
A COMPLETE GUIDE TO RENTING A HOUSE: KEY FACTORS TO CONSIDER



ABSTRACT

Renting a house is a significant decision that requires careful planning and consideration of various factors. This guide provides a comprehensive overview of the key aspects to evaluate before signing a lease, including financial readiness, location, lease agreements, and tenant rights. By understanding these elements, prospective tenants can make informed choices that align with their needs and budget.

INTRODUCTION

Renting a house is an important milestone for many individuals and families, offering flexibility and independence without the long-term commitment of home ownership. However, the process can be complex, involving numerous considerations that extend beyond the monthly rent. Prospective tenants must evaluate factors such as their financial situation, the location's convenience, lease terms, and the landlord's reputation. Additionally, understanding tenant rights and responsibilities is essential to avoid potential disputes. This guide aims to simplify the process, equipping readers with the knowledge to confidently navigate the rental market.

I. 5 Reasons Why Renting Is Better Than Buying



Traditionally, the life goal for many has been to purchase a home and get on the property ladder as quickly as possible. These days, there are plenty of advantages to renting, and not everyone who opts against buying a house does so because of affordability. Here's 5 reasons why more people are choosing to rent...

Renting offers greater flexibility than buying

Buying a house and getting a mortgage can tie you down for years: there's a reason why 'mortgage' literally means 'death pledge' in Latin.

Mortgages require serious savings and a huge financial commitment: first-time buyers take up to 15 years on average to save for a deposit alone. And that's all before the long, stressful buying process – buyers have to navigate the complicated property market, with the possibility that their chain might fall through or they'll get outbid at the last minute.



Renting a property means a much smaller deposit (sometimes none at all) and a fixed contract; whether you're looking for a flat, apartment or house, you'll have greater flexibility and can choose where you live without feeling tied down.

Renting requires less responsibility than buying

Getting a mortgage means taking on significant debt, which can take decades to pay off – you need to be in it for the long haul if you want to buy your home.

Homeowners are responsible for the upkeep and maintenance of their properties too, including all the boring-but-incredibly-expensive things that could go wrong, such as roofs, guttering and boilers.

As a renter, you're totally free from the hassle of maintenance, with your landlord taking on most of the responsibility. You do have to pay for any damages made to the property, but not for upkeep of its structure and fixtures. So if your roof leaks or your boiler breaks down, then no worries – it's somebody else's responsibility to fix.

Renting allows for more short-term savings than buying

The cost of buying and moving properties is enormous, and can sometimes reach up to five figures for a move: recent research suggests that homeowners were paying £10,414 on average to move in 2019. This is due to the mounting pile of estate agent fees, legal fees, stamp duty and removal costs.

And the costs don't stop once you're in your property- on top of upkeep and maintenance, homeowners pay higher taxes and insurance.

Renting offers more choice than buying

Buying comes with a whole host of hurdles and limitations. Buyers have a set budget, which means narrowing their search to more affordable locations and property-types. Plus, buyers are constrained by strict mortgage criteria, such as borrowing limits dependent on your income, LTVs (loan to value calculations) and ERCs (early repayment clauses).

Renting equals greater freedom to choose where you live and getting the space you want without saving for a deposit. Renting also opens up the possibility of living in areas which you couldn't afford to buy in, as they're cheaper to rent than they are to buy.

Renting offers more freedom than buying

Buyers always have to plan in the long-term if they want to make a good investment.

When you buy a property, you should expect to live there for 5 years or more to give time for house prices to rise, so that when you do eventually move, you'll cover your costs and avoid losing money.



This requires some serious thinking about your future needs, whether that's growing your family, being close to good schools or whatever your requirements might be.

As a tenant, you only need to consider where you want to live right now. With tenancy contracts as short as six months, you can allow for short-term employment contracts, getting a new job, or wanting to relocate, without needing to think about the future.

You also don't need to worry about the property market in the same way as buyers. Fluctuating house prices can be affected by the economy, elections, changes to the law and government budgets, all of which are unlikely to directly impact you as a renter.

