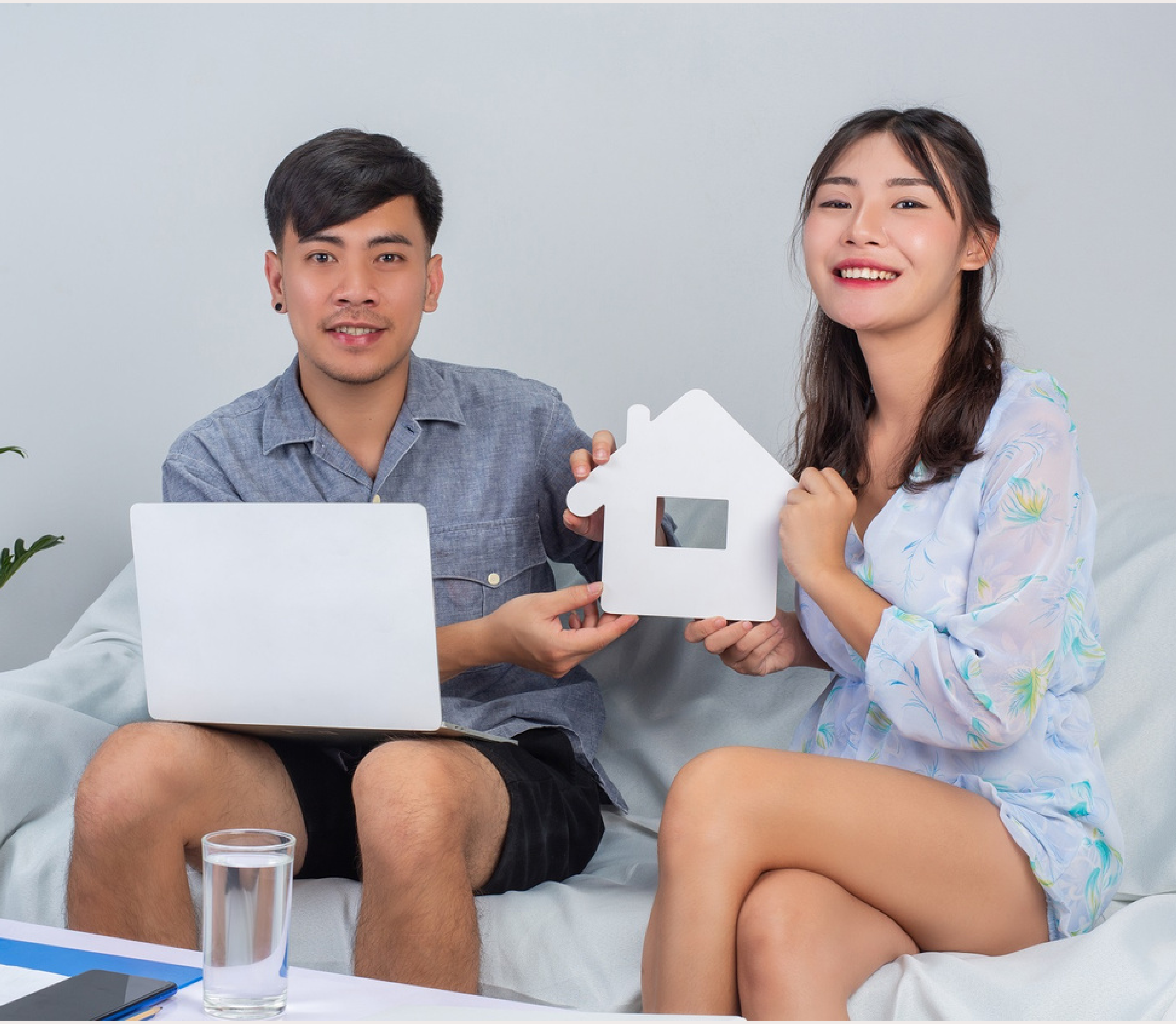
BUY OR RENT

GUIDE TO MAKE A SMART DECISION



By Jerry - The University of Queensland

Abstract

Deciding whether to buy or rent a home in Gold Coast is a crucial choice that involves various considerations. The Gold Coast, renowned for its stunning beaches and vibrant lifestyle, offers an enticing real estate market. For potential buyers, purchasing a home can provide long-term stability and the opportunity for property appreciation. However, renting provides flexibility and freedom from some financial responsibilities. Factors like personal financial situation, housing market trends, and lifestyle preferences play a significant role in this decision. Homebuyers need to consider mortgage rates, property values, and long-term plans, while renters should evaluate lease terms, rental costs, and amenities. Making an informed choice will lead to a rewarding and enjoyable living experience in this beautiful coastal city.

1. Introduction

Welcome to the PDF guide on buying or renting a home in the captivating Gold Coast! This PDF navigates you through the exciting decision-making process. Discover the thriving real estate market and the allure of living amidst stunning beaches and vibrant culture. Whether you're a prospective buyer seeking long-term stability and property appreciation or a renter desiring flexibility and convenience, this guide may be very helpful and informative for you.

