

# LIVING IN AUSTRALIA



THE ESSENTIAL EMIGRATION GUIDE



Everything you need to  
know about moving to  
and residing in Australia

**The Telegraph**

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# INTRODUCTION

## *—About This Guide*

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**SYDNEY:** Referred to as the ‘Jewel of the Southern Hemisphere’ and is one of the world’s best and most sought-after cities to live in. An estimated 40% of its population has relocated here from overseas.

**T**he Telegraph’s Living In Australia guide has been compiled using a variety of source material. Some has come from our correspondents who are lucky enough to be paid by us to live there, or other journalists who have made occasional visits, to write travel features or to cover sporting events such as an Ashes series or a Lions tour. Other information has come from official sources such as the Australian Government’s Department of Immigration and Citizenship or the Australian High Commission in London.

By far the most useful info on life in Australia in this guide, however, has come from many ordinary people – ordinary Australian citizens willing to share insights into their country, and ordinary Britons, many of them Telegraph readers, who have already made the move you are contemplating, and are now residents Down Under. They have discovered what worked and what didn’t, and gone through the highs and lows that accompany any

Expat journey. It is their experiences that I believe will be most valuable for you as you make your plans to follow them.

Our aim is to provide you with the most comprehensive, up-to-date guide to your destination, with everything you need in one place, in an easy-to-use format. Our aim is not to sell the country to you, but to give you an honest account of what relocating and living there is really like.

We hope you will find this guide of some use, and we wish you well with your adventure. If we can be of any further assistance, or if you have suggestions as to the content of this book, please don't hesitate to contact us. If you have purchased this book through iTunes, Amazon or another online book store (that is, other than directly through the Telegraph website), then please do introduce yourself to us; we'd be delighted to hear from you and get your views on the book. As an incentive to do so, if you register your details at our website, [www.telegraph.co.uk/expatguides](http://www.telegraph.co.uk/expatguides), then we will send you an updated and enhanced version of this book when it is re-released, absolutely free-of-charge.

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## CHAPTER 1

### — *Why Australia?*

The pros and cons/who it's best for/the sorts of Britons and other foreigners who live there

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**D**ream of moving to Australia – and millions of Britons do – and what comes to mind? Sunshine and beautiful beaches? Bronzed and toned surfers or all-conquering cricketers and rugby players? Koalas and kangaroos? Sydney Opera House, Uluru (perhaps still better known as Ayer's Rock), the Great Barrier Reef?

These images are just some aspects of the cornucopia offered by the world's sixth-largest country, and the world's smallest continent. Yet how many Britons dreaming of emigrating there know of the mountain ranges of Victoria and New South Wales that in winter – June to August – come alive with skiers and snowboarders, and where temperatures can fall to -23 C? Or that despite its sporty, outdoorsy, sun-lovin' choreographed persona, the country ranks just behind America in the world obesity rankings, with an astonishing 17 million Australians (out of 23m) classed as obese or overweight?

Australia is a land of contrasts. As the poet Dorothea Mackellar put it, in words familiar to most Antipodean schoolchildren, it is a sunburnt “land of sweeping plains, Of ragged mountain ranges, Of droughts and flooding rains”.

Taken from “My Country”, Mackellar's best-known and best-loved poem, the lines hint at the vastness of a nation stretching from the tropical north to its dry, desert centre to its temperate southern half below the Tropic of Capricorn. It is huge: Britain would fit into it some 32 times; the whole of Europe twice.

Its sheer size frequently bewilders new arrivals who simply cannot grasp its scale or mind-boggling distances. Just as the Inuit have many terms to describe snow, Australians have a lexicon dedicated to the concept of distance. The Big Backyard, the Land of the Never Never, Back of Bourke and Woop Woop are some of the most familiar terms, but there are many more. You will find Bourke on the map, but not Woop Woop which is a mythical outback destination - somewhere out there, “beyond the black stump”.

As DH Lawrence, a temporary resident in the 1930s, observed, the whole point about going Down Under is to escape the normal pressures and constraints of the Old World. “You feel free in Australia,” he wrote. “The skies open above you and the areas open around you.”

The contrasts of this astonishing country don't end with geography. There are also differences culturally, ranging from sophisticated, cosmopolitan “greenies” who make up much of Sydney and Melbourne to traditional, bush-whacking, straight-talking blokes - farmers, miners, truck drivers, the quintessential “Ockers” – who populate some of the rest of the country.

There is just about everything in Australia anyone could want: endless sandy beaches (the mainland alone

boasts 21,000 miles of coastline – small wonder that the beach and the sea play such central roles in Aussie life), lush rainforests, abundant seafood and tropical fruit, big skies, sunshine, strange indigenous animals like kangaroos, kookaburras and koalas. One thing they have less of is people – an average of just five per square mile compared with Britain's 650 per square mile, though the density is much higher along the south-eastern coasts.

One of the key attractions to foreigners, aside from the weather, is its famously relaxed way of life. Aussies play hard and work hard. They are generally friendly, welcoming of foreigners, and more than willing to show off their natural charm. They are also resilient, laconic in the face of adversity and forever ready to pitch in and help. Their economy, the 13th largest in the world and underpinned by abundant natural resources such as bauxite, coal, iron ore, copper, tin, gold, silver, uranium, nickel, tungsten, rare earth elements, lead, zinc and diamonds, has largely shrugged off the recent global downturn. Its energetic, youthful, exuberant cities, Melbourne, Sydney, Perth and Brisbane, feature regularly at the top of surveys designed to find the world's most desirable places to live. Its per capita GDP is higher than that of the United Kingdom, Germany, France, Canada, Japan, and the United States.

It's no surprise, then, that it is known as the Lucky Country and that millions of people around the world dream of joining its laid-back lifestyle. Since early 1945, seven million people have come to Australia as new settlers, and annually around 160,000 people join them, from more than 200 countries. Traditionally, most have come from New Zealand and the UK, but more recently numbers from India and China have been rising strongly. In 2010, China overtook the UK for the first time in terms of overall migration. About a quarter of the resident population of Australia was born overseas.

The sorts of people attracted to Australia varies. Many Britons go there to fill skill gaps in health or engineering professions and automotive, construction, electrical and mechanical trades.

A survey of expats from 100 countries carried out by HSBC in 2011 found that 71% of them chose Australia as their favoured destination because it was perceived to offer a better quality of life. It was also ranked as the number one destination for raising children, with most expats saying their children were playing more sport, spending more time outdoors, and watching less television than they had in their home country.

All this gives the Britons who've already made the plunge to relocate to Australia – 1.5m of them, more than in any other country in the world apart from home – a certain smugness.

As The Telegraph's Bryony Gordon puts it: "The Brit in Brisbane, Sydney, Melbourne or Perth never tires of telling their poor friends back home in the freezing wastelands about the 'amazing' beaches, the great weather, the laid-back living. Log on to a social networking site and there they are, grinning wildly as they throw shrimps on the barbie, or holding their thumbs aloft as they balance precariously on a surfboard. Thank goodness the time difference is such that we aren't subjected to their gloating for half the day."

So space, sunshine, great beaches, a booming economy, friendly, hospitable English-speaking people who drive on the left like us, fine food and world-class wine. Surely there must be some drawbacks to this paradise?

There are. Probably the biggest moan is cost. The booming economy has resulted in the cost of living going markedly up in the past few years – it's a long time since Britons could move there for a more affordable lifestyle. And with the Aussie dollar strengthening against the pound (from \$3.00 plus to the £ six years ago to around \$1.50 to the £ in 2012), those relying on Sterling incomes (such as British pensioners) have been hit particularly hard.

Australia is home to many deadly animals, including some of the most venomous snakes and spiders in the world (you can spot the Australian visitor to London when you see them checking their shoes for deadly spiders before they put them on). Great white sharks patrol the coastlines, plucking the occasional surfer.

As Kathy Lette, the Sydney-born writer who has lived in London for more than 20 years, puts it: "Australia is a place where you can enjoy the finest cuisine, exquisite wines, world-class opera and ballet, fine art galleries and museums - and then, merely by straying off a pathway, get devoured by a crocodile, python, dingo or great white shark."



The beautiful weather is also a two-edged sword. The sun brings with it very real dangers - Australia has one of the highest rates of skin cancer in the world, with more than 440,000 being treated for it a year, more than 1,200 a day. Floods, bushfires, droughts and cyclones are also a way of life in Australia, the world's driest inhabited continent.

Water is a very precious resource. As well as having an unpredictable and varied rainfall pattern, Australia often experiences serious droughts. The great drought of 1895-1903 caused the death of half of Australia's sheep and 40% of its cattle. The 1963-68 drought caused a 40% reduction in wheat crops across Australia.

Generally speaking, for every 10 years in Australia, there are three years during which water supply is good and three years during which water supply is bad, and restrictions on its usage are introduced.

In such dry conditions, bushfires are common and often lethal. In February 1983, around 180 bushfires ravaged Victoria and South Australia, destroying over one million hectares and killing 76 people. In February and March 2009, the Black Saturday bushfires killed 173 people and destroyed 2,000 homes in Victoria.

About six cyclones happen in Australia every year. By far the most famous cyclone in Australia was Cyclone Tracy, which hit Darwin in the Northern Territory on Christmas Eve 1974. Forty-nine people died as a result, and over 600 people were injured. Darwin had to be evacuated because over 80% of the city was destroyed.

Even its oft-quoted sobriquet of Australia being the Lucky Country is used wrongly. It was the title of a 1964 book by Donald Horne and was taken from the opening sentence of the final chapter: "Australia is a lucky country run by second-rate people who shared its luck." Horne maintained that the country's economic prosperity was derived from its natural resources rather than the intelligence of its inhabitants and that Australia "showed less enterprise than almost any other prosperous industrial society". Forty years later, Horne wrote an article in *The Age*, a Melbourne newspaper, arguing that although things had changed for the better, the jury was still out.

Another frequently cited drawback is Australia's distance - it is a long way from anywhere. Its closest neighbour is New Zealand - which, as the old Aussie joke goes, is a three-hour flight that takes you a century back in time. It is this separation from friends and family that is most cited by Britons who decided to return home after trying a new life in Australia. A recent study of so-called "ping-pong" Brits, who tire of their new life Down Under and head home, also discovered reasons such as "it's not actually like Britain" (no, it's Australia); "the heat"; "the macho culture"; and the realisation that daily life actually bears little resemblance to the Aussie TV soaps *Neighbours* and *Home and Away*.

Perhaps more reasoned British expat gripes centre on Australian jingoism, jarring to many; a too parochial media; and an alleged general "lack of culture". This latter charge is vehemently rejected by sophisticated Melburnians or Sydneysiders, but reinforced by many of the 120,000 Aussies who have come the other way, and who prefer living in the UK to their homeland. One of their number, the author, columnist and academic Germaine Greer, once described her native country as a "huge rest home", while another exile, Barry Humphries, once quipped: "To live in Australia permanently is rather like going to a party and dancing all night with one's mother."

As those of us who know Australia and love its inhabitants might retort: Some mother, some dance.

*'The growling, cursing, profane, laughing, beer-drinking, abusive, loyal-to-his-mates Australian is one of the few free men left on this earth. He fears no one, crawls to no one, bludges on no one, and acknowledges no master. Learn his way. Learn his language. Get yourself accepted as one of him; and you will enter a world that you never dreamed existed. And once you have entered it, you will never leave it.'*

**John O'Grady, Australian writer**





—*Russell Ward*

*moved to Sydney in 2006*

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*‘Some people come out here wanting it to be England in the sun...and when things are different, they don’t like it.’*

**Russell Ward, 37, from Basingstoke, Hampshire, moved to Sydney’s northern beaches with his wife Sarah, 35, and black Labrador Milo in 2006. He now works as Principal Project Officer with the New South Wales Government and blogs about his expat experiences on [www.insearchofalifelessordinary.com](http://www.insearchofalifelessordinary.com) Sarah is a Business Account Manager with a pharmaceutical company.**

**What made you decide to move to Australia?**

‘I met my wife Sarah, who is Australian, in the UK in 2000 and after living in England for a few years we decided that we wanted to change our lives a little bit. We were just working, doing the 9 to 5 job and spending weekends in the shops, and we got bored with that way of life. It felt too routine and humdrum, so we decided to leave.’





We went to Canada first (in 2003) and lived there for three years - in Vancouver and then Ottawa. After two winters in Ottawa, we just couldn't handle the cold.

We both came from places that had much milder weather so at that point we decided we'd either go back to the UK or move to Australia. It was really the lifestyle that convinced me to come here - it's laid-back and you can spend so much time outside.

### **And why Sydney?**

Well, my wife's family live near Sydney - in the Blue Mountains which are about an hour and a half, two hours away. We'd also visited Sydney on holiday three times and on each trip we spent some time on the northern beaches. They're about 10km north of Sydney, so still in the Sydney area but very different from the city way of life. It was an area that we particularly liked. We liked the lifestyle, the climate and the activities you can do - it was the whole package really.

### **How long did it take between deciding to move to Australia and actually doing it?**

It was actually very quick. Part of the reason was that the bureaucratic side of it, getting the visa was a lot easier for me because my wife was Australian. So although we weren't married at the time, I went as a common-law spouse because we had been together more than five years.

We made the decision to move in November, and then left in June, so it was around eight months. It was a lot faster than our move to Canada. When we went there, we had to go through the whole visa process, which took about 18 months.

### **What are your favourite things about Sydney?**

As well as the lifestyle, I really like the diversity of Sydney. Each of the different areas are like small towns. The eastern suburbs are very funky and trendy, you've got the city itself which is quite touristy and then the northern beaches where it's a lot more suburban. I work in the west of Sydney, which is probably a lot like some of the inner-city areas of London - it's very gritty and real. Then there's the harbour, the city beaches and also the mountains. So there's a lot of variety in a small area.

### **And is there anything you don't like about it?**

Sydney has awful traffic problems. It's a really badly planned city and it has also grown very quickly. Around four or five million people live here, but it's got woeful transportation links. There aren't many trains and there's no Underground so pretty much everyone drives their cars, which means that the roads are really congested. I leave for work at 6.30am to travel 10 miles and it takes me an hour and a half. Another huge issue is the high cost of living here.

Prices have risen so much even in the time I have lived here - houses, petrol, even groceries. And then the exchange rate has changed a lot since we used to visit, so now everything feels like it's worth a lot more money than it was before.

Those are the main things. There are always issues with being far away from friends and family but these days with Skype and things, it's not so bad.

### **Do you miss the UK?**

Sometimes. I mean it's always on your mind but it's not going anywhere so you can always go back.



We take the approach never say never. We don't believe in moving somewhere and never ever moving back. Things may change in a couple of years and we may decide we want to go back to England, or we may go somewhere else.

So that helps with a lot of the homesickness, because I think – I can always go back if I want to. It helps to be more practical when you think about these things, rather than emotional.

### **Was the Australian culture difficult to get used to?**

Yes and no. I had a lot of connections to Australia already, because of my wife, so I was already pretty familiar with it. But it does creep up on you. There are a lot of things here that are done differently. It's a very macho culture, almost old fashioned in the way guys are towards women, and the roles that men and women are expected to play.

Here, to be seen as a successful and capable guy, you have to be really good with your hands - you have to be a tradesman or something. But if you've got a brain, if you're really bookish or intelligent, that's not seen as important, it's not as valued. So if you're a mechanic, a plumber or a carpenter and you come out here, you'll fit in straight away, but if you're an academic or something like that, you might find it tougher. That's something I didn't know until I moved here.

It helps that there are so many English people in Sydney. In Vancouver, whenever I opened my mouth, heads would turn, but in my office here at least a quarter are English, which is nice. There's so much English television too, and UK celebs are forever coming out here. In summer, Michael Parkinson will do his show at the Opera House, and Orlando Bloom comes out because his wife is Australian, so there is always a connection to England somehow. You don't feel as isolated as you think you would.

### **You mention in your blog that there are undercurrents of racism in Australia. Do you think that might make English people feel uncomfortable?**

It's just the Aussie way, it's the taking the p\*\*\*. Some people see that as racism, but really they give everybody a bit of a hard time and they expect you to give it back to them. It does get a bit tiring, though. You don't want to keep having that two-way banter all the time.

There are things that Aussies will say here, words they use, that do shock me. But then I think back to living in England and the fact that words such as Paki were being used all the time by certain generations, so it's not all that different.

I think it's probably just a case of, if you come over here and are looking at everything positively, it probably won't be an issue. But certainly if you go into the outskirts of cities or into the country, the attitudes there can be a bit dodgy – some people are very ignorant or very isolated from the rest of the world.

### **How do Australians stereotype English people, if at all?**

There's the classic 'whinger' stereotype. I think we like to have a good old moan and we don't realise we're doing it, so we like to talk about the weather, the cost of living, and all we're doing is making conversation, but to them it can come across as whingeing.

Generally, though, I've had some really positive comments from people. They think we're really well dressed, and there's also a perception that we have good manners and that we're polite. Again that's probably down to the macho culture – Aussie men don't hold doors open for women, or give up their seat on the bus, which are things I've been brought up to do.



### **What advice would you give people thinking about making the same move?**

If you can, it's best to have work lined up before you move. I'd also recommend doing some research on the property market, which we didn't do. We honed in on the northern beaches but we had no idea that house prices there were going through the roof. It was ultra competitive and we had to raise our budget two or three times.

It's a good idea to do a fact-finding visit before you move. When you go, try not to see yourself as a tourist. Envisage yourself as a local and think about everyday things, such as where your kids are going to play sports for example.

In my blog, I've written about the Ping Pong Poms – the phenomenon where Brits move to Australia and then go back to the UK, partly because of the cost of living here but also because life here isn't like they expected it to be. Some people come out here with the wrong attitude, they come out here wanting it to be England in the sun, with everything English, and when things are different, they don't like it. So it's important to be prepared and do your research.

### **Has anything really funny or unexpected happened since living in Sydney?**

In our first few months here, we rented a house near a national park, where I would walk our dog. One day my dog was playing with this ball underneath a tree, and I noticed that there was something swinging out of the tree above his head. I couldn't work out what it was - I thought it was a stick or something but as I looked closer I realised it was a huge python. So I got him out of there pretty quickly! Later I went online and saw that pythons are common in the national parks around Sydney, which I had no idea about. You don't see spiders and snakes that often really, so when you do, it's quite bizarre.

Another thing I didn't know is that all the men here wear board shorts to the beach. When I moved here, I didn't have any – I had what I used to call my little Italian shorts, like tight Lycra shorts. I turned up on the beach wearing them once and I think most of the heads on the beach just turned around and stared at me as if to say – What the hell! Where has this guy just come from? That again comes back to the culture, you've really got to understand your environment before you move somewhere because if you go to beaches in Europe all the guys walk around with these little Lycra shorts on - but in Australia, no, you don't do that.

## CHAPTER 2

### —*Best Places to Live*

The nicest States, cities, towns, suburbs and streets - and who they suit best.

The general housing market, and renting versus buying

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**T**he most important – and often most difficult - question a would-be expat faces is where to live in their chosen country. If you are sitting 10,500 miles away trying to find answers, it can be an even more daunting task.

Your choice will depend on many factors, of course, such as work, your finances, your life stage, your personal preferences. What is it you value most? Beach, city, country? Apartment, townhouse or a country mansion with extensive grounds? Near good schools or near good golf courses? Statistics don't measure things like the beauty of a place, its energy levels, its unique character.

Australia consists of six States (New South Wales, Queensland, Victoria, Western Australia, South Australia, and Tasmania) and two Territories (Northern Territory and Australian Capital Territory or ACT), with each of those having a capital city.

Each of Australia's cities has its own virtues and drawbacks. Sydney is cosmopolitan, with great beaches, but very expensive and somewhat overcrowded. Melbourne is sophisticated, cultural, but suffers from a climate that can deliver four seasons in one day. Brisbane is hot, dry and lacks many beaches and sophistication. Perth is good to look at with a nice climate, but is a long way from anywhere else. Adelaide is cohesive and comparatively unpolluted, but flat and waterless and often derided by other Australians as being boring and full of churches. Darwin retains the feel of a frontier town and suffers climatic extremes. Hobart is often said to be for those with an English sensibility.

Most Australians live on the coast - and of those who don't, many would like to. One of the demographic features of contemporary Australian life is the steady movement of people out of cities into smaller coastal towns and developments. A survey recently found that half the residents of Sydney and Melbourne would prefer to live elsewhere.

Statistics show that 21 of the 24 statistically fastest-growing areas are located on the coast; among the fastest is Gold Coast City, on the Queensland coast south of Brisbane, stretching along 57 kilometres of coastline and which is on track to become one of the largest cities in Australia later this century. It is the host of the 2018 Commonwealth Games.

Such coastal regions look likely to emerge as more or less continuous urban conurbations, both farther south of the Gold Coast between Newcastle and Wollongong in New South Wales, and farther north between Tweed Heads and Noosa in Queensland.





Then there is inland Australia, where some lovely towns and communities exist.

This chapter sets out, in the opinion of our writers, British expats and Australians themselves, what areas are the best in Australia. We have striven, where we can, to drill down to the sorts of information you need to know before making a decision – about which areas are best for whom, for example: what might suit a couple with young children might not suit a retired couple. Everyone also knows, for example, that Sydney’s a lovely city, but which are its nicest suburbs, its most desirable streets, its best commuter spots? It is not intended as a comprehensive guide – there are sure to be gems we have missed, and no doubt people will be quick to let us know.

Before all that, a word or two on the general housing market in Australia. Around 70% of Australians own their own home – a slightly higher percentage than that in Britain or the USA – and for those already on the housing ladder, the past decade has generally been a good one, with prices in some sought-after areas in the cities and coastal areas where 75% of Australians live quadrupling alongside the country’s booming economy.

This bubble has deflated recently with house prices dropping back, and most analysts have been forecasting further falls. Melbourne’s median house price, for example, slipped to \$551,000 in late 2011, down \$50,000 from its peak in 2010, and there are fears there may be more to come.

Moody’s, the global ratings agency, warned in late 2011 that it had serious misgivings about Australia’s housing market, saying prices for Australian houses were “not sustainable” despite the recent falls.

“Capital city house prices have more than quadrupled and household debt has tripled since 1990. Simple metrics indicate that the current price levels are not sustainable,” Moody’s lead analyst Ilya Serov said.

All this, of course, could be good news for outsiders intending to buy a property there in the short to medium term.

One important thing to remember when considering buying property in Australia is that anyone without citizenship or a permanent residency visa is deemed a foreign investor. They can largely only buy property off-plan or vacant residential land on the condition that construction of a residential dwelling starts within a year.

## RENTING

It is often advisable for people unfamiliar with the country to consider renting first, enabling them to be sure of their chosen surroundings before they commit to ownership.

As in Britain, the rental market has been booming recently, with prices going up and a shortage of properties. Landlords have been able to pick and choose tenants who tick every box, leaving others struggling to find a home.

Figures from Australian Property Monitors showed the median rent for houses in Sydney reached \$500 a week in December 2011, up nearly 5% in a year, with similar increases in Perth and Canberra.

One British couple in Sydney, who recently spent time looking at rental properties, explain: “There is a shortage of property, which goes very quickly. The advantage is largely on the owner’s side. Do not expect much in the way of renovation between rentals. You will have to submit an application via the agent, which includes personal and financial detail, and the owner can take their pick from any number of applicants.”

Rent or buy, here’s our guide to some of the most desirable areas Australia has to offer. We’ve broken down our info by States, looking first at the main cities, commutable satellite towns, and then the best of the rest. We suggest using our guide in conjunction with two useful websites - [www.reia.com.au](http://www.reia.com.au), the Real Estate Institute of Australia, which has information on property trends and prices, and look at different places for sale and rent on [www.realestate.com.au](http://www.realestate.com.au) which also gives information about local areas.



**DECISIONS, DECISIONS: Where to live? The cuddly Koala bear, a native Australian, is in no doubts where the best place to hang out is.**

## Queensland



**BRISNEYLAND:** The beautiful skyline of Brisbane, home to more than two million people and Australia's third largest city, sits on the bend of the Brisbane River.

Queensland is Australia's second-largest State in size. The State capital is Brisbane, the third most populated city in Australia. Queensland enjoys more winter sunshine and warmth than most other States and has the world famous Great Barrier Reef as well as five World Heritage listed areas. Queenslanders like to boast about their state: Beautiful one day, perfect the next.

Queensland is not to everyone's tastes, however. There is something about it that encourages excess and garishness, epitomised perhaps by a sign on the Bruce Highway (which runs for almost 2,000kms linking Brisbane to Cairns), which cheerfully beckons passers-by: "Get high, get wet, get laid at Mission Beach." Or by the number of unemployed youths who crowd the State's beach resorts on the maxim that it's better to be out of work in the sunshine than somewhere else. It's also become a favoured location for criminals. The dream of living in the sun has drawn people from across Australia and New Zealand and elsewhere, and now Queensland's south-east corner and the Far North tourist regions are, in the words of one local critic, "sagging under the combined load of too many people, too few jobs and poor infrastructure investment".

