

emigrate²

Your Emigration Guide: **Australia**



Sponsored by Halo Financial

halo | financial

Editor: David Fuller

www.emigrate2.co.uk

1 GUIDE CONTENTS



Page

2

Editor's Introduction

3

A Message from our Sponsor – Halo Financial

4

Why Australia

5-6

Visas

7

Essential Information

8

Regional Round Up

9-10

Australian Culture

11

Average Temperatures

12

Key Financial Information

13

Buying a Property

14

Case Studies

15

Further considerations

© Copyright Emigrate2 2015 - All rights reserved.

The opinions expressed by the magazine's contributors do not necessarily reflect those of the publishers. The publishers cannot be held responsible for the accuracy of contributors' information. No part of Emigrate2 magazine may be used in any other publication without permission, by means of written consent, of Emigrate2. Infringements of copyright will be liable to prosecution by the publisher.

2 EDITOR'S INTRODUCTION



I've been writing about emigration for more than a decade now, and in this time I've seen numerous changes in the motivations Brits have for wanting to emigrate.

In the early noughties, a majority of those who were looking to sample a new life abroad were doing so mainly for lifestyle purposes – the chance to take advantage of what other countries had to offer simply because they could.

Then, due largely to the global financial crisis, economic factors became increasingly important. Instead of emigrating for sun, sea and sand, people left the UK in an attempt to kick-start their existing career or even completely reinvent themselves.

Today, most emigrants will have a combination of these two factors for wanting to wave goodbye to the UK.

One thing that has remained constant in this period, though, has been the popularity of Australia as an emigration destination.

Whether it be the country's long lauded lifestyle benefits, its renown climate, a fondness for the Australian attitude, or just too much time spent watching *Home and Away* and *Neighbours*, there is undeniably something about Oz that appeals to many of us.

The fact you are reading this very guide suggests that the idea of emigrating to Australia appeals to you, too. No matter what your own particular reason is for looking to explore the possibilities awaiting you on the other side of the world, hopefully this guide can give you some idea of what to expect from a life in that country.

Over the following pages you will find out more about what it's like to live down under. But, as we don't want you to just take our word for, you can read Robin Hopkinson's story. After all, this is a Brit who began life in OZ on a Working Holiday visa and is now an Australian citizen.

She's living the dream, and hopefully one day you will be too.

Good luck!

David Fuller
Editor

In the 2013/14 migration year, 207,947 permanent migration visas were granted to immigrants from all around the world, including 23,220 from the UK and 6,171 from Ireland



Events in Greece are impacting the Australian dollar as investors take flight from the high yielding but vulnerable AUD. Sterling continues to make gains as UK economic data improves. Other factors weakening the Australian Dollar include slowing growth in China; Australia's largest export market, and unconvincing growth data in America, another very important export market for Australia. Add to this the fact that the New Zealand reserve bank is cutting interest rates and the mining industries are slowing in Australia and you can make a very solid case for a much weaker Australian Dollar. Whether that will actually come to pass is an open debate.

A deal to keep Greece in the Euro would bring the risk takers back to the market and any sign of improvement in China and/or America would instil confidence in the Australian Dollar and strength would follow. AUD 2.07 marks the half way marker between the AUD 2.70 high in 2008 and the fall all the way down to the AUD 1.43 low in 2013. For reasons that would take a far larger report, that 50% retracement level is a technical pivot point that marks the decision amongst investors and traders whether to buy further Pounds or sell and invest in the Australian Dollar seeking further falls in this exchange rate. The deciding factors will most probably be seen far from Australia's borders in the European negotiations and the growth statistics in China.

For Further Information

If you have an individual personal enquiry please call +44 (0)20 7350 5474 or head to www.halofinancial.com for the latest up-to-date news on the currency markets and how you can get the best exchange rate.

4 WHY AUSTRALIA



Population:

23,815,000

Area:

7,692,024 km²

Population density:

2.8 people per km²

Capital:

Canberra

Largest city:

Sydney

Currency:

Australian Dollar

Average property price:

AUD 658,608

(May 2015; source www.apm.com.au)

Average annual salary:

AUD 76,752

(June 2015; source www.abs.gov.au) *

*Full-time earnings only

Immigration has played a hugely significant role in Australia's history ever since the first convicts arrived there from the UK back in 1787.

While those convicts had little choice about being shipped to what was then a largely untouched, barren land located deep in the Pacific, and frequently referred to as 'hell on earth', those who have followed in their footsteps certainly knew what they were doing.

From the migrants who arrived during the 19th Century Gold Rush to those who moved to Oz through various repopulation schemes in the post Second World War years right up to modern day migrants, it's not hard to fathom the country's long-lasting appeal.

