



THE ULTIMATE HOME MOVING GUIDE & CHECKLIST

Moving out of home for the first time? Use our comprehensive checklist to make sure you're ready for the move.



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SECURING YOUR RENTAL PROPERTY

Depending on where you're moving to in Australia, demand for rental properties can be high. You can face competition whether you're looking for a room in a house-share or a property through a real estate agent. There are a number of tips you can follow that'll help you to stand out from competing viewers:



1. Arm yourself with references

If you know you're likely to be moving in the coming weeks, get proactive and prepare your references beforehand. Speak with your employer about whether or not they are comfortable acting as a reference and line up a strong personal reference. If you're already in rented accommodation, then consider asking your flatmate or agent if they could act as a reference. This way when you do put in your tenancy application you can rest assured your references won't be caught off guard.

2. Introduce yourself early

Agents want to be confident they're dealing with people of strong character, presenting that you are approachable, amicable and

mature can be reassuring for agents. Equally if you're looking at share accommodation, there needs to be a mutual connection to allow both parties to assess if they could comfortably share their living quarters with one another.

3. Be organised

If you're confident before you inspect a property that it could be the one for you, have the application partially submitted so you can act quickly if you want to go for it. If you're applying through an agent, being prepared will allow you to get your application in ahead of competing renters. Equally if you're viewing a room in a share-house, be confident with your dates and inform them of any flexibility you may have either side of their desired move in date.

THE APPLICATION PROCESS

We've talked about securing your dream property, but what about all the paperwork? You can get prepared and gather your information before you start viewing properties. This will allow you to act quickly when you find your next home.

1. Identification

Your passport or driving license are typically most suitable.

2. Proof of income

This can usually be provided via bank statements or payslips.

3. References

If you've lived at a previous rental property, you should be able to obtain references from your current and/or previous agents and landlords. If you're moving into a rental property for the first time, obtain a reference from your employer and a character reference from someone who isn't a family member such as a colleague or doctor.

4. CV and proof of employment

Include your latest professional resume and, if necessary, a letter from your employer confirming your job title and annual salary.

5. Rental history and payment documents

You will be required to provide a summary of your accommodation history for the last three years. You may even need to provide a summary of your payment history for your previous rentals.

6. Rental cover letter

This should include a summary of you and any other applicants detailing your employment, rental history, preferences for the particular property you're applying for and why you're looking to move.



ESTATE AGENTS

WHO DELIVER

Maybe you just saw an unbelievable property go up online and your eyes immediately lit up. You try to contact the estate agent but something they said, or potentially didn't say, sent your Spidey sense tingling. Whilst to you entering into a lease agreement is an exciting life event, to them this is purely business. It is important to know who you are entering into this business agreement with and try to take a practical approach.

You can do this by reading reviews of your estate agents on websites like [RateMyAgent](#). Being aware of your estate agent's capability is particularly important if they will be managing your property. If your plumbing goes on the fritz, you want to be confident you will get a quick and effective response from your agent.



NAVIGATING THE LANDLORD RELATIONSHIP

Keeping a mutually respectful relationship consistent throughout the duration of your tenancy will make for a much easier life than having to regularly battle with your landlord over housing matters. There are a number of steps you can take to ensure the relationship is held up from your end.

1. Communicate effectively

If your property is managed by your landlord it is important to be responsive and keep a proactive tone. If you don't have direct contact with your landlord, ensure that you create an amicable relationship with your rental agent. You can do this by updating them when problems with your accommodations have been resolved and appreciating them when they have been helpful. This allows you to build up a good rapport with your landlord or agent which is likely to be reciprocated through actions like giving you plenty of notice when an inspection's due and responding promptly to any issues that need addressing. This also sets you up for a glowing reference if you ever decide to move to a different property.

2. Respect your agreement

Read through your tenancy agreement thoroughly and make a note of anything you'd like to question with the agent or landlord. There is likely to be a reason for all the stipulations it includes. For example, a number of properties don't allow the burning of candles as this can have an impact on home insurance. If there are

any particular items you feel will prevent you from making your rental property a home, have a chat about it upfront as there may be some flexibility. It's better to be clear on your agreement before you move in rather than pushing the boundaries once you're living there and getting caught out.

3. Be patient but persistent

Breakdowns and repairs are an inevitable aspect of rental life. When these things happen, notify your landlord or agent as soon as possible. If you get through to them by phone, follow up with an email so you have the main points of your conversation in writing. Give your landlord the opportunity to fix the issue and if things are taking time, follow up as often as necessary depending on the severity of the issue. A burst pipe, for example, may need immediate attention whilst a broken light fitting in the second bedroom may be a lower priority. Should you not have a solution in 14 days, each state has a variation of a [Consumer Affairs or Fair-Trading body](#) that you can contact for support and guidance.