### **BRISBANE**

Known as Bris Vegas or, more recently, Brisneyland (proudly by locals, sneeringly by outsiders), Brisbane is the brash, uncouth noisy cousin to the more urbane Sydney and Melbourne. The weather here is constantly balmy, the clothes louder, the people noisier, the money more flashy. Residents are known as Brisbanians (or Brisbanites).

Home to two million people, making it Australia's third-largest city, the city centre sits on a bend of the Brisbane River, about 23km (14 miles) from its mouth at Moreton Bay.

The city and river are named after the Scotsman Sir Thomas Brisbane, the Governor of New South Wales from 1821-25. The first European settlement in Queensland was a penal colony, just north of the present city.

Fuelled by a growing economy based largely on mining and tourism, Brisbane and south-east Queensland have grown exponentially over the past few decades, and the city's population growth has exceeded the national average every year since 1990 at a rate of around 2.2% per year. Brisbane has the largest economy of any city between Sydney and Singapore. Tourism is an important part of the Brisbane economy, in its own right and as a gateway to other parts of Queensland.

It enjoys a muggy, subtropical climate, with warm-to-hot, humid summers and dry, moderately warm winters. From November to March, thunderstorms are common over Brisbane, often featuring huge hail stones, torrential rain and destructive winds. The city's highest recorded temperature was 43.2C (110F) in January 1940, while in July 2007, temperatures fell below the freezing point for the first time since records began, registering -0.1C (31.8 F) at the airport.

Water – mostly too little, but sometimes too much, of it – is a perennial problem. A severe drought that began in 2001 was the worst in a century, and was broken only when torrential rainfall fell across Queensland in January 2011, causing widespread flash flooding that left dozens dead and thousands of homes and businesses swamped. It was followed a month later by Cyclone Yasi, the largest and most powerful cyclone to hit Queensland in living memory, which caused \$3.5 billion worth of damage to properties and businesses mostly in the north of the State.

It was these problems that compounded a country-wide decline in house prices and, in 2011, Brisbane recorded the biggest annual decline of all major Australian cities, with home prices down 6.8% year on year. There are now some signs of improvement.

“Last year was a very tough one for everyone in Queensland with the series of natural disasters having a drastic impact on our economy as well as on confidence levels over all,” says Anton Kardash, the head of Queensland's Real Estate Institute. “With the first anniversary of these events now passed, it certainly appears that Queenslanders are feeling more optimistic about the future and this is starting to have a positive effect on our property market.”

As of the beginning of 2012, the median house price in Brisbane was \$499,000 (about £330,000). The most common type of housing in the city is a three or four-bedroom home, generally on more than 450sqm of land. Given Queensland's tropical climate, homes are built to make the most of the sunshine and outdoor living generally, so balconies, verandahs, and outside entertaining areas are a key part of most homes.

The most famous architectural style is the Queenslander, a beautiful timber home complete with a verandah, that sometimes wraps around the entire outside of the home. It is designed to keep the home naturally cool in the summer months.

As Brisbane has grown, especially over the past 10 years, there has been a huge increase in the number of apartment buildings being built. These are generally located close to the CBD or entertainment precincts and can cost as little as \$300,000 - or £200,000 - for new one-bedroom boutique apartments located in the centre.

## RENTING

Median rents for a two-bedroom apartment in Brisbane were \$380 per week or about £250 per week at the end of 2011. Rent for a three-bedroom home was \$395 per week or about £270 per week.





“There is a huge variety of rental properties available, from prestige apartments and waterfront homes to affordable units and townhouses or duplexes,” advises Queensland’s Real Estate Institute.

“New arrivals to Brisbane generally rent a property first so they can explore our city and decide which area best suits their needs and lifestyle. The Brisbane rental market is currently experiencing strong demand but this demand is driving investor activity, which will result in a greater supply of rental properties in the months and years ahead.”

For most people coming to Brisbane to work, the choice of where to live is a lifestyle one: the bright lights of the city versus the lure of sun and surf available on the Gold or Sunshine coasts, which are both only about an hour’s commute by road or rail.

In the city, the Central Business District is best for those who like to walk to work and to be close to the city’s restaurants and night life. It is not cheap, however.

Another centrally located suburb is Spring Hill, one of the oldest residential neighbourhoods in Brisbane, with many houses dating from the 19th century, and so named because the hill on which the suburb was built was the source of the creek that was Brisbane’s first fresh water supply. It’s within walking distance, 2km, of the CBD. Small, discrete and sandwiched between the city and Fortitude Valley, it boasts good views of, and is often cooler than, the CBD. As one resident says: “An excellent suburb, in the heart of things, but still with heart.” House prices are high, though, reflecting its appeal. Best for: families, professionals, singles, retirees.

#### **Other city suburbs worth considering:**

##### **BULIMBA**

About 4km from the CBD, Bulimba is regarded as a trendy, cosmopolitan inner suburb on the south side of the river, east of the city. It’s a quiet, self-contained suburb with a cinema, good parks, bookshops, cafes, boutiques, a village atmosphere, wide tree-lined streets and it’s on the ferry service to the city centre. Traditionally has appealed to left-leaning professionals, young families on above-average incomes and people who want somewhere peaceful. One local describes it as “one of those places you could easily move to and never want to leave”.

The main road is Oxford St and this is where you will find the main shops, a pub that brews its own beer, and the ferry to the CBD. The architecture is dominated by renovated Queenslanders in very leafy streets, and some modern two-storey townhouses that have gone up on what was once industrial land. Best for: families, professionals, couples.

Insider tip: Pick a place to live somewhere on the same side of the river as you will be working. Crossing the river in peak hour can add a lot to your travel time.

##### **ASCOT/HAMILTON**

Five and seven kilometres east of the city, by the river, these two prestigious, old-wealth suburbs are considered to be where the majority of rich and middle-class Brisbanites live. Dominated by large homes, great city views, private schools, a well-presented shopping village. There are some smaller houses in Ascot, and many renovated Queenslanders. Best for: executives, professionals, families, the wealthy.

##### **HAWTHORNE**

Described as a quieter version of Bulimba, but with a lower price tag. Once popular with a “hippy herbal set”. Transport links are good, with buses, trains and ferries.



## **BALMORAL**

Near to Bulimba, too, and much the same - nice and quiet, great cafes and dining, cinema, and less than 10 minutes' travelling time to the CBD. Best for: families, professionals, retirees.

## **SOUTH BRISBANE**

Only 10 mins' walk across the river from the CBD, vibrant, boasting the cultural centre of Southbank and Kangaroo Point cliffs, and the "Gabba" cricket stadium. Lots of cafes and restaurants, parklands, cinemas and shops, and it is home to some excellent secondary and tertiary educational institutions. Good transport links by bus, trains, ferries. Features apartment blocks near the Gabba and quiet, leafy streets of Queenslanders in other areas. House and apartment prices are high. Best for: singles, professionals, families.

## **MANLY**

Located on Moreton Bay about 16km east or 15-20 mins' drive (outside peak hour) to the CBD. Very sheltered, popular location for sailing. Lots of good cafes, restaurants, plenty of bike and jogging trails, described as quiet during the week and full of life at the weekend. Best for: couples, families, retirees.

## **Farther Out**

### **NORTH LAKES**

If planned communities appeal, then North Lakes could be your ideal location. Thirty kilometres north of Brisbane, around \$400,000 will get a new home near bike paths, a golf course and lots of parks.

The \$915m, 15-year project will provide jobs for 13,000 and housing for 26,000 and has been designed with enough amenities to meet all needs.

It has three schools, six childcare centres, a golf course, 80 km of bike paths and dozens of parks. Still to come is significant commercial infrastructure, and a health precinct with private hospital and medical facilities. Best for: familie.

## **Gold Coast**

### **SURFERS PARADISE**

Perhaps the epitome of all things good or all things bad about Queensland, depending on your taste. As one Australian paper put it: "If you want glitz, glamour, wealth, tawdriness and Australia's own answer to Miami, then Surfers Paradise is the place."

About a one-hour drive from Brisbane. Home to 20,000 residents, mostly young singles or couples without children, buoyed by a further 20,000-plus holidaymakers daily. Abundant nightlife, shopping and surfing. According to the resort's tourist propaganda, Surfers offers a "quintessential action-packed, outdoors Aussie lifestyle alongside some more cosmopolitan pleasures." Best for: singles, couples without children, water sports enthusiasts.

## **COOLANGATTA**

Queensland's most southerly coastal town, located on the border of New South Wales, about 100km south of Brisbane and 900km north of Sydney. Resident population of approximately 4,000 enjoys about 300 days of sunshine year round, with temperatures ranging from 20C - 28C in summer and from 11C - 21C in winter.



Became a popular resort when it was first settled by convicts released from Brisbane in the late 19th century. “Coolie” is regarded as more peaceful and less seedy than Surfers Paradise – locals boast that it “encapsulates the feel of Hawaii with an air of laid-back relaxation” - but there are still plenty of nightlife activities, bars, clubs, restaurants, and shops. Best for: singles, couples without children, surfers.

## **HOPE ISLAND**

Golfers, this is heaven. A big part of Hope Island is an up-scale gated community with a marina, half-Olympic pool, tennis and 24-hour security. Oh, and an 18-hole links-style golf course designed by Peter Thomson, the Australian golfer who won the British Open five times. Best for: families, retirees, golf lovers.

## **Sunshine Coast**

### **NOOSA**

For many, Noosa is a sophisticated, well-designed, world-renowned resort, perhaps with claim to be Australia’s finest. For its critics, it is a “ritzy, overpriced retirement village where bored, inattentive staff minister to bored, inattentive retirees and too few holidaymakers”, and “an upper-class tourist type town, with property prices to match”.

Noosa (population 28,000) is certainly more refined than most of the Queensland resorts. With pretensions of having Melbourne’s good taste, it’s been dubbed South-Yarra-by-the-Sea, an icon of Australian upper-class lifestyle. It has a style which is almost Mediterranean, with good restaurants, fine hotels, expensive shops, a choice of beaches and an air of calm refinement.

It’s about 130km north of Brisbane in the heart of the Sunshine Coast. It is rarely cold, with winter average maximum temperatures at 20.6C, the minimum 9.8C. In summer, the average maximum is 28.5C, the minimum 21.2C. Rainfall is a highish 1,700 mm annually and it rains 119 days a year, but much of that is at night; it gets an average of seven hours of sunshine a day.

Land and houses are cheaper than in the big cities, but considerably more expensive than in most towns.

Unemployment, at 14.9 per cent, is high, partly because of the number of young people who flock there: “I mean, where would you rather be unemployed: Noosa or some city in the south?” says Susie Osmaston, Noosa’s information consultant.

For those unable to afford Noosa’s sky-high property prices, try just along the river, it’s sister community Noosaville. It is, according to one British expat resident, “more Australian, quieter, with lots to do and see, great food and who could complain about the weather?”

Best for: retirees, professionals, singles.

## **Best of the Rest**

### **TOOWOOMBA**

A thriving inland city on the Darling Downs, about 100km from Brisbane, Toowoomba does not have a high profile as a destination. And most of its residents would prefer to keep it that way.

But in recent survey of Australian cities, carried out by an Australian business magazine, ranking cities on 17 criteria grouped around economic factors, lifestyle and natural advantages, Toowoomba came fourth behind Canberra, Maitland and Newcastle.

Toowoomba (population 80,000) is less polluted than virtually any other city in Australia, and has one of the



nation's lowest unemployment rates. It has a low drug and crime rate: one crime per year reported for every 26 residents, compared with one for every nine residents on the Gold Coast, and one for every three in Sydney. Houses and land are comparatively cheap.

Its educational facilities are first rate, with a university, 12 private and 14 Catholic schools, 13 State primary schools, three high schools and more than 30 pre-school and childcare centres.

Its climate is less extreme. In summer, it's significantly colder than much of the State, with typical temperatures in the high 20Cs – often 10 degrees cooler than Brisbane.

It averages nine hours of summer sunshine a day, compared with Sydney's eight. Humidity is between 60 and 77 per cent, compared with Brisbane's 70 per cent to 90 per cent.

But it is also conservative, fairly narrow-minded, and exhibits what many consider to be the typical traits of Queensland life: leisurely, ocker, Old Australia. Best for: families, retirees, students.

## **CAIRNS**

In the tropical north of Queensland about 1,700kms from Brisbane, Cairns is one of the fastest-growing regional centres in the country. Dominated by tourism, particularly back-packers in search of the Great Barrier Reef and other attractions. The climate is very tropical and warm all year round, with a rainy/cyclone season from January to March. Some nice residential areas along the beaches, but one drawback is that you cannot swim at certain times and places because of box jellyfish, known for their extremely potent venom that can be fatal to humans. Critics dismiss Cairns as having "very little on offer for the slightly sedate, sleek or classy". Best for: singles, couples with no children.

## **PORT DOUGLAS**

A 70km scenic coastal drive north of Cairns, Port Douglas is a more upmarket, picturesque seaside village popular with families and international film stars alike. Nestling at the end of a peninsula alongside the spectacular Four Mile Beach, PD was Bill Clinton's only vacation stop on his 1996 visit to Australia. Five years later and no longer in office, he returned. One British expat living there says: "I think I've died and gone to heaven. Tropical paradise just about covers it. Every time I go out through the front door, I just can't believe how beautiful everything is." Best for: families, retirees, ex-Presidents.

## **BUDERIM**

Perched high on a plateau just 7km inland from the Sunshine Coast, Buderim offers sweeping views from west to the Blackall mountain range and east to the ocean. About an hour from Brisbane, and about 10 minutes' drive to the beach. Country village atmosphere, with numerous boutiques, fashion retailers, antique collections and many exquisite art galleries. Once regarded as a popular retirement spot, but in the past 25 years has become favoured by young families. There are several excellent schools in the area and the Sunshine Coast University is nearby. Property prices have gone up to match demand. Buderim Forest Park has a number of secluded walks and features a waterfall just minutes away from the village.



## Victoria



**EASY LIFE: Melbourne’s Chapel Street tram, a traditional mode of transport in the city. Melbourne is regularly identified as not just the most liveable city in Australia but in the entire world.**

Victoria is the smallest of the mainland States in size but the second most populated. Melbourne is the capital – where around three-quarters of Victorians live - and is Australia’s second-most populated city. Victorians are called Mexicans by other Australians as they live south of the border.

### MELBOURNE

Melbourne likes to think of itself as being Australia’s most cultured, most cosmopolitan, most intelligent city. It would also probably lay claim to being the sportiest. In a city of 4m residents, it’s not unusual for sporting events – whether a Test match at the MCG or a “footy” (Aussie Rules) game at the Telstra Dome – to attract a quarter of a million spectators in one weekend. In spring, as the Aussie Rules season reaches a climax, the city’s unique sporting madness reaches fever pitch.

Melbourne is regularly identified as not just the most liveable city in Australia but in the entire world. One survey, by the Population Crisis Committee in Washington DC, in its Urban Liveability Index of the 100 largest cities in the world, examined 10 factors: crime and safety, food costs, living space, housing, communications, education, public health, peace and quiet, traffic congestion and clean air.

Melbourne came top, followed by Montreal, Seattle, Atlanta, Essen-Dortmund, Detroit, Dallas, and Houston,

with Sydney in ninth place, with a score of 83 compared with Melbourne's 86. Melburnians delighted in their city outscoring their fierce rivals Sydney on the percentage of children in secondary school; traffic congestion; the cost of land, houses and rental accommodation.

One potentially significant absence from the index was climate. Famously, Melbourne can experience summer, winter, spring and autumn all in one day, and its residents become adept at dressing for all seasons.

Melbourne was among the best three cities on almost all criteria. It was less polluted than Sydney; it also had a better health record - Sydney scored badly on infant mortality, usage of hospital beds and visits to the doctor.

The city's river, the Yarra, is great for canoeing, rowing and picnics on the shore. Beaches around its bay are within easy access and are good for swimming, while the surf beaches are a little farther out of town. The Dandenong Ranges are east of Melbourne about 50km away, offering bush walks, mountain retreats, B&B properties and, sometimes, snow. Melbourne enjoys a special relationship with the wilderness around it. Can you think of another great city in the world where you can go swimming with dolphins in the morning and catch a hit musical in the evening? Or go wine tasting and penguin watching in the same day?

Melbourne has a tradition of fresh-produce markets, including Queen Victoria Market, Prahran and South Melbourne. Farmers markets are common and where individual producers sell direct to the public. The Yarra Valley wine region is within easy reach for a day trip.

The median house price in metropolitan Melbourne was \$550,000 in late 2011, with the market pretty moribund. According to estate agents, the key factors were low consumer confidence, a slowing State economy and an increase in supply.

House prices vary, naturally, depending on how close they are to the centre. In what agents call the inner city, two- and three-bedroom housing is plentiful, whereas in the newer outer suburbs, larger homes are the trend. In the inner city, the median price of a house was \$850,000 at the end of 2011, compared with \$590,000 in middle suburbs and \$430,000 in outer suburbs.

## **WHERE TO LIVE?**

Rather like in London, Melburnians are defined by whether they are from north or south of the river (Yarra). East and SE suburbs are leafy and well-established, safe, predominately white Anglo-Saxon, while, as in many Australian cities, the west is considered to be more gritty - lots of different cultures and nationalities. The city has big Greek and Vietnamese communities - it is said that more Greeks live in Melbourne than in any other city in the world other than Athens.

The inner city is comprised largely of the Central Business District and expensive suburbs such as East Melbourne, Kew, Richmond, South Yarra, St Kilda and Fitzroy. There is easy access to transport and good lively nightlife. South Yarra is probably the prettiest and most desirable, but some reckon the best street in the city to be Albany Road in Toorak, a wide, attractively winding, apartment-free, tree-lined boulevard that is home to some of the region's most wealthy businessmen and just a 10-minute off-peak drive to the city.

Gerald Delaney, a local real estate agent, says, "Albany has some of the best-looking houses in Melbourne. It has a great streetscape because of the trees. It is close to Toorak village, which has fabulous shops, coffee lounges, a cinema, a Mercedes dealer, and a pub that isn't congested. Albany residents do not have harbour views, but they have wonderful, wonderful gardens."

It is close to Melbourne's most prestigious private girls' schools, and near tramlines that lead to Melbourne Grammar or Melbourne University in one direction (South Yarra) or to Scotch College or Xavier in another

(Kew), as well as to churches and the Melbourne Synagogue.

Further out in the suburbs is traditionally where the less-fabulously rich families live, all within 10-15km of CBD.

Looking further east, worth considering are:

Vermont South, about 20km east of the CBD, but on the tram line. Family friendly, with good-sized houses. Has the advantage/disadvantage of being dissected on a six-lane highway that is the primary vehicle link between the eastern suburbs and Melbourne.

Wheelers Hill, 22km south-east, is famous for its parks, including Jells Park, which has 9km of cycle paths and walking tracks surrounding a large lake. Particularly recommended for families: One fan says: “Beautiful suburb with leafy tree lined roads, plenty of schools, Jells Park, public transport options. Quiet, even on main roads, three main shopping centres nearby and street shops. Well-built houses with fantastic gardens. Family friendly area. Safe, with very little crime.”

## **BRIGHTON**

Big homes, beautiful beaches and hefty price tags. One of the desirable suburbs in Melbourne, Brighton's very grand mansions house some of the city's wealthiest citizens, including the cricketer Shane Warne. Twelve kilometres south-east from the city centre, with good schools and public transport, Brighton has long been a family-orientated area, mostly for the wealthy. Homes in the area are predominantly grand properties and large residential blocks of land which make the suburb visually stunning and fetch an average of \$1.4 million. Boasts a yacht club, a golf course, and two cinemas. Best for: families, couples, singles and retirees

## **MONTMORENCY**

About 18km north-east from the CBD, this suburb is dubbed “Melbourne's best-kept secret” by fans, with its blend of leafy streets and a bustling little community centre. One estate agent claims: “Montmorency is condensed Melbourne, stylish, humble and hot. Envious city access, magnificent canopy and genuine family spaces.” A relatively small suburb, hilly, green, with a post-WW2-to-1980s housing stock. Takes about 45 minutes to get to the city by train.

**Looking west and north, suburbs worth considering are:**

## **WILLIAMSTOWN**

Eight kilometres west of the city centre, or about a 15 min drive or a short train ride. Surrounded by water on three sides, it is described as being “heaven by the bay” and as having a “low-stress lifestyle” by fans. Good parklands, schools, shops and community-based sports activities and amenities make it popular. Best for: professionals, families, retirees.

## **FOOTSCRAY**

This multicultural suburb is 5km west of the city but has only recently begun to shake off past associations with crime and drug use. Has been a magnet for successive waves of immigrants, beginning with Italians, then Vietnamese and, more recently, Africans. Leafy streets, with an enchanting mixture of old and new housing, are complemented by plenty of green spaces, and quiet retreats from the hustle and bustle of the CBD. Suburbs close to Footscray, including Seddon, Yarraville, Williamstown and South Kensington, have all undergone gentrification



and Footscray appears to be next. Offers affordable properties close to the city with good train, car and boat links.

### **Best of the Rest**

#### **GEE LONG**

A thriving port city about 75km south-west of Melbourne, its 160,000 residents make it the second-most populated city in Victoria and a “vibrant alternative” to the capital. A large number of businesses and industries are based here. Popular with families, situated close enough to Melbourne to commute but far enough away to have a more relaxed, smaller town feel. There are a number of public and private schools here, including the elite private school of Geelong Grammar. Has a number of lovely beaches. The town also has a strong sporting culture, and is home to an Aussie Rules team - the Geelong Cats.

#### **MORNINGTON PENINSULA**

South-east of Melbourne, Mornington Peninsula houses a number of communities, from Port Phillip in the west, Western Port to the east, and Bass Strait in the south.

Around 135,000 people live on the peninsula, most in the small towns on its western shorelines and many of whom commute into the city. During the summer months, the population can swell to around 250,000 people.

The peninsula is primarily a local tourist region, with popular natural attractions such as the variety of beaches - both sheltered and open-sea - and many scenic sights and views. Most visitors to the peninsula are residents of Melbourne. It is known simply as “The Peninsula” to locals and Melburnians alike, giving rise to the expression “going down the peninsula”. Best for: families.

#### **ELTHAM**

A popular and, some say, over-developed and expensive, town of 18,000 residents some 20km from Melbourne. Surrounded by trees and bordered by the Yarra River, it has a good public transport network and provides access by train or car to Melbourne. Good schools and parks make it a favoured place for families. Best for: families.

#### **WARRANTDYTE**

Twenty-three kilometres north-east of Melbourne, Warrandyte has a country town feel but is just a stones’ throw from the city. Regarded by its fans as a great spot for families with young children, with plenty of parks and schools. It has also long been considered an artists’ haven thanks to the inspiring landscape of towering eucalyptus, mountainous terrain and the Yarra River. Bushfires can be a threat.

#### **LORNE**

A seaside town and a popular tourist destination on the spectacular Great Ocean Road that runs along the south-eastern Victoria coast. About 140km or a winding 2.5 hours’ drive south-west of Melbourne and 65Km from Geelong. Good beaches, restaurants, fishing, surfing.

#### **WALKERVILLE**

If seclusion is your desire, try this extremely secluded and tiny – population less than 300 - fishing village on the south-eastern tip of Australia, originally called Waratah. Near a fine national park. Situated about 190km south-east of Melbourne.





## New South Wales



**SEAFOOD HAVEN: Doyle's famous seafood restaurant at Watson's Bay on Sydney's North Shore.**

New South Wales is Australia's oldest and most-populated State. It was originally settled as a penal colony on the shores of Port Jackson where Sydney now stands. More than a third of Australians live in New South Wales, and Sydney is the nation's largest city. Residents are called Cockroaches by other Australians.

### **SYDNEY**

Sometimes referred to as “the jewel of the Southern Hemisphere”, vibrant Sydney, with its famous beaches, its bridge and harbour, its arts scene and passion for sports, is one of the world's best and most sought-after cities. An estimated 40% of its population has relocated here from overseas, drawn by its deep-blue skies, its diversity, and its outdoors, laid-back approach to life.

There's much, much more to the city than the Opera House and the Harbour Bridge. There's the beauty of the coastal walks along Sydney's endless, squiggling, beach-lapped coastline (try the Spit to Manly walk on the north shore, or Watson's Bay to Rose Bay). There's the fabulous fish market, Pyrmont, which offers more than 150 varieties of fish and crustacea, and the vast array of global foods on offer right across the city. There' are numerous galleries and museums, and sporting events. And there are the Blue Mountains (90 minutes drive away), Hunter

Valley (two hours) or Jervis Bay (three hours), perfect get-away-from-it-all weekend destinations.