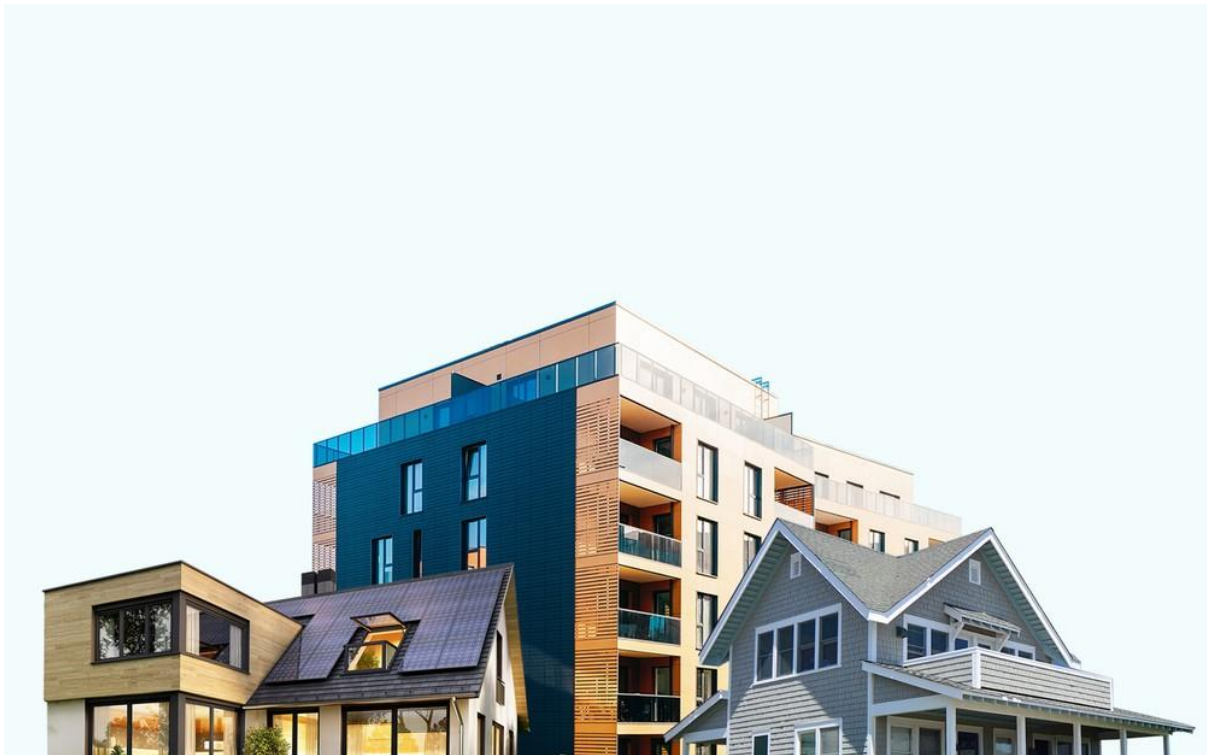
Renting: it's all about you.

The upshot? The best part of renting is the freedom it brings, whether that's to travel, change jobs or move to a different city, worry-free.

Renting is all about living in a way that suits your needs, priorities and ambitions, as and when they happen, giving you the flexibility to change your mind or prepare for the unexpected.

Renting doesn't buy you a house, but it does buy you freedom and can get you living in a swanky apartment. What's not to love?

II. The Many Types of Rental Properties



Thinking of investing in a rental property but not sure what's the best investment? Let us help. We've broken down the most common types of rental properties to help you decide.

The pros and cons of different types of rental properties

1. Single-family homes

A single-family home is a dwelling that does not share walls or land with another dwelling and has its own entrance and exit. It's what most of us picture when we think of a traditional house. Single-family homes typically attract renters with families who are more established in their careers.

The most significant benefit of investing in a single-family rental is its relative affordability compared to other types of residential properties. As a result, they offer a way for many first-time real estate investors to enter the rental market. Another benefit is the possibility of turning it into a short-term vacation rental, especially if it's in a desirable location.