<https://www.tenants.org.au/resources/all>



PETS

A L L O W E D

Pets can make up an important part of your life, however they're not always compatible with your new rental agreement. If you already have a pet and are searching for a new lease, you might run into some difficulties.



If you live in Victoria, under new reforms to the state's rental tenancy laws, it will soon be impossible for a landlord to refuse a reasonable request for you to have a pet in their house. However, if you live in any other state in Australia, you're not prohibited from seeking consent from your landlord to have a pet as part of your tenancy agreement, but landlords still have the right to refuse this request. Some landlords may require you to pay a pet bond if they do allow you to keep a pet, however these bonds are not lawful in NSW.

Here's how you can negotiate with your landlord to allow any additional furry tenants:

1. Ask

Always ask permission first – never try to sneak a pet into a property. You probably won't get away with it, and it definitely won't go down well with your landlord when you're found out!

2. Pet references

If you've lived in a rental with your pet before and there were no problems, make sure you make that known! See if you can get a written reference from your previous landlord, saying

how well behaved your pet was. If you don't have a reference because this is your first experience living out of home, then you can get one from your vet. Your vet can vouch for your pet's good behaviour and even include details like their age, vaccination history, microchip details, and assurance that they're desexed. This will ultimately offer your landlord some peace of mind.

3. Sweeten the deal

If your landlord isn't convinced you should have a pet and is on the fence about it, there are some things you can do to tip the scales in your favour. You can offer more rent to convince your landlord. It doesn't have to be much, just a few extra dollars a week could go a long way. If paying more in rent isn't something you're willing to do, you could try offering a trial period option to your landlord to make them feel safer in their decision. You could include this in your contract and if the landlord isn't happy with any possible damage to the property or noise complaints, they have the option to request you move out after 3 months. This will make the landlord confident that you intend to make sure your pet is no disturbance to the property or the neighbourhood.

BEING CLEVER WITH YOUR FINANCES

Before you move it is important to be realistic about the essential costs when setting up your home. Here is a list of the top costs that you need to budget for when moving house.

1. Bond

Your bond could be up to 4 weeks rent or more, depending on the laws of your state or territory. In most cases your estate agent or landlord lodges your bond with the fair trading or consumer affairs office. This acts as a form of security for your landlord if you were to damage the property or break the lease without following the terms of your contract. It's important to keep the receipt and check that you do a detailed condition report. Take photos and make notes of any damages throughout the property, to ensure when you move out you have sufficient evidence if your landlord attempts to claim damages that you believe were present before you moved in.



2. Rent

Your landlord or agent may request a couple of weeks rent upfront on top of the bond. This means you may be paying 6 weeks' worth of rent (including the bond) before you have even moved in. It is important you accommodate for this when weighing up which rental properties are affordable for you. Also consider how often you may be paying rent, in most cases it is expected fortnightly, if you only get paid once a month you may need to adjust your budget to accommodate this expense. It is important not to miss a payment, if you are on time with your rent you are more likely to receive a glowing reference when you go to rent other places in the future. You can achieve this by setting up an automatic transfer to your landlord's elected account the day before rent is due. It is important to get into a routine and this will lessen the chance of you forgetting to make a payment.

3. Removalists

As mentioned earlier, there are a few different options when booking removalists. It is important to weigh costs of removalists into your budget, as this can be a cost that first-time renters often don't equate for.

This price can be dependent on:

- The volume of items you will be moving
- The number of removalists you require

- The type of transport
- The distance you're moving
- How long it will take
- How many trips it could take
- Potential access issues
- Special care for large or fragile items

You also need to include costs of packing boxes, tape and any temporary storage you may require.

4. Utilities

The cost of utilities include gas, electricity, water, internet and landline and/or mobile plans can add up. When budgeting it is important to include potential costs for utilities you may require (although some rental agreements may include water, electricity and/or gas in the rent). Be aware of the costs you could be paying each month, quarterly or tri-annually.

5. Furniture, appliances, kitchenware and bathroom accessories

Adjusting your budget for essential and non-essential furniture and appliances is crucial. Having a refrigerator, couch, bed and washing machine are essential for most renters. Whereas purchases like a dryer, dishwasher, iron and ironing board, certain kitchen appliances, television, side tables, shelving and decorative pieces could be spaced out depending on your needs.



6. Living expenses

Consider living expenses you will be paying once you're settled into your new home. This could be living expenses you were previously paying for at your old residence, so you just need to tweak it slightly, or it could be a whole new list of expenses, if mum and dad were previously footing the bill. Examples of living expenses you should equate for include, groceries, transport and gym membership.