After all, this is a nation that boasts a fantastic climate, plenty of space (Oz has one of the lowest population densities in the world), over 10,000 beaches and some of the most iconic landscapes and scenery found anywhere on this planet.

Add to the mix a great education system, fantastic healthcare and a healthy economy and its appeal only grows.

Unfortunately, Australia's popularity as a migrant destination is today so high, that the Oz government is mainly only interested in welcoming immigrants who can either benefit the country through their skills or who have close family already living in the country – without the right skills or close family ties, then a new life in Oz may remain little more than a dream for some.

Over the following pages, we'll be looking into many aspects of living in Australia and introducing you to some of the key visas that will hopefully enable you to take advantage of all the country has to offer.



5 VISAS

There are many different types of Australian visa available for immigration purposes, but knowing which one is needed can be a confusing process.

Here, courtesy of The Emigration Group (TEG), is a look at some of the country's most commonly used visas:

General Skilled Migration

Applying through the General Skilled Migration Programme is the most common route to achieving permanent residence in Australia. This programme emphasises skills that are currently in demand within Australia and encourages potential immigrants who possess these skills to apply.

There are three main types of skilled visas, all are points-based with a minimum pass mark.

For each visa you will need to meet basic requirements. These are:

- Applicants must nominate an eligible occupation from the Skilled Occupation List (or Consolidated Sponsored Occupations List depending on the visa they are applying for) and have the relevant skills and experience in this occupation;
- Applicants must demonstrate a suitable level of English language ability – passport holders of English speaking nations will not need to sit an International English Language System Test to prove this ability; and
- Applicants must be under the age of 50 at the time of being invited to apply for a visa.

The visa categories for General Skilled Migration are as follows:

Skilled Independent (subclass 189)

This visa is for individuals seeking an independent (non sponsored or nominated), permanent skilled visa. Once an applicant has expressed their interest in immigrating, detailing that they meet the aforementioned basic requirements, they will need to be invited to apply for a visa by the Oz government. The occupation they will need to nominate must be included on the Skilled Occupation List. You can settle anywhere in Australia using this visa.

Skilled Nominated – permanent (subclass 190)

This visa is for individuals who have received State or Territory Government Nomination and are seeking a permanent skilled visa. In addition to being nominated for

immigration by a State or Territory Government, applicants will need to meet the above basic requirements, although this time their occupation must be included on the Consolidated Sponsored Occupations List. You must settle in the state or territory which you have been nominated by.

Skilled Regional – provisional (Subclass 489)

This visa is for skilled workers who have been nominated by a State or Territory Government or eligible relative, living in a designated (regional) area in Australia. This is a four-year provisional visa which entitles the holder to live and work in a specified regional area. Permanent residence is available to those who meet the requirements for a permanent subclass 887 visa. Applicants must satisfy the basic requirements. If sponsored by a family member then the application they will need to nominate must be included on the Skilled Occupations List, although if nominated by a State or Territory Government then the occupation must be included on the Consolidated Sponsored Occupations List.

Family visas

If a close family member or spouse is already an Australian citizen or permanent resident, an applicant may use this relation or spouse to apply for an Australian visa.

Partner visas

The Australian Partner Migration programme is open to married and de-facto couples who are in committed, genuine relationships with either an Australian Citizen or Permanent Resident.

The Australian Partner Visa allows you to travel to Australia with your partner. If you've been in a genuine relationship for three years or more, you may be granted a permanent visa. If not, you may be granted a temporary visa with which, after two years if the relationship is ongoing, you are eligible to apply for a permanent visa. You will need to have been (and be able to prove that you've been) in a committed relationship with your Australian partner for at least 12 months before being eligible to apply for this visa.

"Here's a quick overview of the country's main visas"

Contributory Parent visa - permanent (subclass 143)

This visa is primarily for parents who want to join their children in Australia. Their children must be either permanent residents or citizens and willing to sponsor you. A substantial second visa application charge must be paid – currently AUD 43,600 per person – which is updated on 1st July each year. Additionally a ten-year assurance of support is required from the sponsor with a AUD 10,000 bond for the principal applicant and AUD 4,000 for each other adult applicant. Parents will also need to pass the Balance of Family Test. This test means that at least half of your children, including step-children and adopted children, must be living permanently in Australia.

Contributory Parent visa – temporary (subclass 173)

This is a two-year temporary visa, which offers a lower second visa application charge of AUD 25,330 per person. There is no assurance of support needed for the 173 visa. However, visa holders can apply for a permanent 143 visa before the expiry of the 173 (temporary visa) and a further application charge of AUD 16,885 per person is then payable. A ten year assurance of support is required of \$10,000 for the principal applicant and \$4,000 for each other adult applicant for the permanent stage.