The downsides of single-family homes are ensuring occupancy and property management. Rental properties only earn income when they're occupied. Since single-family homes consist of just one rental unit, they won't generate any income if renters do not occupy them. Another downside, as with all rental properties, is managing the property.

2. Multi-family homes

A multi-family home, or multi-family house, is a single building divided into multiple housing units. Multi-family homes contain between two and four rental units. They typically appeal to younger renters in the early stages of their careers.

Common types of multi-family homes:

- Duplex

A duplex is a house or building divided into two separate living units. Floorplans vary from duplex to duplex. Sometimes the units are side-by-side. Sometimes they're stacked on top of each other. The common element, however, is that the units share a wall.

- Triplex

A triplex is a house or building divided into three separate rental units. As with duplexes, the floor plan of a duplex can vary. However, the units in a triplex usually share one or two walls.

- Fourplex

A fourplex is a house or building divided into four separate units. The rental units may be side-by-side or stacked on top of one another.

- Condominium

Condominiums, or condos, may be a single building or building complex that contains any number of individually owned apartments. They differ from apartment buildings because the units are typically owned by individuals rather than one person or business. An important thing to note about condos is that many have homeowner's associations (HOA) that enforce rules and collect HOA fees.

3. Commercial properties

Commercial property is any property used for business activities. It's a broad definition that covers everything from office and industrial spaces to retail and apartment buildings. Since this article is for people interested in residential real estate, we're going to explore the two types of apartment buildings you can invest in as well as workforce housing.

- Low-rise apartment complex

Low-rise apartments are usually 3 to 4 stories high with 50 to 400 rental units. They are sometimes referred to as "garden apartments." Low-rise apartment complexes typically don't have elevators. Depending on the real estate market, they may or may not have parking available for tenants.

- High-rise apartment building

A high-rise apartment building is usually over seven stories high and contains over 100 rental units. They are typically found in cities and offer residents the convenience of being close to everything they need. High-rise apartments also have elevators for tenants to easily access their units and shared spaces.

- Workforce housing

The Urban Land Institute defines workforce housing as housing that's affordable to households earning 60-120% of an area's median income. It's affordable housing for middle-income workers and is usually located in urban areas. Workforce housing is a way to help people who earn too much to qualify for traditional housing subsidies but not enough to purchase their own homes. It's great for residents and investors. Workforce housing qualifies for tax credits other types of commercial real estate don't get.

Commercial properties have always been sound investments because of their higher market value. As a result, they have the potential to yield the most significant returns.

4. Vacation homes

A vacation or short-term rental is any furnished property rented temporarily to tourists or vacationers. Vacation rentals can be a lucrative investment for real estate investors. However, as with any investment, they come with some risk.



There are many benefits to investing in a short-term vacation rental. They include higher potential income, personal use of the property, tax benefits, and the ability to withstand recessions.

The downsides of investing in a vacation home are all tied to managing the property. Vacation rentals come with high tenant turnover and inconsistent income between peak and off seasons. Vacation homeowners are also responsible for all utilities, maintenance, and property cleaning between tenants. Managing a vacation rental can be a bit of a hassle. That's why we've recently expanded into the vacation rental market. We want our members to unlock the wealth-building potential of vacation rental properties without the headache or hassle.

III. How to Create a Budget for Your Rental Property



Budgeting is an important part of any business, but many rental property owners struggle when it comes to the budget. One of the most-asked questions from new landlords is “How do I create an accurate budget for my rental property?” Even experienced rental property investors will struggle if they don’t account for expenditures accurately.

After all, budgets aren’t just back-office busywork. Real estate investors use budgets to determine whether a property is worth acquiring and what the potential profits will be. And property owners need budgets to evaluate their businesses’ performance. Knowing how to budget and plan for costs will save you money and stress in the long run. So, we’ve created an eight-step process to help you create, maintain, and use a budget effectively for your rental property business.

