



# Permanent Accommodation DCSP 2025

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**DCSP** | DEFENCE COOPERATION  
SCHOLARSHIP PROGRAM

## Permanent Accommodation - Contents



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Today this presentation aims to provide you with useful information and tips that can help you secure suitable accommodation quicker, reduce the stress with finding accommodation in the short 14 night temporary accommodation period, and overall make it a more fun and enjoyable experience.



## Types Of Accommodation

# 01

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Finding accommodation will be your first challenge after departing DITC and arriving in your Host City. There is a high demand for rental accommodation across all states in Australia, and the market is quite competitive.....However don't Panic! If you are thorough with your research and are well prepared, it will help to make the process more manageable!

Let's start by identifying the Types of Accommodation available for students, and which type might be the most suitable for your personal circumstances.

## Types Of Accommodation



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### 1. University Managed Accommodation

- Generally available for unaccompanied students only
- Recommend that this is applied for prior to departing your home country
- Benefit of being conveniently located close to campus

### 2. Share Houses

- Consider sharing with other DCSP students
- Cheaper than renting your own accommodation
- Furnished or unfurnished options may be available

### 3. Rental Accommodation

- Prices will be higher if you require a larger house (example, 3 - 4+ bedrooms)
- Furnished or unfurnished options may be available

Opening - There are 3 main types of accommodation that you can consider during your search for permanent accommodation:

### University Managed Accommodation

- Most Universities have a range of on campus or near campus student accommodation.
- Although a cheaper option, it is generally only suitable for **unaccompanied** students or **couples**. **Very limited** accommodation for families (if any), especially larger family units;
- Recommended to apply as soon as your university admission is finalised – information links were sent to you regarding Uni accommodation in your acceptance emails – however if you would like to apply it is still worth exploring availability as they may have some vacancies still available.
- You will need to contact the university directly to submit an application.

### Share Houses

- Share Houses is also another option for unaccompanied students.
- Sharing a house is cheaper than renting your own accommodation, and also provides you with an opportunity meet new people.

- However, you will also be sharing facilities such as a bathroom and kitchen, which is why it is not suitable if you are bringing your family to Australia.
- If you are travelling unaccompanied, consider pooling together with other DCSP students at your university and sharing a larger house – this may be more affordable.

### **Rental Accommodation**

- Renting a property is generally the most suitable option if you are bringing your family to Australia.
- In addition to rent you will also need to cover expenses such as electricity, gas, and water which can be expensive. If you have a larger family and require a 3-4 bedroom house, the costs **will** be higher.
- Private rental accommodation may be furnished or unfurnished.

### **Rent Prices**

If you have a large family and you are planning to bring them to Australia, you need to be aware that rent is likely to consume a large portion of your stipend.

### **University Services**

- You should refer to the accommodation services section of your university's website, and
- We also recommend that you make contact with the Accommodation Officer at your university to discuss potential accommodation options in the area.
- You may also find advertisements on community noticeboards, and online at your universities student accommodation services.

### **Real Estate Search Sites**

- Information regarding common real estate sites to search for accommodation is listed in your handbook, the 'Living in Australia-Accommodation' page of the DCSP website, and also the accommodation packs provided to you at DITC.



# Steps to Securing Accommodation

# 02

## Steps To Securing Permanent Accommodation



### Research Online

- Research online
- Conduct research as early as possible
- Use a variety of online search engines



### Attend Inspections

- Attend multiple property inspections to increase your chances of securing a property



### Submit Application

- Prepare your documentation in advance
- Submit multiple applications
- Ensure application is completed correctly



### Sign a Lease

- Sign a contract lease
- Request a Bond Loan if required
- Check the contract period, exit clauses, and rental payment cycles

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Opening - Finding accommodation will be your first challenge after departing DITC and arriving in your Host City. There is a high demand for rental accommodation across all states in Australia, and the market is quite competitive.....However don't Panic! If you are thorough with your research and are well prepared, it will help to make the process more manageable!

This slide shows an overview of the Steps to Securing Permanent Accommodation so that you can better understand the process, and then I will go through each of the steps in more detail on the following slides.....

