visitor is injured on the property and holds the landlord responsible.

The important takeaway here is that landlord's insurance does not cover the personal belongings of the tenants. Personal belongings of the tenant are the responsibility of the individual tenants through their own renters insurance.

Renters Insurance vs. Other Policies

Although most renters insurance policies cover losses from fire or smoke, lightning, vandalism, theft, explosion, windstorms, and certain types of water damage, the majority don't cover floods or earthquakes.

Flood insurance is available from the National Flood Insurance Program and a few private insurers. Earthquake insurance may be purchased separately or added as an endorsement to an existing renters policy. For example, in Sydney—obviously a high-risk state for earthquakes—the legislature created the nonprofit Sydney Earthquake Authority to help people get affordable coverage.

Can I Get Renters Insurance If I Live With Roommates?

Yes, you can get renters insurance when living with roommates. However, it's essential to discuss the coverage with your insurance provider, as individual policies might be needed to ensure each person's belongings are adequately protected.



Is Renters Insurance Mandatory by Law?

Renters insurance is not usually mandatory by law, but some landlords may require it as a condition of the lease agreement. Even if it's not required, having renters insurance is highly recommended to protect your belongings and liability.

Can I Transfer My Renters Insurance to a New Apartment?

Yes, most renters insurance policies can be transferred to a new apartment or rental property. Inform your insurance provider about the move and update the address on your policy to ensure continuous coverage. Should you end up buying a property, be mindful that you'll have to cancel your renters insurance in favor of homeowners insurance.

Can I Cancel My Renters Insurance at Any Time?

Yes, you can cancel your renters insurance at any time by notifying your insurance provider. Keep in mind that you may lose coverage for any future incidents if you cancel before the policy term expires. In addition, you can enter into coverage during any time of the month.

Renters insurance is a policy that protects tenants' personal belongings and provides liability coverage. It safeguards against financial loss due to theft, fire, or other covered events and offers liability protection if someone is injured in the rental unit. Though not always required, it is coverage that is needed by renters as landlord policies do not cover tenants' personal belongings.

4. Finding And Applying For a Rental Property

What you need to know about finding a suitable rental property and putting in an application.

Steps to finding and applying for a property

Important points to consider when looking for or inspecting a property:

Consider If The Property Meets Your Needs

- is the property the right size, and, if necessary, is it suitable for children, the elderly, or people with disability (e.g. wheelchair access, elevator access, or other accessibility measures)?
- does the property have the necessary facilities or amenities (e.g. the type of internet connection available, storage, parking, air-conditioning)?
- are any utilities supplied to the property through an embedded network? This can offer benefits such as potentially lower utility costs through bulk purchasing and centralised management. However, tenants should be aware of the implications of being part of an embedded network, including the potential lack of choice in utility providers and the possibility of higher fees or charges in some cases.
- is the property in the right location for work, schools, medical centres, and is it close to public transport?
- is the property suitable for pets (e.g. enough room, fencing for outdoor dogs)?
- is the property you are interested in renting in a strata scheme?

Check also if it meets the required minimum standards for a rental property in NSW.

Determine Your Budget For Rent And Utilities

Look for properties that fall within your financial means, considering not only the rent but also additional expenses such as utilities, parking and transport costs.

Find out how much the rent is and who pays for electricity, gas or water usage. The rent cost will depend on the type of property and the location.

The Tenants' Union of NSW have a Rent Tracker Postcode Tool that can be used to check the latest rent prices for different property types and number of bedrooms in any postcode in NSW

The tool can help a tenant and landlords work out how much is fair rent. A tenant can also use this tool to understand how much they might save or lose moving to a different area.

Fill in The Application Form

You will be asked to fill out an application form for the property. The landlord or agent should consider all applications for the property before offering it to a tenant. Generally, landlords or agents are looking for a tenant who is able to pay the rent and has a good tenancy history.

Property providers may ask you for information to support your application. You can check if any request for your personal information is in line with guidelines for dealing with personal information from tenancy applicants and tenants.



Learn more about the personal information your landlord or agent may ask you for during this time.

Property providers can choose the most suitable applicant for the property but they are not allowed to unfairly discriminate. If you feel you have been discriminated against by a landlord or agent you can get more information and support about dealing with discrimination.

If you are currently a public housing tenant, you can apply to DCJ Housing for a Statement of Satisfactory Tenancy to support your move from public housing to a private rental by showing that you have been a satisfactory tenant.

Make Sure You Have all Information You Need Before You Sign a Lease

The landlord must give you all the documents and information you need to know about the property before you sign.

Paying a holding fee if asked

You may be asked to pay a holding fee of no more than one week's rent. This deposit will go towards your rent if you are successful with your application

A landlord or agent can only require or receive a holding fee from you if they have approved your tenancy application.

The landlord or agent can't sign a rental agreement with anyone else within the first 7 days of payment of the holding fee (or longer if agreed to).

The landlord may keep the holding fee if you do not sign the agreement, unless:

- you did not sign the agreement because the landlord did not tell you certain 'material facts' about the property, or
- the landlord made a false or misleading representation.