Eight-Step Budget Process

1. Pick Your Budgeting Tools.

A budget is a projection of your income and expenses. Sure, you can jot a few notes down on a napkin or notepad when you’re reviewing a property. But to build a budget that helps your business in the long run, you’ll need some tools.

Excel spreadsheets allow you to use or create templates so you can compare your statements. Some accounting software platforms have built-in budgeting features or will allow you to export reports to work on your budget elsewhere. If you prefer to use an app to keep yourself organized, free or paid options like YNAB, EveryDollar, and Empower offer account syncing, expense tracking, and goal setting.

The important thing is to find the tool that works best for you. If you don't have time to learn how to use a new app or template, you're less likely to keep up with your budget. A budget is a living document, though, and to get the most out of it, you'll need to work with it often. So choose the platform you're most comfortable with.

2. Calculate Your Expected Monthly Rent.

Projecting your revenue is a critical step that can trip up both newcomers and experienced investors. Maybe you're expanding your portfolio in a new market. Or perhaps you're a first-time landlord. Either way, get some advice before you set your revenue projections.

Some real estate agents specialize in working with rental property investors. These agents have a better grasp of what investors are looking for in a property—including the **metrics you're interested in**. A local agent will have a handle on past operating expenses for potential properties and can advise you on potential rents.

3. Estimate the Costs.

To make your budget as helpful as possible, think about all of your spending—not just the property-related outlays but your business expenditures as well. List the type of costs and the estimated price tags.

Estimating expenditures can be daunting, especially for maintenance or operating costs. Fannie Mae suggests allocating up to 4% of the property's annual rent as your maintenance budget, although some experts advise 10%–15%. If you need help establishing a baseline for your estimates, try one of these methods.

4. Categorize Your Costs.

Real estate investments come with a lot of costs—just look at the list you compiled in step 3. Categorizing your expenditures helps reduce overwhelm and ensures that your list is complete. Divide your business's costs into four major categories, then add subcategories to help you account for as many outlays as possible.

Acquisition Costs

When you're considering a new property, make sure your budget projections include these fees:

- Appraisal fees
- Home inspection fees
- Loan and closing costs
- Real estate taxes
- Seller costs, such as back property taxes, sales commissions, or outstanding repair bills, assumed by the buyer

- Survey costs
- Title insurance
- Transfer taxes
- Utility installation fees

5. Determine the Gross Profit.

Once the bones of your budget are in place, you need to figure out if you're operating at a profit or loss. The gross profit calculation gives you a quick estimate.

gross revenue – cost of goods sold = gross profit

In this formula, only include costs directly related to the rental unit. Leave out the mortgage, acquisition, and leasing costs for now. Remember, this is just a rough indicator of your property's profitability.

6. Determine Your Net Profit

To see what funds your business will have left at the end of the month, you need to calculate the net profit. Use the last figure from your pro forma budget and your mortgage for this formula.

net operating income – mortgage expense = net profit

That's your before-tax cash flow. Use this measurement as an indicator of whether your income property is operating successfully. If you're left with a profit at the end of the month, that's great!



7. Allocate the Net Profit

After you calculate your net profit, it's time to divide up the funds. Many property owners split their profits between four categories.

8. Review Your Budget Regularly

Finally, review your budget each month, at minimum. Make this part of your **regular accounting workflow**, so you can monitor your expenditures and make adjustments in real time. If you're over one budget line this month, see how you can offset the overage next month. Knowing your numbers and cash flow situation can help reduce stress. Plus, by actively monitoring your budget, you'll have a better understanding of your business and more control over your spending.

IV. Why Is Location Important?

First, let's look at why that particular cliché—that the three most important factors when buying property are location, location, and location—became so popular. Most people decide to buy a property based on how much they like the house or apartment, but you are also buying a plot of land when you buy a property. The house currently standing on that land can be renovated or remodeled, but you can't change where the home is situated. This fact is seen most clearly in suburban homes, where the limits of a property are marked out.