Other family visas

There are also options for brothers, sisters or children of Australian permanent residents/citizens. Contact The Emigration Group for more information regarding these visas.

Work Visas

These visas are aimed at people who are looking to work temporarily in Australia. There are three main options through this stream, with each Australian work visa having a different range of eligibility criteria which must be met in order to make a successful visa application.

However for each visa you will need to meet the following criteria:

- You will need a job offer from an Australian employer;
- You will need to prove that you have the required skills and experience needed to fulfil the role you have been nominated for; and
- You (or the Australian employer) will need to prove that there is a demand for the job you have been offered, and that the position couldn't be filled by a local applicant.

The work visas are as follows:

Temporary Skilled Work (subclass 457)

This is a four-year temporary visa which requires you to work in Australia for the employer who sponsored you. You can only work in the nominated occupation with this visa and any period of unemployment must not exceed 90 days. Your family members can work and study in Australia for the duration of the visa and once the employee has obtained a successful skill assessment or has worked for 2 years for the Australian business/employer, they may apply for a nominated permanent visa. There are three stages to complete for this programme. The employer must apply to become a standard business sponsor before nominating an occupation for an existing or prospective subclass 457 visa holder. The nominated person must then apply to obtain this visa to fill the role and move to Australia.

Employer Nomination Scheme (subclass 186)

This visa grants you permanent residence in Australia. You must be nominated by an approved Australian employer, be younger than 50, meet the skills, qualifications and language requirements and apply under the stream for which you are nominated. There are three streams that this visa falls under. These are the Temporary Residence Transition Stream, the Direct Entry Stream and the Agreement Stream. The first is visa subclass 457 holders who have worked for two years with their nominated employer who can be offered a permanent position. The Direct Entry Stream is for people nominated by an employer under this stream, who have never – or only briefly – worked in Australia or certain temporary residents. The Agreement Stream is for people sponsored through a labour agreement.

Regional Sponsored Migration Scheme (subclass 187)

To receive this permanent visa you must be nominated by an approved Australian employer for a job based in a regional area of Australia. You will also need to be younger than 50, and meet the skills, qualification and language requirements. There are three streams for this visa, the Temporary Residence Transition Stream, the Direct Entry Stream and the Agreement Stream. The first is for visa subclass 457 holders and allows employers to offer them permanent positions in that occupation. The Direct Entry stream is for people who have never, or only briefly, worked in Australia or certain temporary residents while the Agreement Stream is for people sponsored through a labour agreement.

Information supplied by The Emigration Group. Visit their website for more in-depth information on all these visas, and to take an assessment: www.emigrationgroup.com

7 ESSENTIAL INFORMATION

Familiarise yourself with some of the key aspects of everyday life that you may face when living in Oz

Education

The education system in Australia is the responsibility of each individual state or territory government, meaning that the kind of education a child receives in Oz will differ slightly from state to state. Therefore, the age at which a child starts school currently depends on the state in which you live. No matter where you settle, though, education is generally compulsory for children aged older than five or six and younger than 16 or 17.

Most states allow children to leave school at the age of either 16 or 17, while some enable them to leave at 15. Although this is only the case if the child is either going straight into full-time employment, obtaining an apprenticeship or completing a tertiary education course at an approved institution.

In order to gain the full 'Senior Secondary Certificate of Education' (SSCE) (Australia's major school leaving qualifications) your child will need to complete Year 12 – these certificates are worked for between Years 10 and 12.

Healthcare

While Australia does offer a publicly funded healthcare system – known as 'Medicare' – you will still need to pay towards some health treatments once you arrive to live in the country. All permanent residents of Australia are entitled to join Medicare and can do so simply by visiting a Medicare Centre seven to ten days after their arrival in Oz and bringing with them their passport, travel documents and permanent visas.

All permanent residents who hold a Medicare card will receive heavily subsidised treatments from medical practitioners who have been issued a Medicare provider number and free treatment in all hospitals (providing they have admitted themselves).

It is important to note however, that not all healthcare is subsidised by Medicare. For example, the system does not cover dental care, most optical care or ambulance/emergency services (or hospital stays which result from this). For this very reason, over half of all Australians also take out some form of private health insurance in addition to joining Medicare. Private care also gives the patient greater choice of where they can receive treatment.

Banking

The banking industry in Oz is dominated by the country's four largest banks: Commonwealth Bank of Australia, Australia and New Zealand Banking Group (ANZ), Westpac, and National Australia Bank – although there is a selection of smaller or state specific retail banks located in the country as well should this be your preference.

Opening a bank account in Australia is a fairly straightforward process; and you don't even need to be a resident to do it. Due to Australia's long term popularity as a migrant destination all of the 'big 4' banks enable you to open special accounts online prior to emigrating. However, you may find some services are restricted until you activate the account (which usually requires you to present yourself at the bank's branch in person along with relevant forms of ID).

