

FIRST TIME RENTING GUIDE FOR TENANTS



ABSTRACT

Navigating the process of renting for the first time can be an overwhelming experience for many tenants. This guide offers a comprehensive overview to ease the journey, focusing on key considerations such as budgeting, understanding lease agreements, selecting suitable properties, and building positive relationships with landlords or property managers. With practical tips and insights, this document aims to empower first-time tenants with the knowledge needed to make informed decisions and secure a rental home that meets their needs and expectations.

INTRODUCTION

Renting a home for the first time marks an exciting yet significant milestone in one's life. Whether transitioning from a family home, moving for work or studies, or embracing independence, the process involves various challenges and learning curves. First-time tenants often face questions about where to begin, how to manage their finances, and what legal and practical aspects they must consider before signing a lease.

This guide is designed to demystify the renting process by breaking it into manageable steps. It covers essential topics such as assessing affordability, evaluating properties, understanding the terms and conditions of a lease, and ensuring a smooth move-in process. By addressing these areas, this guide aims to reduce the stress associated with renting for the first time and to equip readers with the tools they need to navigate this new phase confidently.

I. How To Select Your First Rental Property



Owning and renting real estate has long been considered one of the best ways to build personal wealth over time. Real estate investors with portfolios of dozens or even hundreds of rental properties can realize enormous annual profits while also building up wealth in the equity of their properties.

In order to reach this level of success in real estate, however, every investor has had to take the initial step of buying his or her first rental property. In many ways, the first property in a rental portfolio is the most important, as its success or failure will often determine whether or not an investor decides to commit more deeply to real estate. Here are a few tips for selecting your first rental property to help ensure that it is a success.

Determine Your Parameters

The first step in selecting a property is to determine a few of the basic aspects of what you are looking for. Decide, for example, what area you want to rent in. In most cities of any size, neighborhoods near colleges or close to downtown business centers will offer decently high rental incomes. Also, determine what kind of property you want to purchase. For most investors, the answer to this will be a single-family home. Some, however, may be attracted by the possibilities of a duplex property that can command multiple rental incomes at any one time. These properties also have the advantage of bringing in at least some income even if one tenant moves out.

Another important factor to determine is your budget. Many first-time investors believe that the more they spend, the more income they will make. While this is true to some extent, it is possible to turn a profit on lower-cost properties if they are in the

right area and appeal to the right tenants. Determine what amount of money you are comfortable spending or borrowing to invest in your first property and stick at least fairly close to that number as you search for properties.

Build A List Of Suitable Properties

Once you have decided what you are looking for in a property, it is time to start scouring your local area for homes that meet your criteria. Look in the neighborhoods that you have determined to be good areas to own a rental property for homes that are close to your price range. Take into account the size, condition and age of the property, as well as any other factors that may impact how much you can reasonably charge in rent for it. Online listings can be invaluable in this stage of the search, as they will typically list square footage, bedrooms, bathrooms and pertinent utility information, as well as show pictures of the inside of the home that you can use to determine its general condition.



Though the number of properties you find will vary based on availability in your market and the criteria you set, you should aim to find at least 10 properties that are worth further investigation. Even if you think you've been lucky enough to find the perfect property on your first or second try, continue to find others, as a larger list of candidates will give you more options and make you more likely to find a property that meets your criteria.

Sample acquisition criteria I use is:

- Minimum of 3 bedrooms

- Minimum of 1.5 bathrooms
- Minimum of 900 square feet
- Minimum year built: 1960
- Minimum monthly rent: \$900/month
- Renovation budget not to exceed the cost of the home
- 1-car garage is preferred
- Target purchase price: \$45,000–\$105,000

Narrow Down Your List

Next, arrange showings for each of the homes on your list so that you can get a good look inside each one. This step alone will likely narrow down your list considerably, as there will be some properties you simply decide don't meet your standards. For the rest, do more in-depth research. Find rental listings for similar properties in the immediate neighborhood to determine what standard rent is. Begin comparing each property's potential rental income to its price, and you'll soon be left with only two or three properties that stand out as offering the highest potential return on investment.