However, even if you buy an apartment in a city, you invest in a particular location. A city block can be a "good" or "bad" investment in just the same way as the neighborhood of a house. This means that location is often the single most important driving force behind the value of a property. It's a simple case of supply and demand: Housing supply in great locations is limited by the number of homes in that location.

Homebuyers and Location

The first is to recognize that most homebuyers (in 2021, millennials purchased the most homes) in a specific year often influence what makes up a popular area due to their tastes and preferences.¹ A "good" location for homebuyers usually has transport links, well-ranked schools, and community involvement.

When you are home-hunting, pay attention to nearby amenities. Buyers usually want convenient grocery stores, dry cleaners, and entertainment. Consider trains, roads, and public transportation for transportation, such as bus stops, subway stations, and public bike-share locations. Proximity to amenities will typically improve a home's value.

However, the next time you're shopping for a new property, keep five factors in mind.

1. Centrality

Where you choose to live in a city or town will undoubtedly affect how much you pay for your home. Land is a finite commodity, so cities like San Francisco that are highly developed and don't have much room for additional growth tend to have higher

prices than cities with too much room to expand. Some of these communities have many uninhabited homes and areas that have fallen into disrepair.

Research whether anything is going to substantially change the area, such as any planned developments or construction or new housing starts. A location may seem ideal only to undergo sweeping changes in the near future—of course, some changes could be positive ones that improve an area's desirability

2. Neighborhood

The neighborhoods that appeal to you will essentially be a matter of personal choice. However, a truly great neighborhood will have a few critical factors in common: accessibility, appearance, and amenities. Your neighborhood may also dictate the size of the lot on which your house is built.

In terms of accessibility, you should look for a neighborhood near a city's major transit routes, which has more than one entry point. Commuting to and from work is a big part of many people's days, so a house with easy access to roads and public transportation will be more desirable than one tucked away and can only be accessed by one route. Shady trees, quality landscaping, and nearby parks or community spaces tend to be desirable.

You can also judge the neighborhood's popularity based on how long homes in that area stay on the market; if turnover is quick, you're not the only one who thinks this is a desirable place to live.

3. Development

It is not just the present amenities that matter, but future ones as well. Plans for new schools, hospitals, public transportation, and other civic infrastructure can dramatically improve property values in the area.

4. Lot Location

You also need to take into consideration where the house is located. If the house you want to buy is right on a busy road or very close to a highway, you can probably get it for a lower price, but it will also be more difficult to sell later.

The same may hold for houses that stand next to or back onto a commercial property, such as a grocery store or gas station, or houses on streets that get an unusual amount of parking traffic and parked cars, such as those near large churches or community centers. Alternatively, a house with a wonderful view or near a body of water is likely to be more valuable, both now and when it comes time to sell it.

5. The Home You Purchase

There's one aspect of house hunting that tends to surprise people. Let's say you've narrowed your choices to two homes that stand side by side in a great neighborhood. One needs repairs and updates but has a huge lot. The other is in tip-top shape but sits on a lot half the size of the fixer-upper. The prices of the two homes are similar. Which do you choose? In most cases, the house in need of repairs is the better investment.



The reason: your house is a depreciating asset. On the other hand, the lot will maintain its value (or likely appreciate) relative to the house. If you bulldozed both houses, the larger lot would sell for more. So, if you can, choose a bigger, better-shaped, or better-situated lot over a nicer house. A less attractive house can always be updated, added on to, or replaced altogether, but the lot can't change.

V. Why End Of Lease Cleaning Is Important?

The end of a tenancy is always stressful and challenging for renters. They are already occupied with tasks like packing household belongings, arranging a new property, caring for pets, emotionally supporting kids, etc. Amid this, you also have the responsibility as a tenant. Overlooking pre-defined duties and tasks at the end of a lease can turn the experience into a nightmare.

According to some studies, cleaning is one of the major reasons behind rental disputes in Western Australia. Most tenants and renters lose their hard-earned bond money because they are unaware of the cleaning clause in their lease agreement.