Beaches are many and the big ones, Bondi, Manly and Cooee, are as lovely as their popularity suggests. However, try driving north for 50 minutes to Palm Beach, Whale Beach, or a little farther to Pearl Beach to really get away from it all. South, you can get to Cronulla Beach, which is large, unspoilt and family orientated, in 30 minutes.

### **TRANSPORT:**

The bus system is good in Sydney - extensive and efficient - and the bus drivers are genuinely cheerful, good-natured and friendly. Don't be surprised to hear the radio or a favourite album playing - bus trips can be very jolly. Most adults and virtually all children will thank the driver as they leave. The train system is also efficient but the rail network doesn't cover the whole Sydney area. Driving is easy, but the tunnels and bridges are confusing to negotiate because of notoriously bad signage. Sydneysiders complain about the traffic but, except on a torrentially rainy Friday at the start of a public holiday weekend, the traffic is a breeze compared with most UK cities. Parking is still plentiful and relatively cheap. The ferries are not particularly cheap but are a wonderful way to negotiate the harbour or commute, and operate like a bus service. They are safe, frequent and well maintained.

"It's simply a gorgeous city, full of wonderful people and with a fantastic emphasis on the outdoor life," sums up one expat.

It's not just the lovely, generally all-year-round, weather (temperatures can rise well above 20C in winter). Sydney is a family friendly city with a high standard of living; because of its magnetism to the world, it is often often described as a city of villages; a city of many cultural hubs.

The most mentioned drawback to such a desirable location? The cost. Sydney's median house price is around \$640,000, but for that you are probably looking at a house on a large block in north-western "hills district" suburbs such as Baulkham Hills and Kellyville, about 30km from the city centre. Getting somewhere closer in will be more expensive.

If you are fairly affluent and like a lively lifestyle, choose the Eastern Suburbs, particularly Paddington (anywhere close to Fiveways) and Woollahra (anywhere close to the Queen Street shops), which are leafy and safe. Try Vacluse/Watsons Bay for a more exclusive family/celebrity environment, or Balmain/Glebe if you are a bit boho and like village life. These are all fairly white Anglo-Saxon in make-up. Go the North Shore if you want gardens, big houses, good schools and space. The Western Suburbs are real suburbia and culturally mixed.

### **POINT PIPER**

Any non multi-millionaires should look away now. This small, harbourside suburb, 6km east of the city centre, is generally regarded as the most exclusive residential suburb in Australia. Point Piper is home to some of the most expensive homes in Australia. There are only 11 streets in all; the main one, Wolseley Road, is regarded at the 10th most expensive street in the world; a local property writer calculated in 2002 that the total value of the properties on Wolseley's 1km waterfront section was A\$720 million. Sixteen of the top 100 most expensive houses in Sydney are located on this road. Craig-y-Mor, a non-waterfront house on Wolseley Road and Australia's most expensive residential property, was sold in 2008 for \$32.4 million. Many of Sydney's top businessmen, doctors, barristers and judges reside in Point Piper. The drawback to living there: there are no shops or public transport facilities. As one local estate agent says, 'who needs them - you can always send the chauffeur to pick up the two lamb chops in the Bentley.'



## **VAUCLUSE**

More gold bars needed. Vaucluse is another of Sydney's most affluent and prestigious suburbs. Located 8km from the centre in the Eastern Suburbs, it sits on a peninsula with Sydney Harbour to the west, the Pacific Ocean to the east, Watsons Bay to the North and Rose Bay and Dover Heights to the south. With its magnificent views, it is regularly in the top five most expensive suburbs of Australia. One house here sold in 2007 for \$29m.

## **WATSONS BAY**

This small, prestigious harbourside suburb is 11km north-east of the centre, and also has house prices in the multi-millions. It stands at the entrance to Sydney Harbour on South Head and its only adjacent suburb is Vaucluse to the south. Boasts two beaches, Camp Cove and Lady Bay – a legal nude beach. It is home to the famous (or infamous) Gap cliff – the scene of many tragic suicides and many gallant rescues. Watsons Bay is a very popular place with tourists and Sydneysiders alike to visit on the weekends. There are lots of heritage buildings to see and places to eat, including Doyle's Seafood Restaurant, which opened in 1885.

## **PADDINGTON**

This picturesque, popular, inner-city suburb is just 3km east of Sydney's CBD. Affectionately known as "Paddo", it boasts row after row of Victorian terrace houses, most with small courtyards out the back. It is full of restaurants, boutiques, fashion stores and a popular market. Visitors flock to Oxford Street for the shopping and entertainment available. It is also the venue for the annual Gay & Lesbian Mardi Gras Parade. Not for those who want a quiet existence. Best for: professional couples, singles.

## **GLEBE**

Vibrant, Energetic, bohemian: Glebe offers a central location, an abundance of restaurants, and some of the prettiest streets and houses in Sydney. Very close to the University of Sydney and, hence, is a popular suburb for university students to live. Described by some as a "high class hippie/bohemian" suburb, Glebe is famous for its Sunday market that features second-hand vintage clothing, clothing by budding local designers, jewellery, and second-hand books.

## **WOOLLAHRA**

A charming, affluent suburb 5km east of the centre. It is bordered by Bellevue Hill to the north, Bondi Beach to the east, Centennial Park to the south and Paddington and Edgecliff to the west. Described as leafy and relatively quiet. About 15 minutes' drive to the city centre, with good bus links. Best for: families, professionals.

## **BALMAIN**

One of the oldest Sydney suburbs, Balmain is 20 minutes to the CBD by ferry (one stop to Darling Harbour or a couple to Circular Quay) or bus. There are walking and cycling tracks into city, and most points around Balmain have good views of the city and harbour. Excellent parks for the dogs and children. Being at the end of a peninsula, many houses have good water views – pushing up property prices. The buildings in Balmain lend it plenty of charm. Often these are heritage-listed and really pretty. Its main street - Darling Street, is dotted with pubs, cafes, restaurants, antiques, doctors, banks, shops that sell organic produce, boutiques, homewares and real estate agents. Best for: families, professionals, retirees.



## **BONDI**

The other bit of Sydney, apart from the Opera House and Harbour Bridge, that the whole world knows. Too touristy and gimmicky for many, it is most popular with young singles or couples without children. North Bondi is good for families and has good schools but is expensive.

## **WAHROONGA**

Green, leafy suburb in the north of Sydney, on the edge of Kuringgai National Park, but only a 40-minute train ride to the city. Good schools (private and state) and hospitals. Best for: families.

## **MOSMAN**

This elegant Northern Shore suburb is about 8km to the north of the CBD. Housing varies from exclusive cliff-top villas with great sea views to high-density apartment blocks and townhouses. Commuting is by bus, car, train or ferry. Has a relaxed coastal feel, good schools, and has a number of beautiful beaches nearby such as the child-friendly Balmoral. Best for: professionals, families, retirees

## **MANLY**

Another Northern Shore suburb, about 17km, or 40 minutes by ferry, north-east of the CBD. Beautiful parks and beaches, and good restaurants. Central areas can be unsavoury at night, and traffic and parking on weekends is difficult.

## **COOGEE**

Things to like about Coogee: the beach, the long promenade, the nearby reserve, the coastal walk to Clovelly (and beyond). Eight kilometres south-east of the CBD. Misses the romance of the ferry but bus services are generally good (around 30–40 minutes to the CBD), and trains run from nearby Bondi Junction. One fan says: “The Coog has beautiful scenery, beautiful people, a relaxed vibe, whilst being close to the city.” Unpretentious but with an air of slight sophistication. Coogee Bay Hotel, opposite the beach, opened in 1873 and boasts the largest beer garden in Sydney. Things to dislike: too many tourists.

## **MAROUBRA**

Maroubra, 10km south-east of the CBD and home to 26,000, is less developed than Coogee. Its long arc of coast is one of the best surf beaches in the city. Transport to the CBD is by bus, with express taking 40 minutes. Favourite for families moving from France to Australia because the international French school of Sydney is located here. Nice walks along the coast and headlands. Downsides: was one of the suburbs involved in clashes in 2005 that erupted between youths of an Anglo-Saxon background and those of Middle Eastern origin.

## **Best of the Rest**

### **LEURA**

Very pretty, leafy, lovely commuter town in the Blue Mountains, 100km or 90 mins west of Sydney, with great dining, walks, gardens and shopping. Lots of traditional housing. But also very popular with tourists and gets cold in winter. One resident says: “It’s like living on the North Shore of Sydney only friendlier and much, much cheaper.”



## **EDEN**

This aptly named quiet, tranquil town on the Sapphire coast is the most southerly port in NSW before Victoria, about a five-hour drive from Sydney. Once a whaling town, it is now a whale-watching town. Eden is very popular with tourists. Good coastal walks with some spectacular scenery

Best for: families, retirees, professionals

## **YAMBA**

Ranked number one in a list of the 100 best towns by Australian Traveller magazine in 2009, this quiet, picture-postcard pretty town of 5,000 people in the far north of New South Wales is blessed with “a perfect climate, quasi-bohemian lifestyle and peerless surf beaches.” Like Byron Bay 20 years ago, says one resident.

## **ULLADALL**

Described by its fans as ‘one of the gems of the east coast of Oz’ and only for those who like “fantastic beaches, great surf, quiet, safe streets, friendly people, some fantastic local restaurants... a country town with country town values”. Best for families, retirees, professionals, singles

## **MOLLYMOOK**

About three hours’ drive south of Sydney, Mollymook is a haven for rich Sydneysiders and surfers. Two pretty golf courses, plenty of nice, if crowded, Pacific ocean beaches. Rick Stein, the British restaurateur, opened a restaurant here in 2009. According to locals, here even the Dolphins surf.

## **BATEMANS BAY**

Retirement haven for those with lots of money, 280km or four hours’ drive from Sydney and 150km from Canberra, population around 10,000. Great game fishing. It is the closest seaside town to Canberra. It has more recently begun to attract young families seeking affordable homes and a relaxed seaside lifestyle.

## **NAROOMA**

On the far south coast of NSW, the town has Mount Dromedary as a stunning backdrop, great fishing and water sports, good beaches, and one of the best golf courses in Australia - a cliff-top course offering expansive views of the coast line. It is also renowned for the whales, seals and penguins that frequent Montague Island 9kms offshore.

## **BEMAGUI**

Another Sapphire Coast gem. Bermagui is surrounded by clean, secluded surf beaches, estuaries, wetlands and coastal lagoons, all in the weather-protected shadow of Mount Dromedary in Guluga National Park. Famous for its deep-sea fishing. About 380km, or five hours, south of Sydney. Best for: families with kids, retirees, professionals, fishing and watersports enthusiasts

## **PORT STEPHENS**

Dubbed the “blue water paradise”, Port Stephens is some 160km or about two-and-a-half hours north of Sydney, and has a population of about 50,000. As the local tourist chiefs explain: “It’s not a town in its own right, but rather



a region that is divided into different areas; the Tomaree Peninsula, the Tilligerry Peninsula and the Golden Bight all surrounding the bay.” With around 20 miles of white, sandy beaches, it is a big tourist draw, and offers whale and dolphin watching and good fishing. Shoal Bay is worth considering. Best for: families, retirees

### **BYRON BAY**

On the north coast of New South Wales, Byron Bay is a laid-back haven, popular with yoga lovers, former and would-be hippies, and eco-friendly new agers. “Funkier than Noosa,” is one Australian writer’s verdict, “with an amazing cross-section of people: surfers, ferrets, holiday-makers, musicians, artists, sanyasins, farmers, fishermen, greenies, glitterati - and great surf.”

In the 1990s, the then Labour Premier of Queensland nominated a local Byron beach, Wategos, as his favourite beach, provoking cries of “traitor” from outraged Queenslanders. He later lost office and his party was heavily defeated at the polls.

Numerous beaches, unspoilt hinterland, a landmark Lighthouse, and a relaxed lifestyle. Houses around the bay are spectacular and cost a small fortune. Enjoys average summer temperatures of 21C - 28C, and average winter temperatures of 15C – 21C. Population of about 9,000. The town lies about 770km north of Sydney, 175km south of Brisbane. One British expat living there says: “Good beaches, surfing; lively music, literary and arts scene.”

### **BRUNSWICK HEADS**

Fifteen minutes’ drive north of Byron Bay, Brunswick Heads is a small, unspoilt coastal village on a river, with a population of 1,600. Safe, peaceful beaches. Timber bridges link the river and surf beaches.

### **POTTSVILLE**

A quiet but growing coastal town with spectacular beaches and inland rain forests.

### **BALLINA**

A swanky, thriving town of 17,000 people at the mouth of the Richmond river, about 750km north of Sydney. Good beaches and great surf. Good schools and its own airport. Best for: families

### **THE CHANNON**

A tiny hamlet of about 600 in the north-east Rainbow Region of NSW, famous for its monthly Craft Market and for people seeking an alternative to urban existence. Located about an hour’s drive from the coast, and beaches at Broken Head, Lennox Head and Ballina. Classic creek-and-mountain Australia, with around 1,500mm of rain a year (hence the term Rainbow Region) and a lush, green ambience. The region was once rainforest, part of the fabled Big Scrub, until it was settled in the late 19th century. Average maximum temperature here is 25.4 C, average minimum, 13.5 C. Similarly quaint villages in the region include the delightfully named Eureka, Repentance Creek and Possum Shoot.



## Western Australia



**SUNNY CITY:** Perth is one of the world's most isolated cities, but the sun rarely stops shining.

Western Australia is Australia's largest State by area – three and a half times as big as Texas and six times that of the British Isles. About three-quarters of the State's population of 2.5 million live in the capital, Perth, which is the fourth most-populated city in Australia. The east of the State is mostly desert while the west has almost 13,000km of pristine coastline. Gold was discovered in the 1890s and mining is still one of the State's biggest industries, fuelling an economic boom that saw the local economy grow by 4.3 per cent in 2010 as massive demand for its natural resources from China, Japan and India rendered it immune to the global downturn.

Research by the Western Australian Government shows it will need up to 150,000 additional skilled workers by 2017, and Britons are deemed crucial to filling the growing skills gap.

### PERTH

One of the world's most isolated cities, but the sun rarely stops shining. It has more days of sunshine than any other major Australian city. Its beaches and laid-back atmosphere are a draw at most times of year, but it is cold (relatively) between June and August.

Figures from Australian Property Monitors show the median price for a house in Perth is \$543,000. Some of the best suburbs to look at are:

## **MULLALOO**

In the Northern Suburbs, it has a beautiful sandy beach with a large grassed recreation area in front. Offers good schooling and a safe, friendly, family environment. City centre is 20km away.

## **COTTESLOE**

Western Australia's equivalent of Bondi, Cottesloe is renowned for its great beach and prestigious and ultra-expensive homes overlooking the Indian Ocean. About 15 mins from Perth CBD, with good schools, shops and medical facilities. A downside is that it acts as a magnet for young party animals.

## **HILLARYS**

Affluent, family-friendly northern coastal suburb, 21km from the city centre.

## **OLD QUINNS ROCK**

It really does rock, says its fans. Nice ocean boardwalk, good, safe beaches, decent schools. About 55km from Perth city centre, which is a 35-minute train journey or a 40-45 min drive in rush hour.

## **KINGSLEY**

Quiet, leafy, friendly northern suburb about 20 mins by train or car to the city (non-rush hour) that is not as pricey as Hillarys, Mullaloo etc.

## **Best of the Rest / MANDURAH**

About 70km south of Perth. Well known for its beaches, marina and marine life (including pelicans and dolphins), and increasingly popular with retirees. Has grown rapidly in recent years, with the opening of new road and rail links to Perth.

## **MARGARET RIVER**

Renowned around the world for its wine, its surf and its rainforests, Margaret River receives around half a million visitors a year. Located on the coast 277km south of Perth, with a population of 5,000, which is a mix of "tree-change greenies, surf addicts and gourmands", says one Aussie writer. Downside? It's expensive.

## **BUNBURY**

Some time ago, a team of academics from Stanford University, in California, began a search for the place with the best year-round climate. They came up with two near-perfect locations: one on the Californian coast between Los Angeles and San Diego; the other one was Bunbury. About 170km south of Perth, this port of 26,000 people is fast-growing but fairly industrialised.

## **ESPERANCE**

About 740km south-east of Perth, this town of 9,000 people is described as "insanely beautiful" by Australian Traveller magazine, which ranked it the nation's second-best town in 2009. Spectacular landscapes and vistas, beautiful offshore islands full of seals, penguins and birds, pristine beaches, a lovely national park.





## South Australia



**GRAPE EXPECTATIONS:** The Clare Valley two hours north of Adelaide, provides some of the world's finest wines.

South Australia encompasses some of the most arid parts of the continent. It is the fourth largest of Australia's States and shares its borders with all of the mainland states and the Northern Territory. The State capital is Adelaide, the fifth-largest city in Australia. South Australia has a thriving arts scene and is sometimes known as the 'Festival State', with more than 500 festivals taking place there every year. South Australia still remains one of Australia's most affordable States when it comes to housing.

### **ADELAIDE**

Compact, elegant city of 1.2 million, which prides itself on the arts. Some people like the smaller city feel of Adelaide compared with the faster-paced Melbourne and Sydney, and affordability is also a big attraction. Some claim that Adelaide is more family-friendly, too, and, with its hot summer but mild winter (lowest temperature is around 14C) it is also popular with retirees. Sometimes billed as "the Renaissance Capital of the Southern Hemisphere", it is at the centre of a booming wine industry, with famous regions such as Clare Valley, the Barossa, Coonawarra or McLaren Vale. Then there is the beauty of its coastline – Glenelg, the seaside resort that is

Adelaide-by-the-Sea, is a tram ride away – and the awe-inspiring Flinders Ranges. It also has a world-famous arts festival, magnificent public gardens, well-planned boulevards and a brilliant food scene.

Adelaide has a median property price of \$390k, which would buy a three-bedroom house 10-15km from the centre. Closer to the city, an average three-bedroom home would be at least \$600k.

Retirees tend to head south where it's cooler in winter and closer to the coast, while families head for the middle areas around 10-15km from the city where there is a balance of affordability and facilities. The Adelaide metro area extends around 40km each way from the centre of the city. The Eastern suburbs of Unley, Parkside and North Adelaide are always popular due to their proximity to the city. Beachside towns of Brighton, Glenelg and Seacliff are also always in high demand due to the attraction of the coast.

**Others:**

**CLARE**

About 130km or two hours north of Adelaide, this pretty town is the heart of the Clare Valley wine region, famous in particular for its Rieslings and Shiraz. It is prized for its great vistas, 19th Century cottages, vineyards and wine.

## Tasmania



**PENAL REFORM: Sleepy Bay in Hobart, Australia's second-oldest capital city. It was founded in 1804 as a penal colony.**

Tasmania is separated from mainland Australia by Bass Strait and is the smallest State in Australia. One-fifth of Tasmania is covered by national parks and wilderness areas, and it is one of the world's most mountainous islands.

### **HOBART**

Founded in 1804 as a penal colony, it is Australia's second-oldest capital city after Sydney. Population about 215,000. Cradled between Mount Wellington and the River Derwent, it often reminds people of a European city. Hobart has a reputation of being somewhat staid and boring, though many locals vehemently deny this.

Mild, temperate climate, with average summer highs of 21C and winter lows of 4-5C. Mount Wellington is often seen with a snow cap in winter, but the city rarely receives snow: on average only once every 15 years.

Its best suburbs, generally those in the south, include Blackmans Bay and Sandy Bay, beachside suburbs about 15 minutes from the centre.

### **RICHMOND**

This is a village of fewer than 1,000 people about 25 commutable kilometres north-east of Hobart. Beautiful walks along a picturesque river and postcard perfect scenery everywhere you look. Boasts the oldest bridge still in use in

Australia (built by convicts in 1823). Very peaceful, but touristy.

### **WOOLBRIDGE**

Small village 38km south of Hobart. One British expat sums it thus: “As a boy, I left a green and pleasant land – pretty villages, stone churches, country hotels, beaches, boats rocking by wooden jetties, quiet open roads perfect for real motorists. England, you’re found again as in my youth – in Woodbridge.”

### **LAUNCESTON**

“Underpopulated, English-speaking paradise,” says one British expat. Tasmania’s second city, in the north of the island, close to World Heritage mountains and coast, with 110,000 residents. First Australian city to have underground sewers.

## Australian Capital Territory (ACT)



**CAPITAL:** Aerial view of Canberra, showing the Parliament building and the downtown area.

### CANBERRA

The Australian capital is home to 300,000, the size of a provincial town, but is always towards the top of any list of desirable places to live. It is affluent, has low unemployment, and its schools and universities are among the best in the nation. Houses and land are comparatively cheap. It is a well-planned city par excellence, with a green feel to most of its suburbs. Has some really wonderful restaurants and boutiques. Unlike many Australian states and territories, the ACT experiences all four seasons: autumn is particularly beautiful, winters can get to such surprisingly low temperatures that the plumbing bursts, spring is celebrated with the Floriade flower festival which the Queen visited recently, and summer is, well, hot. The disadvantages? It is small, full of public servants and journalists, feels somewhat artificial, doesn't have the entertainment or range of businesses of other cities, and – on the subject of seasons again – it's really very cold in winter. As one architect has joked, most cities are created without a plan, but Canberra is a magnificent plan without a city. Houses average \$560K. Popular suburbs include Campbell, Manuka, Dunlop and Macgregor.

## Northern Territory



**HEARTLAND:** Wild camels stroll past domed rock formations known as The Olgas, about 350km south west of Alice Springs.

The top end of Australia, the northern coastline. For many Britons, it is just far too immoderate: the climatic extremes of Darwin, the state capital, include the aptly named Suicide Season, which comes just before the Big Wet.

Temperatures range from an average high of 33C to lows of 19C, but can go as high as 39C. Climatically, Darwin has more in common with Singapore than Sydney because it sits well inside the tropical zone. Tropical cyclones, monsoon rains, spectacular lightning, searing humidity: it's got the lot.

The city is one of the country's most modern, having been almost entirely rebuilt twice, once due to Japanese air raids during World War II, and again after being devastated by Cyclone Tracy in 1974.

With a population of 127,500, it is the least inhabited of Australia's capital cities. Its proximity to Asia makes it an important Australian gateway to countries such as Indonesia and East Timor. At about 3,000km from Canberra, Darwin is closer to the capitals of five other countries than to the capital of Australia, including Jakarta. It is, nevertheless, a fascinating, cosmopolitan and vibrant city – and a gateway to the tropical north of Australia, a boom town with oodles of things to do, people to meet and tall stories traded across the bar.

Like its southern counterparts, Darwin combines the luxuries of modern life with a chance to experience the raw beauty of Australia. You won't need to go far to see your first crocodile or cassowary, and there are ample opportunities to learn about Aboriginal culture and beliefs by joining a tour to one of the nearby native communities.

Despite its modest size and location, Darwin does not feel isolated. Quite the reverse: there are regular flights from Singapore, Bali and Brunei, plus the normal domestic connections to Brisbane, Perth, Adelaide, Sydney and Melbourne and elsewhere. The famous Ghan railway operates a twice-weekly service to Adelaide via Katherine, Tennant Creek and Alice Springs.

Alice Springs is the Northern Territory's principal inland town. It is the physical heart of Australia, almost exactly at the nation's geographical centre. The Northern Territory is home to the world-famous Uluru (Ayers Rock), Kata Tjuta (The Olgas) and Kakadu National Park.

*“They who came here in chains, who were lashed while they worked in convict gangs. They who like many others were driven through starvation or oppression from their homelands to the shores of this new country, Australia. They, who for a multitude of reasons that hopefully, I or my children will never witness or experience, decided not to harbour grudges or discontent, but rather to look to the future. They who embraced this country as their own and said; ‘Let’s get on with it, this is a new land, this is our home.’*

**Dennis O’Keeffe, Australian musician**





## —Lara Green

*moved to Perth in November 2010*

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*'Perth gets more blue sky days than any other city in Australia – it's great for the soul'*

**Lara Green, 34, her husband Daniel, 36, and their children Findlay, 7, and Bay, 4, moved from Barnet, Hertfordshire, to Perth in November 2010. She blogs about their expat life on [www.mamagreen2011.blogspot.com.au/](http://www.mamagreen2011.blogspot.com.au/)**

**Where are you from in the UK? What was your occupation and that of your partner's in the UK, and what do you work as now?**

We are from Barnet, Hertfordshire, where we lived for 10 years before making the move to Australia. In the UK, I worked as a self-employed copywriter and photographer, and my husband was an Operations Manager for waste management company Veolia Environmental. In Australia, I went back to my PR roots by taking a job as a Consumer Account Manager at Professional Public Relations – Australia's largest national PR Consultancy. Dan



works as a Quality Assurance manager for solar company Sun Connect.