Remember: *Your first few grocery shops will be pricey as you will need to purchase all your staples like cooking oil, condiments, toilet paper and dish soap.*

7. Time off work

Setting up your new home can be very demanding, it could even require you missing work or having to work from home. Whether the Internet technician needs to get into your home, a repairman's due to fix the dishwasher or a plumber's coming to look at the pipes, factor this in and inform your employer in advance. By giving your employer notice you might be able to avoid the risk of having to take any unpaid leave and also lessen the likelihood of getting on your boss' bad side.

8. Emergency savings

We recommend having an emergency fund in your savings account, this should be a reasonable sum of money that can act as a safety net. You could find yourself in a difficult financial situation if you are paying for all these costs for moving that have been perfectly budgeted for and then you have a surprise cost that you couldn't anticipate. This could be additional costs for getting an awkward piece of furniture into your apartment or it could be as unexpected, but necessary, as a medical bill for an essential procedure.

ING's Cost of Moving Home report found that the average cost to move to a new house sits at \$1,618; this approximation factors in packaging, removalists, cleaning and utility connection. But it is important to create your own budget, factoring in bond, rent and costs according to your personal situation. Track your spending with an Excel spreadsheet, you don't want to resort to relying on credit cards as it is easy to get lost in your debt.

Once you have figured out your budget, found your new home and are settled in, it's important to continue to stay on top of your finances. Be aware when you will need to pay your utility bills and how much you will need in your account for rent.



MOVER

OPTIONS

Selecting the right mover can be tricky. Do you need one man and a van, two men and a truck or just dad and his four-wheel drive?



First-time renters

If you are a first-time mover then you shouldn't require a truck or a crew of burly blokes, especially if you haven't bought your furniture yet. A lot of first-time renters order new furniture to be delivered to their new residence on the day, or shortly after they move in. This can mean less effort and expenditure towards hiring movers. For example, you would need to hire a truck and two men to move a refrigerator, couch, double bed and other furnishings, but if you are just moving a bed and your things you might just need a man and his van.

Factoring in time

When you receive a quote from your mover it is important to remember that they are probably offering a quote by the hour; if your move goes even 5 minutes over that,

you could be charged for another hour. So, you may be thinking I will just do a few trips with one man and his van rather than hiring 2 men and a truck, but the extra time this would take might end up costing you more in money and effort.

Bribe friends and family with food

Rent a truck or van and then use incentives to try and persuade your dotting family and friends to assist you with the move. There's the classic pizza, but you may need to pull out the big guns, with a meal from their favourite café or restaurant (depending on how much you're asking from them).

For [free moving labels](#) provided to you by Sunshine Loans please find a printable template on page 17.

FURNISHINGS

Furnishing your new place can be a pretty big job. If you don't already have things tucked away in storage, chances are you'll have to fork out a bit of cash to dress up your new home. Here are our tips for how you should go about it, while saving as much money as you can and still achieving both form and function in your new house!

1. Function first

When you first start to furnish your new place, you should put your biggest priorities first. Generally speaking, you need to get yourself a mattress and a fridge sorted first. They're the bare basics you can't live without (if you don't want to spend a fortune on takeaway).

Following this, and assuming you already have things like towels, sheets and kitchen utensils, comes your medium-level essentials; such as a sofa, desk, wardrobe, dining table, bed frame etc.

Finally come the flares and flourishes; the stuff you can technically live without, but adds a homey feel to your place that helps make it truly yours. Things like side tables, mirrors, ornaments and art.

If you're strapped for cash, take it slow and only acquire a new piece of furniture every month or so. There's no race to the finish line when it comes to furnishing your home! Take your time and build up items as you go – that way, you'll make sure you only fill your home with quality things that you love.

2. Go for second-hand

It's unwise to buy every piece of furniture you need brand new, as it's expensive and not very eco-friendly. There are plenty of cheaper, yet still stylish finds to be had from places like [Facebook Marketplace](#), [Carousell](#), [Gumtree](#) and even your local [Samaritans shop](#). Some online sellers even offer to let go of their possessions at no cost, just the requirement that you come and pick it up!

Some people can't be bothered selling their old furniture, even if they are quality items in great condition! Our advice? Borrow a truck or trailer from a friend (maybe even hire one), and cruise around some of the nicer suburbs of your area

on council collection days and pick up some nice discarded pieces for free!

3. Know when to buy

If you have your heart set on a few furniture piece from retailers, it's ideal to know when to make the purchase. If you have your eye on something, make sure you wait until it's at the lowest possible price. Keep your eye out for mass sales and clearances like Black Friday, Boxing Day and the mid-year end of financial year sales. Shopping online is great when it comes to furniture as retailers will usually help the sale along by offering free delivery. That means less huffing and puffing for you on moving day!



SETTING UP YOUR INTERNET

For some this can be the most painful part of moving into their new place of residence. It's almost laughable that as little as 30 years ago this wasn't even a concern for people. Nowadays the internet is, for many of us, fundamental to the operation of our professional and personal lives.