It's also worth noting that, depending on the bank you use and the type of account you have with them, you may need to pay a monthly service fee, while some accounts may even require you to maintain a minimum balance or face being fined.

Internet Access

Australia benefits from one of the highest internet usages in the world, with 2014 data suggesting that 83 per cent of Australian homes have internet connection. However, the country may also soon benefit from some of the fastest broadband connection speed in the world, too.

The government currently has plans in place to replace all of Australia's copper telephone lines with optical fibre that will run into 93 per cent of homes, schools and businesses. Fibre is the fastest broadband technology. At the beginning of 2015 there were 996,000 subscribers – accounting for less than 10 per cent of the country's broadband market.

The national broadcast network, which is costing the government in the region of AUD 37.4 billion, is due to be completed in 2021 and will allow users to download data at speeds of up to 100 megabits a second – about five times faster than the fastest ADSL broadband in today's market. The remaining 7 per cent of Australians who live in the most remote areas of the country will get fixed wireless or satellite connections, which are slower than fibre but much faster than what is available now.

Keeping in touch with friends and family back 'home' will never have been so easy.

8 REGIONAL ROUND-UP



Take a quick look at what Australia's six states and the Northern and the Australian Capital Territory have to offer newcomers

Western Australia

With its Mediterranean climate, stunning coastline and vibrant city scene, Western Australia has plenty to offer migrants. Most of the population is based around the state capital city of Perth in the south-western corner of the state. The central portion of the state is largely arid and thinly populated, with the mining industry dominant.

Northern Territory

The NT is the least populous of Australia's states and territories, despite boasting some of the country's most iconic tourist attractions – Uluru and The Olgas to name just two. Migrants tend to base themselves around Darwin, although the more intrepid head inland towards the desert city of Alice Springs. Major industries in the NT include mining, petroleum and tourism.

South Australia

South Australia is home to one of Australia's fastest growing economies. The main city, Adelaide, is known for its cosmopolitan atmosphere while the coastal countryside is home to many of the country's largest wine producers. Much of the state enjoys a Mediterranean climate, while the major industries are wine production, manufacturing, pharmaceuticals, defence technology and electronic systems.

Queensland

Also known as the 'Sunshine State', Queensland enjoys a tropical climate, hundreds of sandy beaches and some of Australia's best scenic delights – like the Great Barrier Reef. The population is concentrated in the south of the state, which includes the Gold Coast and Brisbane – Queensland's capital. Tourism is the main industry, but mining, agriculture and the retail trade also predominate.

New South Wales

New South Wales has long been popular with migrants (and tourists). Home to Sydney – Australia's largest city – the state also boasts a plethora of picturesque coastal towns, a thriving cultural scene – especially in Sydney – and a scenic interior with over 780 national parks. Information technology and financial services are leading industries in urban areas, while agriculture dominates the countryside.

Australia Capital Territory

Situated between the cities of Melbourne and Sydney, the ACT (basically consisting of the nation's capital city, Canberra) is an enclave of New South Wales which was developed in the early 20th Century as a compromise between the two aforementioned cities as to where the country's capital should be. Today, the territory is dominated by Canberra although outside of the city there is some agricultural land and a large national park – Namadji National Park.

Victoria

Boasting the second largest economy in Australia after New South Wales and a thriving cultural scene based around the state capital, Melbourne, Victoria is a popular destination. Finance, insurance and property services are all burgeoning industries in the state. Victoria's scenery and climate are both incredibly diverse, ranging from wet, temperate flatlands in the southeast to snow-covered alpine areas.

Tasmania

Separated from the mainland by the Bass Strait, Tasmania feels like a country in its own right. The state has a cooler climate than mainland Australia, with four distinct seasons. The north coast is the most densely populated area of Tasmania, although state capital Hobart lies in the south. Tasmania is mountainous, and boasts a wealth of stunning alpine scenery.

9 AUSTRALIAN CULTURE

A brief look at some cultural aspects associated with the land down under.

History

Aboriginal tribes are said to have lived in the land today known as Australia for between 40,000 and 60,000 years and the country remained undiscovered by Europeans until the early 17th Century. While modern-day Australia is well known to have had its beginnings as a British penal colony, the Dutch explorer Willem Janszoon is regarded to be the first European to set foot on Australian soil when he landed in the country in 1606. Although other European explorers landed in the country at times during the next 100 years, it wasn't until Captain James Cook arrived in 1770 and began to chart the country's east coast that Australia's modern history really begins. The first fleet of British ships transporting British convicts to the country arrived in 1788 and Australia remained a convict colony until 1868 – New South Wales, Tasmania (then known as Van Diemen's land) and Western Australia were typically where the colonies were based. It wasn't until 1901 that the colonies joined together to form the Commonwealth of Australia, following more than 20 years of negotiation.