The Residential Tenancy Laws clearly state that landlords have the right to withhold a part or full bond money if the rented property is not reasonably clean (except for

fair wear and tear). So, do not take this task lightly and spruce up your rented apartment in the most professional manner.

Here are some key reasons to help you understand the importance of end of cleaning. This will encourage you to book highly professional cleaners to complete this important job before the final rental inspection.

Let's Get Started!



1. To Meet the Rental Agreement Obligation

Tenants in Western Australia must leave the rented property in the same condition it was at the beginning of the tenancy. Landlords expect the property to be reasonably clean and maintained when conducting a thorough inspection.

Thus, you should consider the initial condition report and clean the premises. End of lease cleaning is more detailed than routine cleaning. It is good to cover all rooms, kitchen surfaces, bathroom fixtures, patio areas, and other spots to help impress even the fussiest property manager.

That's why tenants prefer hiring professionals for budget vacate cleaning Perth. They bring a pre-approved cleaning checklist that includes all nooks and crannies. Make sure you do proper research and hire the most reliable company for your rented property.

2. It Helps You Retrieve Full Bond Money

As mentioned above, tenants are responsible for returning a clean and shiny property. The landlord can withhold your full bond money if you perform a half-baked cleaning.

One of the main reasons tenants take end of lease cleaning seriously is that the deposited security is equal to four weeks' rent. This means even the greasy oven or gloomy windows could be the reason for bond money deductions.

However, hiring professional cleaners can give you peace of mind. Good companies offer a bond-back guarantee and free re-cleaning on specific terms and conditions.

Tip: Look for a company with at least 5 years of experience and a proven record of retrieving bond money from customers.

3. Maintains Healthy & Hygienic Indoor Environment

Over time, residential properties collect dust particles, dirt, grime and germs that pose serious health hazards. So, performing a professional vacate cleaning Perth can help you target hard-to-reach areas, stubborn stains, accumulated dust, pollen, mould, mildew and lethal germs from the entire property. Sprucing up all rooms, kitchen appliances, bathroom fixtures, toilet seats, and floors promotes a healthy and hygienic environment for the next occupants.



4. Saves Additional Expenses

If you leave a rented property in a dirty condition, the landlord will likely hire a cleaning company to bring it up to a pristine state. Thus, the cleaning service cost will be deducted from your deposited security. They do not compare quotes and may book experts at a higher rate.

If you want to save additional costs or protect your deposited security, take cleaning as your responsibility and leave no signs of dirt and gunk behind. You can outsource the best cleaning service within your estimated budget. The best part is that you can also customise the cleaning package to save unnecessary expenses. They will leave all types of floors sparkling, windows shiny, carpets refreshed and much more.

Tip: Make sure you refer to the initial Property Condition Report because you are not liable for pre-existing damages.

5. It Helps to Establish a Positive Reference

Tenants in Western Australia usually need good references from previous landlords or property managers when applying for a new/next rental property. So, leaving your current rental property in a shiny state at the end of a tenancy reflects your authenticity, reliability and responsibility as a renter.

A thorough cleaning will help you pass the rental inspection and allow a landlord to provide a positive reference when looking for new rentals in Perth.

6. Avoids Rental Disputes and Ensures Smooth Transition

Carrying out a detailed vacate cleaning Perth, especially in high-traffic areas such as kitchens, bathrooms, and living areas, can help prevent unnecessary disputes over cleaning. Professionals usually know the specific cleaning requirements of landlords and, therefore, follow a pre-approved checklist.

This will also ensure a smooth move-out process while alleviating potential stress. A reliable end of lease cleaning company takes charge of all the cleaning chores with the objective of passing your rental inspection while letting you focus on completing other important tasks related to your move, such as packing household belongings, dismantling large pieces, taking care of your kids and pets, finding a new school in the new area, etc.

7. Easy to Find New Tenants

According to a landlord's perspective, a clean, well-maintained and organised property can attract potential tenants quickly. This can also reduce the vacancy periods.