### **Why did you decide to move to Australia? And why Perth?**

My husband is Australian and was raised in Perth, so we have family here and a group of friends that go right back to his school days. Since having our son Fin, we've done nothing but talk about making the move, but the turning point really came when my sister-in-law Kersten had her first baby, and we started to think about all the things we might be missing out on.

### **How long did it take you between deciding to move to Australia and actually doing so?**

We made a firm decision in March 2010 and it was around this time that I formally began the visa application process (due to Dan's nationality, the kids were able to get Australian passports). Whilst the forms can be long and tedious, it was a relatively easy process and the visa approval came through a couple of months later. A pivotal moment was probably putting the house on the market. We managed a relatively quick sale - completing at the end of August 2010 - after which we moved in with my parents to ensure some close family time. We finally boarded the plane on November 30 2010.

### **What are the pros and cons of Perth?**

Pros: obviously the sunshine is a major factor - Perth apparently gets more blue sky days than any other city in Australia which is great for the soul, there's also lots of open green spaces, little traffic, a laid-back approach to life, it's easy to navigate which is great when you're new to the area and need to learn your way around quickly. The beaches are gorgeous - from Cottesloe to North Beach, Mullaloo to Trigg - you are spoilt for choice when you fancy a dip in the Indian Ocean.

Cons: The expense was a shock to us - everyday things cost pretty much double what they cost in the UK which we were completely unprepared for. The billion dollar mining boom has pushed the prices up on everything, and, although the average wage is high and people earn good salaries, there is a general feeling of being continuously ripped off. Houses are expensive (ours was more than our London home), cars cost a fortune to run and mainstream TV is terrible. There is the odd good movie but there are usually so many ad breaks - it takes three hours to watch it as opposed to the usual two.

The heat, whilst appealing to some, can become oppressive and extreme in summer. You can get up in an air-conditioned house, have a shower and get ready for work, but by the time you've walked to your car and arrived at your office, you invariably feel hot, sticky and in need of a shower again! January and February can get up to 42C - meaning you're pretty much housebound until temperatures drop. It doesn't bode well for good temperaments and can be fairly debilitating at times. The isolation - Perth is the most isolated city in the world. There is, in fact, a sign that tells you so when you arrive at the airport. Being geographically closer to Singapore, it feels relatively cut off from the rest of Australia and, with such a large urban sprawl, there is a sense of disconnection from one area to the next. The government, media and consequently the wider community are also very Perth-centric. A cat stuck up a tree or an out-of-control house party is more likely to get a run on the 7pm news than the Syrian uprising or the economic crisis that the rest of the world is facing - presumably because it doesn't affect Perth.

### **Is it a good city for families?**

Yes, there are some great places to visit - we can easily spend an entire day at the beach, swimming at the pool or picnicking at the park. Culture is something that Perth is attempting more these days, too, which bodes well for



creative families planning a move. Over the past couple of months, we've been to festivals, art exhibitions, circus performances and kid's craft afternoons – providing new experiences for our kids that they've loved. A more recent find is a new area in King's Park which encourages children to get back to nature. It's packed with rock pools, climbing apparatus and bark to make tree houses – encouraging interactive and creative fun of an entirely different kind (great when you need a break from the Xbox).

**Which area do you live in? Would you recommend it? Why/Why not?**

We live in North Perth, close to the city. We specifically chose the area because it is well populated, within walking distance of a good school and close to a great little cafe strip, some good restaurants and boutiques. I would recommend it to anyone wanting to experience urban Australian life, though since it's so close to the city, you do need to be prepared to pay more for a property here. Many British expats head to the outer suburbs like Joondalup and Ellenbrook, but they offer an entirely different experience altogether.

**How did your children cope with the move? How old were they at the time?**

They coped brilliantly and I'll be forever proud of them for taking it all in their stride. Whilst we were quietly stressing over mundane details, they were running into school, making new friends and embracing the Aussie lifestyle with ease. Fin was six at the time, Bay was three.

**How did you go about finding schools for your children? Do you have any recommendations for schools in Perth or elsewhere?**

My husband wanted them to go to Mount Lawley Primary School (a school that he'd been to as a child) so we specifically rented a house in the area to get them in. During that year, we moved one road out of the catchment area which meant our daughter was declined a place for her next pre-primary year. As a result, she now attends North Perth Primary School – a great little local school – though two drop-offs can be a stretch at times. One thing I would say is that the curriculum here is a lot slower than in the UK. My son started in year 2 and spent four terms repeating work he'd already done in the UK. If your child is bright, ask to see the curriculum for different year levels and push the school to allow them to start a year higher than they would be in the UK. School catchments are tight too so do your homework and rent a property within the area to boost your chances of enrolment.

**If you were to move again, would you do anything differently?**

We'd hire a good freight company for starters! In our frugal attempt to save money, we packed most of the things ourselves only to be laden with boxes of broken crockery, bent books and a shattered mirror once it reached Australia. We also wouldn't have rushed in to buying property so quickly. The purchase was our attempt to feel more settled and, whilst we like the area, in hindsight renting for another year or so would have been the more sensible option.

**Do you have any recommendations for restaurants/shops/days out/beaches in Perth and the surrounding area?**

North Perth's Angove Street is great for weekend breakfasts and coffee with friends. There are some great places to eat – Jacksons and Cantina in Mount Lawley are good for couples, whilst Grill'd Burger kitchens, Nando's and Wagamama are always a hit with the kids. Balthazer in Perth's CBD is an experience I'll never forget and Neil



Perry's Rockpool is popular with locals who fancy a splurge. For shopping, Karrinyup has a good choice of mainstream shops whilst Mount Lawley's Beaufort Street and Claremont Quarter offer a good spread of higher-end boutique and designer stores. Beaches are there for the taking and they are all worth a visit. A personal favourite is Trigg as it's generally pretty safe for the kids and always looks completely glorious.

### **Do you have any other advice or tips for British expats moving to Perth?**

Do your homework. Check out expat blogs and speak to people who have made the move. Only they will be able to give you the advice you truly need to make the transition a success, and it's far better to be overloaded with information and make the move with realistic expectations. Try to get a good feel for the work environment, too. Employers can be very picky here and competition is high. Having a trade is always useful and if you have engineering or mining experience, you can earn seriously good money.

Be prepared for the climate and expense – these two things can make or break happiness in Perth. Air conditioning is a prerequisite! If you're planning to rent before you leave, check the air conditioning systems, and don't be afraid to quiz agents where they are situated in the house and how much power they have. If there's only one question you ask, make that the one.

Lastly, I would advise sitting down with your family and writing a list of pros and cons for making the move. Whilst Perth has the sunshine, the open spaces and the good lifestyle, it doesn't offer instant happiness and is a major transition from UK life. Of all the thousands of Brits that emigrate every year, a huge percentage choose to return – a clear indication that it's not the dream life that we all anticipate. Making a new life is a big and bold choice and takes time, money and a huge amount of effort.

### **Would you consider moving back to the UK? Why?**

Yes, we are actually considering moving back at the moment! It's a huge choice for us so it will take time to decide, but a return to the UK is on the cards. We miss the culture, being part of the world and close to Europe. On a personal note, I miss the seasons, windy walks on the beach, good cups of tea, good shopping and our beautiful countryside. The UK might be facing tough times right now, but it is a great country and one that we will always call home.

**To find out more about places to live in Australia and see what expats have to say about their local areas go to:**  
[www.telegraph.co.uk/bestplacestolive](http://www.telegraph.co.uk/bestplacestolive)



## CHAPTER 3

### —*Finding Work*

How to get the job you want,  
or to start your own business

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**T**he days when Australia opened its doors to migrants of any size, shape or skill from around the world are long gone. What it seeks today is to import highly educated and skilled workers, most often with specific qualifications and experience.

In recent years, annual immigration quotas have ranged between 150,000 and 185,000 and there are almost always shortages of skilled workers in many sectors, including engineering, medicine, teaching and construction. The sorts of skilled workers needed range from teachers and nurses, to vets and accountants, to sheet metal workers and engineers.

Luckily for Britons, about 20 per cent of these migrant quotas traditionally come from these shores. Australian businesses and State and Federal governments see the UK as a good market to find skilled workers. Regular jobs expos are held at the Australian High Commission in London, where employers set out the opportunities available to Britons.

In 2011, ministers and officials from Western Australia toured four British cities, extolling the virtues of moving to their State, and of taking up opportunities in the booming mining sector. Peter Collier, its training and workforce development minister, said: “We have a very close cultural relationship with the United Kingdom and we don’t have the language barriers that we do with other nations, so it’s a logical first port of call.”

In the years to 2015, Western Australia alone expects to need nearly 30,000 health and social care professionals, 20,000 construction workers, 19,500 teachers and training staff, 13,700 retail workers and 8,000 in science and technology.

South Australia has also been in the market, seeking migrants to be police officers, teachers or nurses.

It is advisable to try to secure a job in advance of arriving in Australia. This makes getting a visa easier (see next chapter) as your prospective employer will be willing to sponsor you. Arriving in Australia without a job will not only require securing the correct visa without assistance, but will also require a plan and time to get employment.

**All states publish data on current job prospects and list details of thousands of public sector jobs at their websites:**

**Queensland:** [www.jobs.qld.gov.au](http://www.jobs.qld.gov.au)

**Western Australia:** [www.jobs.wa.gov.au](http://www.jobs.wa.gov.au)

**Northern Territory:** [www.nt.gov.au/jobs](http://www.nt.gov.au/jobs)

**South Australia:** [www.vacancies.sa.gov.au](http://www.vacancies.sa.gov.au)

**New South Wales:** [www.jobs.nsw.gov.au](http://www.jobs.nsw.gov.au)

**Victoria:** [www.careers.vic.gov.au](http://www.careers.vic.gov.au)

**Tasmania:** [www.jobs.tas.gov.au](http://www.jobs.tas.gov.au)

**Other useful websites:**

<http://jobsearch.gov.au>

[www.seek.com.au](http://www.seek.com.au)

[www.mycareer.com.au](http://www.mycareer.com.au)

[www.jobaroo.com](http://www.jobaroo.com)

[www.jobserve.com](http://www.jobserve.com)

[www.careerone.com.au](http://www.careerone.com.au)

[www.jobsearcho.com.au](http://www.jobsearcho.com.au)

[www.jobseeker.com.au](http://www.jobseeker.com.au)

[www.australia.recruit.net](http://www.australia.recruit.net)

[www.nextstepaustralia.com/portal/job](http://www.nextstepaustralia.com/portal/job)

[www.expo-australia.com](http://www.expo-australia.com) – gives details of events in the UK where British people can discuss careers opportunities with prospective Australian employers.

<https://skilledmigrant.gov.au/> – The Australian Skilled Migrant Job Seeker website. Allows those who have been granted a Skilled Visa to search and apply for jobs.

<http://www.doctorconnect.gov.au/> – Provides advice and information for overseas trained doctors looking for



work in Australia.

***www.immedical.com*** – jobs for trained medical professionals.

***www.jobnet.com.au*** – jobs for IT professionals.

***www.miningcareers.com*** – jobs for miners.

***www.justsecretarialjobs.com.au*** – jobs for PAs and secretaries.

***www.australiateachers.com*** – jobs for teachers.

***www.envirojobs.com.au*** – jobs in the environmental sector.

***www.techsonthemove.co.uk*** – matches motor mechanic jobs in Australia to people living in the UK.

***www.taw.com.au*** – Jobs for those on a gap year.

***http://jobsearch.gov.au/harvesttrail*** – Users can search for casual harvest jobs (i.e. farm work, fruit and vegetable picking) by State.

***www.parttimeonline.com.au*** – hub for part-time jobs.

## Finding Work in Australia

Any Australian resident can register with Centrelink or a Job Services Australia (JSA) provider if they are having difficulty finding a job. Centrelink offices are located in cities and major country centres. Their offices are listed on the Centrelink website: ***www.centrelink.gov.au***

Job Services Australia (JSA) is an Australian Government initiative that assists people seeking work, including training opportunities and work experience. See ***www.deewr.gov.au/Employment/JSA***

### Other Resources:

Australian Apprenticeships: ***www.australianapprenticeships.gov.au***

Jobguide – for youth employment: ***www.jobguide.deewr.gov.au***

Jobwise – for mature age employment: ***www.jobwise.gov.au***

### Trades Qualifications

If you have trade qualifications in areas such as engineering, construction, metalwork, electrical or catering, Trades Recognition Australia can advise you on how to have those qualifications recognised in Australia – ***www.deewr.gov.au/tra***

### If you live in Australia, contact:

TRADE RECOGNITION AUSTRALIA – ENQUIRIES WITHIN AUSTRALIA

Postal address: GPO Box 9880, MELBOURNE VIC 3001

Telephone: 1300 360 992 or 03 9954 2537

Fax: 03 9954 2588

Email: ***ARTCenquiries@deewr.gov.au***

For enquiries from overseas, contact:

TRADE RECOGNITION AUSTRALIA – ENQUIRIES FROM OVERSEAS

Postal address GPO Box 9880, CANBERRA ACT 2601, AUSTRALIA

Telephone: +61 2 6121 7456

Fax: +61 2 6121 7768



Email: [traenquiries@deewr.gov.au](mailto:traenquiries@deewr.gov.au)

### **Tertiary Qualifications**

Those looking for work in a specific occupation should contact the registration, licensing or professional body listed on the Australian Skills Recognition Information website ([www.immi.gov.au/asri](http://www.immi.gov.au/asri)) to check whether their qualifications are recognised in Australia.

If you have qualifications and you want to use them in Australia, you can contact a State or Territory government Overseas Qualification Unit (OQU), which can assess how your qualification compares to an Australian qualification using the Australian Qualification Framework. This service is free.

## **Overseas Qualification Units:**

### **Victoria**

Overseas Qualifications Unit  
GPO Box 4509  
Melbourne Vic. 3001  
Telephone: (+61) 3 9208 3317, 1800 042 745  
Email: [oku@employment.vic.gov.au](mailto:oku@employment.vic.gov.au)

### **Queensland**

Department of Education and Training (DET)  
Locked Mail Bag 527  
Brisbane QLD 4001  
Telephone: 1300 369 935  
Email: [skillsrecognition@deta.qld.gov.au](mailto:skillsrecognition@deta.qld.gov.au)

### **South Australia**

Skills Recognition Services  
Ground floor, 55 Currie Street  
Adelaide SA 5000  
Telephone: 1800 658 887  
Email: [srs@saugov.sa.gov.au](mailto:srs@saugov.sa.gov.au)

### **Western Australia**

Overseas Qualification Unit  
Level 2, City Central Building  
166 Murray Street (Mall)  
Perth WA 6000  
Telephone: (+61) 892 246 500  
Email: [oku@dtwd.wa.gov.au](mailto:oku@dtwd.wa.gov.au)



### **Tasmania**

Tasmanian Qualifications Authority  
Level 5, Kirksway House  
Kirksway Place  
Battery Point Tas. 7000  
Telephone: (+61) 3 6233 6364  
Email: jim.fitzgerald@tga.tas.gov.au

### **Northern Territory:**

Overseas Qualifications Unit  
Level 4, NT House  
22 Mitchell Street  
Corner of McMinns Street and Tiger Brennan Drive  
Darwin NT 0800  
Telephone: (+61) 8 8999 3859  
Email: multiculturalaffairs.dcm@nt.gov.au

### **Australian Capital Territory**

Overseas Qualifications Assessments Officer  
Level 2  
Theo Notaras Multicultural Centre  
180 London Circuit  
Canberra City ACT 2601  
Telephone: (+61) 2 6207 6275  
Email: dhcsomatsia@act.gov.au

### **New South Wales:**

The New South Wales Overseas Qualifications Advisory Service has advised that it has discontinued its advisory service. Except for trade qualifications, it is not taking any new applications.

It recommends that those seeking overseas qualifications assessment contact The National Office of Overseas Skills Recognition (AEI-NOOSR): <http://www.aei.gov.au/Services-And-Resources/Pages/AEINOOSR.aspx>

The Assessment Subsidy for Overseas Trained Professionals Program (ASDOT) assists financially disadvantaged, overseas trained professionals. It provides financial support to cover the cost of assessments and examinations that must be passed to qualify for employment in certain professions in Australia:

<http://www.centrelink.gov.au/internet/internet.nsf/services/noosr.htm>

### **Salaries**

In 2011, private sector wages increased by 3.8 per cent, and public sector wages by 3.2 per cent. This was just above the rate of inflation, which was at 3.1 per cent. The average salary in the last quarter of 2011 was \$68,791 (£46,781), according to the Australian Bureau of Statistics.





### Some sample salaries:

Qualified Accountant: \$78,408 – \$94,780 (£53,337 – £64,457)

Electrical Engineer: \$106,278 – \$135,497 (£72,278 – £92,147)

Mechanic: \$54,109 – \$64,433 (£36,804 – £43,830)

Doctor: \$125,048 – \$150,000 (£85,065 – £102,020)

Nurse: \$65,155 – \$79,325 (£44,315 – £53,983)

Solicitor: \$114,284 – \$143,636 (£77,777 – £97,753)

Surveyor: \$108,656 – \$140,249 (£73,957 – £95,460)

Teacher (secondary school): \$66,718 – \$75,653 (£45,416 – £51,504)

Graphic Designer: \$60,185 – \$68,538 (£40,957 – £46,641)

Retail Manager: \$35,587 – \$60,743 (£24,412 – £41,326)

Architect: \$79,368 – \$97,864 (£53,981 – £66,562)

Plumber: \$53,409 – \$63,584 (£36,320 – £43,239)

The minimum wage in Australia, as of 2011, was \$15.51 (£10.56) per hour for those over 21, and

\$7.34 (£4.99) for 16-year-olds;

\$8.96 (£6.09) for 17-year-olds;

\$10.59 (£7.20) for 18-year-olds;

\$12.80 (£8.70) for 19-year-olds;

\$15.15 (£10.30) for 20-year-olds.

By comparison, in the UK the minimum wage for those over 21 (as of October 2011) was £6.08, and £3.68 for 16- to 17-year-olds; £4.98 for 18- to 20-year-olds.

***www.livesalary.com.au*** – Allows users to compare salaries with other employees in their job sector.

### Superannuation (Pensions)

In most cases, your employer is required by law to pay an amount equivalent to 9 per cent of your earnings into a superannuation fund of your choice.

See the links below for more information:

Australian Taxation Office (ATO): ***www.ato.gov.au/super***

Superannuation Infoline

Australian Securities and Investment Commission: ***www.fido.asic.gov.au***

### Rights and Protections in the Workplace

Fair Work Australia is the central point of contact for free advice and information about Australia's employment laws for both employers and employees. ***www.fwa.gov.au***

The Office of the Fair Work Ombudsman is part of Fair Work Australia and has its offices in all capital cities and 18 regional locations across Australia. If you have concerns about how the laws apply in your workplace, the Fair Work Ombudsman can investigate complaints, inquire into workplace practices, start court proceedings and represent workers.

If you are an independent contractor, you are also entitled to basic rights and protections in the workplace.

***www.fwa.gov.au***



## Health and Safety in the Workplace

In Australia, States and Territories have responsibility for making laws about Occupational Health and Safety (OH&S) and for enforcing those laws. Each State and Territory has workplace health and safety laws that set out the duties of those who play a role in workplace health and safety, including employers and government agencies. If you feel your workplace is unsafe, you can contact the relevant state or territory authority below.

STATE OR TERRITORY	AGENCY	TELEPHONE	WEBSITE
ACT	WorkCoverACT	02 6205 0200	<a href="http://www.workcover.act.gov.au">www.workcover.act.gov.au</a>
NSW	WorkCover NSW	13 1050	<a href="http://www.workcover.nsw.gov.au">www.workcover.nsw.gov.au</a>
NT	NT WorkSafe	1800 019 115	<a href="http://www.worksafe.nt.gov.au">www.worksafe.nt.gov.au</a>
QLD	WorkCover Queensland	1300 362 128	<a href="http://www.workcoverqld.com.au">www.workcoverqld.com.au</a>
SA	SafeWork SA	1300 365 255	<a href="http://www.safework.sa.gov.au">www.safework.sa.gov.au</a>
TAS	Workplace Standards Tasmania	1300 366 322	<a href="http://www.wst.tas.gov.au">www.wst.tas.gov.au</a>
VIC	WorkSafe Victoria	1800 136 089	<a href="http://www.workcover.vic.gov.au">www.workcover.vic.gov.au</a>
WA	WorkCover Western Australia	1300 794 744	<a href="http://www.workcover.wa.gov.au">www.workcover.wa.gov.au</a>

## Starting a Business

Entrepreneurship is a flourishing part of Australian culture and there are a variety of organisations that can assist you in starting a business there, at both a national and local level.

A good starting place is [www.business.gov.au](http://www.business.gov.au), which offers access to all the official information, forms and services you will need to plan, start and grow a business.

It allows you to search for advisers by area, listing business enterprise centres and small business advisory services that offer such resources as training, consultancy, advice, mentoring, information and networking opportunities. You can also use the website to check whether any grants or other funding programmes might be available from national, State and Territory governments or local councils. There are few such grants available and they tend to be for activities such as expanding your business, research and development, innovation and exporting.

If you are an eligible job seeker and are interested in starting and running a small business, you may be able to get financial and other assistance through the New Enterprise Incentive Scheme (NEIS). Details of this scheme and more general advice on starting a business can be found at: [www.entrepreneurhub.com](http://www.entrepreneurhub.com)

This website also provides a comprehensive checklist of things you will need to do before launching your own business, including how to properly register it.

*‘At the end of my trial, I was rather hoping the judge would send me to Australia for the rest of my life.’*

**Jeffrey Archer, British novelist and perjurer**





## —Michael Hester

*moved to Australia in 1977*



*‘There are far more rules and regulations than when I first arrived...the paperwork side of the business is quite onerous’*

**Michael Hester, from Nottingham, has lived in Australia for 35 years, spending time in Sydney, Perth and the Blue Mountains in New South Wales. He currently lives in Monbulk, a small town near Melbourne, where he runs his own restaurant.**

### **When did you move to Australia and where have you lived since then?**

I arrived in Sydney in 1977, where I stayed for two months, then moved to Perth for six months. I returned to Sydney, where I lived for 12 years before moving to Bowral in country NSW where I got married. After eight years, I moved to Katoomba in the Blue Mountains of NSW. Two years later, I moved to Monbulk in the beautiful Dandenong Ranges, where I have been for the last 12 years.



**Why did you decide to move to Australia in the first place?**

I had long wanted to travel and my then girlfriend, an Australian, was returning home. I convinced a friend and my brother to accompany me on an overland trip via Turkey, Syria, Iran, Afghanistan, India, Pakistan, Burma and Thailand. We came to Australia on a working visa lasting 12 months.

**How did you go about getting a visa? Was it difficult?**

It wasn't difficult. We applied in England before setting out. But of course we needed visas for quite a few countries so it took a while and a couple of trips down to London. Getting the residency in Australia after three years was a bit more work.

**In terms of the move, did anything go wrong? In hindsight, would you do anything differently? Do you have any tips or things to avoid for would-be British expats thinking about moving to Australia?**

The only thing I would have done differently would have been to include Nepal and Sri Lanka in the trip as I never have visited there. In terms of advice, I highly recommend Australia to other Brits. There are lots of similarities yet lots of differences between our countries. In dealing with the authorities in terms of visa applications, I would suggest patience and perseverance are the key qualities to have. Once here, don't take "Pommy bashing" seriously.

**Why did you choose to live in Monbulk? What do you like/not like about it?**

I was on a trip around Australia and visiting friends in the area. I fell in love with the region and decided to settle here. The Dandenong Ranges is a popular tourist destination, and Monbulk is a working town in an area known as the horticultural capital of Australia. In the immediate area are farms growing many types of bulbs and flowers. Monbulk is also the commercial centre of the Dandenong Ranges. It is a very friendly town.

**What did you do for work before setting up your restaurant?**

Back home, I worked in the rag trade in a cost accounting and work study role. Initially in Australia, I was on a working holiday visa and did all kinds of work: hotel porter, labourer, barman, and waiter. For the last 30 years, I have worked either in the hospitality industry or in the sales area, where I have sold houses, advertising, books and had a spell in retail.

**When did you set up your restaurant Friends on the Hill and why did you decide to do so?**

I owned and operated a Post Office in a nearby village for two years and then looked for a run-down business which I could build up. I had known the property for almost 10 years and felt that I could improve on what the then owners were doing with it. I wanted a business that I could operate close to where I lived and which had the potential to become an integral part of the town. We have built a solid reputation for good coffee, food and service and are popular with locals and tourists alike. I set it up by myself.

