# The Essential Guide to Off-Campus Accommodation in Australia: A Checklist for Indian Students

## Section 1: Assembling Your Winning Rental Application

Securing off-campus accommodation in Australia presents a unique set of challenges for international students, particularly those from India. The process is competitive, and the primary hurdle is often the lack of a local rental history, which landlords and real estate agents rely on to assess an applicant's reliability.1 However, this is not an insurmountable obstacle. A well-prepared rental application serves as a student's first and most critical opportunity to make a strong, positive impression. By understanding the system and proactively addressing potential concerns, students can build a compelling case that showcases their suitability as a tenant. This involves assembling a comprehensive set of documents that not only meet local requirements but also build a narrative of responsibility and financial stability, effectively bridging the trust gap created by the absence of a local rental track record.

### 1.1 Your Document Arsenal: The "100 Points of ID" System

Many Australian real estate agencies use a "100 Points of ID" check to verify an applicant's identity in a standardized manner.2 Preparing these documents in advance demonstrates organization and seriousness. For an Indian student, this portfolio will be built around a core set of primary documents supplemented by strong financial and character evidence.

The foundational documents are non-negotiable and prove both identity and the legal right to reside in the country. The most important is a valid passport containing a current Australian student visa.3 This document serves as the primary form of photo identification and confirms the student's legal status. Equally important is the university's Letter of Offer or, more formally, the Confirmation of Enrolment (CoE). This document validates the student's purpose for being in Australia and implies a level of stability and commitment to their studies, which is reassuring for a prospective landlord.3

Beyond these core items, supporting documents are crucial for reaching the 100-point threshold and, more importantly, for building a complete picture of the applicant. Since most students will not have Australian employment records upon arrival, demonstrating financial capacity is paramount.1 This can be effectively achieved through recent bank statements from an Indian or newly opened Australian account, which should show sufficient funds to cover several months of rent and living expenses.3 Official letters confirming scholarships or a formal letter of support from a sponsor, such as a parent or guardian, can significantly strengthen the application.3 Additional forms of identification, like an Indian driver's license, can also contribute valuable points to the identity check.2

### 1.2 Overcoming the "No Rental History" Challenge

The central challenge for international students is demonstrating their reliability without a local rental history. Landlords view past rental ledgers as proof that a tenant pays rent on time and maintains a property. To overcome this, students must proactively provide alternative evidence of their character and dependability.

One effective strategy is to provide strong references. While a reference from a previous landlord in India is beneficial, it is not the only option. Character references from academic figures, such as professors or university advisors, or from past employers can be highly persuasive. These references speak to the student's responsibility, diligence, and overall character, qualities that are directly transferable to being a good tenant.3

A well-crafted cover letter can also make a significant difference. This brief, professional document personalizes the application beyond a collection of forms. It allows the student to introduce themselves, explain their situation (e.g., "I am a postgraduate student in Data Science at the University of Melbourne seeking a quiet and secure apartment for the duration of my two-year course"), detail their stable financial backing, and express their commitment to maintaining the property respectfully.5 This proactive communication addresses the landlord's potential concerns head-on.

Offering to pay a portion of the rent in advance is another powerful tool. In addition to the standard bond and first month's rent, offering to pay an extra two to four weeks' rent can provide the landlord with a greater sense of financial security, mitigating the perceived risk of a tenant without a local track record.9 This gesture shows an understanding of the landlord's perspective and a tangible commitment to fulfilling financial obligations.

Finally, while securing a guarantor—an Australian resident who agrees to cover the rent in case of default—is an option, it is often impractical for newly arrived students.3 Instead of focusing on this difficult requirement, students are better served by concentrating on the more accessible strategies of providing strong references, a compelling cover letter, and a strategic offer of advance rent.