Food

It is almost impossible to picture life in Australia without imagining the great Aussie barbecue. Sausages, shrimps (all manner of seafood, in fact), chicken, steak, vegetables... even fruit! There is apparently nothing that an Aussie doesn't see fit for grilling on their famed outdoor cooking apparatus. Yet there is far more to Aussie cuisine than barbecues. Seafood is perhaps unsurprisingly very popular throughout Australia (there is an 11 million square kilometre fishing zone surrounding the country), as is the freshly grown fruit and salad which is cultivated in the country. Even traditional 'bush tucker' – the food favoured by Aboriginal hunters in pre-European times – is still popular in some regions. Kangaroo, bogong moths and witchetty grubs are among just some of the stranger tastes your palate may find a liking to. One of the less likely foods that Australia have a claim to is the Pavlova pudding (although its claim disputed by the Kiwis). Aussies say that the dish was created by an Australian chef in honour of Russian ballerina Anna Pavlova during the 1920s, although New Zealanders are equally convinced it was a Kiwi chef who came up with the idea.

Sport

As with many colonial countries, it is the sports that were traditionally played by the governors and administrators who originally settled there, which are predominantly still played today. Cricket, rugby union (especially in South Australia, Victoria and Western Australia), rugby league (particularly in New South Wales, Queensland and the ACT) and tennis are all hugely popular in Oz, while football (soccer) is also increasingly taking off, with the national team (the Socceroos) becoming regular fixtures at World Cups. Another popular sport nationwide is Australian Rules Football – a somewhat ironically named game which appears to the untrained eye to be a strange mixture of football and rugby, that doesn't have many rules whatsoever. Over the years, Australia has developed an excellent reputation for performing admirably on a global scale at a number of sports, especially given the relatively small size of the population.

Literature

It has only been in fairly recent times that Australian authors have become well known outside of their home country. Many of the first works published about Australia were accounts from explorers of the land and people they discovered, while poetry/folk songs which celebrated the land were also popular. Many of these accounts were written by people who were just passing through the country, rather than those who had actually settled there permanently. In fact, the first novel to actually be written, printed and published in Australia was *The Guardian*, by Anna Maria Bunn, in 1838 (it was also the first Australian novel ever written by a woman). Most of the first Australian novels dealt unsurprisingly with themes of colonialism and focused overwhelmingly on the pioneers. In the 20th century, however, Australian authors started becoming much more well known outside of their home country, with household names like Clive James, Peter Carey, Germaine Greer and Patrick White all regarded as being some of Australia's best ever authors. In fact, Carey is one of only four authors to have won the Booker Prize twice (for his novels *Oscar* and *Lucinda* and *True History of the Kelly Gang*). In fact, one of the authors who Carey shares this distinction with – the South African J. M. Coetzee – currently resides in Australia and is now classed as an Australian citizen.

Politics

Australia has one of the oldest continuous democracies in the world which, like the United States, is based around a written constitution. This constitution defines the responsibilities of the federal government. In theory, Australia has four major political parties – the Labour Party, the Liberal Party, the Green Party and the National Party (although since 1922 the National Party and Liberal have existed as part of a coalition which represents the centre-right position in Oz politics, while the Green Party are not yet in a realistic position to achieve power). A national general election must be held within three years of the first meeting of a new federal parliament, although the average life of a parliament is closer to about two-and-a-half years. It is compulsory for all Australian citizens over the age of 18 to vote in elections, while immigrants who are classed as permanent residents are not entitled to vote – they must first become citizens. There are two variants of preferential voting and two variants of proportional representation used for all Australian parliamentary elections. Preferential voting is a majority system which attempts to ensure that a candidate secures an absolute majority of votes, while proportional representation systems are designed to allocate parliamentary seats to parties in proportion to their overall vote.

Language

Australia does not actually have an official national language, although English is widely spoken and understood throughout. Like many countries which have adopted English as their first language, over

time differences have materialised in the way it has become spoken, and some slang words and terms may confuse the uninitiated. For example, terms like 'Back of Bourke' (which means a long way away), 'aerial ping pong' (Australian Rules Football), and 'milky bar' (corner shop) will no doubt leave some newcomers feeling thoroughly confused at first. Aside from English, it is estimated that there are over 400 indigenous Aboriginal languages still spoken in Oz (there were more than 4,000 prior to European settlement), while according to the 2011 Census, almost 3 million people living in Australia reported speaking a language other than English at home. Chinese was the most widely spoken of the minority languages, followed by Italian and Vietnamese.