2. How To Use A Rent Vs. Buy Calculator

For most people, buying a home is the biggest financial move they'll ever make.

The upsides are obvious: A permanent residence with fixed costs that will typically gain in value over time. Pay off your mortgage, and you can mosey into retirement with a major asset and low housing costs

Still, there are risks: You're handing over a big chunk of change without knowing the future. Will you lose your job? Need to move soon? Unexpectedly have twins?

Homeownership and Retirement

Here's the unavoidable truth we all need to remember: One day soon, we won't be earning a paycheck, but we'll still need a place to live. One of the big benefits of homeownership is that with good planning, it's possible to minimize your housing costs in retirement. That's huge.

A recent Harvard study reinforces the point: Just 17% of people over 65 who own their home outright are "housing cost burdened," defined as paying more than 30% of their gross income toward housing costs, compared to 55% of retired renters.

"It could be OK to have a mortgage in retirement, just as long as you can pay it off in a quick minute," said Catherine Collinson, chief executive of the Transamerica Center for Retirement Studies.

Another advantage is the value of the home itself. Home equity is the third biggest asset for households helmed by pre-retirees, after Social Security and private pension benefits, according to analysis by the Boston College's Center for Retirement Research. (Sadly, 401(k)/IRA holdings lag behind in a distant fourth, a result of too few opening accounts at all and saving too little when they do.

How Rent vs Buy Calculators Work

Rent vs. buy calculators tell you whether it's more or less expensive to buy or rent over a given period of time. To do that, you need to factor in a bunch of assumptions, which are broadly similar no matter which online calculator you use.

On the buy side of the equation, a rent vs. buy calculator tallies the costs and benefits of homeownership. By subtracting the costs (interest payments, closing costs, maintenance spending and taxes, among others) from the benefits (how much home equity you build, appreciation in the market value of your home), the calculator aims to show whether buying makes sense, given the parameters you choose.

Rent vs. Buy Calculators Offer Incomplete Analysis

The problem with rent vs. buy calculators is that they analyze homeownership over a period of time: is it cheaper to rent or buy over, say, five years? But buying a home isn't a discrete financial decision, rather one in a series of choices that will affect your finances over a lifetime. In other words, what are you supposed to do after five years?

Let's say you find a home for $375,000, put 10% on a down payment and receive a 3% 30-year fixed-rate mortgage for the remaining amount, all typical amounts for Americans, and plan to stay in the home for about five years. The Gold Coast Times calculator says you're better off renting if you can find a place for $1,400.

Here's the gist of what happens to the homeowner in real life:

You start with a down payment of $37,500.

Your mortgage will be for the sale value of the home, minus $37,500.

The home will grow in value by 3% annually, on average, and be worth $435,000 after five years.

Subtract the amount you still owe on your house, and that leaves you with $135,000. Take away closing costs when you buy, and then sell, your home and you have roughly $100,000 left over.

That's a big deal. You could put that lump sum toward an even nicer $700,000 house—it equates to a 14% down payment—and thereby increase your standard of living by more than half in the span of a half decade.

Costs of Homeownership vs. Costs of Rent

Of course, there are other costs involved for homeowners, including taxes, insurance, maintenance/renovations and higher utility bills. In the scenario from above, that amounts to about $10,500 per year for homeowners.

But those costs aren't all the same.

While some maintenance will simply drain your wallet, renovations will almost certainly add value to your home. Simply categorizing them as a cost, then is incomplete. If you spent $20,000 to remodel your kitchen, you aren't exactly out that money since it increases the value of your home. (The return on investment tends to be at least 50% on kitchens, for instance.) Plus you get to enjoy a better kitchen!

Sure, you may have to spend on lawn care and a cleaning service, but you might endure those costs as a renter, too. There's no guarantee that a renter will get their security deposit back in full.

Taxes and insurance are a cost, though that's typically the price you pay for quality public schools in your neighborhood. But landlords embed their property tax bills in the rent they charge, which increases costs for renters.

A calculator may tell you it's better to rent a place for $1,400, but that doesn't mean a $1,400 apartment will be as attractive as a $375,000 home. How long can a growing family stand living in a tiny apartment with twitchy toddlers?

There's no free lunch here.

Advantages of Homeownership vs. Renting

Homeownership means paying potentially higher costs. But the multiple costs occur on a monthly basis, and homeowners have a very clear grasp on the amount they're spending on each discrete line item, which helps them factor the costs into their monthly budgets.