Explore Financing Options

Now that you've done the hard work of selecting a small handful of good properties, it's time to explore your financing options. In most cases, this won't vary too much from property to property, as most investments require taking out a mortgage. Every so often, however, you'll get lucky and find a property that the current owner is willing to finance at a lower rate than a bank would offer you. If this is the case with one of the last properties on your list, it may tip the balance in favor of that property.

Take Action

Up to this point, every step in selecting your first rental property is free. Many would-be investors reach this stage and go no further, suddenly faced with the prospect of purchasing a very expensive investment asset. If you want to achieve success in real estate, you will have to purchase a property at some point.

Select the property you consider to be the best investment and take action by making the purchase. If you think you might have missed other properties or simply don't find the properties you are left with as appealing as you had hoped, it is all right to step back, explore other options and take stock at this stage, but be sure to proceed with the intention of actually buying a property sooner rather than later.



The journey from just starting out in real estate to becoming a successful investor is a long one. By implementing a rigorous selection process on your first property, however, you can set yourself up to invest wisely and to succeed going forward. This kind of vetting process can also be used to select your subsequent properties. Make sure you always select the best available properties, and you will be more likely to find success as a real estate investor.

II. 5 Financial Tips for Renting a Home

Be a financially savvy renter.

Finding the right place to call home can be challenging in a hot rental market. If you use the resources of your community bank for your financial needs, however, you may get added help to simplify the process of renting a home.



Consider these five ways a community bank can help you rent your next home:

1. Determining total costs

Renting a home costs more than just the monthly rent payment. Usually, you'll also have to pay utility bills, internet or cable service bills, and renter's insurance. Your community banker can help you figure out the total monthly costs for renting a home, and may have insight into the cost of living in that community.

If those total costs turn out to be less than you expected, you could consider offering to pay a slightly higher rent if you're looking to rent in a competitive area. Offering a few more dollars each month may help you beat out other tenants who are clamoring for the same rental home.

2. Cleaning up your credit

Before you complete a rental application, it's a good idea to check your credit. You can request one free copy of your credit report every year. Landlords will perform a credit check before renting to you, so you should know what they're going to see before they do.

If you spot errors in your report, you can try to get them corrected before you apply for a rental home. If you need to build credit, your local bank may have products designed to help you do so.

3. Providing documentation to a landlord

One of the best ways to show a potential landlord that you are prepared to reliably pay the rent every month is to provide them with documentation of your financial situation. These documents should have as much personally identifiable information redacted as possible. Your local banker can supply you with recent bank statements to document your regular monthly cash flow. With these documents, the landlord will see that you have enough money going into your account each month to cover the costs of the rental home.

4. Supplying a money order or cashier's check

In a hot rental market, there are more potential renters vying for fewer properties. If you're competing with other candidates to land a rental house, it's wise to be prepared to pay a deposit when you view a home. That way if you want the home, you can secure it on the spot with cash.

In addition, many landlords require the first (and possibly last) month's rent along with a security deposit, so you may need to bring along a large chunk of money in order to snag a rental home. Rather than carrying that much cash around with you, your community banker can provide you with a more secure money order or cashier's check, so you can be ready to pounce when you find the home you want.

5. Automating your monthly rental payments

Once you've secured the rental home you've been looking for, it's crucial to make sure you pay the rent on time every month to avoid any problems down the road. Talk to your community banker about setting up automatic rental payments from your bank account to make sure you never miss a payment.



While any bank may be able to provide some of the things on this list, a relationship with a community banker allows you to simplify the process and get them all done at once. When it comes to finding a place to live, having a bank that can help you get the home you need while making the search easier, is a great advantage to have.

III. Guide to Tenant Rights

As a renter, you're bound by the terms and responsibilities in your lease or rental agreement. At the same time, federal, state, and local laws protect you against unlawful landlord practices. Here's what you need to know about your rights as a tenant—under normal circumstances and in the age of COVID.