**Was it easy or difficult to set up? What was the process like – were there many rules and regulations?**

In Australia now there are far more rules and regulations than there were when I first arrived. The paperwork side of the business is quite onerous, especially since the GST (our version of VAT) was introduced. Also, I employ a staff of 10 so there are responsibilities there, too. I have managed a number of restaurants here in Australia and I knew what I wanted, so I suppose I was well placed to set the business up.

**What's the restaurant like? Does it serve English food?**



We have seating inside for 50, and outside for 20. We open seven days a week from 9am–5pm with special event dinners from time to time. We offer a broad range of modern Australian dishes with something for everyone. We cater for vegetarian and celiac customers, and we are licensed to serve alcohol. Each day, we have specials of the day, and this is where we usually offer English meals. Roast beef and Yorkshire pud is always popular, we have also served faggots, toad in the hole, beef & Guinness pies, mushy peas, jam Roly-Poly, Eton Mess and lots more. Probably 70 per cent of my customers are residents of Monbulk and surrounding villages, many of whom are expat Brits and Dutch (many of the flower farms are owned by Dutch families). We also operate as a coffee shop and are well known as having the best coffee in the region.

**Was it more of a challenge than you expected? Do you have any advice for British people thinking about setting up a restaurant or business in Australia?**

As we open seven days a week, it can be a tiring occupation, as it is important to maintain standards. A hands-on approach is necessary. However, it is also a very satisfying way to earn a living. The main advice I would give is to treat your customers like they own the place.

**Is the restaurant aimed at British people in particular?**

Not particularly, though I always get a special thrill when we have British visitors and I especially enjoy meeting people from Nottingham. We welcome everyone, but I am a proud Englishman and it is always good to reminisce about home.

**Do you hold many events for Brits?**

Whenever England or Britain beat the Australians I put up the flag (St George or the Union) in celebration. In longer competitions, such as the World Cup, I put up flags and bunting. When the Royal wedding took place, I had flags and pictures up of the happy couple and HM. I played British music all day, comprising works from Handel, Land of Hope and Glory, Jerusalem, Men of Harlech, The National Anthem etc. I put out a red carpet for my customers to enter on, and of course we had a special menu of British food for the day. We pretty much repeated this when Her Majesty visited Melbourne last year, just in case she called into Monbulk.

**What do you like and dislike about Monbulk?**

Monbulk is a great community where people look out for one another. It is a quiet town with all the amenities one needs, yet is only an hour from Melbourne if one wanted to attend cultural or sporting events in the city. We are only half an hour away from the Yarra Valley, another popular tourist destination and an area renowned for fine wine making. I would highly recommend Monbulk to both short-term visitors and long-term residents. Quite a number of British expats are in the town and surrounding area.

**What do you think of Melbourne?**

I like Melbourne. It is a great city with many fine old buildings (Sydney demolished many of its colonial era buildings in order to redevelop). It offers everything you might want in a capital city and is well known for its fine restaurants. However, Melbourne is growing rapidly, with 60,000 people a year moving here. It is too busy for me these days, and I much prefer the quieter Dandenong Ranges where I live.

**Do you ever find being an expat difficult? Do you feel like an outsider at times?**



Never. Aussies like to rib Brits and Pommy bashing is common, yet I believe it is mainly tongue in cheek. I discovered early that Aussies think more of you if you give them a bit of ribbing back. Having England on top in the cricket is especially fun.

**Do you miss the UK?**

I get back every four to five years. I miss the football (I am a Forest fan), I miss the pubs and the countryside, but I mainly miss family and friends. To compensate, I watch mainly British shows on the telly.

**Do you have any other tips/advice for British expats moving to Australia?**

Each State in Australia offers something different. Personally, I like Queensland to visit but it is far too hot for me to live there. Sydney is a vibrant city but too hectic for me. But country NSW and country Victoria can be quite charming. Most Australians live around the coast, and beaches are aplenty. If I didn't live in Monbulk, I would probably choose Tasmania as it is a beautiful area, quite self contained and easy to get around yet with a relatively small population.

## CHAPTER 4

### —*Visas, Permits and other red tape*

What you'll need to have before  
the authorities will let you in



**BLOOMING MARVELOUS:** Getting into Australia can take time, but is worth the wait, as this dazzling display of tulips in one of Canberra's many public parks demonstrates

**A**lthough patience is not listed as an official requirement to emigrate to Australia, you will need buckets of it: applying for a permanent visa for the country is a long and complicated process. Many people recommend that you get help with your application from a visa agent.

There are, however, specific ways in which potential emigrants can improve their chances of getting a visa. These include being sponsored by an employer, having skills which qualify you as having a skilled occupation of which Australia is in need, or having a family member or relative in Australia who is able to sponsor your application.

Information on all of the available visa options is available on the visa section of the Australian Government

Department of Immigration and Citizenship website (<http://www.immi.gov.au/immigration/>).

The fastest way of finding out which Visa a person might be eligible for is through its online Visa Wizard (<http://www.immi.gov.au/visawizard/>). A Points Test for visa applications was implemented in 2011.

However, be warned that not all visa options are on the Visa Wizard, so even though it might say that there are no options available, this might not be the case.

## Working Holiday Visas (WHVs)

This is a popular option for people aged 18-30, as they are the easiest visas to obtain with which the holder is allowed to work. In some cases, people travelling on WHVs have found permanent jobs, and managed to move onto a more permanent visa through being sponsored by an employer.

You must be aged between 18 and 30 to be eligible to apply, not be travelling with dependants, and have a passport issued by an eligible country.

You are entitled to work in short-term employment while on this visa in order to help fund your holiday. However, you may not work for one employer for longer than six months.

In order to be granted the visa, you must be able to prove that you have sufficient funds to support yourself throughout the initial stages of your trip: \$5,000 is usually considered sufficient. You should also have a return/onward ticket, or enough money to cover your fare. You are also able to study for up to four months on this visa.

If, while you are on your first year of your WHV, you spend three months working in a specified field or industry in regional Australia, you will be entitled to apply for a second working visa. You must also be able to prove that you have completed the work. Specified fields include:

- Plant and animal cultivation;
- Fishing and pearling;
- Tree farming and felling;
- Mining;
- Construction;
- Specified work in disaster-struck areas.

The Harvest Trail website is a useful resource for finding eligible work to enable applicants to apply for a second-year WHV, but be aware that not all positions on the site will necessarily be in an applicable region of Australia.

**Cost:** \$270 (a second WHV is the same)

## Skilled Visas

### Permanent Visas

Australia runs a “Skilled Migration program” for people with the occupations which they are specifically looking to recruit. People whose occupation appears on the list can apply for specific visas related to their careers. There are two options for applicants hoping to obtain one of these visas: a Skilled Independent visa (subclass 175), or a Skilled Sponsored visa (subclass 176).

For both of these, the Australian Government Department of Immigration and Citizenship employs a Points Test. Most Skilled Visas for immigration to Australia require applicants to score a minimum number of points on the points test. The criteria for the points test include:





- Age – you must be under 50 when you apply;
- English language – you should have sufficient ability in the English language to work in Australia (at least at a competent level);
- Nominated occupation – when you apply, you nominate a skilled occupation, which fits your skills and qualifications. Your nominated occupation must be found on the Australian Skilled Occupation List (SOL) – available here [http://www.immi.gov.au/skilled/\\_pdf/sol-schedule1.pdf](http://www.immi.gov.au/skilled/_pdf/sol-schedule1.pdf);
- Recent work experience – you must have done paid work for at least 12 of the last 24 months in your nominated occupation or a closely related occupation, either in Australia or overseas, OR have studied in Australia for at least two years, and have graduated within the last six months;
- Skills assessment – before you apply, you must have your skills evaluated by the Australian assessing authority designated to assess your nominated occupation (which will usually have specific qualifications requirements).
- Health assessment – you should be of reasonably good health and all applicants must have their health assessed by a panel doctor and undergo a medical examination;
- Character assessment – you should be of good character and this, too, will be assessed.

**The longer you have worked in your chosen occupation, the more points you will have in the points test:**

Length of employment in specific occupation (FOR OVERSEAS APPLICANTS)	Points
3 years	5
5 years	10
8 years	15

**Specific age groups also have different point awards:**

Age	Points
18-24 years	25
25-32 years	30
33-39 years	25
40-44 years	15
45-49 years	0

If applying for a **Skilled Sponsored visa**, there are also further criteria which must be met.

Sponsorship can be from either an eligible relative (parent, child, sibling, niece/nephew, aunt/uncle or step relative, with relevant documentation) or by a State or Territory of Australia.

If you choose to be sponsored by a state or territory:

- You must be willing to settle in that State/Territory and remain there for two years;
- You must keep the State informed as to any changes in your address both before and after arrival in Australia;



- You must obtain sponsorship from the State before submitting your visa application.  
Cost (as of January 2012): \$2,960 (must be paid at time of application).

### **Provisional Visa**

Another option available under the skilled migration program is a Regional Sponsored Skilled visa (subclass 475). These are valid for three years, and throughout this time you must live and work/study in the “designated area” or regional area for which you have been sponsored.

In order to be eligible for this visa, all applicants must pass the points test and all of the basic requirements for other skilled visas.

#### **In addition:**

- You must be sponsored either by a participating state or territory, OR by an eligible Australian relative living in a “designated area”;
- If you are sponsored by a relative, you must live and work in that designated area;
- If you are sponsored by a State or Territory, you must live and work/study in a regional or “low population growth metropolitan area”.

**Designated areas include:** All of the Australian Capital Territory, South Australia, Victoria, Tasmania, Western Australia and the Northern Territory.

In the other States, many major cities and the immediate surrounding areas are excluded. These include: Sydney, Newcastle, Wollongong, Brisbane and the surrounding areas.

**Regional Australia and low population growth Metropolitan areas include:** all of the Northern Territory, South Australia and Tasmania. As with Designated Areas, most major cities and the surrounding areas are excluded from Regional Australia. These include: Sydney, Brisbane, Melbourne, Perth, Newcastle, Wollongong and the Central and Gold Coasts.

If you are granted a provisional visa having followed this procedure, you can apply for a permanent visa at any time with the support of an employer, in regional Australia. Alternatively, having held this visa for two years and worked full-time for a year in a ‘Designated Area’ or ‘Regional Australia’ (dependent on your sponsor), you can then apply for a permanent General Skilled Migration visa.

Cost (as of January 2012): \$2,960. If you wish to apply for permanent residence (having fulfilled the above requirements), there is an additional charge of \$270.

## **Employer Sponsored Migration**

### **Employer Nomination Scheme (subclass 785)**

This visa allows an employee and any dependent family members to live as permanent residents in Australia.

#### **For this visa you need:**

- An Australian employer willing to offer you a position within their company, and able to prove that there is a genuine need for an employee;
- The nomination from an employer must be approved before the visa can be granted, and the visa application lodged within six months of the approval of the employer nomination. However, if the visa application is lodged before the employer nomination is granted, and the employer nomination is subsequently refused, the visa application fee will not be refunded.



- The nominated position must provide employment on a full-time basis for at least three years.
  - You must also be under the age of 45, unless there are demonstrable exceptional circumstances.
- Cost of application (from outside Australia): \$2,095; (from inside Australia): \$3,105.

List of applicable jobs for ENS:

<http://www.comlaw.gov.au/Details/F2011L01228>

### **Regional Sponsored Migration Scheme (subclass 1054)**

This visa is aimed at encouraging the migration of workers to Australia, to areas outside the major urban areas.

- Both the employer's business, and the job position, must be located in regional or low population growth areas (all of Australia excluding Brisbane, the Gold Coast, Newcastle, Sydney, Wollongong, Melbourne and Perth);
  - The employer must first submit an employer nomination to a Regional Certifying Body to prove that there is need for a paid employee, and that the business is lawfully and actively operating in an applicable area of Australia;
  - The nomination position must provide employment on a full-time basis for at least two years;
  - The employer must then lodge the nomination with a Centre of Excellence (located in Perth, Melbourne and Sydney);
  - If the nomination is approved, the nominee must then apply for his or her visa within six months of the approval date;
  - The occupation must require a person with a relevant Australian diploma or higher education qualification to fill the position, unless exceptional circumstances apply.
- Cost of application (from outside Australia): \$2,095; (from inside Australia): \$3,105.

### **Temporary Business, Long Stay (subclass 457)**

This is the most commonly used programme for employers to sponsor overseas workers to work in Australia on a temporary basis. There are specific jobs which are applicable under this visa, which are outlined here:

<http://www.comlaw.gov.au/Details/F2011L00246>

Employers can be either Australian or overseas businesses. Owners of this visa can work in Australia for a period of between one day and four years. They are also able to bring with them secondary applicants on this visa, who are able to work and study. The employer must act as a sponsor to the worker, and cooperate with the government's monitoring requirements.

However, a business must apply to become a business sponsor, through the Department of Immigration, before sponsoring any employees.

## **Family Visas**

### **Partner visas and Prospective Marriage visas**

Partner migration allows married partners and de facto partners (including same-sex relationships) of Australian citizens and permanent residents to enter Australia and remain there permanently. Partners of "eligible" New Zealand citizens are also included. Partners are initially granted a temporary visa, which may later be upgraded to a permanent visa, dependent on circumstances.

Intended spouses (fiancées) of Australians are also eligible for temporary entry under this category, but will be granted a Prospective Marriage visa. These can only be applied for and granted outside of Australia.



You must be sponsored by your partner/fiancée, and they must be eligible to sponsor you. If you have previously sponsored partners for migration to Australia, or if you yourself were sponsored by a partner within the past five years, you may not be eligible as a sponsor.

If the application is for a de facto partner, i.e. outside of marriage or prospective marriage, the relationship must have been ongoing (and usually would have involved cohabitation, although various other factors are taken into account) for at least 12 months prior to the application. There are certain circumstances under which this can be waived, for example if you have children with your partner.

The categories of evidence which will be examined when applying for a partner visa but are unmarried are:

- Financial aspects;
- The nature of the household;
- Social context of the relationship;
- The nature of the commitment between partners.

Health and character assessments must also be passed for this visa to be granted.

Any dependent children under the age of 18 can also be included in an application as long as the applicant has legal custody of the child. Step-children from previous relationships may also be included under certain circumstances. Once a person has been granted a temporary Partner visa (subclass 309), they are eligible to work or study in Australia.

#### **For Prospective Marriage visas (subclass 300):**

- An application for a Prospective Marriage visa must be lodged from outside of Australia;
- This is a temporary visa, valid for nine months from the date granted;
- In order to apply for a partner visa, you must marry your intended spouse within the nine-month validity of your visa;
- Once the visa is granted, the applicant is entitled to work and study in Australia.

Cost of application (lodged outside Australia): \$1,995; (lodged inside Australia): Partner visa: \$2,960.

## Parent

### **There are two categories: Parent category and Contributory Parent Category**

- Parent migration is applicable to parents of settled Australian citizens, permanent residents, or eligible New Zealand citizens and parents must be sponsored by that child or the child's partner;
- However, under the "balance of family test", the applicant must also be able to show that the majority or half of their children are "eligible", i.e. Australian citizens or permanent residents;
- The Australian Government doubled the number of parent visa places available for 2011-2012 to 2000. This has led to a decrease in waiting time from 20 years to 15 years. However, this waiting time changes frequently, depending on the number of applications;
- The waiting time for a contributory parent visa is currently two years;
- The Contributory parent category visa is the higher cost/shorter waiting time option;
- Parent category is lower cost/longer waiting time;
- The child of the applicant must sponsor their parent, and an assurance of support is also required from the sponsor (in this case child), undertaking to supply support for the applicant during their first two years in Australia.



**Contributory parent category:** 1st instalment: \$1,995, 2nd instalment: \$40,015 (for a permanent visa) or \$24,010 (temporary visa).

**Parent (subclass 103):** 1st instalment: \$1,995, 2nd instalment: \$1,735.

**NB:** *There are also options for children of Australian citizens or permanent visa holders to move to Australia, if sponsored by a parent.*

## Retirement Visa

### Investor Retirement Visa

The only option for people wishing to retire to Australia, but who have no family or relatives able to sponsor their move there, is to apply for an Investor Retirement Visa.

**In order to qualify for this visa, you must:**

- Be sponsored by an Australian State or Territory;
- Be over the age of 55. Your spouse can be of any age, but you cannot have any other dependants;
- Have assets valued at a minimum of \$750,000 AUD which are legally owned by you and both capable of and available for transfer to Australia. NB: If you are moving to an area of regional Australia, or a Low Population Growth Metropolitan Area then this amount is lowered to \$500,000;
- You and your partner (combined) must have access to a minimum net income of \$65,000 AUD (\$50,000 for regional Australia);
- You must be able to make a designated investment of \$750,000 (or \$500,000 in regional Australia) in your name, in the State in which you have been sponsored. This is in addition to the assets requirement.
- Have a fully comprehensive health insurance package, preferably with an Australian insurer;
- Agree to not work more than 20 hours per week whilst in Australia;
- Pass health tests and be of good character (have no previous criminal convictions).

People who apply for the standard retirement visa first receive a temporary visa, which is valid for four years. After this period has lapsed, the visa can then be renewed on a two year rolling basis.

The charge for this visa is in two parts: 1st part: \$270, 2nd part: \$10,925.

## Business Skills

Australia runs a Business Skills Category to attract applicants with a demonstrated record of business or investment who are willing to use their skills in Australia. The category is open to business owners, senior executives and investors.

- Business Owner (Provisional/Residence)
- State/Territory Sponsored Business Owner (Provisional/Residence)
- Investor (Provisional/Residence)
- Business Talent Visa (high calibre business owner identified by government)

### Provisional Visas

All applicants for any type of Business Owner or Senior Executive visa are obliged to help the Australian economy by being owners or part owners in businesses which do one of the following:



- Develop business links with international markets;
- Create or maintain employment in Australia;
- Export Australian goods or services;
- Produce goods or services which would otherwise be imported;
- Introduce new or improved technology;
- Add to commercial activity and competitiveness within sectors of the Australian economy.

In addition, they must actively participate in the day-to-day management of that business. A failure to meet these obligations may have implications on any future applications for residence visas. All applicants for any Investor visa must maintain their designated investment for four years.

#### **State/Territory Sponsored Business Owner**

- Be sponsored by an appropriate regional authority of a State or Territory government;
- Have an overall successful business career;
- For at least two of the past four years have had an ownership interest in up to two main businesses with a combined annual turnover of at least \$300,000;
- You and your partner have a net value of \$500,000 which is available for investment in a business in Australia and which is available for transfer to Australia within two years of a visa grant;
- You must also be aged 55 or under, unless there are exceptional circumstances
- You have demonstrated that there is a need to be in Australia to conduct the chosen business activity;
- You have notified the appropriate regional authority that you intend to develop a business in that area;
- You have a commitment to establish or participate in a qualifying business in Australia.

#### **However, there are certain differences (mainly financial) for those applying without State sponsorship for Business Owner:**

- For two of the past four years, you and your spouse have had assets of at least \$200,000 in a qualifying business;
- For at least two of the past four years have had an ownership interest in up to two main businesses with a combined annual turnover of at least \$500,000;
- You and your partner have a net value of \$800,000 which is available for investment in a business in Australia and which is available for transfer to Australia within two years of a visa grant;
- You must also be aged 45 or under, unless there are exceptional circumstances;

You have notified the appropriate regional authority that you intend to develop a business in that area.

#### **State/Territory Sponsored Senior Executive**

- Be sponsored by an appropriate regional authority;
- Have an overall successful business career;
- For at least two of the past four years have held a position in the three highest levels of management structure of a major business where you were responsible for policy development;
- You and your spouse have a net value of at least \$500,000 available for transfer to Australia within two years of a visa grant;
- You are aged less than 55, unless there are exceptional circumstances;
- You have a commitment to establish or participate in a qualifying business in Australia;
- You have demonstrated that there is a need to be in Australia to conduct the chosen business activity.



**However, if you are applying without sponsorship for Senior Executive:**

- You and your spouse have a net value of at least \$800,000 available for transfer to Australia within two years of a visa grant;
- You are aged less than 45, unless there are exceptional circumstances;
- You have notified the appropriate regional authority that you intend to develop a business in that area.

**State/Territory Sponsored Investor**

- Be sponsored by regional authority;
- Three years' experience of managing qualifying business or investments;
- For one of past five years you have: Maintained involvement in managing a qualifying business or investments, the value of which was at least \$750,000, in which you had an ownership interest;
- For last two years had assets of at least \$1,125,000;
- Made a designated investment of \$750,000 at time of decision;
- Aged less than 55;
- Commitment to maintain a business in Australia.

However, if you are applying without sponsorship for Investor:

- For one of past five years you have: Maintained involvement in managing a qualifying business or investments (the value of which was at least \$1,500,000) in which you had an ownership interest;
- For last two years had assets of at least \$2,250,000;
- Made a designated investment of \$1,500,000 at time of decision;
- You must be aged under 45;
- You have notified the appropriate regional authority that you intend to develop a business in that area.

*'God bless America. God save the Queen. God defend New Zealand.  
And thank Christ for Australia.'*

**Russell Crowe, New Zealand-born actor**





## —*Rhiannon Thomas*

*moved to Kerrie in 2011.*



*'I came to Australia on a working holiday visa and after four months my employer offered to sponsor my residency'*

**Rhiannon Thomas, 27, moved from Gloucestershire to Kerrie, just outside Melbourne, in February 2011. She works as a Race Horse Trainer, and entered Australia on a Working Holiday visa. She now has a Skilled Migration visa under the Regional Skilled Migration Scheme.**

**What prompted you to move to Australia in the first place? How long did it take from making the decision to move, to actually moving over there?**

I was looking at moving abroad either on a temporary or permanent basis. Australia was a logical choice career-wise and I also had family already based out there. I mulled it over for six months or so. After applying for jobs it only took two months from accepting one to making the move.



### **Why did you choose Australia?**

It held a lot of job opportunity for me. It's also a country I am familiar with having holidayed here on a couple of occasions.

### **Why did you choose to move to the location that you now live in?**

I chose Victoria, and Melbourne in particular, due to the cosmopolitan nature of the city. Melbourne is a very accessible city with more of a town feel. I live just over an hour out of the city in the Macedon Ranges. I live on-site of my job and my accommodation was provided by my employer.

### **What's nice about Australia, and what isn't so nice?**

I particularly enjoy the lifestyle. There is a relaxed vibe about almost everything in Australia, and it is a very sociable, active society.

**The downsides:** The cost of living, and in particular the price of food. At one point this year bananas were up to 14AUD (about £9.50) a kg due to the flooding in Queensland. They are now 2AUD (£1.40) a kg.

### **Is there anything that you specifically enjoy or dislike about the area that you live in?**

It is beautiful. There are some gorgeous towns amongst the Macedon Ranges. There are wineries, nature reserves, abundant wildlife, great restaurants/cafes and boutique shops.

**Dislikes:** There are snakes, which I have been fortunate not to encounter as of yet, but there are also spiders. Living rurally, I see a lot of spiders, some the size of biscuits and many of them are extremely poisonous.

### **What are the three worst things about living in Australia, and what are the three best things?**

**Worst:** The cost of food. There is a huge variation on the price of food from supermarket to supermarket. You quickly learn to look before you buy and I have learnt to budget better than I ever had to in the UK.

The roads. I appreciate that the roads here cover a vast amount of country. However, if it rains the road markings are nearly invisible, even on some of the major highways.

The spiders. I couldn't have a real Christmas tree last year as I had been warned that spiders will often nest in them. People do buy them, and they are available, but I wasn't risking it.

**Best:** The weather. Melbourne may have the most temperate of climates compared to other areas of Australia but it still beats the UK hands down. The saying goes: "If you don't like the weather in Melbourne, wait a minute."

The opportunity to experience a diverse array of landscapes and climates within one country. From the rainforest to the desert and, even snowy mountains in the winter.

The lifestyle. There's a great work life divide. People really make the most of their free time.

### **What went right, or wrong, with the move? – Have you learnt any lessons from the move that you would know not to repeat?**

My move was really straightforward. I literally packed a suitcase and was on my way. Coming over to Australia on a working holiday visa meant that I could very well be back home in a year, but also meant there were no restrictions to keep me here if I didn't like it for any reason.

### **Are there any specific tips to do with the moving process that you would give to people thinking about moving over to Australia?**



If you are relocating and have a large amount of baggage, send it unaccompanied. Shipping belongings out via boat is far cheaper than by plane. It can take 70 days or longer so be prepared and make sure you take any essentials with you. Also, familiarise yourself with Australia's import restrictions. There are many, and you may find your belongings are intercepted by quarantine.