To make this process as painless as possible we recommend following these 5 tips:

1. Try to choose a reliable provider

Finding an affordable, reliable and efficient internet provider can be challenging. Let's be honest, it is hard to choose because most telecom providers have pretty poor ratings online. This isn't always the telecoms' fault as few customers would bother providing reviews or ratings if their connection and service was adequate. Regardless, it is important to still consider each customer's complaint. For example, you may find more customers have issues with third-party telecom providers as they often need to work with the major telecom providers like Telstra and Optus to get your internet connected, and this can create more obstacles.

2. Get in fast

It can take internet providers 4 weeks or more to setup your internet, so try to book in early so you can have it up and running as soon as possible.

3. While you wait

Some providers offer temporary internet options while you wait for your connection to be setup. For example, Telstra offer a sim card you can insert into your modem until your wireless internet connection is properly connected. Try to take advantage of this as sometimes getting your internet setup can take longer than 4 weeks.

4. Be aware of the processes

If you will need to take a day off work for the technician to enter your home, be conscious of this so you can arrange to either work from home or take the day off.

5. Stay on it

If your internet setup isn't being processed, stay on top of it. Get in touch with your telecom provider and if your provider is being unresponsive, consider contacting your telecom industry ombudsman to help you solve the issue.



C O N T E N T S

INSURANCE

A lot of people ask when they're moving house and setting up a new home – “do I need contents insurance?” Well, you just might. The [Insurance Council of Australia](#) (ICA) says more than 40% of homes are under-insured for their home and contents.

So chances are, you'll probably need to prepare for the worst and take out an insurance policy. You can insure almost anything in your home from clothes and jewellery to furniture and computers to kitchen appliances and tools.



No matter how much you earn, even if it's very little, if your possessions are important to you, you need to protect them. After all – it's better to be safe than sorry! Home owners usually combine their contents insurance policy with their home insurance policy, but if you're a renter, it's important to insure your belongings, as your landlord's insurance for the property will not cover your own possessions.

But before you fork out your hard-earned dosh, you want to do some research to ensure you're getting the best policy for you and your needs. Firstly, you need to establish what you need to be covered for. Take a look below for our easy guide for taking out a contents insurance policy.

1. Choose your cover level

Before you choose which of your possessions you want covered, you need to establish what you want them covered from. Do you want for be covered for Defined events or Accidental damage, or both? Defined events policies will cover you if your things are damaged from an unfortunate event like a fire, flood, earthquake, storm, theft, vandalism or a burst pipe. However, Accidental damage covers you if your contents are damaged due to the messes made from everyday life, like a basketball ball smashing through your glass window and damaging your property. It's important to know what you want to be covered and protected from before you start researching different policies.

2. Select the type of insurance

When you take out an insurance policy, you'll need to provide a sum insured figure. This is a pre-set maximum amount that covers the value of your belongings in dollars. A sum insured policy will pay claims up to that amount. Alternatively, you might want to go for a ['new for old' policy](#) which can be generally more expensive. These policies replace your belongings with new items if they are damaged or stolen. Keep in mind, you can save money on your premiums by choosing a higher excess.

3. Avoid under-insuring

To make sure that you get a full picture of what you own and what needs to be insured, it's a good idea to do a full inventory of everything you own in your house. Write down and list things that you find and estimate how much it would cost to replace each item. It's also a good idea to take photos of your possessions and perhaps create an online inventory spreadsheet so that you can refer back if you run into a bit of bad luck. If you're having trouble working out the value of particular items, the ICA has a [contents insurance calculator](#) to help you figure it out.

Contents policies usually have a limit for valuable items. Some providers might place a

maximum of \$1000 per item and up to \$8000 in total for jewellery. If you have items that surpass those limits, you will have to list them out separately to your provider.

4. Shop around and get the best deal

Once you know what you want to be covered for and from, you'll need to choose who will provide your policy. Various websites provide comparisons of different insurance offers, but it's also a good idea to call up and get quotes in order to beat the providers down to the best deal. Many insurers offer cheaper policies for new customers, while they also offer discounts for combined insurances. For example, if you wanted to insure your home, contents and car with the same company.

5. Keep your records and read the fine print

Before you sign on to your chosen policy, it's important you check everything over, especially the fine print. If you don't understand some words or terms in the product disclosure statement, it's a good idea to ask your provider for clarification. If your provider doesn't give you the answers you need, or is even being evasive about the fine print in your policy, you can check out this jargon-busting glossary [here](#).



LIVING ROOM

Contents:



Box #:



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DINING ROOM

Contents:



Box #:



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KITCHEN

Contents:



Box #:



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BEDROOM 1

Contents:



Box #:



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BEDROOM 2

Contents:



Box #:



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BEDROOM 3

Contents:



Box #:



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BATHROOM

Contents:



Box #:



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STORAGE

Contents:



Box #:



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