Lease Terms

When you rent a place to live—whether it's an apartment, house, or condo—the lease or rental agreement that you sign includes the terms by which you are bound, including:

- The term of the tenancy and renewal options
- Names of occupants and limits on occupancy
- Rent price and payment details, including acceptable payment methods and applicable late fees

- Deposits and fees
- Restrictions on disruptive and illegal activities
- Limits on the number, size, and breed of pets
- Repairs and maintenance (who is responsible for what), including restrictions on tenant repairs and alterations
- Landlord's right to access the property and how much notice they must provide before entering
- Requirements on how to communicate between tenant and landlord
- Required landlord disclosures, such as lead-based paint or bedbug history¹

A lease helps safeguard both the renter and the landlord, but certain tenant rights are protected under federal, state, and local laws. While specific laws vary by state, tenants generally have the following five major rights.



1. Right to Freedom from Discrimination

According to the Department of Housing and Urban Development (HUD), “The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

Numerous prohibited actions constitute discrimination when you rent. For example, a landlord or property manager can't refuse to rent, set different terms and conditions, limit privileges, or evict a tenant based on race, color, religion, sex, disability, familial status, or national origin—these are the federally protected classes.

At the local and state level, landlords can also be prohibited from discriminating against potential renters based on:

- Citizenship
- Age
- Veteran or military status
- Genetic information
- Sexual orientation
- Gender identity or expression
- Source of income
- Criminal history

English proficiency is not a protected class under the Fair Housing Act; however, it is considered a subset of national origin.⁴ Therefore, if a landlord refuses to rent to someone because they aren't proficient in English, it could constitute national origin discrimination.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) enforces the Fair Housing Act under the direction of the secretary of HUD. One of its roles is to investigate complaints of housing discrimination. If you feel that a landlord has violated Fair Housing laws, you can file a HUD complaint or a federal court lawsuit. As there are time limits, you should file a complaint or a lawsuit as soon as possible.

2. Right to a Habitable Home

All tenants have the right to live in a habitable home that meets building, health, and safety codes. To meet the "implied warranty of habitability," landlords must:

- Ensure that the basic structural elements of the building are safe and intact.
- Maintain safe electrical, plumbing, heating, air conditioning, ventilating, sanitary, and elevator systems.
- Keep common areas, including stairways and hallways, safe and clean.
- Provide sufficient hot water and reliable heating.
- Ensure that environmental hazards, such as asbestos and lead paint dust, don't pose a danger (and disclose any lead-based paint if the building was built before 1978).

- Take reasonable precautions against criminal intrusions, such as by installing deadbolts.
- Exterminate rodents and other pests, including cockroaches and bedbugs.⁶⁷

In addition, practically every state has requirements for installing approved smoke detectors, while carbon monoxide detectors are additionally mandated in 27 states.

Most state laws prohibit landlords from adding language to a lease to waive the tenant's right to a habitable home.

Meanwhile, tenants are generally obligated to keep the premises in a safe and clean condition. While standards vary by state, this requirement usually means that nothing in the tenant's unit can put another tenant in danger or cause permanent damage to the property.

3. Right to Privacy

Even though the landlord owns the property, they can't access the home whenever they like. That's because tenants have the right to privacy, and the landlord can enter only for specific reasons. If your landlord must enter the property to check on something or do a repair, they generally must give you advance notice. Most states require landlords to provide at least 24 hours notice before entering, except in the case of emergencies, when they can enter without notice.



A ruling by the Supreme Court on Aug. 26, 2021, struck down a national eviction moratorium ordered by the Centers for Disease Control and Prevention set to last

until Oct. 3, 2021.¹¹ Pending further action by Congress, the only remaining COVID-related eviction moratoriums are those enacted by states or local jurisdictions.

4. Right to Advance Notice of Eviction

If your landlord plans to evict you, they must give you adequate notice, usually in writing.¹² What constitutes “adequate” varies, but it is usually 30 or 60 days, depending on location and circumstances. If you have violated your rental agreement, however, it can be as short as three to five days.

There are two broad types of eviction notices:

1. **For cause:** Landlords use this type of termination notice if the tenant has done something wrong or is against the lease terms, such as not paying rent or damaging the property.
2. **Without cause:** In some regions, landlords can use a notice to vacate to end a month-to-month lease when the tenant hasn’t done anything wrong. Landlords generally can’t terminate a fixed-term lease unless they have just cause to do so.