### Table 1: Your Australian Rental Application Toolkit

The following table outlines the key components of a rental application, explaining their purpose and providing actionable advice for Indian students on how to meet these requirements effectively.

| Document/Requirement | Purpose for Landlord/Agent | What You Can Provide (as an Indian Student) | Pro Tip |
| --- | --- | --- | --- |
| **100 Points of ID** | To verify your identity and legal status. | Passport with valid Student Visa, Confirmation of Enrolment (CoE), Indian Driver's Licence, Australian Photo ID card (if obtained). | Have high-quality colour scans of all documents saved as a single PDF. This presents a professional and organised application. 2 |
| **Proof of Financial Capacity** | To ensure you have the ability to pay rent consistently. | Australian or Indian bank statements (last 3-6 months), scholarship award letter, a signed letter from a financial sponsor (e.g., parent) with their bank statements. | If providing Indian bank statements, include a cover note with the closing balance converted to Australian Dollars (AUD) to make it easy for the agent to assess. 3 |
| **Rental History** | To prove you are a reliable and responsible tenant who has paid rent on time in the past. | A reference letter from a previous landlord in India (if applicable), or character references from university professors, employers, or academic advisors. | If you have no formal rental history, state this honestly in your cover letter. Emphasise your other strengths, such as stable funding and a quiet, studious lifestyle. 2 |
| **Guarantor/Co-signer** | A financial safety net for the landlord in case you default on rent. | This is often not feasible. Instead, offer to pay 2-4 weeks of rent in advance or a slightly higher bond (within the legal state limit). | Frame the offer of advance rent as a proactive solution to the lack of a local guarantor, showing you understand and are addressing their potential concerns. 8 |

## Section 2: The Inspector's Guide: Evaluating a Potential Home

Inspecting a property before signing any agreement is a non-negotiable step in the rental process. This is crucial for verifying the property's condition, ensuring it meets legal safety standards, and avoiding scams.10 For students searching from India, a live virtual tour is the minimum requirement. For those already in Australia, an in-person inspection allows for a more thorough assessment of issues specific to the Australian climate and building standards.

### 2.1 The Virtual Tour Masterclass: Your Eyes and Ears on the Ground

A virtual tour should not be a passive viewing experience; it is an interactive investigation that the prospective tenant must direct. Before the tour, it is essential to conduct preliminary research using tools like Google Maps and Street View to assess the neighbourhood, its proximity to campus, public transport links, grocery stores, and other key amenities.13 This contextual understanding allows the student to focus on the property itself during the live call.

During the live video tour, the student must guide the agent to perform specific checks. To assess the plumbing, request that the agent turn on the shower to demonstrate the water pressure and run the hot water tap in the kitchen to see how long it takes to heat up.15 To hunt for defects, instruct the agent to zoom in on areas prone to damp and mould, such as the corners of ceilings, behind furniture in bedrooms, and under the kitchen and bathroom sinks.17 These are common problems in Australian properties and can indicate serious underlying issues.19

The inspection should also cover the functionality of appliances and fixtures. Ask the agent to open the oven and refrigerator, and to show the number and location of power outlets in key rooms like the bedroom and living area.20 Security is another vital aspect; the agent should provide a clear view of the locks on the main entrance and all windows.22 To gauge potential noise levels, a significant factor in shared living spaces, ask the agent to pause and remain silent for about 15 seconds to listen for sounds from neighbours or outside traffic.21 Finally, it is wise to ask for permission to record the video call or take numerous screenshots for later comparison and documentation.15

### 2.2 The On-the-Ground Inspection: Australian-Specific Checks

An in-person inspection allows for a more detailed assessment of safety features and conditions that are difficult to judge virtually. Australian rental properties are subject to minimum legal standards that students should be aware of.