On the other hand, it's unlikely that renters realize how much they're not spending on, say, property taxes, and then direct that amount into savings each month. Most people let their spending rise and fall depending on how much money they have available. If you spend the extra money not allocated to taxes, you're not getting the cost/saving benefit assumed by rent vs. buy calculators

The calculators also largely ignore the present-day advantages of homeownership. Homeowners can tap their home equity if they need cash, for instance, while capital gains on your home are treated much more favorably than is the case with stocks and bonds

In the current climate, homeownership has been much more advantageous than renting. Inflation, depending on how you measure it, is soaring between 4% and 5% on an annual basis. As noted above, that's bad news for renters with a yearly lease, while it makes little difference for homeowners with a fixed-rate mortgage.

How to Use a Rent Vs. Buy Calculator Correctly

There's a right way and a wrong way to use rent vs. buy calculators to help you decide. Let's take a closer look at when renting makes more sense:

You really plan on super-saving. Renting often looks like a good choice because you forgo big costs like closing fees, and you don't tie up big chunks of money in a down payment. But renters need to actually follow through on spending less and saving more for their decision to make sense. Too often people slowly increase spending as they have access to more money, a phenomenon financial planner Michael Kitces terms "lifestyle drift." Letting this happen would negate the benefit of lower housing costs from renting. Here's one way to help: Direct half of every raise you get at work into your 401(k) contributions.

You're staying in a place for the short term. If you know you won't remain in a place for more than two years, you should pay very close attention to what a rent vs. buy calculator says. Buying a home comes with large upfront costs that become harder to deal with if your house doesn't have time to appreciate in value. Moreover, you'll likely be on the hook for any capital gains you earn when you sell your home if you haven't owned and lived in your home for more than two years.

3. Is It Better to Rent or Buy a House? How to Know Which Is Best for You

There are a number of major life choices that often feel predetermined—even though they are, in fact, choices. Take the common trajectory of getting married, buying a house, and having kids. While the norms around marriage and kids have long been shifting, the pressure to buy a house can still be pretty strong.

However, like every other major life choice, the decision to rent vs. buy property deserves careful consideration. So we asked personal finance experts to help us navigate the often intimidating process. Keep reading for everything you need to consider and all the tough but necessary questions to ask when deciding between being a homeowner or a renter.

Focus on What You Want

You may have heard the common warnings that renting is wasting money, or that owning a home is the only way to build wealth. However, these arguments are conditional, and it's important to cut through the noise to determine what you value most in your life. If you're considering whether to rent or buy your next home, Marsha Barnes, a certified financial social worker, recommends getting a notepad and writing down some big questions. Do I want to move states in the near future? Do I plan on extending my family? Do I want to work remotely or in person?

"Some of these may not be answers that you have readily available, but it's definitely important for us to consider these little soundbites or voices that we hear [about renting versus buying] in the context of what this means for our lifestyle as individuals," Barnes says.

Consider Your Life Situation

Many financial experts challenge the blanket statement that renting is a waste of money. "If [renting] provides you with a roof over your head and a place to live, all of us have to have that," says Barnes. "So it's definitely not a waste of money." Taylor agrees, saying, "It all comes down to what you can afford and where you're at in your life."

For someone who's still saving for a down payment, or who'd rather let a landlord manage the upkeep of the property, renting is a great option. "Or maybe you're exploring a new city or trying out how a new neighborhood feels," Taylor says. Sometimes, the flexibility that renting affords you is more than enough to make up for what you're paying in monthly costs, he explains.

Crunch Some Numbers

If your goal is to take the most cost-effective route, it's important to compare all the numbers involved. In some cases, purchasing a home can save you money on your monthly expenses. "You may find that what you'll pay on a monthly mortgage is less than what you'd pay in rent for a comparably priced space, even as you're building equity," Taylor says.

However, that widely circulated argument that renting is throwing away money can also be applied to certain situations of homeownership. The return in the stock market on investment might be averaging at about 10% year over year, says financial expert Shang, host of the Money Confidential podcast. And the average annual growth in home prices might be 4% a year.