If you receive an eviction notice, you have a few options:

- Move out by the date stated on the eviction notice
- Make amends with the landlord—for example, catch up on missed rent payments or find a new home for the dog—and continue the lease
- Do nothing and prepare for a lawsuit

If you do nothing and continue to live in the rental, your landlord will file a lawsuit to evict you (this is usually called an unlawful detainer lawsuit). The court will set a date and time for your hearing or trial before a judge. To win, your landlord must prove you did something that justifies ending the tenancy.

Eviction procedures vary by state and locality. If you have a complicated eviction case, consider contacting an attorney who can help you understand your rights and provide recommendations on how to proceed.

5. Right to a Disability Accommodation

If you have a disability, your landlord must accommodate your needs, within reason, at their own expense. (Landlords must also allow tenants to make reasonable modifications to their unit or common area at their own expense, provided that the changes don’t make the space unusable for the next tenant.) Your landlord’s accommodations should give you an equal opportunity to use and enjoy your unit or common space.

For example, if a tenant uses a wheelchair, the landlord might assign a spacious parking space close to the tenant’s unit. The landlord does not have to

accommodate unreasonable requests. If, for instance, a tenant uses a wheelchair and prefers to be on the third floor of a walk-up instead of the ground floor, the landlord would not be expected to pay to install an elevator.

Tenant Rights During COVID-19

Federal eviction protection was offered under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

In August 2020, the Federal Housing Finance Agency (FHFA) announced that Fannie Mae and Freddie Mac would “extend the moratoriums on single-family foreclosures and real estate owned (REO) evictions until at least December 31, 2020.”¹⁴ The moratorium was subsequently extended through Jan. 31, 2021, as part of the Consolidated Appropriations Act, and again by President Biden when he signed an executive order on his first day in office to extend it through March 31, 2021, and later through July 31, 2021.¹⁵¹⁶¹⁷

On Aug. 3, 2021, the Centers for Disease Control and Prevention (CDC) extended the moratorium until Oct. 3, 2021. A ruling by the Supreme Court on Aug. 26, 2021, struck down that moratorium.¹¹

Minnesota, Oregon, and California were the last states with eviction moratoriums in place until June 2022.¹⁸

IV. How to Prepare for a Rental Inspection: A Tenant’s Guide

Rental inspection is an essential part of keeping a home in good condition. It also guarantees an enjoyable landlord-tenant relationship. We’ll go into the importance of rental inspections and how they help maintain property standards in this post. We will look at regular inspections and the need for landlords and tenants to communicate openly.

We shall also discuss the benefits of these evaluations. comprehend rights and responsibilities, and be ready for inspections. Both landlords and tenants may contribute to keeping a well-kept property. A positive rental experience is created by being aware of the need for rental inspections.

What is a Rental Inspection?



Landlords and property managers organize rental inspections to evaluate a rented property's condition. In the **landlord-tenant relationship**, these inspections serve many important functions.

Why are Rental inspections useful?

First of all, they help with evaluating what needs to be fixed or maintained on the property. Landlords can avoid major troubles by conducting routine inspections as well as identifying minor faults early on. This proactive strategy guarantees that tenants live in secure and livable spaces. At the same time, it also helps to maintain the quality of the property.

Second, rental inspections help tenants and landlords communicate clearly. They offer a chance for both sides to talk about issues and define roles. It also provides a window to answer any questions about maintaining the property. This openness reduces misconceptions and conflicts about upkeep and property conditions. It also promotes a cooperative community.

What are the Benefits for the Tenants?

Rental inspections provide tenants the opportunity to take care of any problems they may have found. Inspections and subsequent maintenance make sure their living environment is secure and comfortable. It can also assist landlords in protecting their investments by taking care of any necessary maintenance as soon as they happen.

All things considered, rental inspections are crucial to maintaining the property's condition. It guarantees tenant happiness. It also develops a positive landlord-tenant relationship built on honesty and communication

Here are some steps that can be done for rental inspection:

1. Understand the Inspection Schedule and its Use

Be informed of the inspection's scheduled date and goal. To check the state of the property, inspections are typically carried out every six months. Tenants can concentrate on areas that need care and make sure to be ready by being aware of the goal.