Lifestyle

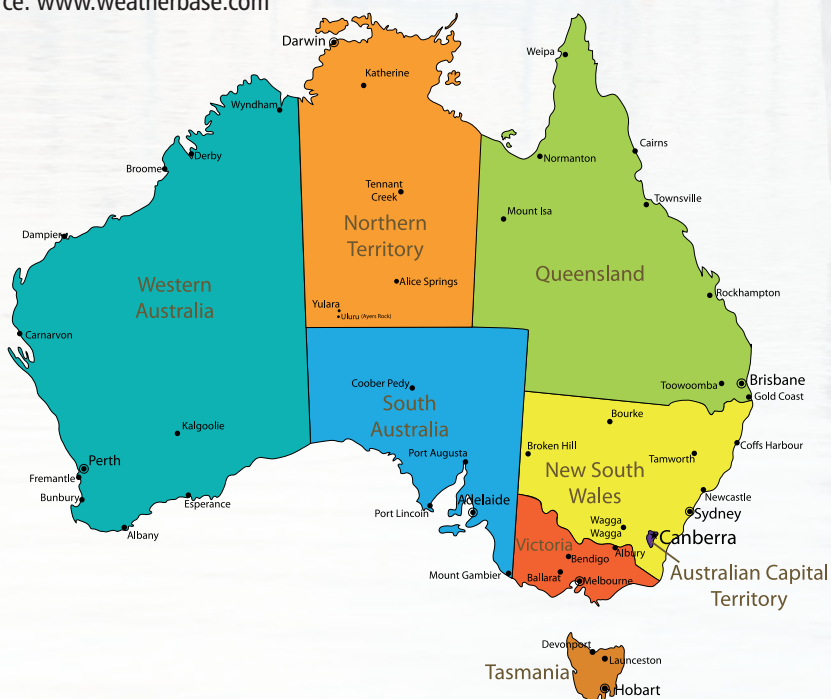
Australia is famous for its outdoors-based, laid-back lifestyle. Boasting over 10,000 beaches on more than 25,700 kilometres of coastline and a fantastic climate (even the coldest state Tasmania enjoys an average annual temperature of close to 17°C); you don't often find too many Australians cooped up indoors. That more than 85 per cent of the country's population live within 50 kilometres of the coast probably tells you all you need to know about their lifestyle preference. The country's lifestyle does not solely revolve around lazing on a beach or chilling out at a barbecue, however. Sport is also very popular in Australia, and participation in many activities have been increasing in recent years, and outdoor pursuits like kayaking, hiking, fishing and surfing are all popular.

11 AVERAGE TEMPERATURES



| | January | February | March | April | May | June | July | August | September | October | November | December |
|-----------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| Perth | 24 | 24 | 22 | 18 | 16 | 13 | 12 | 13 | 14 | 16 | 18 | 21 |
| Darwin | 28 | 28 | 28 | 28 | 27 | 25 | 25 | 26 | 27 | 28 | 29 | 28 |
| Brisbane | 25 | 25 | 23 | 21 | 18 | 16 | 15 | 16 | 18 | 21 | 22 | 24 |
| Sydney | 22 | 22 | 21 | 18 | 15 | 12 | 11 | 12 | 15 | 17 | 19 | 21 |
| Canberra | 20 | 20 | 17 | 13 | 9 | 6 | 5 | 7 | 9 | 12 | 15 | 18 |
| Melbourne | 20 | 20 | 18 | 15 | 12 | 10 | 8 | 10 | 11 | 13 | 16 | 18 |
| Hobart | 16 | 16 | 15 | 12 | 10 | 8 | 7 | 8 | 10 | 12 | 13 | 15 |
| Adelaide | 21 | 21 | 20 | 17 | 13 | 11 | 11 | 11 | 13 | 15 | 18 | 20 |

(Temperatures are in °C. Jan-Dec)
Source: www.weatherbase.com



12 KEY FINANCIAL INFORMATION



Salary and income tax

Average weekly wage: AUD 1,476 (approx. £721)

Average annual wage: AUD 76,752 (approx. £37,492)

Australia has a progressive (and fairly generous, at least for low earners) income tax system:

- Those who earn with those earning less than AUD 18,200 a year are exempt from paying any income tax.
- Those who earn between AUD 18,201 and AUD 37,000 will face income tax of 19 cents for each AUD 1 over AUD 18,201,
- Those who earn between AUD 37,001 and AUD 80,000 pay AUD 3,572 plus 32.5 cents for each AUD 1 over AUD 37,000
- Those who earn between AUD 80,001 and AUD 180,000 pay AUD 17,547 plus 37 cents for each AUD 1 over AUD 80,000
- Those with a salary in excess of AUD 180,001 pay a one off tax of AUD 54,547, plus 45 cents for each AUD 1 earned over AUD 180,001.