Determine Your Readiness to Own a Home

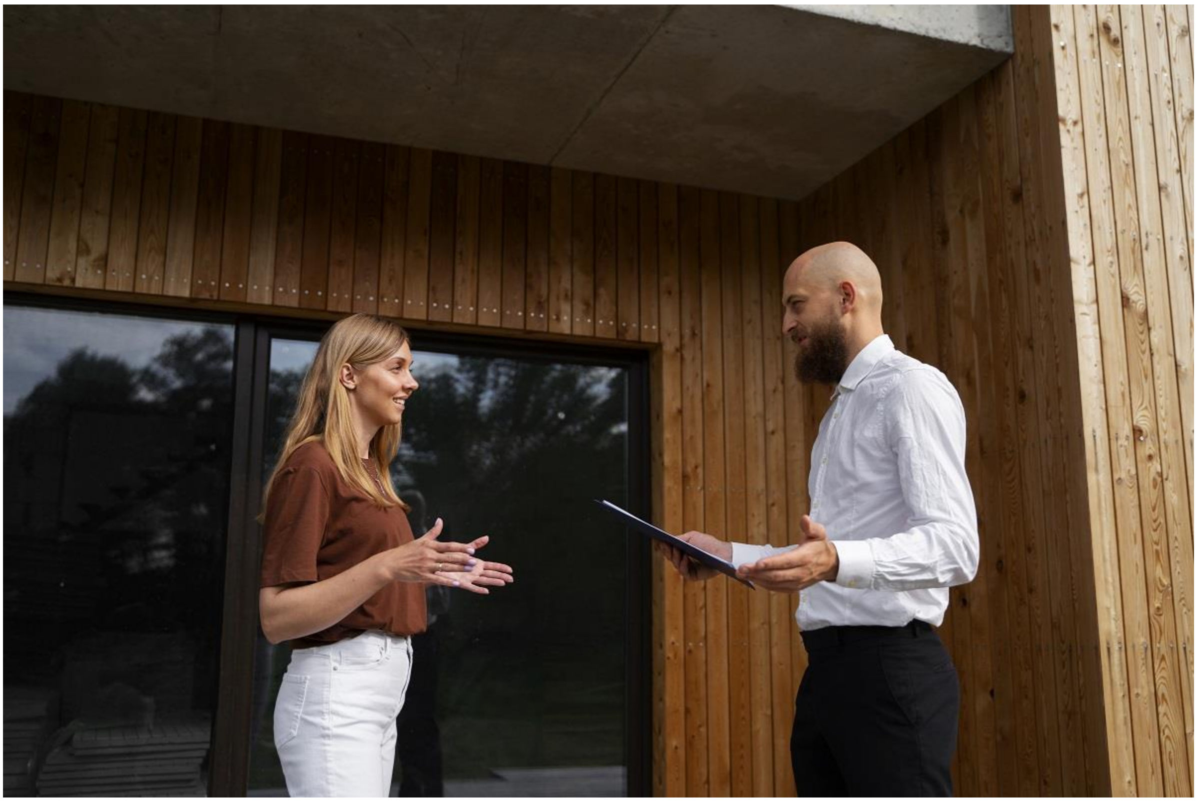
The vision of having your very own home can be a beautiful thing—but that vision doesn't often include all the upkeep and expenses that come with it. "Owning a home comes with more than just the sticker price—things like property taxes, maintenance, and utilities add up," Taylor says. If you're not ready to be (or interested in being) solely responsible for all the upkeep of your home, then continuing to rent may be a better option for you.

However, Taylor says, "there is something truly special about your own patch of dirt, being able to paint the walls or install a dog door, that has its own appeal." If you're ready to take on all the less-glamorous aspects that come with this dream, it might be time to think seriously about buying a home.

Assess Your Financial Standing

Once you've decided you're ready to own a home, there are several steps to take. "Getting your finances in order should always be the first step in your home-buying journey, and it's never too early to start," Taylor says.

Taylor recommends that you assess your financial standing: Are you secure in your job? Do you feel confident you're in a position to continue earning a steady income? How's your credit? Are you underwater on high-interest debt?



Take Your Location Into Account

Sometimes, you might be financially ready to own a home—just not in the place you're currently living. For example, you may be more than able to afford a home in a state like Michigan, but the same (or less) amount of real estate could cost you twice as much in a city like Gold Coast. Conversely, if you're living in an area where the homes are out of your price range, you'll have to consider whether the dream of owning a home is worth moving to a more affordable area, or if it's more important to stay where you are and continue renting.

Explore Renting and Buying

Sometimes, you don't have to pick just one option. If you're financially ready to buy a home somewhere but aren't ready to give up your renter lifestyle in a more expensive city, consider buying a property elsewhere and continuing to rent where you are. You can also invest in a home to rent it out, creating another income stream for yourself and building equity in a property, while also renting your own home.

To Shang, buying a property to rent it out can offer a much better return on investment than simply buying a home to live in. "If you pull back, you look at the investing portfolios of people in much higher net worth stratospheres, the bulk of their net worth does not sit in homes that they live in, but it can be in real estate that they rent out," she says on the podcast. "And that's a key difference for me. I've come to learn that a home is an investment if I'm a landlord, but if it's a home that I live in, there are so many costs on top."

Determine Which Choice Might Set You Up for Future Success

One of the most common arguments for homeownership is the opportunity to build equity with your home. However, owning a home doesn't always offer the best return on your money, so it's important to be smart about your choices—not just follow the most popular trajectory

"There's so much emphasis on [the ideas that] you're not an adult until you're independent and in your own home," Shang says. "But I would also say adulting means being responsible with the money and assets that you have and being able to take care of your future self through your retirement plans, your retirement funds, [and more]."

Shang continues, "If owning a home actually prevents you from taking care of your future self, then that's not adulting, that's digging yourself a hole that's going to be very difficult to climb out of."

4. Should I Rent or Buy?

When it comes to deciding between renting or buying a house, the answer is not all that clear-cut. Some people may not be ready for homeownership for a variety of reasons, including the significant upfront costs and unpredictable maintenance expenses. Before buying a house, consider homeownership costs as well as your personal circumstances.