A critical safety check involves smoke alarms. Landlords are legally obligated to install and maintain working smoke alarms in their properties. During an inspection, a student should verify their presence in hallways near bedrooms and on each level of the home.24 Another crucial safety feature, particularly in states like Victoria, is the presence of electrical safety switches, also known as Residual Current Devices (RCDs), on the switchboard. These devices are designed to prevent electric shock and are a mandatory minimum standard in many jurisdictions.22

Australia's varied and often extreme climate makes heating and cooling important considerations. Minimum standards in some states mandate a fixed heater in the main living area.26 It is important to check for this and to assess the functionality of any air conditioning units, as poor insulation is a frequent complaint in older Australian housing stock.19

The property should also be checked for signs of pests. Evidence of cockroaches, mice, or ants should be noted, as the landlord is generally responsible for ensuring the property is pest-free at the beginning of a tenancy.23 Finally, the sense of smell is a powerful tool. A persistent musty odour, or the heavy use of air fresheners, can be a red flag indicating a hidden damp or mould problem that may not be immediately visible.28

## Section 3: The All-Important Questions: What to Ask Before You Sign

Engaging with a real estate agent or landlord with a prepared list of questions is a sign of a serious and diligent applicant. This proactive communication ensures that all critical details regarding costs, legal obligations, and practical living arrangements are clarified before any binding agreement is signed. A thorough understanding of these elements can prevent significant financial and logistical problems during the tenancy.

### 3.1 Decoding the Costs: Beyond the Weekly Rent

The advertised weekly rent is only one component of the total housing cost. It is essential to understand the full financial picture from the outset. Key questions should cover how rent is to be paid—whether by direct bank transfer or through a third-party application—and the frequency of payments, which could be weekly, fortnightly, or monthly.29 Some payment methods may incur additional fees, which should be clarified upfront.

The rental bond, or security deposit, is a significant upfront cost. Students should ask for the exact amount, keeping in mind that it is legally capped in most states, typically at the equivalent of four weeks' rent.31 The single most important question regarding the bond is: "Will the bond be lodged with the official state rental authority?" In Victoria, this is the Residential Tenancies Bond Authority (RTBA), and in Queensland, it is the Residential Tenancies Authority (RTA).34 This is a legal requirement for landlords and is the tenant's primary protection, ensuring the money is held securely by a neutral third party and not the landlord directly. Paying a bond in cash to a private landlord without lodging it officially is a major risk.10

Utilities represent a significant ongoing expense. It is crucial to ask which utilities, if any, are included in the rent and which are the tenant's responsibility. This typically includes electricity, gas, and water.36 For water, a key follow-up question is whether the property is individually metered and meets water efficiency standards, as in many states tenants are only liable for usage charges under these conditions. Internet connection, often via the National Broadband Network (NBN), is rarely included and is not considered an essential service. Therefore, students should ask if the property is NBN-ready and whether any installation work requiring landlord permission is needed.38

### 3.2 Understanding Your Lease (The Tenancy Agreement)

The tenancy agreement, or lease, is a legally binding contract that governs the rights and responsibilities of both the tenant and the landlord. Misunderstanding its terms can lead to severe financial penalties.11

The first point to clarify is the type and length of the lease. A "fixed-term" lease has a specific end date (e.g., 12 months), offering security of tenure for that period. A "periodic" lease operates on a month-to-month basis, offering more flexibility but less long-term security.30 Given that a student's circumstances can change, it is vital to ask about the procedures and potential costs associated with breaking a lease early.18

For students entering a share house, understanding liability is critical. The agent should be asked if all tenants are on a single lease, making them "jointly and severally liable." This legal term means that if one housemate fails to pay their share of the rent, the remaining tenants are legally responsible for covering the shortfall.30 It is also important to inquire about specific house rules or by-laws, particularly those concerning pets, overnight guests, noise restrictions, or any alterations to the property.29

### 3.3 Maintenance, Repairs, and Safety

A clear understanding of the process for handling maintenance and repairs is essential for a smooth tenancy. Students should ask for the standard procedure for reporting both urgent and non-urgent repairs, and who the designated emergency contact is for critical issues like a burst water pipe or a gas leak.40

It should be confirmed that the landlord accepts their legal responsibility to maintain the property in a good state of repair. This includes ensuring that all plumbing, electrical systems, and any appliances provided as part of the tenancy (such as an oven or heater) are kept in safe, working order.27

Finally, the agent must be asked if a Property Condition Report will be provided at the start of the tenancy. This document is a cornerstone of tenant rights in Australia. It allows the incoming tenant to meticulously document the property's condition, room by room, noting any existing damage, scuffs, or issues.4 Completing this report accurately and returning it to the agent within the statutory timeframe, supported by personal date-stamped photographs, is the single best way to protect the rental bond from unfair deductions at the end of the tenancy.