Cost of living rankings

Five Australian state capital cities feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the Australian cities ranked in 2015 (the figures in brackets are where they were placed a year earlier):

Sydney - 31st (26th)

Melbourne - 47th (33rd)

Perth - 48th (37th)

Brisbane - 66th (52nd)

Adelaide - 71st (59th)

Pensions

Should a UK pension member leave their pension benefits in the UK until retirement and take benefits from the UK pension whilst a permanent Australian resident, the member would be assessed for tax on those benefits when paid across from the UK. However, the tax treatment of pension benefits in retirement is not the only factor on deciding whether to transfer.

Australia also has a tax known as Section 305 Tax. This tax applies if an individual arrives in Australia on a permanent visa and proceeds to transfer their UK pension to an Australian scheme 6 months after their arrival. The UK fund will be subject to tax on any growth that occurred between their date of arrival in Australia and when the funds arrive in an Australian scheme. This is often referred to as the '6 Month Rule'.

The Australia Tax Office (ATO) also has a limit on the level of pension funds that can be transferred into their Superannuation schemes each Australian tax year (this is currently A\$150,000 a year or A\$450,000 can be transferred every three years). This means that a UK pension member, with a large fund, will need advice on how to stagger transfers into an Australian scheme from their UK scheme.

13 PROPERTY

Market overview

Australian property prices, particularly in the locations most popular with immigrants have increased rapidly in recent years. Houses in the country are among the most expensive in the world, but there are, of course, local house price variations. However, in the first few months of 2015 there were signs that the pace of price rises is starting to slow. Growth in housing values slowed in the first quarter of 2015, from the previous quarter and from a year ago, according to the CoreLogic RP Data.

National average house price:
AUD 658,608 (approximately £321,747)

State capital with lowest average price:
Hobart, Tasmania - AUD 382,500 (approx: £186,874)

State capital with highest average price:
Sydney, New South Wales - AUD 929,842 (approx: £454,284)

Price sources: Australian Property Monitors (May 2015)

Basic mortgage facts

Max 80% loan to value for non-Australians, and up to 95% loan to value for Australian citizens

Max term 30 years

AUD 100,000 minimum loan

Rates from 4%

Eligibility criteria for mortgages in Australia are generally quite good, and you can still borrow up to 80 per cent of the value of a property if you're not an Australian national, and the minimum loan is AUD 100,000. Rates currently start from 4 per cent and lenders will use affordability calculators, which can differ from one institution to another, so maximum borrowing amounts can vary significantly. Many will use a debt coverage ratio that takes into account anticipated monthly capital repayments on all mortgages, so that the sum total of all mortgage and personal loan commitments does not exceed 50 per cent of your net monthly income.

(Information supplied by Conti Financial Services:
(www.mortgagesoverseas.com)



Location: Perth, Western Australia

Number of bedrooms: Three

Features: Two spacious living areas, two bathrooms, ducted air-conditioning, large garden

Price: AUD\$769,000

Website: www.realestate.com.au



Location: Adelaide Hills, South Australia

Number of bedrooms: Four

Features: Colonial family home set on quarter acre allotment, double garage, close to local schools and sporting grounds

Price: AUD\$412,000

Website: www.realestate.com.au



Location: Greater Brisbane, Queensland

Number of bedrooms: Three

Features: Traditional Queensland-style property, outside entertaining area ideal for barbecues, nearby motorway access for Brisbane CBD

Price: AUD\$519,000

Website: www.realestate.com.au

14 CASE STUDY - ROBIN HOPKINSON



Name

Robin Hopkinson

Originally from

Buckinghamshire

Moved to:

**Glenelg, nr Adelaide,
South Australia**

When

November 2007

Visa used

**Regional Sponsored
Migration Scheme**



When Robin Hopkinson first visited Australia as part of a gap year back in 2003, she instantly knew that she would one day like to return to the country. What wasn't so clear back then, though, is that she would one day become a citizen of the country.

"There was never a long term plan to leave the UK," Robin confirms. "I'd spent three months backpacking around Australia in 2003 on my gap year as part of a round the world trip. I knew then that one day I'd come back for a year on a working holiday and get to know one area."

Fast forward four years, and having completed a degree at Leicester University, it was time to look for a new job. Robin assumed that this new job would take her as far afield as London, but never imagined it would take quite as far as it eventually did.

"I had an urge for an adventure before I became tied down in a relationship, with a house, etcetera," Robin continues. "I was living at home with my parents, single and had no obligations, so it seemed a perfect time to plan a year in Australia on a Working Holiday visa."