**What type of visa do you have, and how did you go about getting your visa?**

I am on a Skilled Migration visa under the Regional Skilled Migration Scheme. This is a visa that helps fill employment in less populated regional areas of Australia. It is a visa popular within the agricultural and educational industries. There are many conditions that need to be met by both employer and employee. I came to Australia on a Working Holiday visa and after four months my employer offered to sponsor my residency. It is a lengthy and costly process. I used a migration agent and would highly recommend the same to anyone looking for a permanent visa.

**Would you ever return to the UK?**

Yes, I love the UK. I always think of it as home. At the moment, with the state of the economy, my lifestyle choices and career ambitions there is little for me there currently, but it is definitely where I see myself growing old.

**Did you move to Australia alone, or did you have anyone else that you had to arrange the moving process for?**

My dog, Talan, relocated to Australia in December. I used a British company PetAirUK to do all the paperwork, ensure all his veterinary appointments were made at the right time, book flights, organise quarantine, collect him from my parents' home and get him safely on the plane. They were amazing. They were hugely efficient, kept me updated every step of the way and almost completely eliminated the stress involved. I would highly recommend them. They will vary their workload to suit your needs and your budget. It's not a cheap affair but they were really worth every penny.

He needed to be up to date with his vaccinations. Leptospirosis was left off as it can produce false negatives on the required blood tests. However dogs in Victoria are not vaccinated for this anyway. They also need flea and worm treatment within tight timeframes.

**How long did he have to spend in quarantine?**

Talan quarantined in Australia for 30 days. He went to quarantine in Sydney as Melbourne was full, and then took an internal flight with an animal transport company JetPets. There was a huge amount of quarantine traffic in December due to the introduction of new rabies legislation in January. All dogs now have to be vaccinated and blood tested for rabies prior to export. The timescale on this covers up to six months so be prepared!!

**How much did it cost to bring him out?**

It cost 4000AUD. This covered everything: vet costs, agent fees, paperwork, quarantine and final transportation to Melbourne.

**How is he adapting to his new environment?**

There are a lot of new and interesting smells out here for him. We have a lot of parrots on the farm which he is keen on chasing at the moment. He has also found his water wings and we often go swimming in the lake on the farm, at the beach and to an awesome dog resort.



### **What are the best places to live in your area, particularly for people in their twenties?**

Like every city, land is at a premium in the city. It can be really expensive to live close to the CBD, especially if you are looking for outside space. The farther you move out of the city, the more space you will get for your money. The areas along the beach are obviously hugely popular, especially St Kilda. There are lots of backpackers and young professionals there. Other popular places are Fitzroy (up and coming over the last few years), Brunswick and Carlton. Richer areas include Brighton and South Yarra. The west side of the city is possibly less popular, although undergoing lots of redevelopment. Yarraville is a popular area for expats. There's a great mix of families and professionals there and it only takes 10-15mins into the CBD by train.

### **How does one go about buying or renting a house?**

I don't have a clue about buying in Australia. There is huge competition for rentals though. There are a large number of share houses in all areas of the city, both for backpackers and for professionals. They are hugely popular and a great way to live in a location that you may not otherwise be able to afford. There are usually strict inspection times on properties, and the right apartment may have hundreds of applicants. Be prepared for a tough interview process! Currently average two-bedroom apartments in areas such as St Kilda are going for 350-450AUD per week.

### **What about getting a doctor/dentist**

Australia has a Medicare scheme that reimburses some of the costs of medical care. The amount varies according to your residency status. However this only usually covers the most basic of GP and hospital care. Private healthcare is big business and it is wise to have personal insurance. In fact, it is mandatory if you are earning above a certain threshold. There is huge choice of doctors and dentists due to them all being private. You can register with whom you choose but my advice is to shop around.

### **Travelling around Australia or commuting to work – do most people drive? If not, what is the public transport system like?**

Public transport in Melbourne is great. There is a huge tram and train network which covers vast areas of the city right out into the suburbs. It is good value and a lot easier than taking the car. Most people use public transport to commute to and from work. The regional train services are also convenient and good value. It is cheaper to get the train into the city than to drive and pay for parking.

### **How do you go about buying a car?**

Buying a car is relatively easy within Victoria, but each state has its own rules on registration, insurance and safety. There are lots of cars available in the used car market, mainly due to the backpackers. Check out [Gumtree.com](http://Gumtree.com), the newspapers and local dealers. You need to ensure the car has a roadworthy certificate dated within 30 days of sale and get it transferred and registered through Vic Roads. Prices vary on engine size etc.

### **Where to go on holiday in Australia, or any good beaches or places to visit you would recommend which are more 'off the beaten track' than the traditional tourist areas?**

To be perfectly honest, I haven't been in Australia long enough to step off the beaten track. There are so many tourist options from the Barrier Reef, to Ayers Rock, Snowy Mountains of NSW, and the Gold Coast beaches, to name but a few. Accommodation can be expensive, especially at peak times, but camping is a great option. The



reserves and national parks around Australia allow camping and are great if you don't mind getting a little rough and ready. House-sitting is another great option and allows you to see areas from a resident's perspective.

**Where would you recommend in terms of shopping? Are there any good markets near you?**

For food I like Prahran market. There is a wonderful selection of meats and seafood and every fruit and vegetable you could think of. More popular is the Queen Victoria Market in the CBD. It is huge and you can get almost anything from food to shoes, home wares, art and everything in between. Supermarket-wise the leaders are Coles and Woolworths, with hundreds located all over the country. Our local Coles has a small British section where you can get a few home favourites, if you don't mind paying over the odds for them.

I sometimes buy kangaroo meat, since it's much cheaper than beef or any other meat. Books in Australia are also really expensive, so buy online!

## CHAPTER 5

### —Retiring to Australia

Why Down Under can be a perfect place for retirement

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**A BRIGHT FUTURE:** Many pensioners love the idea of retiring to a place in the Australian sun - and to sharing their time with exotic natives such as this Rainbow Lorikeet.

Australia has traditionally been one of the most popular locations for British retirees looking to move overseas in their old age. The country has one of the largest populations of UK retirees in the world, with the Department for Work and Pensions in the UK estimating that there are approximately 250,000 UK pensioners there.

Numbers have declined recently, however, as the cost of living in Australia, the strength of the dollar, and the difficulties of getting a visa have taken their toll.

In all, there were just over 3 million people, or 13.4 per cent of the population, aged 65 years and over in Australia in 2010, an increase of 370,600 people or 14 per cent since June 2005.

## Visas

As mentioned in the Visa section of this book, for people looking to retire to Australia with no family connections there, the only visa available is the Investor Retirement Visa. This visa requires applicants to make an investment of \$750,000 to the State you choose to move to (or \$500,000 in regional areas), in addition to the visa charge of \$11,195 per applicant.

Applicants are also required to have fully comprehensive health insurance (or coverage that is equivalent to Medicare), and the visa is only temporary, allowing holders to live in Australia for four years. It can usually be renewed on a rolling basis, but the charge of \$11,195 applies to each re-application.

Only around 2,000 self-supporting retirement visas are granted each year.

If a retiree has children living in Australia, then there are a number of family visas which can be applicable. However, for these to be applicable, at least half of one's children must live in Australia. The waiting time for a Parent Visa is currently 15 years. There is an option of a "Contributory Parent Visa" with a wait of two years, for which the cost is \$42,010 for a permanent visa, or \$26,005 for a temporary one.

## Pensions

Before retiring to Australia, it is important to realise that under current UK law, Britons' pensions are "frozen" when they begin receiving them abroad, meaning that no increase in pension is applied to pensioners living in certain countries. Pensioners moving to Europe, the USA and non-Commonwealth countries receive their pensions "as normal", that is with annual cost-of-living increases, however those moving to Australia, Canada, India, New Zealand, etc, receive no inflation on their pensions.

There has been a long-running campaign by a number of organisations, including the International Consortium of British Pensioners, against what is described by the British Pensions in Australia organisation as "the UK government's discriminatory, immoral pension legislation".

In 2008, the International Consortium took its case to the European Court of Human Rights, which rejected the claim, stating that "while there was some force in the applicants' argument... place of residence was nonetheless a matter of choice".

Australia has a non-contributory pension system, but it is means tested, and is not available until the person has lived in Australia for 10 years as a permanent resident. The means test absorbs 50 per cent of income above a threshold level. Those who have means other than their UK pension mostly get no Australian pension at all.

Telegraph Expat has also been running a campaign on this subject for more than two years, with a series of related articles on the topic here:

<http://www.telegraph.co.uk/expat/campaigns/frozenpensions/>

Jim Tilly, the honorary chairman of British Pensions in Australia, says: "At present, and in my opinion, all is not too good for people to retire from Britain to 'Down Under', because of the sick economic situation up there and the strength of the Aussie dollar down here. Many who made that change some years ago are now being forced to return to the UK at Britain's greater expense because of the depreciating value of their income sourced from the UK. As an example, my own UK pension, notwithstanding the additional reduction of some 55 per cent because of the weaker £, provides me about 40 per cent less than I would get if I lived back there or in Spain or the USA."



## Retirement Spots

### According to the Australian Bureau of Statistics:

In 2010, Tasmania joined South Australia in having the highest proportion (15.6 per cent) of people aged 65 years and over. The Northern Territory continued to have the lowest proportion (5.5 per cent).

In the five years to 2010, the largest increases in people aged 65 years and over occurred in New South Wales (110,300), Victoria (88,300) and Queensland (87,900). Rapid growth of 43.4 per cent occurred in this age group in the Northern Territory over this period, however this added only 3,800 people, the smallest increase of any State or Territory.

Areas with the highest proportion of people aged 65 years and over at June 2010 were Yorke and Lower North in South Australia (21.4 per cent), Mid-North Coast in New South Wales (20.4 per cent) and Wimmera in Victoria (20.1 per cent). Areas with the lowest proportion of people in this age group were Pilbara in Western Australia (2.7 per cent), Bal in the Northern Territory (4.7 per cent) and Kimberley in Western Australia (4.9 per cent).

The most popular areas for retirees is, in general, the South Eastern part of Australia, including both the Gold and Sunshine Coasts, whilst the area surrounding Perth also appears to be popular.

On the website *britishexpats.com*, both the Mornington Peninsula in Victoria (south of Melbourne) and Queensland's Sunshine Coast are recommended, the latter because "almost every activity is catered for. Plenty of people retire here from all over Australia and the rest of the world, which makes it a very welcoming place".

Jill and Owen Weeks, the authors of a book *Where to Retire in Australia*, say most pensioners generally favour large cities due to access to medical care, transport, family and friends – or the New South Wales and Queensland coasts because of lower pollution, congestion and crime.

### Other spots they recommend are:

Western Australia is popular (particularly Perth, and Mandurah, south of Perth).

The Peel Region is located south of suburban Perth and is bordered by the Indian Ocean to the west, and the Darling ranges in the east. The major city in the region is Mandurah located 69km from Perth. A major attraction is the Peel inlet that links the sea to the inland estuaries. Inland waterways in the region cover 147 square kilometres.

A freeway links Perth to Mandurah and the drive from the centre of Perth will take around one hour. Mandurah has attracted a significant number of retirees. The city has one of the highest numbers of retirees in any location in Western Australia outside of Perth.

The Sunshine Coast of Queensland is attracting an increasing number of retirees and people seeking a lifestyle change. The areas most favoured by retirees range from Bribie Island in the south to Noosa Heads in the north. It is interesting to note that in both of these areas there are controls imposed on development. In Bribie Island, there is a height limit of three storeys imposed on all dwellings, and in Noosa Heads and surrounding areas there is a population limit that will eventually restrict new development. The coastal strip from Caloundra, through Mooloolaba to Maroochydore has grown dramatically and is now facing significant issues to do with infrastructure and transport.

## Healthcare

If you come to Australia on any type of retirement visa, you will not be eligible for any Medicare cover. You will be required to have your own private health insurance, which is either fully comprehensive or which “provides coverage that is at least equivalent to Medicare (including coverage of 85 per cent of costs for hospital, emergency, and general practitioner services)” (<http://www.immi.gov.au>).

However, if you come to Australia on a family-type visa, you may be able to claim Medicare. If you receive a permanent or temporary Contributory Parent Visa, or a Parent Visa, you will be eligible to receive subsidised healthcare through Medicare. If you have a permanent Parent Visa (either Contributory or a Parent Visa), you will also have access to the Pharmaceutical Benefits Scheme.

Treatment in public hospitals is free, paid for by the States. Many people buy private medical insurance, which is encouraged by the tax system.

Visits to the doctor are not free, but the Medicare system rebates a good portion of the costs (for those to whom Medicare is available). For older people, many practitioners use the bulk billing system, under which they collect the full Medicare rebate and do not charge the patient at all. Medicare does not cover dental and auditory services. There are 36 insurance companies to choose from, all of which will provide health insurance to British expats retiring to Australia. Among the best known are Medibank, BUPA International ([www.bupa-intl.com](http://www.bupa-intl.com)), HIF (<http://www.hif.com.au/>) and NIB ([www.nib.com.au](http://www.nib.com.au)). There are also some non-profit healthcare providers, including HCF insurance ([www.hcf.com.au](http://www.hcf.com.au)) and GMHBA ([www.gmhba.com.au](http://www.gmhba.com.au)). BUPA Australia also has a strong presence, with 14 per cent of the Australian population being members.

When asked what healthcare access early-retired Britons could expect there, an Australian Embassy spokesman in London was blunt: “We don’t want retired people. No country wants them – Britain doesn’t. To get into Australia you need a visa. They come under different categories, and there isn’t a retirement visa.

“Some people would be covered under the reciprocal health care agreement. However, people applying for this class of visa need to show evidence of being part of a private healthcare scheme.”

There are also a number of both programmes and services available for older people living in Australia, although most care services are targeted at those aged 75 and over. These include the Home and Community Care Program which provides services including home help, health support and Meals on Wheels.

Commonwealth Carelink Centres, established by the government, provide a wide range of information about care and support services available for older people, people with a disability, and those who provide care. The website is: <http://www9.health.gov.au/ccsd/>

### Other useful organisations:

Aged and Community Services Australia – a national body representing over 1,200 organisations, providing accommodation and care services to over 450,000 older Australians.

Aged and Community Services Australia

ABN 65 070 261 87

Level One, Bank House

11 - 19 Bank Place,

Melbourne Victoria 3000

phone: 03 9670 5900 fax: 03 9670 6400

[www.agedcare.org.au](http://www.agedcare.org.au)





Aged Care Association Australia (ACAA) – a professional, national industry association for providers of quality residential and community aged care services.

Aged Care Association Australia (ACAA)

Level 1

25 Napier Close

Deakin ACT 2600

PO Box 335

Curtin ACT 2605

T: 02-6285 2615 or 08-9405 7171

F: 02-6281 5277

E: [office@agedcareassociation.com.au](mailto:office@agedcareassociation.com.au)

*‘A few years ago, we colonised this place with some of our finest felons, thieves, muggers, alcoholics and prostitutes, a strain of depravity which I believe has contributed greatly to this country’s amazing vigour and enterprise’*

**Ian Wooldridge, British journalist**





## —Patrick Russell

*moved to Australia in 2004*

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*‘We’ll never return to the UK... the lifestyle here is just fantastic’*

**Patrick Russell, 66, retired from British Airways in 2000 and moved to Australia in 2004**

**What prompted you to move to Australia in the first place, and why? How long did it take from making the decision to move, to actually moving over there?**

In 2000, I retired from British Airways to the farm in Devon which we had intended for our retirement. It was not to be, and we separated in 2003, my wife moving to a small house in the village. In 2004, we decided to sell the marital home, and having got it ready for sale, I put it in the hands of a couple of estate agents and set off around the world to visit friends and family I hadn’t seen for 25 years, partly because my wife was never keen to visit them. In 1993, BA posted me to Sydney for almost four months, and I rented half a house from a lovely Yorkshire couple. I kept in touch with them over the years, and I was to stay with them again while passing through Sydney this time. I happened to ask them to introduce me to someone who could take me dancing (I had been going to Salsa lessons for a couple of years in the UK, and had been missing it while on my travels). They gave me Gill’s number, we met up in Sydney, and instead of four days I spent 10 here, and vowed to keep in touch while I was back in the

UK. A buyer for the house had been found during my absence, and I went back to move my stuff out. During the three months we were apart, we were on the phone every day and our relationship developed greatly. We met three months later in San Francisco and have rarely been apart since. We married in 2010 and are living in Gill's house in Fairlight, which is the next-door suburb to Manly.

#### **What's nice about Australia, and what isn't so nice?**

The weather is generally superb, with blue skies in the winter and not too cold, and warm to hot in the summer. Australians are very laid-back and relaxed about most things. Very occasionally it gets TOO hot (+40) and humid.

#### **Ditto for the specific place you're living in**

Manly is a beautiful town with fabulous beaches. It buzzes all year round, but really comes alive with the tourists in the summer. The iconic Manly ferry is a lovely way to travel here from the CBD. Great places to eat, lots to see and do on Sydney's Northern Beaches. Transport links aren't too great the further north from here you go, but we are so lucky being only 15 mins walk, along the harbour-side, from the ferry, which takes you into the centre of Sydney.

#### **What are the best three things about living in Australia, and what are the three worst things?**

##### **BEST:**

1. My wife.
2. My friends and lifestyle.
3. The climate.

##### **WORST:**

1. Missing my daughter still in England.
2. Politics. They are so childish!
3. Not living in the countryside any more.

#### **What went right and wrong with the move – what lessons have you learnt from the move that you would know not to repeat if you were to do it again?**

The move was done in stages. I started living with Gill while keeping a home in Devon, so that she did not feel I was burning my boats before we had confirmed our relationship. I only brought a few things out at first. After 18 months, when it was evident that we had a future together, I sold in Devon and moved the important bits to Australia – 1 pallet of boxes. I didn't bring any furniture, because Gill's home is already furnished. There were no major hurdles to overcome.

#### **Are there any specific tips you would give to people thinking about moving over to Oz to do with the moving process?**

There are plenty of agents who can do a lot of the work for you, and there are a few websites relating specifically to UK moves to Oz. You can post questions there and get advice from many people on their experiences.

#### **What other tips would you give to any would-be British expats? Could be things to do, places to move to, anything to do with getting sponsorship for your visa etc.**

My only advice would be to keep meticulous records for your visa application. Anything and everything – receipts,



photographs, bank statements etc. I came on a partner visa, and I had to prove to the Department of Immigration that my relationship with Gill was genuine. Our friends got to know that I would need to take a photo at every gathering, so it became second nature for everyone to get together for “Pat’s visa photo”! When submitting your application, make it as easy as possible for the case officer. Keep everything neat and ordered, tabbed and indexed. That way, you minimise the amount of work they have to do. If you are on a partner visa, it is vital to have a joint bank account, and be able to prove that you pay for things, especially major, together.

**What kind of visa are you on, and how did you go about getting your visa?**

The initial application was handled by an Immigration Agent, but at \$5,000 it was very expensive. Looking at what she did, I realised that I could do the second application (two years later) myself. In fact, my case officer commended me on the quality of my submission!

**Did any dependants/family members move over to Australia with you? If so, what are their names/ages, and how did they obtain their visas?**

No, but I already have three cousins living in NSW.

**Would you ever return to the UK? Why/why not?**

Not permanently. Mainly because of the weather and lifestyle. We return most years for a holiday as we both still have family in the UK.

**Is there any information or any facts you could give specifically about being retired in Australia, for example with regards healthcare, pensions or similar?**

While your British Pension is still paid to you, it is frozen the moment you leave the UK. If you go to live in other countries, like the USA, it will remain indexed. Groups of expats are fighting this through the courts and parliament, so hopefully when the financial situation improves it may be revoked.

**Are there any areas of Australia you would particularly recommend for retirees (or people 65+) to live in, or which are particularly popular among that age group?**

I like Sydney and Perth. If you can’t stand the heat, then Tasmania is a lovely spot.

**Are there any social groups which you are a member of, or which are popular with older age groups in Australia, for example sports groups, arts groups or similar? Are these a useful way of meeting people?**

We belong to a Ceroc dancing group (that’s modern jive) and we go to classes every Wed & Thurs night. They are very active socially, and there is hardly a week without one or two things going on. We go to yoga four times a week at a local gym, and are starting to socialise with others there. We go bush walking every Monday morning. Gill has been here for 40 years, so has a huge circle of friends, who are very including.

**What are the best food shops/supermarkets/other shops? Are there any good markets or similar near you/in Sydney that you know of?**

Sydney Fish Market in Pyrmont is world renowned. You can get a great breakfast there after 5am! Coles and Woolworths are the main supermarket competitors, but most towns have specialist food shops. Fresh meat, fish and veg is generally of very high quality, and mainly home-grown. There is not nearly so much reliance in imported goods as in the UK.



## CHAPTER 6

### —*Health*

From GPs and dentists, to opticians and hospitals, all you need to know about health care



**HEALTHY CHOICE:** Not only does Australia have a reputation for a sporty lifestyle, it is also known for its excellent health care

Australia has a world-class health system and is renowned for its highly trained medical staff and well-equipped, modern hospitals. The two measures generally used to judge the quality of a country's healthcare, infant mortality (4.61 deaths per 1,000 live births) and life expectancy (81.8), place it among the world's best, and ahead of the UK (4.62 deaths per 1,000 live births and life expectancy of 80.5 years) and the US (6.06 and 78.3). It has a good record on potentially preventable deaths, which are a third lower than in the UK.

The Australian approach to healthcare is a mix of state and private care. Partnership between the two sectors is actively encouraged. Australia's system, therefore, has avoided the worst aspects of all-out private care, as exemplified by the US (high cost, lack of cover for the poor and chronic sick), and the drawbacks of NHS-style state-funded care (lack of choice, treatment delays, questionable quality of care).

Healthcare expenditure in Australia as a proportion of GDP was 8.7 per cent in 2009, compared with an average of 9.6 in advanced (OECD) countries but roughly comparable with Britain.

Australia's system of universal medical cover is called Medicare: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) Some age restrictions apply to those seeking to join it.

### Registering with Medicare

You will need a permanent visa to register with Medicare. To find out if you are eligible and to register, you should go to a Medicare office with your passport, travel documents and visa.

Enter your postcode or suburb on <http://humanservices.findnearest.com.au/> to find your nearest Medicare office.

If all eligibility requirements are met, you will be given your Medicare card number to use until your card arrives in the post. This should take around three weeks.

Medicare administers the Australian Childhood Immunisation Register. If you have a child under the age of seven, make sure that you bring their immunisation records to help your doctor in Australia determine if their immunisations are up to date. Your child's immunisation history will help you to meet immunisation requirements when enrolling your children in school.

### What you pay

All taxpayers contribute 1.5 per cent of income to Medicare. Higher earners contribute 2.5 per cent. This falls far short of the budget required. Most funding comes from central government.

Most people are covered for 100 per cent of in-patient care and roughly three-quarters of primary care (GP) charges. Most buy "top-up" private medical insurance to cover the shortfall.

However, the state also subsidises premiums for all private health insurance cover. Policyholders are reimbursed 30 per cent, and 35 per cent between the ages 65 and 69. Those aged 70-plus receive a 40 per cent refund.

The rebate has proved popular, partly because it was applied irrespective of income and wealth. But the Labour government recently forced through laws to means test the rebate, which will cost higher-earning households A\$1,300 a year (£880).

**NB:** If you receive a social security payment from Centrelink ([www.centrelink.gov.au](http://www.centrelink.gov.au)) or earn a low income, you may be eligible for a government Health Care Card. The card will entitle you to a range of concessions, including the cost of medicines and the health services: doctor, dentist and ambulance. However, even if you have a Health Care Card, you will still need to present your Medicare card with your Health Care Card for all basic hospital and medical treatment.

### What you get from Medicare

At least three-quarters of GP charges, including services such as physiotherapy, are reimbursed through the state or by the insurer. The patient pays the remainder. Half the population has top-up insurance to cover this.

Hospital in-patient costs are fully covered in Medicare units. If you want to go to a private hospital, Medicare



will cover costs to the level incurred in a state hospital.

Medicare also provides help with Family Assistance payments and services. Some of the payments available at your local Medicare office include Family Tax Benefit, Baby Bonus, Child Care Benefit and Maternity Immunisation Allowance.

Medicare has an Information Kit, which provides information about Medicare's programmes and services and explains the eligibility requirements for benefits and payments:

<http://www.medicareaustralia.gov.au/public/migrants/language/english.jsp>

### **What you don't get**

Fees for dentistry, optical care and chiropractic services are not reimbursed under Medicare, although some help may be given to those with a Low Income Earner card. Most of these fees can be covered by private insurance.