## Section 4: Your Defence Against Deception: Spotting and Avoiding Rental Scams

International students are prime targets for rental scams due to their unfamiliarity with the local market, the urgency of their housing search, and the physical distance that often prevents in-person inspections.43 Scammers exploit these vulnerabilities with increasingly sophisticated tactics. Developing a keen awareness of their methods and the associated red flags is the most effective defence against financial loss and the distress of arriving in a new country without a place to live.

### 4.1 Anatomy of a Scam: Common Tactics in Australia

Rental scams in Australia often manifest through several common scenarios. One of the most prevalent is the "phantom listing," where fraudsters copy photos and details from legitimate real estate advertisements and repost them on less regulated platforms like Facebook Marketplace, Gumtree, or even create convincing fake websites.43 These fake listings are designed to look authentic and are often priced just below the market rate to attract desperate renters.

A classic tactic used to support these phantom listings is the "landlord overseas" ploy. The scammer, posing as the property owner, will claim to be travelling, working abroad, or dealing with a family emergency, making an in-person viewing impossible.43 This narrative creates a plausible reason for conducting the entire transaction remotely and is used to pressure the victim into paying a deposit to "secure" the property sight unseen. Another deceptive method is the "bait-and-switch," where an attractive, well-priced property is advertised to draw in inquiries. Once a potential tenant responds, the scammer claims that property is no longer available but offers an alternative that is invariably of lower quality or in a less desirable location.43

### 4.2 The Scammer's Playbook: A Red Flag Checklist

Scammers operate by creating a false sense of urgency and bypassing the standard, legally mandated rental procedures. Recognizing these tactics is key to avoiding becoming a victim.

The most significant red flag is any demand for payment before a property has been thoroughly inspected, either virtually via a live video tour or in person. Legitimate landlords and agents will never ask for a bond or deposit to be paid simply to view a property or secure it before an application has been approved.48

High-pressure sales tactics are another clear warning sign. Scammers will often create a sense of intense competition, claiming that other applicants are ready to take the property and that an immediate deposit is required to avoid missing out.50 This is designed to rush the victim into making a poor decision without due diligence.

The requested payment method can also reveal a scam. Fraudsters favour untraceable methods like wire transfers (e.g., Western Union), cryptocurrency, or even gift cards, as these transactions are irreversible.50 A legitimate real estate agency will always request payment via a secure method, such as a direct bank transfer into a registered company trust account or through a reputable online payment portal.

Other warning signs include a rental price that seems "too good to be true" compared to similar properties in the same area, and unprofessional communication. Emails or messages filled with grammatical errors, spelling mistakes, or an insistence on communicating only through encrypted messaging apps like WhatsApp should raise suspicion, as these methods help scammers conceal their true identity and location.49

### 4.3 Verification is Your Best Weapon

The most powerful tool against rental fraud is independent verification. Before engaging further or sending any money, a student must verify the legitimacy of the person and the property.