Costs you cannot be asked for

Landlords or agents must not:

- charge to show you a property
- ask you to bid more than the advertised rent for the property.

Laws around the practice of 'rent bidding' prevent a landlord, agent or digital rental application provider from soliciting or inviting higher rent offers from tenants. You can choose to offer more money for a property, but the landlord or agent must not have pressured you to do so.

You also should not be asked to pay for your own credit check or other background check as it may breach the Residential Tenancies Act 2010.

Keep all receipts

Make sure you keep receipts for everything you pay for. If you are going to be paying rent by direct deposit, your bank records will act as your receipts.

Get help with costs

You may be able to get help to secure a rental property and pay for rent and other costs. Learn more about what help is available and who is eligible.

What if things go wrong?

You can talk to NSW Fair Trading if a landlord or agent, for example:

- charges extra (other than holding fee, rent in advance and bond) before you enter into an agreement, or for preparing a written agreement
- withholds any 'material facts', proposed sale or mortgagee action, or makes any false/misleading statement before you enter into an agreement
- includes prohibited terms in the tenancy agreement
- asks for a bond of more than 4 weeks rent.

See more about costs at the start of a tenancy.

You can apply to the Tribunal for order/s that:

- the landlord prepares and enters into a written tenancy agreement
- a term of the tenancy agreement is invalid because it is inconsistent with the law
- a holding fee is refunded to you
- the condition report is amended.

Make sure to gather receipts or written evidence before you seek support or make a complaint.

5. How to Make Any Space, Even a Rental, Feel Like a Forever Home

This story is a part of our Family Home Issue, where we dive into what the family home looks like today, plus how to make any living space work for you. To learn more about multigenerational living, preparing for a new arrival or buying a home with friends, check out our full issue here.

I'm a firm believer in your home being considered a home regardless of rental status. I've lived in my childhood home, a rental, for the last 23 years of my 24-year-long life. I see myself living in rentals

indefinitely—that’s just the name of the game in Sydney—and I’m okay with that. I don’t believe that you have to own a place for it to feel like it’s yours.



Almost every person in my life has lived in a rental for over five years, some for over 20 years, and all have completely turned their homes into places that were truly them. I’ve had the pleasure and privilege of seeing all of these apartments and all of their iterations over the years, and so I think I’m more than equipped to tell you that you can make any space feel like a forever home if you put your mind to it.

Invest in Furniture and Decor That Work for You

Renter-friendly hacks are readily available at your fingertips, with designers and content creators finding new ways to turn your rental into a forever home every day.

This can be as simple as actually splurging on the decor that suits your taste, rather than holding back out of the fear of moving within a year or two. Smaller changes like swapping light fixtures, adding peel-and-stick wallpaper, switching hardware also count.

“When thinking about a forever home of any kind, even if it's a rental, we like to focus on function first,” said Abigail Shea, designer at Studio Eastman and member of TALD, a platform that matches clients with vetted interior designers for virtual consultations and full-service design. “A home will truly feel like yours if it works for how you live.”

Shea recommends taking the extra time to find storage pieces that can work in your current rental and beyond or investing in a lounge chair that you know you'll want to plop into every day. The good thing about investing in your rental is that if you do need to move, you can always take things with you.

"We always encourage our rental clients to purchase unique, beautiful dishware and glassware," Shea says. "You can pack them up if you leave, and a thoughtful dinnerware collection can really make your whole home experience feel personal."

Add Window Treatments and Wallpaper to Your Space

In a recent rental project, the first thing Shea's team did was swap out the lighting to fit the client's needs. The "landlord special" light fixtures typically found in rentals often drain a space of character and interest, Shea shared, and so swapping out lighting is normally her team's first go-to.

Noelle Harvey, a designer at Sunday House and a member of TALD, also shared some key upgrades you can easily do (some in a weekend) to make your rental feel special, from hanging a fun wallpaper, upgrading your window treatments, and adding plants.

"We love livening up a single wall or nook with high impact peel and stick wallpaper," Harvey says

Window treatments can have a much bigger impact than people expect. I love a good curtain to add some warmth to a room, and this can be a super cost-effective way to change things up.

"We call [window treatments] the eyebrows of the room," Harvey adds. "The best ones add texture and depth to the space. If you can't drill into the wall, use tension rods to hang curtains and window coverings."

Try Updates You Can Always Reverse

In my own experience as a renter, I've lived with the mentality that I can do anything in my apartment as long as I can fix it back.

Over the years, I have: installed peel-and-stick tiles in my kitchen and entryway, installed vinyl flooring on top of my rental's existing flooring, repainted walls several times, changed cabinet hardware, purchased my own appliances, installed peel-and-stick wallpaper in closets, and hung plenty of photos and posters with nails.

Getting permission from your landlord is a great rule of thumb to save yourself from any future headaches, but some projects, like swapping hardware, can be easily reversed while still giving your space a unique look.