Thus, end of lease cleaning is important for both tenants and landlords. However, it is a tenant's responsibility to return it in a clean and undamaged condition, and that's why they hire professionals.

There is no denying that vacate cleaning is important for both tenants and landlords. A thorough cleaning can help tenants secure full bond money while letting landlords find new occupants quickly.

VI. The ultimate apartment inspection checklist to screenshot RN

Congratulations must be in order — you're about to move into an entirely new space! Whether it's your first apartment or a new dorm, moving is a big deal and you should be proud of yourself. However, once the thrill of getting a new place wears off, you'll likely find yourself with a seemingly endless amount of paperwork. This is all a normal part of the move-in process, but it can feel intimidating.



Along with that tedious side of moving, your leasing manager should also schedule an apartment inspection. The inspection should be done by your landlord or someone who works on the property *before* your lease is finalized. If this is not mentioned in your move-in checklist, be proactive and schedule one right away.

Room by room

Not sure where to start? Overwhelmed by all the details there are to remember? It can be helpful to break things down by room. When walking through the space with your landlord or leasing manager, be sure to bring an inspection checklist with you. We suggest organizing your list in the following categories:

Throughout the apartment

There are a few recurring items and maintenance issues that will be inspected throughout your apartment. For example, the wall and paint condition will be noted in every room. Ensure any scratches, damages, or cracks are documented. You might even be able to get these damages repaired before you move in if the inspection is done well in advance.

Other general items that will be looked at include the condition of the floors, doors and locks, windows and blinds, and lighting. While checking each of these items, make sure you test everything thoroughly.

Bedrooms

Most of the items found in your bedroom are listed in the section above or in the “tech & utilities” section at the end of this checklist. However, since the bedroom is one of the most important spaces in an apartment, be sure to give this space a good overview.



If you have an idea of where your bedside table will go, double-check those outlets to ensure bedside lamps will work properly. If there is a ceiling fan or recessed lighting, ensure both functions properly. Lastly, if there is a connected balcony or outdoor space, double-check those locks so you can sleep with zero stress.

Bathrooms

When it comes to bathrooms, the inspection is pretty straightforward. Ensure the toilets are in working order. Check the sinks, tubs, and showers for both cold and hot water that runs without clogging. Run the overhead fan so you know your steamy showers won't fog the mirrors. Plus, if there are storage cabinets under the sink, give those a close review for any previous leaks.

Kitchen

A kitchen inspection is all about the appliances. Carefully check each one, even if it looks brand new. Open the refrigerator, check all the drawers in the freezer, turn on the oven, and check all of your stovetop burners. There is no detail here that is too silly to check. Similar to the bathroom, run the sink for both cold and hot water, and check under the sink for any potential leaks. Be sure to have a keen eye for detail in the kitchen. This is where previous leaks could have caused stains, rust, or even odd smells that you might momentarily overlook in the heat of the moment.

Tech & Utilities

Although this list might look long, you're not going to want to skip out on some of the most intricate and often expensive aspects of your unit. Although it's likely an onsite

maintenance crew is available should anything go wrong, it's best to get ahead of things and check:



Outside Spaces

Your new space may have a balcony, elongated entrance, backyard, rooftop, or other space exposed to the outdoors. These areas will be harder to control due to good old mother nature, but it's important to make note of their condition nonetheless.

Keep an eye out for cracks in the exterior walls or on the concrete pavement. If you have a garage or parking spot, watch out for pesky oil stains. On the roof, check the drainage to prevent future roof leaks. Lastly, look for potential dangers. Are there large trees close to your space? If you'd like things to be cut and cleaned up before moving in, don't be afraid to ask.

CONCLUSION

Renting a house is more than just finding a place to live; it involves assessing various critical factors to ensure a secure and satisfying living arrangement. By thoroughly evaluating financial readiness, location, lease terms, and understanding tenant rights, renters can avoid common pitfalls and make informed decisions. Armed with this knowledge, prospective tenants are better positioned to find a rental property that meets their needs and provides a comfortable living experience.

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