### Research Online

- Do **extensive research** while you are **in DITC** to see what sort of accommodation is available in your price range.
- This will give you a good head start once you arrive in your Host City, and allow you to get a feel for the average rental price you can expect to pay and the areas you would like to live.
- We also recommend contacting the **Accommodation Services Officer at your University**, as they will always have the **best local knowledge** regarding suburbs close to the University to search.

### **Attend Inspections**

- You may find that you will need to attend a number of inspections before you are successful in securing a property. Do not assume that you will be successful in securing the first property you apply for.
- Try and arrange as many inspections as you can during your first week of temporary accommodation.
- Once you have seen an advertised property you are interested in, you will need to confirm the date and time the property will be open for inspection. Inspection dates and times are often listed on the property website, or you may need to contact the real estate agent.
- Transport options include – public transport (bus, train), Uber, hiring a car.

### **Submit Online Application**

- Prepare your documentation in advance and have all of your documentation uploaded to your phone or laptop so you can submit multiple applications quickly and easily. Make sure you scan all your documents separately, and clearly label each attachment.
- You will need to provide
  - 1. Proof Of Identity Documents – Passport, Birth Certificate, Visa Grant Letter etc. for you and your spouse**
  - 2. References** to prove you will be a good tenant – use Palladium’s [defence.student@thepalladiumgroup.com](mailto:defence.student@thepalladiumgroup.com) email address as your referee, and Palladium will be happy to act as your referee. Defence are also able to be used as a referee if **you need x2 referees.**
  - 3. Financial evidence (Scholarship Reference Letter)** that you can pay the weekly rent. Palladium will provide you with your Reference Letter here at DITC listing your scholarship entitlements. It’s a good idea to upload this document so you have an electronic copy you can upload when submitting an online application, as well as printed copies.
- Ensure your applications are completed correctly.
- Delays in securing permanent accommodation are often due to poorly submitted applications

### **Sign a Rental Contract or Lease Agreement to secure Your Property**

- If your application is successful, you will be required to sign a Rental Contract or Lease Agreement which outlines the details regarding the property and payment of rent.
- Lease Agreements are most often 12 months in duration, with a minimum period of 6 months
- Breaking a lease agreement can be costly. If you need a slightly shorter duration than 12 months, advise your landlord as early as possible.

### **One Off Costs you need to be aware of when you first arrive in Australia:**

- Rental bond and 2 weeks rent in advance (total up to 8 weeks rent – Bond loan available)



- Furniture and household items
- Connection of utilities (electricity, gas, water, phone, internet)



# Research & Inspection of Properties

# 03

## Research & Inspection Of Properties – What to Consider

### LOCATION

- Distance to University
- Proximity to Shops
- Proximity to transport options
- Neighbourhood safety



### AVAILABILITY

- Manage expectations
- Competitive market
- You will need to apply for multiple properties



### PRICE

- Work out your budget
- Property type & size will impact price
- How much of your stipend you are willing to pay
- Costs vary significantly by city



### INSPECT

- Competitive market
- Be ON TIME
- Take ALL documents



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Opening - When choosing accommodation, there are a number of factors to consider, including: (Go through points on slide)

### Location of the property to:

- University and the CBD - remember that the further away from the city centre, the cheaper accommodation will be;
- Proximity to schools and/or child care;
- Proximity of local shops;
- Proximity to public transport options; and
- Safety and security in the neighbourhood.

### Availability and Price

- Be patient and don't get discouraged.
- You need to **manage your expectations** to ensure that you can find appropriate accommodation that is within your financial means.
- Don't be too **choosy** – remember that you will be living in this accommodation for only a short time, not a lifetime!
- When ruling out a property, consider whether there is actually something **wrong** with the house or whether you just **want** something nicer.

- At the same time, don't feel pressured to accept a house if something doesn't feel right, particularly with regard to safety and security.

### **Larger families**

- For those of you with larger families, be aware that your accommodation **WILL** be **more expensive**
- It will also be **more difficult** for you to find affordable accommodation.

### **Inspections**

- Be on time.
- There **will** be lots of competition. You may need to inspect multiple properties
- Take **all** relevant documents with you so you can lodge an application at the inspection, although most applications are submitted online.
- Numbering conventions in Australia – 5/7 means Apartment 5 of street number 7.