What's the Difference Between Renting and Buying?

RENTING

Upfront costs - Security deposit, first and last month's rent

Ongoing costs - Monthly rent

Qualifying - Landlords may look at credit history and score, rental history, and income

BUYING

Upfront costs - Down payment and other closing costs

Ongoing costs - Mortgage payment, maintenance expenses

Qualifying - Lenders consider credit history and score, income, the amount of your monthly debt payments in relation to your income, the size of your mortgage payment in relation to your income

Upfront Costs

The upfront costs associated with renting are the security deposit, the first month's rent, and possibly the last month's rent

There are also upfront costs associated with buying a house to consider. Most importantly, you will need to get a mortgage, which will require a down payment of at least 20% of the purchase price if you do not want to pay for private mortgage insurance (PMI).1 In other words, you save money if you can put more money down at the beginning.

Let's say that you are willing to pay for PMI, so you put down 15% of the house purchase price. If the house is valued at $285,000, the down payment would be $42,750. The calculation, however, does not end there. You would also need to keep in mind closing costs, which would include PMI fees, to finalize the purchase. These costs can add another 2% to 4% to what you have to pay for a house: $5,700 to $11,400, respectively.

Ongoing Costs

You will also have a locked-in monthly cost if you rent, at least for the term of your lease. This is something you might not enjoy if you have a variable rate mortgage, although even in such cases, rates do not tend to go up literally overnight

Your insurance costs will be less as a renter. Generally, you only need to insure your own property within your rental home.

If you buy a home, your long-term homeownership costs will be determined by your mortgage rate, home maintenance costs, property taxes, and insurance costs.

Home maintenance costs are unpredictable, and not everybody has the wherewithal, much less the desire, to tackle home repair projects themselves. You should make sure that you have enough money to pay for these repairs.

Online mortgage calculators can help you get a good idea of the monthly costs of a property you are considering. You can also calculate the costs on your own by adding up your mortgage payment, including principal and interest, your homeowner's insurance premiums, private mortgage insurance if applicable, your property taxes, and a fudge factor for maintenance costs.

Qualifying

To buy a home, lenders look at several aspects of your financial life. These include:

Your FICO score: You're unlikely to receive a good mortgage rate if your FICO score is below 620.2 Try to fix your credit before applying for a mortgage. You can order your credit report for free online.3

Debt ratio: Lenders consider two types of debt ratios when approving a mortgage: front-end and back-end. The front-end ratio is your mortgage payment plus taxes and insurance (PITI) divided by your monthly earnings. The back-end ratio adds your other monthly debt payments to your PITI payment before dividing that total figure by your earnings. Evidence indicates that borrowers with higher debt-to-income ratios are more likely to have trouble meeting monthly payments.4

The Price-to-Rent Ratio

The price-to-rent ratio rule of thumb is one way to judge whether it's better to rent or buy if you've been saving and looking at a home purchase. First, you'll need to know how to calculate it to see how it works.

How To Calculate the Price-to-Rent Ratio

To calculate the price-to-rent ratio in your area, follow this formula

Median home price / Median annual rent = Price-to-rent ratio

To find these numbers for your area, you'll need to do a little internet sleuthing. You can find the figures on websites like Zillow, the National Association of Realtors, local news media, or government organizations.

How To Interpret the Price-to-Rent Ratio

Price-to-rent ratios of 15 or less indicate that it's a good financial decision to buy (if you're able). On the other hand, price-to-rent ratios of 21 or more tell you that the housing purchase market may be overpriced, and it might be a financially smarter choice to rent instead.5