Medicare does not cover the cost of ambulance transport. Ambulance costs vary depending on which State or Territory you live in and can be expensive even for a short trip if you do not have insurance coverage.

In Queensland and Tasmania, ambulance services are provided free for local residents. In all other States and Territories, fees may be charged. The fees vary depending on how far you travel by ambulance, the nature of your illness and whether you are eligible for a concession.

If you live outside Queensland or Tasmania you may want to insure against ambulance costs, either through membership schemes provided by the ambulance service (in the Northern Territory, South Australia, Victoria and country areas of Western Australia) or through a private health insurance fund (in the Australian Capital Territory, New South Wales and metropolitan Western Australia).

### **Medication**

Individuals contribute towards the cost of medicines on a "co-pay" basis. As of 2012, they pay up to A\$35.40 (roughly £24) per prescription, with the state paying anything above. Those on low incomes and welfare benefits pay around a sixth of the fee (A\$5.80). Once a family has paid in total per year more than A\$1,317, charges are waived.

### **Incentives to get private insurance**

Beyond the basic 30 per cent refund on private medical insurance, the government offers another incentive to draw young people into cover. If a person has not bought cover for hospital care (not GP or primary care) by July 1 following their 30th birthday, their premiums are loaded by two per cent a year. Under the scheme, known as Lifetime Health Cover, the loading continues for 10 years.

Andrew Apps, the director of international insurer, ALC Health said: "It's a way of penalising those who don't take out cover in their youth, and then at a later date decide to do so.

"While the two per cent annual levy is removed after 10 years, the cost to the individual can work out expensive. For example, someone aged 45 deciding to take out private medical cover for the first time would be surcharged as much as 30 per cent of their premiums for the first 10 years. Clearly, a decision to take out cover when you are younger makes a great deal of sense."

A further encouragement to buy private cover is a government levy of an additional one per cent tax on high earners – but only if they do not have adequate private hospital cover. This comes on top of the standard 1.5 per cent Medicare tax. The idea is that those over the earnings threshold, which is subject to change, would probably

rather fund their own care than contribute to state coffers.

### **Two types of plan**

There are two types of health insurance plans – hospital policies for in-patient cover and general treatment schemes. This broadly accords with the European “budget” and “comprehensive” labels.

Most hospital plans are designed to top up in-patient costs not met by Medicare for private patients in public hospitals or those wholly in the private hospital system – roughly a quarter of in-patient fees. If doctors charge a higher rate than the official schedule of fees, these fees will be met by some insurance plans.

A third of hospital beds are already in private units. Family doctoring falls within the private sector – in line with the US and continental Europe, and in contrast to the UK. However, it is subsidised by federal government through Medicare.

### **Insurance providers**

Expats in Australia have some 36 insurance companies to choose from.

The biggest is state owned. But Medibank Private ([www.medibank.com.au](http://www.medibank.com.au)) operates as a for-profit government business enterprise under the same regulation as private insurers.

As in Britain, some insurers are structured for-profit and others on a non-profit basis. Among the best-known providers are Australian Unity ([www.australianunity.com.au](http://www.australianunity.com.au)), Bupa International ([www.bupa-intl.com](http://www.bupa-intl.com)), and NIB ([www.nib.com.au](http://www.nib.com.au)). There are a number of non-profit insurers including HCF Insurance ([www.hcf.com.au](http://www.hcf.com.au)), the largest of the non-profit companies, and GMHBA ([www.gmhba.com.au](http://www.gmhba.com.au)).

Bupa Australia ([www.bupa.com.au](http://www.bupa.com.au)) is a strong presence. Much of the £1.44 billion Bupa garnered from the sale of its UK hospital chain was ploughed into Australia. In 2011, it merged MBF, HBA and Mutual Community into Bupa, with a total of 3.3 million members, some 14 per cent of the population.

It also offers optical, dental and other complementary health services, and is now as big as its UK counterpart. Bupa Australia works in partnership with Bupa International, the expatriate health insurance division, to provide international cover to outbound Australians moving abroad.

### **Pool-risk premiums**

The Australian system differs sharply from cover offered in Britain, where premiums are basically set according to the perceived risk of the policyholder. In Australia, premiums are determined more on a “pool risk” basis.

This “community rating” approach does not pay regard to age, previous medical history, or current state of health. In essence, the young and fit subsidise the old and ill.

Insurers are not allowed to discriminate on grounds of race, religion, sex and sexual orientation. They must also disregard the policyholder’s occupation and sporting or leisure activities.

However, insurers may apply moratoriums, or waiting periods, under which new policyholders are temporarily not covered for treatment for pre-existing conditions. In Australia, pre-existing conditions are referred to as pre-existing ailments (PEAs).

They usually apply for a 12-month period from the date of the first premium. But the moratorium can also take effect in regard to any condition, the signs or symptoms of which were evident during the six months before the policy commenced.

In addition, most plans do not come into effect at all until two months have elapsed since payment of the first





premium. This waiting period is extended to 12 months for treatments relating to obstetrics.

### Choosing an insurer

In order to qualify for the 30-40 per cent government rebate, your insurer must be a registered fund. Tourists on extended trips to Australia can buy overseas visitors health cover, but this does not attract the rebate. Australians often buy cover online. Comparison websites include moneytime ([www.moneytime.com.au](http://www.moneytime.com.au)), iSelect ([www.iselect.com.au](http://www.iselect.com.au)) and HelpMeChoose ([www.helpmechoose.com.au](http://www.helpmechoose.com.au)).

### Dealing with brokers

A broker may be useful if you want full private comprehensive cover to stay outside Medicare, either because you are ineligible, or just because you want to. The same applies to those needing full international cover. Before seeing one, it's worth noting how much you can afford and what benefits you regard as necessary.

### You should:

Fully understand what is not covered, as well as what is covered;

- Do you need rapid settlement, say within 14 days?;
- Know what you don't want cover for (e.g. maternity);
- Know if you want access to a 24-hour (multilingual) helpline;
- Are accidents and injuries included?

You should check that the broker is an agent of more than one insurer and has access to a wide selection of providers. You can also ask what commission the broker gets.

### Premium examples

SINGLE MAN AGED 30	COMPREHENSIVE	BUDGET
Aviva Int Solution Core/Core - reduced O/P	£1,244	£1,119
ExpaCare Executivecare/Standardcare	£1,563	£1,183
Medicare International Plus/International	£2,032	£1,537
BUPA Classic/Essential	£1,856	£1,008
AXA PPP Comprehensive/Standard	£1,139	£721
InterGlobal Ultra Comp/Standard	£1,454	£848
IMG Global Select Standard/Headstart*	£1,099	£655

COUPLE AGED 61 AND 59	COMPREHENSIVE	BUDGET
Aviva Int Solution Core/Core - reduced O/P	£5,636	£5,073
ExpaCare Executivecare/Standardcare	£12,919	£8,908
Medicare International Plus/International	£8,865	£6,744
BUPA Classic/Essential	£9,185	£5,252
AXA PPP Comprehensive/Standard	£5,221	£3,306
InterGlobal Ultra Comp/Standard	£6,982	£4,431
IMG Global Select Standard/Headstart*	£6,967	£4,409

COUPLE AGED 34 AND 31, WITH TWO CHILDREN AGED 3 AND 6	COMPREHENSIVE	BUDGET
Aviva Int Solution Core/Core - reduced O/P	£3,616	£3,255
ExpaCare Executivecare/Standardcare	£6,022	£3,998
Medicare International Plus/International	£4,709	£3,598
BUPA Classic/Essential	£5,751	£3,121
AXA PPP Comprehensive/Standard	£3,684	£2,332
InterGlobal Ultra Comp/Standard	£3,428	£2,206
IMG Global Select Standard/Headstart*	£2,806	£1,638

\* IMG premiums include a 15 per cent starter discount. Please note that policies do not necessarily compare like for like. Source: Medical Insurance Services ([www.medinserv.co.uk](http://www.medinserv.co.uk))

### The middle-aged and retirees

Australia's immigration policy aims to let in those deemed likely to contribute to the economy. Anyone who lives in Australia is eligible for Medicare (and the 30 per cent off the premium) if they have been issued with a permanent visa, regardless of age.

However, people coming to Australia aged over 55 will probably not qualify for a permanent visa. They need to show they will not be a burden on the state welfare or health system. To that end, retirees need an "adequate health insurance package" (which will not qualify for the rebate) and appropriate financial investments.

When asked what healthcare access early-retired Britons could expect there, an Australian Embassy spokesman in London said: "We don't want retired people. No country wants them – Britain doesn't. To get into Australia you need a visa. They come under different categories, and there isn't a retirement visa.

"Some people would be covered under the reciprocal health care agreement. However, people applying for this class of visa need to show evidence of being part of a private healthcare scheme."

### Reciprocal healthcare agreement UK-Australia

UK residents are covered by Medicare for the duration of an approved visit to Australia. This is similar to the European Health Insurance Card. The cover applies to "medically necessary treatment" – meaning ill-health or



injury which occurs while you are in Australia and requires treatment before you return home.

### **The Down Under experience**

Health economists say Australia is an example of how two healthcare systems can be combined to get the best outcome. A broad consensus between political parties keeps the structure in place. Encouraging private cover tempts new entries in to the market and the large number of insurers helps keep premiums down. As Andrew Apps puts it: “With so many companies vying for business, it can only be good for the consumer. With such an insurance market, it’s no surprise that Australia has a reputation for excellence.”

### **For more information on private health insurance see:**

Department of Health and Ageing Info Page -

[www.health.gov.au/internet/main/publishing.nsf/content/private-1](http://www.health.gov.au/internet/main/publishing.nsf/content/private-1)

Private Health Insurance Ombudsman –

[www.phio.org.au](http://www.phio.org.au)

Health Funds and Policy Comparison –

[www.privatehealth.gov.au](http://www.privatehealth.gov.au)

## Seeking Medical Assistance

### **Medical Emergencies**

Emergency treatment is available 24 hours a day, seven days a week at the “Casualty” or “Emergency” departments of public hospitals. Public and private hospitals are listed under ‘Hospitals’ in the White Pages directory ([www.whitepages.com.au](http://www.whitepages.com.au)). Emergency treatment may also be available at some medical centres.

If you or someone you know is dangerously ill, call 000 immediately and ask for an ambulance. When you go to hospital, remember to take with you any medicines you are using and also your Medicare card, private health insurance membership card, Health Care or Pension Concession Card.

### **General Practitioners (GPs)**

You can choose to visit any doctor or dentist – there are no area restrictions or lists for doctors as in the UK.

If you have a health concern and it is not an emergency, you should go first to a GP or to a medical centre. You can choose which doctor or medical centre to go to – they are listed in the Yellow Pages ([www.yellowpages.com.au](http://www.yellowpages.com.au)) under “Medical Practitioners”.

Your doctor may bulk bill. This means you will be asked to sign a Medicare form, and the doctor sends this form to Medicare, who then pays the doctor. If the doctor does not bulk bill, you will be asked to pay for your treatment and you may be able to claim most of the costs back from Medicare or your private health insurance fund. You must take your Medicare card (and Health Care Card if you have one) when you visit your doctor.

### **Telephone health information and advice services**

All states and territories have telephone services that provide 24-hour, seven-days-a-week guidance about health matters and can direct you to local health services.



You should always try to contact your regular family doctor first. But if he or she is not available, the services listed below have qualified nurses who can provide immediate professional advice on how urgent your problem is and what to do about it.

Refer to the details below to find out more about the 24-hour, seven-days-a-week telephone health service in your State or Territory.

STATE OR TERRITORY	ADVICE SERVICE	TELEPHONE	WEBSITE
Australian Capital Territory	Healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
New South Wales	Healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
Northern Territory	Healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
Queensland	13 HEALTH	13 43 25 84	<a href="http://www.health.qld.gov.au">www.health.qld.gov.au</a>
South Australia	Healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
Tasmania	Healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
Victoria	NURSE-ON-CALL	1300 606 024	<a href="http://www.health.vic.gov.au">www.health.vic.gov.au</a>
Western Australia	Healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>

### State and Territory Health Services

State and Territory governments provide hospital and community health services. For more information about the services available in your State or Territory, contact the relevant government department.

STATE OR TERRITORY	HEALTH AGENCIES	WEBSITE
Australian Capital Territory	Department of Health	<a href="http://www.health.act.gov.au">www.health.act.gov.au</a>
New South Wales	Department of Health	<a href="http://www.health.nsw.gov.au">www.health.nsw.gov.au</a>
Northern Territory	Department of Health and Families	<a href="http://www.health.nt.gov.au">www.health.nt.gov.au</a>
Queensland	Queensland Health	<a href="http://www.health.qld.gov.au">www.health.qld.gov.au</a>
South Australia	Department of Health	<a href="http://www.health.sa.gov.au">www.health.sa.gov.au</a>
Tasmania	Dept of Health and Human Services	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
Victoria	Department of Health	<a href="http://www.health.vic.gov.au">www.health.vic.gov.au</a>
Western Australia	Department of Health	<a href="http://www.health.wa.gov.au">www.health.wa.gov.au</a>

Examples of community and other health services provided by State and Territory governments are:

#### Community health centres

Community health centres provide health services for people of all ages at low cost. Not all centres provide the same services. The services that are often available include nursing, health education, physiotherapy, dental care, medical care, counselling and social welfare.

#### Health services for families with young children



Maternal and child health services are available in most States and Territories. These services are usually free for all families with children from birth to school entry age. They offer health information, immunisation, and advice about child development, parenting and nutrition for young children.

### **Women's health services**

Women's health services support women to make informed decisions about their own health. They help women either individually or in groups with information such as where you can find your nearest female doctor, where to go to have a pap smear (a preventative test for cervical cancer), breast care, pregnancy, alcohol and drug problems, help with gambling, and where to go if you are a victim of domestic violence.

### **Disability services**

There is a range of support and services available for people with a disability and their families or carers through State and Territory health services.

### **Services for people from diverse backgrounds**

Many hospitals and large health centres have teams of health professionals who supply services for local migrant communities. These services include counselling, advice, referral and health information.

### **Mental health services**

A number of services exist for people who need help for mental health problems and mental illness. In most common cases, people needing assistance for mental health difficulties should contact their family doctor or community health centre. If you need urgent assistance, contact the psychiatric team at your nearest hospital or contact your doctor. Information and assistance with mental health issues may be found through the agencies listed below.

<b>MENTAL HEALTH ASSISTANCE</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
<b>Lifeline - 24 Hour Helpline</b>	<b>13 1114</b>	<i>www.lifeline.org.au</i>
<b>Kids Helpline - 24 Hour Helpline</b>	<b>1800 55 1800</b>	<i>www.kidshelp.com.au</i>
<b>Mens Helpline Australia - 24 Hour Crisis Line</b>	<b>1800 688 009</b>	<i>www.menslineaus.org.au</i>
<b>Multicultural Mental Health Australia (MMHA)</b>	<b>02 9840 3333</b>	<i>www.mmha.org.au</i>

### **Immunisation**

Immunisation is not compulsory but is recommended for all children. Some States and Territories require a record of a child's immunisations to be presented when the child attends child care or starts school. Child care centres and schools want to know which children have not been immunised.

Immunisations can be obtained from your family doctor or your community health centre. If you wish to obtain the immunisations from your community health centre, you will need to contact them to find out which immunisations are available and when they are available. Your child must be up-to-date with immunisation or have an immunisation exemption for you to receive Child Care Benefit.

**For more information see:**



AGENCY	TELEPHONE	WEBSITE
<b>Department of Health and Ageing -National Immunisation Infoline</b>	<b>1800 671 811</b>	<a href="http://www.immunise.health.gov.au">www.immunise.health.gov.au</a>
<b>Medicare Australia - Australian Childhood Immunisation Register</b>	<b>1800 653 809</b>	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

## Dental Services

Dental care is provided mainly through private dentists. There are private dentists in your local area who usually charge you for their services.

They are listed under ‘Dentists’ in the Yellow Pages telephone directory ([www.yellowpages.com.au](http://www.yellowpages.com.au)). You may wish to take out private health insurance to help cover the cost of dental services.

Medicare Australia also administers the Medicare Teen Dental Plan. The Medicare Teen Dental Plan helps eligible teenagers 12 to 17 years of age with the cost of an annual preventative dental check. If you are eligible, a letter and voucher will be sent to you. A preventative dental check can include x-rays, a scale and clean, fluoride treatment, oral hygiene instructions, dietary advice and sealing pits or cracks in a tooth.

State and Territory governments provide a limited range of free oral health care to eligible Centrelink concession card holders. Services provided are primarily relief of pain and some basic oral health care, including dentures. Contact your nearest medical centre or hospital for details of services in your area. Contact Centrelink ([www.centrelink.gov.au](http://www.centrelink.gov.au)) to see if you qualify for a concession.

## Accessing Aged Care

There are a range of community care services (care for people living in their own homes or in the community) and residential care services (care for people living in nursing homes or hostels) available for older people. You can find telephone numbers for aged care organisations and services in your State or Territory listed under ‘Aged’ in the White Pages telephone directory ([www.whitepages.com.au](http://www.whitepages.com.au)). Commonwealth Carelink Centres provide information and support to people caring for the elderly and people with disabilities.

AGED CARE INFORMATION	TELEPHONE	WEBSITE
<b>Department of Health and Ageing - Aged and Community Care Infoline</b>	<b>1800 500 853</b>	<a href="http://www.agedcareaustralia.gov.au">www.agedcareaustralia.gov.au</a>
<b>Seniors website</b>		<a href="http://www.seniors.gov.au">www.seniors.gov.au</a>
<b>Centrelink - Residential Aged Care webpage</b>		<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>
<b>Commonwealth Respite and Carelink Centres</b>	<b>1800 052 222</b>	<a href="http://www.commcarelink.health.gov.au">www.commcarelink.health.gov.au</a>

## Complaints about Healthcare services

If you are concerned about health care provided to you or another person, you can make a complaint to the independent Health Complaints Commission in your State or Territory.



STATE OR TERRITORY	HEALTH CARE COMPLAINTS AGENCY	TELEPHONE	WEBSITE
Australian Capital Territory	Human Rights Commission	02 6205 2222	<a href="http://www.hrc.act.gov.au">www.hrc.act.gov.au</a>
New South Wales	Health Care Complaints Commission	1800 043 159	<a href="http://www.hccc.nsw.gov.au">www.hccc.nsw.gov.au</a>
Northern Territory	Health and Community Services Commission	1800 806 380	<a href="http://www.hcsc.nt.gov.au">www.hcsc.nt.gov.au</a>
Queensland	Health Quality and Complaints Commission	1800 077 308	<a href="http://www.hqcc.qld.gov.au">www.hqcc.qld.gov.au</a>
South Australia	Health and Community Services Complaints Commissioner	1800 232 007	<a href="http://www.hcsc.sa.gov.au">www.hcsc.sa.gov.au</a>
Tasmania	Office of the Health Complaints Commissioner	1300 766 725	<a href="http://www.healthcomplaints.tas.gov.au">www.healthcomplaints.tas.gov.au</a>
Victoria	Office of the Health Services Commissioner	1800 136 066	<a href="http://www.health.vic.gov.au/hsc">www.health.vic.gov.au/hsc</a>
Western Australia	Office of Health Review	1800 813 583	<a href="http://www.healthreview.wa.gov.au">www.healthreview.wa.gov.au</a>

*Australia is so cool that it's hard to even know where to start describing it. The beaches are beautiful; so is the weather. Not too crowded. Great food, great music, really nice people. It must be a lot like Los Angeles was many years ago.'*

**Mary-Kate Olsen, American actress**





## —Tracey Croke

*moved to Brisbane in 2009*

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*'I went to a hospital emergency with a friend. I had to pay several thousand dollars upfront. They wouldn't transfer my friend to a room until I'd shown them the money'*



**Tracey Croke, 48, a freelance journalist from Manchester, and her Irish partner Paul, 48, a construction director, moved to Brisbane in 2009. Tracey tweets on @TraceyCroke and blogs about her Australian adventures on [www.chronic-adventures.com](http://www.chronic-adventures.com)**

**Where are you from in the UK? Where were you living before you moved?**

I'm from Manchester and my husband is from Tipperary (We know... it's a long way... if we had a pound...). We lived in North Cheshire and still have a house there.





**You said that retraining as a journalist was part of the expat moving story. Could you expand on that? What made you decide to move to Australia? When did you move there? How long did it take from making the decision to move to actually moving?**

We moved in in March 2009 for mixed reasons. I guess it all started a few years back. We took a sabbatical and got severely bitten by the travel bug on a 15-month round the world trip. We were happy to return home but at the same time we knew of the opportunities in Australia for Paul's career.

Paul works in civil construction and has project managed large infrastructure contracts. Australia has skill shortages particularly in Queensland and Western Australia in the mining, energy and construction sectors.

Even though we love our native lands of the UK and Ireland, we prescribed ourselves with a good dose of working abroad therapy, partly for career development and partly to mask the symptoms of our incessant there's-a-big-world-out-there itch.

I worked as a freelance marketing consultant at the time. Writing had always been a big part of my job even in my pre-consultant years in the Nineties when I was employed by Guinness marketing in London. In my role as a consultant I wrote copy for businesses and I wrote articles usually for trade publications.

I decided to retrain as a journalist with the London School of Journalism because I wanted to develop and focus on my writing, gain a deeper understanding of the law and the journalism landscape particularly in the online world. It was also better suited to the transient lifestyle we were heading into.

The job was advertised in the UK and that part of it happened quickly. Paul was taken on a four-year fixed contract. It came with the offer of a 457 temporary business visa and a relocation package, which included our flights and furniture shipping both ways.

The process should have taken around three months from the decision to leaving but we had challenges. I've had an arthritic spine since my teens. It doesn't matter how many mountains I've climbed (sometimes helping people half my age to get to the top) or that I do 80km bike rides before breakfast. I'm still classified as a chronic case and I don't look good on paper.

It added another couple of months to the process while we satisfied the authorities that I wasn't going to be a drain on their system in the four-year visa period.

**Who did you move with? What was the most difficult thing about moving? Was it difficult to get a visa? How long did that take?**

We didn't choose the removal company; it came with the contract. There were no dramas with our removals. It's best to allow three months from door to door which includes time in the port to clear customs.

This means renting furniture for a period of time either here or back in the UK. Our furniture cost was around 6,000 GBP and we didn't bring everything. A family would probably need double that. Furniture is more expensive in Australia when you compare like for like quality with the UK.

**What have the biggest culture shocks been?**

I'd say a swap from Marmite to Vegemite was about the total sum of any culture shock we had. We travelled around the country for six months when we took our long sabbatical so we had a good insight.

I guess there have been a few quirky things like when Australians say "it's just down the road" it could be 300km. And when they ask you "how's it goin'?" it's not an invitation to talk about your aches, pains and ingrown toenails. Small talk here tends to be upbeat and about the good stuff going on.



### **Why Brisbane? Did you move to Brisbane initially or have you moved around?**

Even though Australia is the only developed country that didn't go into recession following the global financial crisis, there is still much talk here in the news of a two-speed economy. The booming sectors are making Australia look good as a whole. But some areas are looking pasty. So the skill shortages and opportunities are concentrated in certain industries and geographical areas. Brisbane is one of those areas.

### **Is travelling easy in Australia?**

The UK would fit into Australia 32 times and most of the 22 million population is concentrated into the coastal cities so driving can be congested at peak hours just like the UK.

Having said that Australia has the lowest population density in the world. We've driven through areas and not seen another vehicle for hours. You have to be well prepared to go on that sort of trip. There is no mobile reception in most remote areas and, not surprisingly, it's where most tourists get into trouble.

### **Where have you been and which are your favourite places and why?**

There are so many different aspects of Australia to love and literally thousands of possible journeys to connect endless Australian experiences. The classic tourist destinations of Sydney, the Great Ocean Road, the Great Barrier Reef and Uluru are famous for good reason but Australia is a huge, diverse continent with much more to discover.

Highlights for us have been exploring the sparsely populated west coast in a campervan and having breakfast on a different deserted beach each morning. We've slept rough in swags in the world heritage area of Kakadu National Park in the Northern Territory and we'll never forget the first time we hit the red dirt of the deep outback which is the most mystical and mesmerising of places.

### **What is it that you like about Brisbane?**

Brisbane is a very clean, compact and safe city. It's the capital of Queensland, which is the most bio diverse state in Australia. Close by, within a couple of hours, you can get to the hinterland, national parks, pristine rainforest and world-class coastal resorts.

People definitely work to live here. At 5am, the river, parks and bike paths are start filling up with kayakers, rowers, cyclists and joggers. At 7am, the coffee shops are buzzing. It feels like half a day and half the socialising has been done before people get to work.