# Submitting Your Rental Application

# 04

## What Do Property Managers Look For In a Rental Application?



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### 1. Ability To Meet Regular Rental Payments

- Significant scope is placed on your ability to pay rent
- Prefer tenants with a constant and reliable source of income

### 2. Tenants That Will Take Care Of The Property

- Personal / professional / or rental references that provide evidence of your reliability and character

### 3. Meeting the Terms and Conditions of the Rental Agreement

- Most rental agreements have a 12 month lease

Opening - It's no secret that the rental market across Australia can be highly competitive. And when you attend a property inspection, it won't be uncommon to find yourself looking through a property with many other eager renters. So....how can you give yourself the best chance of securing a property, and what are Property Managers looking for when they look to secure a tenant.

**The main 3 things the Property Manager will be looking for are**

- 1. You're ability to meet regular rental payments**
- 2. Finding good tenants that will take care of the property,**
- 3. To meet the terms and conditions of the rental agreement – eg 12 month lease**

## What Makes a Winning Rental Application

### RENTAL HISTORY

- Rental References from home country
- Previous rental experience



### SUPPORTING DOCUMENTS

- Proof of Identity
  - Passport / Birth Certificate
  - Photo ID
  - Visa Grant Letter
- Reference Letters
  - DCSP Reference letter
- Personalise Your Application



### PROOF OF INCOME

- Salary from home
- Defence Reference Letter – (Sponsorship Letter)

### BANK STATEMENTS

- Home country
- Australia
- Shows savings and income



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Opening - So, what are some of the things that make a winning rental application?

### Rental History

Most of you will not have prior experience renting private accommodation.

Some real estate agents may be hesitant to rent to someone without an Australian rental history, so provide as much information as possible to strengthen your application:

- References from home country (professional and/or rental if possible); **AND**

### Supporting Documents

- As I mentioned before - Prepare your documentation in advance and have all of your documentation uploaded to your phone or laptop so you can submit multiple applications quickly and easily. Make sure you scan all your documents separately, and clearly label each attachment.

**1. Proof Of Identity Documents – Passport, Birth Certificate etc. for you and your spouse. Photo ID. Visa Grant Letter**

**2. Reference Letters** to prove you will be a good tenant –

- Provide Palladium's [defence.student@thepalladiumgroup.com](mailto:defence.student@thepalladiumgroup.com) email address, and Palladium will be happy to act as your referee, and Defence email

address (Jess)

- Use the DCSP Scholarship Reference Letter (in your packs – an electronic copy will be emailed).
- 1. Proof Of Income (Scholarship Reference Letter)** that you can pay the weekly rent.
    - Any documents that show the salary you receive from home
    - DCSP Reference Letter lists your scholarship entitlements.
  - 2. Bank Statements**
    - From your home country to show your savings
    - Australian Bank Account – show savings and income

### **Proof of income**

Make sure that you include proof of your home country salary, as well as any other savings, and provide relevant bank statements **(from your home country and Australia)** – not because you will necessarily need to use them (unless you have larger families), but so the real estate agent is more comfortable in renting you a place, and does not see you as a financial risk.





# Do's & Don'ts Guide for Rental Applications

# 05

## Do's and Don'ts Guide for Rental Applications



- ✓ • **DO** - conduct physical inspections
- ✓ • **DO** - use Palladium and Defence as your rental and employer referees
- ✓ • **DO** - prepare your supporting documents in advance, and attach them to your application
- ✓ • **DO** - submit your DCSP reference letter with your application as proof of your income
- ✓ • **DO** - Quote your stipend amount + income from home. Make sure these combined amounts more than cover the rent required!



- ✗ • **DON'T** - sign a contract before conducting a physical inspection
- ✗ • **DON'T** - leave blanks on your application or submit an incomplete application
- ✗ • **DON'T** - submit your application with insufficient information / documentation
- ✗ • **DON'T** - apply for rentals that are too high and outside of your budget.

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Opening - Ensure your applications are completed correctly. **The most common reasons for unsuccessful applications is 'Missing information, incorrect information, or poorly written applications.'**

- Delays in securing permanent accommodation with international students are often due to poorly submitted applications

### Do's –

- Make sure you physically inspect the property BEFORE submitting your rental application
- Use Palladium and Defence as both your rental and employer referees, as you may not have a rental history.
- Prepare your documents in advance. Upload them separately. I think it's a good idea to prepare and upload your supporting documents before you leave DITC, so that you can hit the ground running when you arrive in your Host CITY. This will allow you to apply for multiple properties straight after inspections, and take away a lot of the stress.
- Have all your information clear on the application with all supporting documents attached. It will make the process easier and quicker.