2. Make Sure to Review the Lease Agreement

Examine the lease agreement carefully to understand the precise provisions for inspections. Accept your rights about maintenance of the property, and access for landlord inspections. This information helps in meeting standards and planning appropriately.

3. Perform a Pre-Inspection Self-Assessment

Before the planned inspection, do your preliminary examination. Examine areas with damage or need maintenance, like leaking faucets, or electrical concerns. Take pictures of these problems or make notes so you can talk about them during the inspection.

4. Address Maintenance and Repairs, Do It Yourself!

Actively handle any maintenance concerns that are found. Try to resolve little issues as best you can, or notify the landlord as soon as possible about major issues. Make sure repairs fit to the terms of the lease, and if required, get permission from the landlord.

5. Clean and Declutter the Place



Prioritize cleaning the property fully. Focus on areas that are frequently inspected, such as flooring, windows, kitchens, and bathrooms. Clear up clutter to speed up the inspection process. This shows your dedication to keeping your home tidy.

6. Highlight Improvements and Maintenance

Emphasize any upgrades completed during your lease. Tell the landlord, for example, whether you've added any new fixtures or appliances. Provide documentation of any upkeep or repairs carried out during your visit as well. This shows your responsibilities as a renter.

7. Prepare Necessary Documentation

Collect all important paperwork associated with the property. This can be cleaning records, invoices for repairs, or maintenance. Keep records of communications with the landlord about issues with the property. Organizing these documents shows your effort and preparedness.

Being ready for a rental inspection is a proactive move that helps landlords and tenants. Cleaning, taking care of maintenance problems, and understanding leasing terms helps maintain property standards. This preparation builds a strong landlord-tenant relationship based on mutual respect and trust. It also shows a tenant's dedication to maintaining a well-kept property. A safe and comfortable living environment is ensured by preparing for inspections. It also reduces

miscommunications creating a cooperative and pleasant renting experience for everyone. In the end, being ready for rental inspections in advance is an early start towards a happy and successful tenancy.

Using the information in this article, prepare for your upcoming rental inspection. Make sure your property satisfies requirements. Take care of maintenance issues, and communicate with your landlord. Together, we can create a community where exchanging knowledge improves everyone's rental experience!

V. Common End Of Lease Cleaning Mistakes To Avoid

Preparing a rental property at the end of a tenancy can be tedious. Tenants in Victoria are obligated to return the premises reasonably clean and secure the hard-earned bond money without any disagreement. However, the process can be more stressful than it sounds. This is because most landlords and property managers conduct a thorough inspection and may deduct your deposited security to cover cleaning and repair costs.



Therefore, most renters prefer outsourcing quality end of lease cleaning Melbourne for their rental properties. They follow the pre-approved checklists that comply with your tenancy agreement to meet the landlord's cleaning expectations and specific requirements. They leave no room for blunders and help you ensure a seamless move-out process.

But, if you are planning to do it yourself due to the financial crunch, **consider the following guide and avoid common end of lease cleaning mistakes.** Ensure you

follow the tried-and-tested methods to dislodge stubborn stains, gunk and grime without causing any damage to the property.

Let's Get Started!

1. Not Preparing a Pre-Approved Cleaning Checklist

Vacate cleaning is more intensive and thus requires extra attention to meet the pre-defined cleaning requirements of a fussy landlord.

Even professionals also adhere to a cleaning checklist that includes every property nook and cranny. So, it is good to check the cleaning clause in your lease agreement and prepare a list of tasks accordingly.

Tip: Prioritise the tasks and areas that need more attention.

2. Procrastinating The Cleaning Process

Do not delay the cleaning task to the last moment when moving out of your rental property. This can increase stress, and you will tend to miss some important spots in the house, such as windows, door tracks, shelves, air vents, blinds, bathroom tiles, etc.

Instead, understand the components of cleaning and start the process as early as possible. Refer to your tenancy agreement and set the end of lease cleaning deadline. This will help you avoid last-minute chaos, which is crucial for a hassle-free retrieval of bond money.