Other Factors To Consider

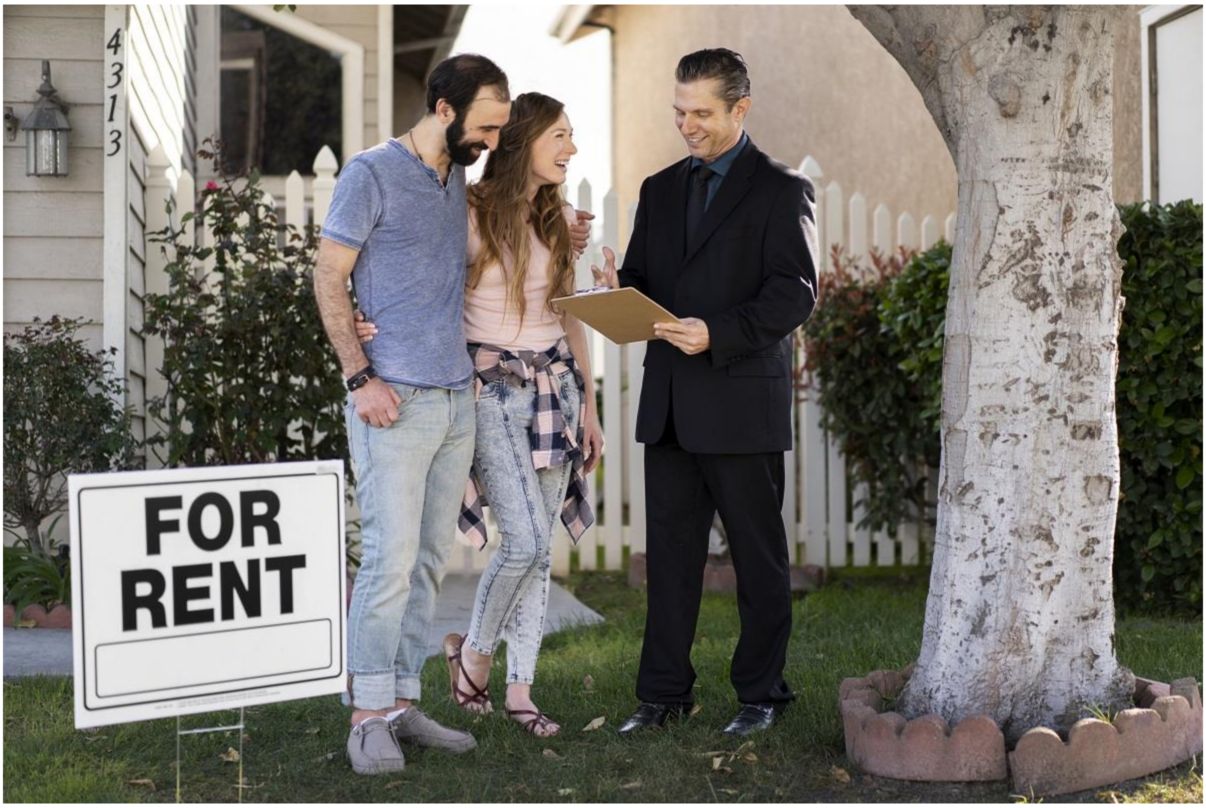
Buying a house is a big financial decision, and you need to make sure that it is the right choice to make in light of your personal circumstances. Take the following into account before you commit:

Job stability: You need to have enough money to be able to pay mortgage and maintenance costs. How secure is your job? Is there any possibility of a layoff in the future? How hard would it be for you to get another job immediately after a layoff? Unemployment compensation is rarely enough to cover mortgage payments.

Possibility of relocating: Are you likely to be transferred to another city within the next two to three years? Your property would need to appreciate enough to cover the cost of selling if you are forced to move that soon. You should plan to stay put for a while when you buy a home. Additionally, there is an added benefit if you do intend to remain in the residence for a considerable period of time. Your home will gradually appreciate, so you will ultimately own an asset worth more than what you paid for it.

Trade-off for freedom: Unless you purchase in a community with a homeowners association (HOA), you will be able to do anything you want with your own home. If you value your freedom, buying might be the better option from an emotional standpoint. But your freedom will come at a cost since you will be solely responsible for all the issues that arise from your home.

5. Questions To Ask Your Landlord Before Renting A House



Are you looking to rent a home in one of Queensland's most alluring destinations, the Gold Coast? This Australian city is the perfect place to hike along the trails of the Lamington National Park, surf along the shores of the Kirra beach, and spend fun family moments at the Warner Bros Movie World theme park. With such amazing attractions, it is no wonder that the population of Gold Coast is set to hit a million by 2023!

But before you rent an apartment on the Gold Coast, you must know the rental lease terms to have clarity about your living arrangement

Therefore, before hiring removalists in Gold Coast to pack and move your belongings here, you need to ask your landlord questions about your new living conditions. But first, you must know the cost of living on the Gold Coast and whether it will suit your budget.

Cost Of Living On The Gold Coast

The Gold Coast has a vacancy rate of 0.65%, with more and more people migrating here from other cities in Australia. This has increased rental rates, and the median cost of renting a 3-bedroom, two-bathroom home on the Gold Coast is now $970 per week.

Besides this, you will also have to account for utility, grocery and transport services that will add 1,312.6A$ to your rent as a single person. If you are a family of four, your cost of living will be around 4,749.6A$ besides your rent.

If these rental prices fit within your budget, you can start house hunting and follow this moving checklist to a new city. Also, it is important that you ask your landlord the below important questions before you rent a home:

Questions To Ask Your Landlord Before Renting A Home

1. What Does Your Lease Agreement Contain?

You must start by asking your landlord the most important question: what are your lease agreement terms? In Queensland, you must sign a tenancy agreement (Form 18a), a legally binding contract between the tenant and the landlord which outlines your rights and duties.

Each lease agreement differs according to the landlord's policies, but some of the basic things that must be mentioned in your agreement are:

Name and address of you and your landlord

Period of the lease (starting and end date)

Rent amount and how it should be paid

Rules and duties of the tenant

Special terms regarding property maintenance

2. Do You Need To Pay For Utilities Separately?

If your lease agreement does not specify how you must pay utilities, you must ask your landlord about this. Generally, in Gold Coast, a tenant has to pay for utility charges separately if:

There is a separate meter that calculates your usage.