- Provide Annual/Yearly Income Figures – Make sure these figures cover the rent required, otherwise your application will be declined. Do your sums!

## **Dont's**

### **Contracts**

- Never sign a contract without first inspecting a property. The **only** exception to this is university-managed accommodation, where prior inspection is not required.
- Don't leave blanks on applications. This will only slow down the processing of your application, and could mean that you potentially lose the property to another fully completed application.
- Don't skimp on information. Provide as much information as possible, and personalise your application as much as possible with a cover letter, or provide some personal information about yourself in the online application. Not providing enough information on the application can make it difficult for the property manager to determine if your application is a good fit.
- Don't apply for rentals that are too high is another common mistake. A good rule of thumb is apply for rentals that are around **30-40%** of your overall income. If the rent takes up more than 40% of your monthly income, you may be turned down.



# Rental Contracts & Lease Agreements

# 06

## Rental Contracts and Lease Agreements

- Avoid signing a lease longer than your program, to limit your financial liability if possible (1 Year)
- Read your lease carefully to determine what is included in your weekly rent (furniture, utilities, water, electricity etc)
- Conditions of ending the lease
- Break fees should you terminate the lease early
- Pay a Bond (Deposit of 6 weeks rent)
- Condition Report – Take photos!



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## Contracts

Opening – Points to be mindful of when looking at your lease agreement.

- **1 - Avoid signing a lease longer than your program.** Most Lease arrangements are 12 months in duration.
- 2 - Check your lease carefully to see what is included in your weekly rent. This will vary according to the nature of your accommodation.
- 2 - Some university-managed accommodation or other fully-furnished accommodation will include most, if not all, utilities. However, rental accommodation often does not include any furniture and you will be responsible for all utilities. For eg - You will need to **check your rental agreement carefully** to see what, if any, **water charges** are included in your weekly rent, and what you will be responsible for – this is at the discretion of the landlord in most States in Australia.
- 2 - Unfurnished properties will generally be **rent only** and all utilities will be in **addition to** the weekly rent. Electricity and gas will usually be an additional charge. Generally, you will need to pay for electricity, gas and water every quarter, and an initial CONNECTION FEE when you start the contract.
- 3 - Check your lease agreement for the conditions of ending the lease for any break fees, or costs associated with readvertising.

- 4 - If you break your lease, you may be financially responsible for the rent **unless** the agent is able to lease the property before the expiry of your contract.
- 4 - If you need to move out earlier than your lease end date, advise the landlord as early as possible to give the landlord time to find another tenant, or negotiate a revised exit date.

### **Bond**

- Pay a Bond – A security deposit of usually 4 weeks rent which is returned to you at the end of your tenancy if the property is left in good condition. You will also be required to pay at least 2 weeks rent in advance.
- Bond Loans are available from Defence. Your Bond Loan will be processed within 3 days of receiving your signed lease agreement.

**Condition Report** - Take pictures of any damage present when you move in, and note anything (no matter how small) on the condition report/inspection sheets. This will ensure that you are not liable for costs (or a reduction in your bond refund) when you move out.



# Factors Affecting Rental Price

# 07

## Rental Price

In 2024 the average rent paid by DCSP students in private rental accommodation was:

Adelaide	House \$590 per week	Unit \$460 per week
Brisbane	House \$620 per week	Unit \$590 per week
Canberra	House \$685 per week	Unit \$570 per week
Darwin	House \$650 per week	Unit \$550 per week
Hobart	House \$550 per week	Unit \$460 per week
Melbourne	House \$570 per week	Unit \$550 per week
Perth	House \$650 per week	Unit \$550 per week
Regional NSW (Wollongong)	House \$670 per week	Unit \$560 per week
Sydney	House \$750 per week	Unit \$700 per week

### Factors Affecting Rental Price

- Host city
- Location
- Furnished or unfurnished
- Number of bedrooms
- Proximity to university and schools
- Proximity to public transport
- Proximity to shops and other services



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## Rental Price

Opening - Accommodation in Australia is generally expensive, but costs vary significantly by city (go through table). Not only do rental costs vary by city, but so too does the overall cost of living. E.g. It's much more expensive to live in Sydney than it is to live in Adelaide or Brisbane.