If dealing with a real estate agent, their credentials should be verified. This can be done by searching for the agency's official website and calling the phone number listed there—not the number provided in the advertisement—to confirm that the agent is an employee and that the property listing is genuine. If renting directly from a landlord, it is reasonable to ask for proof of ownership of the property. In some jurisdictions, like Victoria, there is a public "rental non-compliance register" that can be checked to see if any official orders have been made against a particular landlord.53

The property itself must also be verified. Google Maps and Street View can be used to confirm that the building exists at the specified address and that its exterior matches the advertisement photos.50 A reverse image search of the listing photos can reveal if they have been stolen from another website or an older advertisement, which is a common practice in phantom listing scams.43

Ultimately, intuition plays a crucial role. If any aspect of the interaction feels rushed, unprofessional, or suspicious, it is always better to walk away. The pressure to find accommodation is immense, but the financial and emotional cost of falling for a scam is far greater.15

## Section 5: The International Student's Accommodation Checklist (Printable)

**The International Student's Accommodation Checklist: Australia**

*This checklist is designed to guide you through evaluating and securing off-campus housing. Use it during property viewings and discussions with landlords or agents to ensure you cover all essential points.*

### **Section A: Virtual Tour Essentials (Your Eyes on the Inside)**

*Ask the agent to show you these specific things during a live video tour. Tick them off as you go.*

* [ ] **Water Pressure:** Ask to see the shower and kitchen/bathroom taps running.
* [ ] **Hot Water:** Check how long it takes for hot water to come through the taps.
* [ ] **Damp & Mould:** Look closely at ceilings, corners, and under sinks for stains or a musty smell.
* [ ] **Power Outlets:** Note the number and location of power points in each room.
* [ ] **Appliances:** See the inside of the oven, stovetop, and refrigerator.
* [ ] **Security:** Check the locks on the main door and all windows.
* [ ] **Functionality:** Ask for light switches and toilets to be tested.
* [ ] **Noise Level:** Request 15-20 seconds of silence to listen for noise from neighbours or traffic.
* [ ] **Safety Features:** Ask to see the smoke alarms and the electrical switchboard (look for RCD safety switches).

### **Section B: Key Questions for the Landlord/Agent (Before You Sign)**

*Use this list to ensure you have all the critical information before making a commitment.*

#### **Finances**

* [ ] What is the **total move-in cost** (Bond + Rent in Advance)?
* [ ] Will my bond be lodged with the **official state authority** (e.g., RTBA, RTA)?
* [ ] Which **utilities are included** in the rent (Water, Gas, Electricity, Internet)?
* [ ] How is rent paid, and are there any **extra fees** for the payment method?
* [ ] Is the property individually metered for water, and who pays for **water usage**?

#### **The Lease (Tenancy Agreement)**

* [ ] Is this a **fixed-term** (e.g., 12 months) or **periodic** (month-to-month) lease?
* [ ] What is the policy and what are the costs for **breaking the lease early**?
* [ ] If sharing, are all tenants on one lease (**jointly liable** for the total rent)?
* [ ] Are there any specific rules on **pets, guests, or making alterations** (like hanging pictures)?

#### **Safety & Maintenance**

* [ ] How do I report **urgent and non-urgent repairs**? Who is the emergency contact?
* [ ] Will I receive a **Property Condition Report** to complete when I move in?
* [ ] Who is responsible for maintaining the garden or any outdoor areas?

### **Section C: Scam Alert! (Red Flags - WALK AWAY IF...)**

*If you encounter any of these, it is highly likely to be a scam. Do not proceed.*

* [ ] You are asked to pay a deposit or bond **BEFORE** seeing the property.
* [ ] The "landlord" claims to be overseas and uses it as an excuse for why you can't inspect the property.
* [ ] You are pressured to "act fast" and pay immediately to secure the rental.
* [ ] Payment is demanded via an untraceable method like a **wire transfer, cryptocurrency, or gift cards**.
* [ ] The rent price seems significantly cheaper than other similar properties in the area.
* [ ] The landlord or agent refuses a live video call or in-person inspection.
* [ ] Communication is unprofessional (poor grammar/spelling) or exclusively via messaging apps.

***Remember: Your rights as a tenant are protected by Australian law. Contact your university's international student support services or the local state tenancy authority (e.g., Tenants Victoria, Tenants' Union of NSW) for free and confidential advice.***

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