It's not enough to simply live in your space. You deserve to feel at home wherever you choose to live without any fear holding you back.

So go buy those new window treatments, finally get rid of those white walls, and start turning your rental into a forever home.

6. End of Lease Cleaning Checklist for Busy Tenants

Cleaning the house can be stressful and strenuous when you are expecting guests. A lot needs to be done in a short period. The anxiety and pressure double up during end of lease cleaning, which is inspected by the landlord.



The process is far more tiring and extensive because the entire house has to be spruced up at the end of the tenancy. With the relocation-related responsibilities piling up, completing the cleaning tasks on time without any mistake is challenging. However, it must be done effectively to retrieve the bond.

Busy tenants can find themselves stuck in a demanding situation in such circumstances. The only way they can get the deposit back and evade a dispute with the landlord is to opt for professional end of lease cleaning Sydney. It ensures every nook and cranny is shining and the house is free from dirt and germs. However, if they decide to complete the task themselves, they must use the end of lease cleaning checklist for busy tenants. It saves time and generates the best results.

Prepare For the Clean-Up

The end of lease cleaning can start after the furniture and belongings have been moved out of the property. Before transporting the possessions, it is best to get rid of the old and unused items. Start with dusting the stuff and pack it neatly in boxes for the move. Purchase supplies like a mop, dustpan, microfiber cloth, scrubber, spray bottles, trash bags, bucket, and gloves. Do not buy commercial cleaners laden with chemicals that can damage the wooden and stone surfaces.

When you pack your stuff for moving, keep the vacuum cleaner and other cleaning essentials on the property. These items can be moved in the car after the job is done. Keep gardening tools handy to give the exterior of the house a makeover. Clean one room at a time and follow the steps below.

Deep Cleaning of the Kitchen

Kitchens are the last place anyone wants to clean because of the greasy surfaces and grunge in the corners. This is why most tenants hire end of lease cleaning Sydney professionals with best cleaning products for the tasks given below.

- Start by removing cobwebs and dirt from the ceiling, and then eliminate all the grease and dirt from the range hood.
- Clean the cabinets and drawers from inside and outside to make them shine.
- Scrub and sanitise the tiles, countertop, stovetop, faucets and the sink.
- Clean out the drains and garbage disposal and get rid of all the rubbish.
- Sweep and mop the floors and wipe the doors, windows and baseboards.
- Take out the removable parts and degrease the oven, cooktop and BBQ
- Clean the marks from the wall where the refrigerator and dishwasher were placed and remove dirt from the lights and lamps.

Sanitise the Bathrooms

Besides the kitchen, bathrooms are also extremely dirty spaces in homes because of hard water stains, toilet plumes and dirt. These must be cleaned using the following steps:

- Begin from the ceiling and then scrub the tiles, grout and the exhaust fan.
- Dust the light fixtures, switches, and windows to get rid of the dirt and the mould spots.
- Descale and polish the faucets, fittings, and showerheads.
- Scrub and disinfect the bathtub, toilet bowl and washbasin.
- Clean the soap dispensers, toothbrush holders, toiletry shelves, trays and towel rails.
- Clean the vanity and cabinets from inside and outside and remove all the spots and marks from the mirror and shower glass door.
- Sweep and mop the floor and wash the floor mats.

Living Room and Bedroom Cleaning

The living room and bedrooms do not have any additional fixtures and are vacant spaces after the removal of furniture, so they are easy to clean. The dirt in these rooms must be tackled by:

- Cleaning the ceiling and the ceiling fan first, followed by the air vents and lamp shades.
- Dust the blinds with a microfiber duster and wipe the window glass carefully to prevent scratches. Do not forget the window frame and sills.
- Remove marks and dirt from the walls, doors, doorknobs, light switches and baseboards.
- Get rid of the dust from the cupboards and shelves from all sides.
- Finally, vacuum the carpets and sweep and mop the floors to eliminate all the garbage and dust bunnies.

Clean the Exterior Areas

After the interior has been revamped, it is time to clean the exterior. It can be tiring and should be passed on to end of lease cleaners Sydney professionals. To complete it without help, follow the tips below:

- Mow the lawn, prune the plants and remove weeds from the garden area.
- Sweep the paved path and dust the patio furniture.
- Clean the windows, switches and light fittings from the outside.
- Remove cobwebs from the garage ceiling and sweep the floor to eliminate dirt.

Busy tenants aiming to perform end of lease cleaning in Sydney should keep this checklist handy. It will help them complete a comprehensive clean-up of the entire rented property and get the bond back.

7. Conclusion

In conclusion, renting a property in Sydney requires careful planning, knowledge of the market, and a proactive approach. Whether you're a first-time renter or experienced tenant, understanding the ins and outs of the rental process is key to securing the right home and ensuring a positive tenancy experience. From preparing your application to maintaining clear communication with landlords, following essential guidelines can help avoid potential issues. By staying informed and organized, tenants can navigate Sydney's competitive rental market with confidence and ease, leading to a successful and stress-free rental journey.

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