3. Not Emptying the Space Before Sprucing

Large furniture pieces and heavy kitchen appliances make it difficult to access certain areas, such as windows, walls, baseboards, and floors, and you may lose your bond money.



So, avoid this blunder and empty the property before starting the cleaning process. Remove all your furniture, personal items, and bulky items so that you can spruce up every nook and cranny without leaving dust or dirt behind.

In fact, end of lease cleaning Melbourne professionals also prefer an empty property to perform tasks without hindrance.

4. Neglecting Hard-to-Reach Spots

Difficult-to-reach surfaces like ceiling fans, air ducts, light fixtures, window sills, door tracks, baseboards, tile grouts, and the area under the faucet accumulate dirt, dust, and germs. Overlooking these spots can ruin your rental property's overall look and feel.

If you want to pass your rental inspection, pay special attention to these areas. Below are some quick and effective ways to clean these areas:

- Ceiling fan Blades: Wrap an old pillowcase into each blade and wipe it out gently.
- Light Fixtures and Fittings: Use a telescopic duster to remove dust and grime.
- Air Ducts: Use a step stool or ladder to access the spot and vacuum clean it using an appropriate brush attachment.
- Window Sills, Door Tracks, and Tile Grouts: Scrub the surface using an old toothbrush.

5. Rubbing the Carpet Stains Abrasively

It is important to debunk the cleaning myth that rubbing or scrubbing techniques on delicate floor coverings can cause further damage. It can wear out the fabric and leave you in a more stressful situation at the end of your tenancy.

According to experts, combining the blotting technique with a DIY cleaning agent is always good. Spray white vinegar and a warm, soapy solution onto the affected area, such as ink stains, pet urine, spills, and splatters. Gently blot the carpet with a damp microfiber cloth. Repeat the process until the stain completely transfers to the cloth.



6. Not Cleaning Kitchen Appliances Inside and Outside

Filthy kitchen appliances, such as an oven, microwave, refrigerator, and dishwasher, are breeding grounds for lethal germs. Unfortunately, most tenants lose their hard-earned bond money due to grease—or dirt-laden appliances.

Cleaning them from the outside won't help you impress the fussy landlord. Instead, empty your fridge or remove racks from your oven and deep clean every nook and cranny to restore their pristine shine. You can use a vinegar-based cleaning solution or baking soda to keep your appliances spotless and shiny.

You should also deep clean the stove hood, cabinets and backsplash for sparkling results.

7. Using Acidic Cleaners on Natural Stone Surfaces

White vinegar, lemon, and other acidic cleaners can damage natural stone surfaces like laminate, marble, and limestone countertops. Instead, use warm, soapy water or

baking soda to remove stains, grease, and grime from delicate surfaces. Also, use a sponge or soft-bristled brush for effective stain removal.

8. Skipping the Disinfecting Process

Most tenants only focus on removing visible dirt, dust and stains. They forget to disinfect contaminated surfaces, like light switches, door handles of doors and appliances, knobs, faucets, sinks, bathroom fixtures and floors.

If you want to return the property in a clean and hygienic condition, focus on killing lurking germs and bacteria using the power of rubbing alcohol. Professionals also use EPA-approved disinfectants for a cheap end of lease cleaning Melbourne to prevent the spread of microbes and control infections. This ensures a healthy and hygienic living space for the next occupants.



These are some of the most common end of lease cleaning blunders that every tenant should avoid for a hassle-free retrieval of bond money. Focus on the right cleaning techniques and leverage the benefits of modern tools to save time and energy during the cleaning process.

CONCLUSION

Renting a home for the first time can be both challenging and rewarding. With proper preparation and awareness, tenants can avoid common pitfalls and ensure their renting experience is positive and fulfilling. This guide has provided a framework for understanding the essential aspects of renting, from setting a budget to signing a

lease and beyond. Armed with this knowledge, first-time tenants can approach the rental market with confidence, secure a suitable property, and build a strong foundation for their renting journey. Remember, the key to a successful renting experience lies in being informed, proactive, and communicative throughout the process.

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