The agreement states a fixed amount you have to pay for utility services

3. By When Do You Have To Pay Your Rent?

While signing the lease agreement, you must ask your landlord about the due date of your rent and whether it is a monthly or weekly charge. In Queensland, the maximum rent in a fixed-term agreement is a monthly charge, whereas, in periodic agreements, the maximum rent you will have to pay is two weeks' worth of rent.

If you are considering buying a home on the Gold Coast, read this to see if buying or renting a home is a better option for you.

4. What Are The Ways You Can Pay Your Rent?

You should also ask your landlord how you have to pay the rent so that you can be well prepared. According to the Residential Tenancies and Rooming Accommodation Act 2008 of Queensland, you can pay your rent by:

Cash

Credit Card

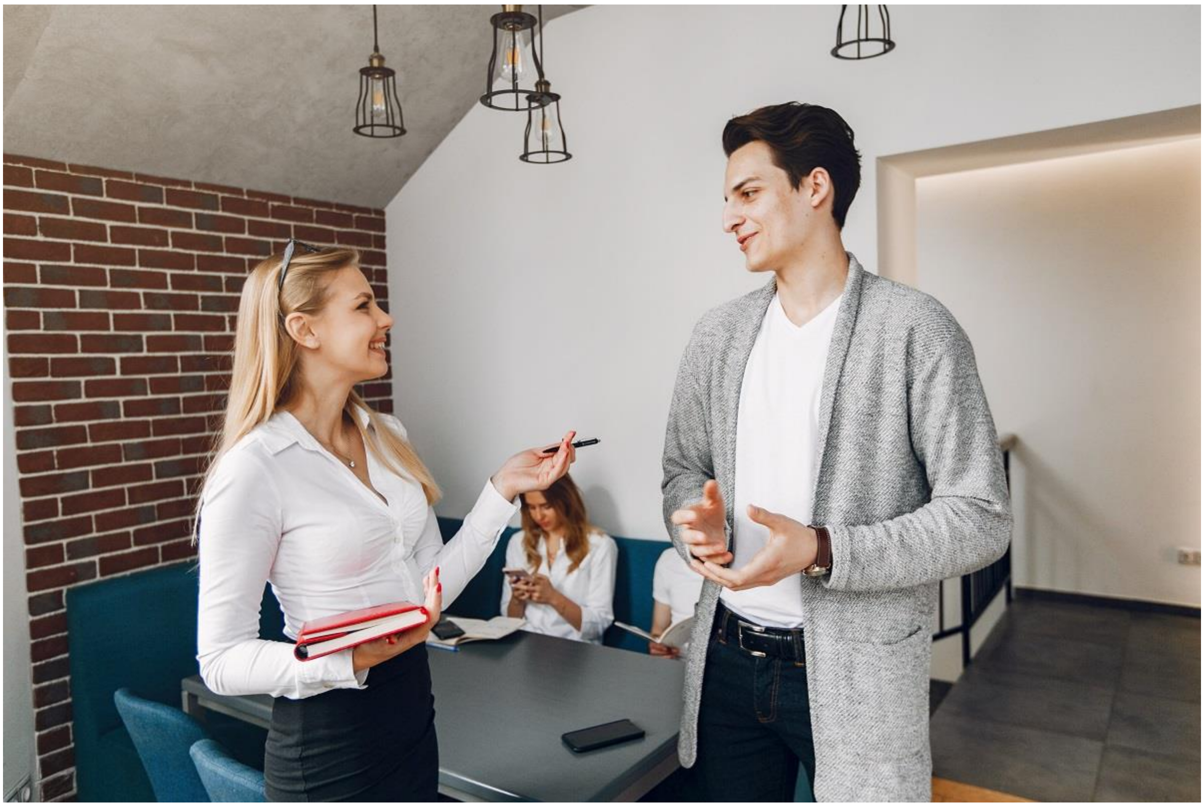
Cheque

Payroll deductions

Via EFTPOS

Deposit to an account managed by the landlord

The safest way to pay your rent is by credit card, as you will have secure and automated payments that will make the process easier. If you are paying by cash, make sure your landlord gives you a receipt of the payment.



5. By When Do You Have To Sign The Agreement?

You must ask your landlord when you will have to sign the agreement so you can make your decision quickly and hire removalists Gold Coast to help you move here. In Gold Coast, the landlord will provide you with the lease agreement on or before the day you start renting the home.

You must then sign and give this agreement back within five days. Your landlord must also give you a copy of the original agreement with your signature within 14 days.

6. Do You Need Contents Insurance For Your Belongings?

You should ask your landlord whether they provide insurance for your premises and belongings. Most insurance policies will cover your premises but not your possessions, so you must arrange your own contents insurance in Australia.