When choosing accommodation, there are a number of factors that affect the rental price, including :

- Host City – Some cities are generally more expensive than others.
- Location – the closer you are to the city, the more expensive your rent will be.
- Proximity to your university
- Availability of public transport
- Furnished or Unfurnished
- And how much of your stipend you are willing to pay
- If you have a larger family and require a 3-4 bedroom house, the costs **will** be higher.



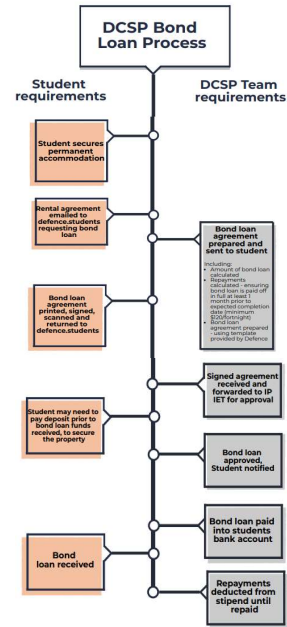


# Bond Loans

# 08

## Bond Loans from Defence

- Interest free loan to assist with securing rental accommodation
- Equivalent to 6 weeks rent
- Payable within 3 days of submitting a signed lease agreement
- To be paid back through stipend deductions until the loan is repaid





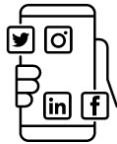
Furniture &  
Utilities

09

## Furniture & Utilities

### FURNITURE

- Furnished vs. unfurnished accommodation
- Sourcing furniture
  - Websites (gumtree, trading-post, etc.)
  - Local newspapers
  - University noticeboards
  - Second-hand shops (op shops)
  - Discount stores
  - Garage sales / hard rubbish collection
  - Local Facebook groups



### UTILITIES

- Electricity
- Gas
- Water
- Internet
- Phone
  
- *Budget, budget, budget!*



Utilities are usually **NOT INCLUDED** in rental price of private houses

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### Furniture

- If you rent a fully-furnished apartment or house, you will pay more in weekly rent.
- However, you won't have to search for furniture and then dispose of it at the end of your scholarship.
- If you rent an unfurnished property, your rent will be less expensive.
- Your Family Support Allowance allowance is designed to **help** you with costs associated with furnishing an apartment or house with the necessities.

Remember that you will only be living in Australia for between 1-2 years so you only need to purchase the essentials, and you do not need to purchase expensive items.

Many places to source furniture – see the DCSP website for links

### Utilities

Check your lease carefully to see what is included in your weekly rent. Your obligations will vary according to the nature of your accommodation. Some university-managed accommodation or other fully-furnished accommodation will include most, if not all, utilities.

**Generally speaking You should probably budget for approximately \$200 per month for all utilities (gas, water, electricity) although this will vary according to the size of your**

***household and how you use power.***

Unfurnished properties will generally be **rent only** and all utilities will be **in addition to** the weekly rent. Electricity and gas will usually be an additional charge. Generally, you will need to pay for electricity, gas and water every quarter, and an initial CONNECTION FEE when you start the contract.

You will need to **check your rental agreement carefully** to see what, if any, water charges are included in your weekly rent, and what you will be responsible for – this is at the discretion of the landlord in most States in Australia.

Your utility provider may allow you to make regular payments every month to help you manage your finances. This is something you should consider to minimise ‘bill shock’, especially in winter when you are more likely to use heating on a regular basis!



# Online Rental Application - Example

# 10

## Rental Application Examples

Example of details for rental application

[Renter Profile - realestate.com.au](#)

### **Realestate.com.au**

[17A Raymond Avenue, Seaton, SA 5023 - House for Rent - realestate.com.au](#)

[Rental Application - realestate.com.au](#)

### **Domain.com.au**

[15A Fleetwood Crescent, Henley Beach SA 5022 - House For Rent | Domain](#)

[3/12 Evans St, Wollongong NSW 2500 - Villa For Rent | Domain](#)

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## Rental Application Examples

### **Realestate.com.au**

- Create a profile to use with multiple applications
- Don't be scared to reach out to the real estate agent – either by phone, or email (to discuss inspection times or if there is no application button)