"I didn't intend on staying beyond a year – I assumed I'd return home to the UK and pick up my plan to continue my career in London where many of my University friends had begun to settle."

However, upon arriving in Adelaide, South Australia – the area she had decided to 'get to know better' – Robin's vision for her future slowly but surely started to change. Despite the fact she initially found it harder than expected to find temporary work in Australia, after almost two months in Adelaide she landed her first job – in marketing and office administration.

"Nine months into my working holiday I decided I wanted to stay longer than a year in Australia and began to look for longer term roles in my field. I applied for two jobs and was offered one in my dream job role!"

Through this 'dream job' Robin was offered the chance to apply for permanent residency of Australia through the Regional Sponsored Migration Scheme. The rest, as they say, is history.

So what is it about Australia, and Adelaide in particular, that so appeals to Robin?

"Great lifestyle," answers Robin. "Great weather, I love living 200 metres from the beach; swimming outdoors; enjoying life in a vibrant city with many events and festivals all year round. There are great restaurants, gorgeous countryside and wine country; and sunshine and blue skies most days of the year, even when it's cold."

So is there anything she misses about the UK, friends and family aside, of course?

"Proximity to Europe for cheap and short city breaks," Robin begins, before adding: "Waitrose – supermarket shopping here just isn't the same, although the markets are excellent. I also miss light summer evenings spent in an English country pub beer garden, Christmas in the winter and good Indian restaurants. Australian food is fantastic and I think much better quality overall than in the UK, but I always have a 'proper' curry when I go back to the UK! It's the one foodie thing that Australia just can't seem to compete with."

Dodgy curries aside, the only other thing that has really surprised Robin about life in Adelaide is the weather, although not necessarily in the way you may think.

"It really does get cold in the winter," she says "Not as cold as England, but houses here are built to keep heat out and homes don't generally have central heating, so it can be very chilly indoors during winter."

Having assumed Australian citizenship in August 2014, for the moment it's fair to say that, for Robin, Adelaide is where the heart is.

15 FURTHER CONSIDERATIONS

Some other things you'll need to think about before making the big move...



Currency

The exchange rate that you secure for transferring large sums, such as the proceeds from the sale of your property, will have a huge bearing on your spending power once you arrive in Australia. You should start thinking about exchanging your currency for Aussie Dollars soon after you start on the long road to emigration. Forget moving money through high street banks, though; the best exchange rates are available through currency exchange specialists. These companies can arrange 'forward contracts', allowing you to secure a good rate of exchange up to two years in advance. Such an arrangement can mean peace of mind as you know your nest egg is protected from any devaluation of the pound. You may find yourself obsessing over getting the best possible exchange rate for your pounds, but rest assured this is actually quite normal; after all, it is an important exchange. If this is the case speak to a foreign exchange (FX) specialist as they watch the money markets constantly and you can instruct them to watch for the sort of rate you are after.

Visit: www.halofinancial.com

Removals

Arranging for removal firms to visit your home and offer you quotes for shipping your belongings should not be left to the last minute. By taking this step early you can be sure of a competitive deal and ensure you select the firm you feel most confident entrusting your treasured belongings to. When making your selection it is important to check your preferred removal company holds the international movers' quality standards marque – FAIM (FIDI Accredited International Mover). Australia has different rules on what you can and can't take with you (or what will incur hefty custom costs). A good removal company will be able to advise you on what's worth shipping and what isn't.

Visit: www.pssremovals.com

Pet removals

If you want to take your furry, feathered or even scaled family members with you, then you will need to find out the rules regarding the transportation of pets to your destination country. Australia has a significant yet vulnerable agricultural industry and there are strict rules on moving animals there. Dogs, cats and horses are generally the only pets allowed into both countries – and even then some breeds may be forbidden. However, it's always worth checking with a pet transportation specialist first as they will be able to advise you of all the rules and regulations.

Visit: www.transfuranimals.com

Skill shortages in Australia

In 2012, the Australian skilled immigration system was largely redesigned to make sure that skilled immigrants who move to the country have skills and experience in occupations that are in demand in the country. Any applicants who express a desire to apply for a skilled visa, must have experience and the relevant qualifications in an occupation which is listed on the Skilled Occupations List (SOL). Applicants who have skills deemed to be in particular demand in Australia at the time their applications are lodged will then be invited to apply for a visa. If your occupation is not included on the SOL, then it is worth checking out each individual state or government's very own skills in demand list, as you could be nominated by them if people in your occupation are required there. Australia's Department of Employment carries out research to identify skill shortages in the Australian labour market. The department publishes the results of its research as state, territory and national overview reports and lists. Currently, healthcare workers, trade-based workers, IT professionals and engineers are in particular demand across the country.