Contents insurance will cover any repairs or damages to your belongings in the event of a fire, accident or if they get stolen. You must see what is included in each policy and how much coverage they will give for your belongings.

7. What Will Happen If You Are Late On Your Rent Payments?

Lastly, you must ask your landlord what will happen if you are late with your rent. Generally, in Australia, if you are one day behind in paying your rent, you are one day in arrears.

Your landlord will issue you a breach notice after seven days in arrears, and then you will have seven days to pay your rent. If you still fail to pay your rent, you will be served a notice to leave within seven days and will have to leave the premises.

Thus, you must ask your landlord these questions before hiring removalists Gold Coast to move your possessions to your new rented home. If you are moving with pets, you must ask your landlord whether pets are allowed on the premises so that you are clear about these terms from the start.

6. Easy Ways to Make a Rental Apartment Your Own

When it comes to decorating a rental apartment you've got to put your own stamp on it - no matter how generic it may appear on move-in day. Because no matter how many people have lived there before you, or how many people will live thereafter, it's yours now and it needs to reflect your style.

Tips for Making a Rental Reflect Your Personal Style

While it's true that you have to live within certain parameters, there are plenty of things you can do to create a space that's all about you (without breaking any rules).

Change the Hardware

An easy way to make a big but subtle difference is to change a room’s hardware. And this doesn’t have to be limited to kitchen cabinets. Change doorknobs, outlet covers and switch plates if the existing ones don’t suit your style.

Although it seems like a small thing, hardware helps set the tone of a room. Replacing something standard with something special makes a world of difference. Just hang onto the old ones so you can switch them back in when you move out.

Change the Light Fixtures

Many rental apartments come with standard, run-of-the-mill light fixtures. Living room lighting is very important so these should be switched out right away when you move in. Replace them with something stylish and special that suits your taste and your decor.

Just be sure to let the landlord know (in case there are any electrical concerns), and store the old fixtures so that you can put them back when you leave.

Remove Mini Blinds

Nothing screams, “this is a rental!” like white mini-blinds covering all the windows. And more often than not they’re dingy and have a few bent pieces. If you move into a place that has them take them down ASAP and cover them with proper window treatments.

You can replace them with any other style of window cover, but give serious consideration to curtains and drapes. They’re great for hiding things like dirty, dingy windows and cracked molding (all too common in inexpensive rentals).

Use Removable Wallpaper

Peel-and-stick wallpaper may be one of the greatest things that has ever been invented (at least in the world of rental décor).

Traditional wallpaper glue is well-known for being almost impossible to remove, but peel and stick papers are quick and easy. So go wild and paper your entryway, powder room, or create a take-notice feature wall. The possibilities are endless with this decorating hack.

Cover the Walls

An empty wall is a lost opportunity. Art helps to express your personality and your style, and it also has a huge impact on a space. Hanging art is a must-do in any rental (in any room, really). It's better to have to fill some nail holes when you move out than never install anything on the walls. And if your landlord gives you a hard time about hammering nails into the walls, try some adhesive picture hooks. They're available in many different sizes - just make sure you get ones that can handle the weight of whatever you're hanging.

Too many people become complacent in rental units, thinking that since their options are limited they can't create the kind of home they really want. But even if you can't replace the floors or move any walls, you can still have the home of your dreams.

Paint the walls, put down area rugs, accessorize with beautiful pieces and try some of the above tips. You'll be amazed at the kind of beautiful space you can create!

7. Conclusion

Congratulations on reaching the conclusion of our comprehensive PDF guide on buying or renting a home in the dazzling Gold Coast! We hope this resource has empowered you to make a confident decision that aligns with your unique needs and aspirations.

8. References:

By Taylor Tepper (Mar 26, 2022) | How To Use A Rent Vs. Buy Calculator | forbes, Retrieved 31 July, 2023 From,

https://www.forbes.com/advisor/retirement/how-to-use-rent-vs-buy-calculator/

By Morgan Noll (November 3, 2022) | Is It Better to Rent or Buy a House? How to Know Which Is Best for You | realsimple, Retrieved 31 July, 2023 From,

https://www.realsimple.com/work-life/money/home-finance/renting-vs-buying-a-home

By Elizabeth Weintraub (March 11, 2022) | Should I Rent or Buy? | thebalancemoney, Retrieved 31 July, 2023 From,

https://www.thebalancemoney.com/is-it-better-to-be-buying-or-renting-a-home-1798338

(Feb 03, 2023) | Questions To Ask Your Landlord Before Renting A House | betterremovalistsgoldcoast, Retrieved 31 July, 2023 From,

https://www.betterremovalistsgoldcoast.com.au/questions-to-ask-your-landlord-before-renting-a-house/

By Lauren Flanagan (01/19/20) | Easy Ways to Make a Rental Apartment Your Own | thespruce, Retrieved 31 July, 2023 From,

https://www.thespruce.com/make-rental-apartment-your-own-2213423