### **What do you not like about it?**

The scariest thing about Brisbane (and Australia) isn't the spiders or the snakes. Ironically, it's the thing most people come here for – the sun.

The UV levels in the sun are extreme even on a cloudy day. Granted it may boost your serotonin and vitamin D levels but you really will have to take care of your skin. Australia has the highest skin cancer rates in the world. Two out of three Australians will get it before they reach 70. (Cancer Council Australia)

Slapping on the sunscreen is not a licence to go out and bake. The advice is at all times, wear sunscreen, long sleeves, hat, sunglasses and seek shade. The warnings are clear but if you miss them the mole scan clinics serve as a further reminder.

### **Describe the ideal weekend in Brisbane**

We may go away to nearby coastal towns. Noosa and Byron Bay are favourites and both are under two hours'



drive. A short boat trip to Moreton Island is a great place to watch the whales migrating in winter. Or we might go camping out in the bush to do some trekking, climbing or mountain biking.

Most of our friends like a bit of action so if we stay close to home we cycle out to the coast on a Saturday morning or hit the mountain bike trails in Daisy Hill, which is also a big koala colony.

Maybe followed with some lunch at one of the riverside cafés or a barbie with friends.

The weekend is also when I catch up with the Weekly Telegraph and I never miss Boris Johnson's column. He's quality.

### **Which are the best areas for expats to live in Brisbane?**

Brisbane has many good suburbs but we like living by the river where there are restaurants, cafes and parks always with stuff going on. The City Cats, which are high-speed catamarans, service many of the river suburbs – it's the preferred way of getting to work for most city commuters.

Of course, there is a premium to rent or live in these areas. If you want to pay less rent, or want more space for your money, you will need to widen your search. Even then, people travel by train and bus because parking in the city is expensive.

### **What's the best way to go about buying a house?**

We rent. People really need to get their own advice in this area. Houses are sold either by negotiation or at auction. Brisbane is rated as severely unaffordable on the 2011 Demographia International Housing Affordability Index, having a median multiple of 6.6. The median multiple is the median house price / the median household income. The median house price in Brisbane is 632,000 AUD (October 2011).

### **Is it easy for expats to meet each other in Brisbane?**

There are so many expats working here at the moment that it will happen by default but we didn't really think about meeting expats, just meeting new people. I'm not sure it's helpful to compare too many notes with other expats because everybody's circumstances are different.

### **Which aspects of expat life have you found most rewarding? Which have been most challenging?**

The most challenging aspect has also been the most rewarding. Australia is often rated as one of the best places in the world to live and known as "the lucky country" but it isn't so lucky for all of its people particularly many of its indigenous people.

I volunteered with a grassroots organisation, which seeks to bring all Australians together to end the disparity between indigenous and non-indigenous people. The disparity and inequality is a complex subject. It's not something I can explain here except to say that indigenous people have woven something into my heart, which I'll carry with me wherever I go.

### **Did your spouse or partner have problems adjusting to their new home?**

Neither of us had adjustment problems. We quite like the roller coaster ride of change, and embrace what is around us at that time.

### **What has most impressed you about the Australians?**

Their friendliness, their tenacity, their kindness to help you in a fix. Last year, we were caught up in the worst



flooding in Brisbane for 30 years. I'm still in awe of the way Australians pull together when the chips are down. Floods, bushfires and cyclones are a part of life all across Australia.

### **What do you think of the Australian healthcare system?**

Medicare is good but complicated. I'm yet to meet someone who fully understands the system. The rules of Medicare change depending on where you live before coming to Australia and which visa you apply for. The authorities insisted on private cover with our 457 visa anyway.

I find the level of care is generally very similar to the UK except that you have to pay around £25 to see a GP.

I would say the waiting lists are generally shorter, the clinics are very efficient, they have a better breast scan policy than the UK and, obviously because of the high UV levels in Australia, anything dubious in terms of the skin is checked out straight away.

In the UK, I attended a specialist clinic for my spine condition, Ankylosing Spondylitis, which is an autoimmune disease and a form of arthritis. I was very lucky that the specialist clinic in Australia runs under the same guidelines as the one in the UK. I was even luckier that the top authority for my condition in Australia runs the clinic here in Brisbane.

We kept our private medical insurance from the UK and extended it to cover Australia. We did this because if we bought an Australian policy, it would not cover us for existing conditions. We're here on a temporary visa, so if we broke the health cover contract we would not get it again when we return to the UK. Something else to bear in mind for those coming on temporary 457 visas and not taking Australian health cover is that some hospitals will not recognise Global Health cover, even international companies such as Aviva.

I know this is the case in Brisbane because I recently went to the emergency dept of the Mater Private Hospital with a friend. They stabilised my friend, but I was swiftly escorted to reception and asked for insurance details. They wouldn't accept the International cover policy from Aviva. I had to pay an account for several thousand dollars which included a hospital bed, nursing care, emergency treatment, tests and any anticipated treatment upfront. Although they were very nice about it, they wouldn't transfer my friend to a room until I had shown them the money. This situation was straight forward. It could've gone into tens of thousands for something more complicated and it takes several weeks to claim the money back.

### **If there was one piece of advice you could give to somebody considering becoming an expat in Australia what would it be?**

Take the first step and then after that take everything in your stride.

### **If you were to do the move again, is there anything you would do differently?**

I wish I'd learnt more about the history before I came here – and I'm not talking about the Mr amazing pioneer version of history, which seems to dominate the bookshelves.

I really would've liked the insight of First Australians, only released in 2008, which is a compelling seven-part series by SBS available on DVD from Amazon and described as "The untold story of Australia". There is also a fully illustrated book for those who prefer reading.

### **Do you miss the UK? What do you miss and why?**

Everybody misses family. Family is the main reason why people reject their new life and return to the UK. We have made some great new friends. Still, we'll always miss our great friends back home, too. Those brands of Irish



and Manchester humour are a bit special.

**Would you ever return to the UK? Why/Why not? Or do you think you will move somewhere else in Australia/the world?**

We may return, we may go somewhere else, we may stay here, we may ping-pong around. These are all possibilities. It really depends on the job opportunities for Paul and how I'm assessed in the system with my dodgy spine. We have trouble thinking more than two years ahead.

We know we have our house back in the UK in a place we love, the rest we don't know. That's part of the adventure for us, not knowing where we will end up next.

## CHAPTER 7

### —Schools & Universities

How to choose the right place for your children, whatever their age and stage



**SCHOOL RUN:** Pupils chat next to an old bendy bus in Elizabeth Street, Sydney

**L**ike the UK, the Australian educational system follows a three-tier model that includes primary education (primary schools), secondary education (secondary schools/high schools) and tertiary education (universities and/or Vocational Education and Training). School is compulsory throughout Australia. Education is the responsibility of the individual states and territories so the rules vary between states, but in general children are required to attend school from the age of about five until about 16.

## Primary and Secondary Education

According to the OECD's PISA report, Australia ranks 9th best in the world for reading, 15th best for Maths, and 10th Best for Science.

Children in Australia must attend school between the ages of five and 15. After this, they must participate in full-time education, training or employment or a combination of these activities (at least 25 hours per week) until they finish Year 12 or reach 17 years of age.

Generally, they attend primary school until they are 12 or 13 years old and then attend high school until they are 17 or 18 years old.

There is a voluntary, preparatory year called prep, reception or kindergarten which children can attend before they start primary school.

All students in Years 3, 5, 7 and 9 take national tests in reading, writing, language and numeracy each year. These assessments are called the National Assessment Program – Literacy and Numeracy (NAPLAN).

High school exams taken in Year 12 are called the Higher School Certificate (HSC) in New South Wales and the Certificate of Education in nearly all other states.

Most schools enforce a uniform or dress code. Children also tend to bring their own snacks and lunch meals to school, although many schools have a canteen offering cheap food and drink.

There is currently no national curriculum in Australia. However, there are plans to implement this over the next few years. See [www.australiancurriculum.edu.au](http://www.australiancurriculum.edu.au) for more details.

### Enrolling in a School

To enrol your child in a school, contact the school by telephone or in person. You will need to take:

- your visa or entry to Australia documents;
- proof of your child's date of birth;
- school reports relating to their previous education;
- their immunisation documents .

### Term Dates

The academic year in Australia runs from late-January to mid-December, and is split into four school terms. The longest holiday is over the Christmas period (the Australian summer), which is usually at least six weeks. There are three other two-week school holidays during the year, in April, July and October.

However, schools in the Northern Territory have a four-week holiday mid-year and shorter (one week) holidays between other terms. In Tasmania, the school year is broken down into three terms.

See [www.deewr.gov.au/Schooling](http://www.deewr.gov.au/Schooling) for school term dates by state.

### Out of School Hours Care

As the school day in Australia finishes around 3pm, many working parents use what is known as out of school hours care. Many primary schools offer this onsite or at another local school. Often a combined service is run from one school for a number of schools in the area. These typically cost around \$15 to \$20 per hour.



## Public or Private?

Three main types of school exist in Australia – Government schools (also known as public or state schools), Catholic Schools and Independent Schools (private).

Choosing a good one is not an easy process. School league tables are not readily available in Australia. Teachers unions remain opposed to publishing them, and Prime Minister Julia Gillard has made her dislike of them clear. In 2009, she stated: “I have always argued that tables ranking schools by their raw academic results are simplistic and unhelpful.”

However, in January 2010 the government launched the website: [www.myschool.edu.au](http://www.myschool.edu.au) which has been very popular. My School enables you to search the profiles of almost 10,000 Australian schools and view their NAPLAN results (national tests in reading, writing, language and numeracy taken by all students in Years 3, 5, 7 and 9) from the past three years.

Each school’s profile also gives the school size (number of enrolments), demographics (e.g. number of students with English as a second language) and school funding and financial information.

But the government has been careful in constructing the website to ensure that league tables cannot be produced.

<http://www.theage.com.au/national/anger-over-league-tables-20110307-1bl64.html>

My School may be a useful starting point in finding a good school in your area. But it does not include factors such as class size or extra curricular activities available. Asking around for personal recommendations or visiting local schools may be the best way to find a good fit.

You may wish to refer to the website below to help compile a list of potential schools – it ranks schools according to students’ NAPLAN results:

<http://www.theaustralian.com.au/politics/australias-best-schools/story-e6frgczf-1225861166700>

### Government Schools

Government schools are run by their respective state or territory government. They are non-denominational and tend to be co-educational.

These schools are technically free, but most ask parents to pay a voluntary contribution fee. For primary schools, this can be anything between \$70 and \$300 a year, and can reach \$1,000 for high schools.

In addition to this contribution, parents have to pay for stationery, books, school uniform, sports equipment, musical instruments, school trips and any other items needed that are relevant to their studies.

Government high schools can be either open or selective. Open government schools accept all students from their defined catchment areas or zones. Selective government schools have wider accepted catchments areas and are considered more prestigious than open schools. They only offer placements to the top performers in the Selective High Schools Test undertaken by students during Year 6.

### Catholic Schools

These schools generally have a higher standard of school and sporting facilities than most government schools.

These are open to all students. Children do not have to be Catholic to attend.

The Catholic school system receives substantial funding from the federal government. Fees are compulsory, with school camps, excursions and extracurricular activities as an additional cost.

Primary school fees are around \$2,000 to \$3,000 per year and high school fees are around \$3,000 to \$6,000 per





year.

Catholic schools are very popular and are a good choice if you cannot afford a private school education but would like to see your child offered more choices than what some open government schools can offer.

See the National Catholic Education Commission for more information on Catholic schools:

[www.ncec.catholic.edu.au](http://www.ncec.catholic.edu.au)

### **Independent Schools**

Private schools also receive government funding. However, fees charged are much higher than those for Catholic schools. As a result, private schools enjoy a prestigious reputation with excellent academic results, facilities and sporting and extra-curricular activity options.

Expect to pay between \$2,000 to \$2,500 per year for primary schools, and between \$12,000 and \$20,000 for secondary schools.

Private schools are competitively priced when compared to schools in Japan, the United Kingdom, the United States, Taiwan, Singapore and Hong Kong. A William M. Mercer survey of tuition fees charged by secondary schools found that Sydney schools were less than one-third the cost of equivalent London and Tokyo schools, and more than 60 per cent cheaper than New York schools.

The website of the Association of Heads of Independent Schools (AHISA) – [www.ahisa.com.au](http://www.ahisa.com.au) provides useful background information and links to individual school websites.

You can search for a private school in your area at the Private Schools of Australia website:

<http://www.privateschoolsdirectory.com.au/>

There are no real “British” international schools in Australia, as there seems little demand for institutions offering the English national curriculum.

However, the schools featured below are all multinational in outlook and all of them feature the broad-ranging International Baccalaureate.

### **ST PAUL'S, SYDNEY**

Non-selective Christian school with strong academic reputation

#### **Background:**

Located 30 miles to the west of Sydney at the foot of the spectacular Blue Mountains, St Paul's is a Christian independent day school open to children aged four to 18. It was founded in 1983 with the goal of securing high academic standards against the backdrop of teaching grounded in the Christian faith.

Despite its name, St Paul's is said to be essentially non-selective, yet secures good results in both the highly competitive International Baccalaureate (IB) and the local New South Wales Higher Certificate. The school says it has the highest number of pupils following IB curricula in Australia.

Languages are also emphasised, with Mandarin taught for all, from pre-kindergarten level through to Year 8. French and Latin are also compulsory for two years for pupils starting in Year 7.

St Paul's is situated on a semi-rural 70-acre site, which also features a small farm, with vegetable gardens and animals including sheep and cattle.

The 1,200-pupil school has an international focus, with 30 or so overseas students from mainland China. The school wants to broaden this offer to children from other countries, including Britain.



### **Curriculum:**

International Baccalaureate programmes are offered throughout, beginning in the pre-kindergarten year for four-year-olds. In the primary school, the philosophy of the IB means that the focus is on “guided inquiry” learning. In the middle school, St Paul’s offers the IB’s Middle Years programme and the New South Wales Board of Studies curriculum.

In their final two years, pupils can either study for the New South Wales Higher Certificate or the IB diploma.

The school stresses that its Christian values underpin all its teaching.

Extra-curricular activities are also emphasised, with competitive sports on Saturdays, and music ensembles, dance and theatre also proving popular.

### **Results:**

The school says its results are the best in the area, with 40 per cent of students featuring in the top tenth of entrants to Australian universities. IB results for 2009 were slightly above the world average, while the New South Wales High School Certificate scores were also above the state mean.

### **Admission:**

The school bills itself as essentially non-selective, although there is strong competition for places, so parents are advised to put their names down on the waiting list two years in advance. Prospective pupils are interviewed with their parents.

The school also runs a scholarship programme. Parents do not have to be Christian; around 70 per cent of pupils do not come from faith-based backgrounds.

### **Fees:**

Average fees for 2010-11 are A\$9,500 (£5,886) annually, and range from \$7,200 (£4,460) in the youngest age groups to \$12,250 (£7,588) in Year 11. Fees for students coming from abroad are \$20,552 (£12,731) a year.

### **What the school says:**

“The founders of the school felt that they could have a faith-based learning environment that did not compromise on a commitment to (academic) excellence. So we are an academic school, but it’s not just about the academics.”

Paul Kidson, principal

### **What the parents say:**

“The school is probably the premier private school in the area. We wanted a school which had an academic basis for our boys and which offered the IB.

“It is an emphatically academic institution, but it takes children of all abilities, so I would not say it is an exclusive academic institution at all.” David Coulshed, a British doctor working at a hospital nearby, with two boys at the school.

### **REDLANDS, SYDNEY**

Popular with a cosmopolitan clientele, Redlands comes with its own “winter school” .



### **Background:**

Redlands began life in 1884 as the “College for Girls” and remained single sex until 1978. This makes it one of the oldest independent schools in Sydney.

It is a genuinely international school, with children from more than 30 countries represented, and with its International Baccalaureate option for older children attracting internationally mobile families.

Some 13 per cent of the 1,400 pupils are from expat families, including Britons, who typically spend three to four years in the country on work placements. A further four per cent are children who have travelled to the school from overseas.

Redlands is a Church of England, non-selective institution educating pupils from pre-prep through to 18.

It is set on three campuses in Sydney’s inner city, near the North Shore. Because of the location, there are not extensive playing fields on-site, with pupils often travelling short distances to play sport.

The school does offer extensive extra-curricular activities, the most eye-catching being the chance for secondary school pupils to spend a term at a residential “winter school” at a snowsports resort in the Snowy Mountains.

### **Curriculum:**

The school offers a progressive approach to learning, with curricula in the pre-prep, prep and junior schools offered through interdisciplinary “units of inquiry”. These encourage children to make connections between aspects of their learning.

In Year 7, pupils study a term each of French, Latin and Japanese, then choose from one of the three, Spanish or Chinese as a language in Year 8. Year 9 students undertake a nine-month independent research project on a topic of their choice.

In Years 11 and 12, they have the choice of studying for the New South Wales Higher School Certificate or the International Baccalaureate.

Every pupil, from Year 2 to Year 11, is sent on a “curriculum camp” in various rural locations.

### **Results:**

Very similar to those at St Paul’s, to judge by the 2009 Higher School Certificate/IB results. Some 38 per cent of Redlands students were in the top 10 per cent of applicants to Australian universities.

### **Admission:**

The school is non-selective, but has a waiting list in some year groups. As some expat families move away, places may become available.

Redlands looks at candidates’ school reports and conducts interviews a year to 18 months before the child is due to start. There is a A\$240 (£149) application fee.

### **Fees:**

These range from \$16,600 (£10,284) annually for places in kindergarten to \$23,900 (£14,806) in Year 12. There is also a one-off enrolment fee for \$2,500 for a first child and \$1,250 for subsequent children.

### **What the school says:**



“The school is a friendly, welcoming place. We have our traditions – everyone wears school uniform and we have behavioural standards, but we are also quite progressive in our approach to learning.

“We are also very strong in performing arts, with a ballet school for boys and girls and a musical every year. The school’s motto is ‘Let your light shine’, and we believe young people can excel in all sorts of ways.” Dr Peter Lennox, principal

#### **What the parents say:**

“We wanted a school based on the values and life skills it offers, rather than only qualifications. It’s a city centre school without great facilities on site, but our children not only got a superb academic education, the pastoral care they received was extraordinary.

“We were very influenced by the international flavour of the school, and also impressed by the emphasis on leadership: there is a prefect system as well as a house system. I am going back to Australia in a year’s time and we already have our kids’ names down for Redlands.” Stephen Langton, whose two daughters, now aged 12 and 10, spent several years at Redlands until the family moved to the UK last year.

### **GLENUGA’S, ADELAIDE**

Multi-national state school offering special programmes for gifted pupils

#### **Background:**

Glenunga’s origins go back to 1903, when a predecessor school with close links to the local mining industry was set up near Adelaide’s city centre.

In 1918, the school changed its name to Adelaide Technical High School. In 1963, the school moved to Glenunga, in the city’s eastern suburbs.

It became Glenunga High School in 1974, and then Glenunga International High School to reflect the school’s multi-national outlook with the introduction of International Baccalaureate courses.

The school now has 1,300 pupils, aged from 12 to 18, with 62 different nationalities represented.

It is said to be the only state school in South Australia to offer the International Baccalaureate. Some 120 students are boarders – mainly from Asia – who are charged fees.

The school bills itself as having two specialisms. The first is its offer of IB courses, which begin in the middle school (Years 8 and 9). The other is that it offers special provision for academically talented pupils, who have to undergo a selection test. They are then offered accelerated learning programmes and other extension activities. Otherwise, the school, which is co-educational, is non-selective.

#### **Curriculum:**

Pupils entering the school in Year 8 are offered a localised version of the International Baccalaureate’s Middle Years programme, a broad curriculum which encourages children to make connections between different subjects.

In Years 9 and 10, pupils select a “pathway” of specialisation, focusing either on academic arts courses, academic science, or vocational. In the senior school, they have the choice of either the International Baccalaureate Diploma, or the local South Australian Certificate of Education.

Pupils selected to enter the “Ignite” programme are deemed to have high academic potential, and can complete the three years of middle school in just two, before embarking on their senior studies a year early. An alternative is for such pupils to take a little longer than the two years, using the extra time to deepen their understanding



of subjects. Some can begin university study while at the school. The project is funded by the South Australian government.

**Results:**

The school's average IB score in 2009 was 35 (out of 45), which is ahead of the average for Australasian schools (33.89) and the world average (30.85). It performed in line with the state average for the South Australian Certificate.

**Admission:**

Candidates for the Ignite programme have to take an assessment devised by the Australian Council for Educational Research, as well as appearing before an interview panel. Up to 90 pupils are selected. Otherwise, the school is non-selective.

**Fees:**

This is a state school, so fees for locally resident pupils are limited to a basic A\$690 (£427) per year, which includes charges for materials and information technology. There are also small additional charges for individual subjects.

Those boarding from overseas pay fees of around \$10,000 (£6,194) annually.

**What the school says:**

“What’s really special about the school is the international aspect: we have a large part of the world here.

“And Adelaide is a fantastic place to be. It’s not a huge city by world standards, but is very peaceful and safe.”

Wendy Johnson, principal

**What the parents say:**

“My husband and I come from a Greek background, and we thought it would be fantastic for our boys to meet other people from lots of different backgrounds.

“The school really focuses on the pupils on an individual basis, and the teachers are very accessible, including being in regular email contact with us. My husband is an academic and he’s very pleased with the curriculum.”

Matoula Thalassoudis, who has two boys at the school.

**KORMILDA, NORTHERN TERRITORY**

Multicultural school on large site in the Northern Territory

**Background:**

Kormilda is the largest private school in the Northern Territory. It is another IB school and also boasts an interesting history.

The site served as an army hospital during the Second World War, and afterwards as a transit centre for Qantas, the airline, providing accommodation for both passengers and crew travelling to and from Europe. In 1967, the Northern Territory government set up a hostel and boarding school for Aboriginal children, who were drawn from all over northern Australia.

In 1989, when its pupil population was around 200, its ownership transferred to the Anglican and United Churches, who then broadened its intake to accept all-comers.



The school now has around 1,100 pupils aged 11 to 18. Around a third of its population are indigenous students, while 25 nationalities are represented. The school caters for both day boys and girls and boarders.

It is just outside Darwin on a 52-acre site, although the city, which draws a multi-national workforce as a centre for mining, engineering and tourism, is rapidly expanding to meet it.

Facilities include a 25-metre swimming pool, a visual and performing arts centre and an automotive studies centre.

### **Curriculum:**

The school has just introduced the International Baccalaureate Middle Years Programme, which covers Years 7, 8 and 9, and fits in with the local Northern Territory Curriculum Framework.

Pupils choose from either French or Indonesian as their language.

The school is a Christian foundation and teaches “religious and values education” across the curriculum.

In senior school, pupils are offered a choice of the International Baccalaureate Diploma or the local Northern Territory Certificate of Education and Training, which also includes vocational options.

Outdoor education is also a strength: pupils go on camping trips to locations across the northern outback, with abseiling, rock climbing, sea-kayaking and bush cooking among the attractions.

### **Results:**

Some 76 per cent of Kormilda’s 29 International Baccalaureate pupils achieved a Tertiary Education Rank score of 90 or better out of 100 last year.

**Admissions:** The school is non-selective. However, parents are encouraged to fill out an enrolment form well in advance of their child’s entry. Interviews take place, but there are no entry tests. Kormilda is open to children of all faiths, or with no faith-based backgrounds.

### **Fees:**

These range from A\$5,705 (£3,534) to \$6,525 (£4,042) a year for day pupils and from \$21,410 (£13,264) to \$22,802 (£14,126) annually for boarders. Boarding fees for overseas students are \$34,205-\$35,600 (£21,190-£22,054) a year. There is also a \$250 (£155) fee when a child first joins the school.

A number of bursaries and scholarships are available.

### **What the school says:**

“The distinctive aspect of Kormilda is the rich diversity of offerings we have in our curriculum, including the IB. With the international community we have now in Darwin, it is important for families to know that their children are receiving an international quality education that is transferrable.” David Shinkfield, principal

### **What the parents say:**

“My daughter has been given great opportunities, for example going to Sydney with her theatre arts class to experience different types of theatre, or going to Vietnam, Laos and Cambodia to perform community service. These are experiences she will never forget.

“Louis, my son, is into music and this is greatly encouraged by the school.

“The staff are so supportive of their students.” Carrie Covell, who has two children at the school.



To find out more about schools in Australia and see what expat parents have to say about their local schools go to: [www.telegraph.co.uk/internationalschools](http://www.telegraph.co.uk/internationalschools)

## Vocational Education and Training

Vocational Education and Training (VET) courses are for people who want technical skills, trade skills, or skills to help them get a specific job. There are many vocational training courses in areas such as information technology, business services, art and media, tourism and hospitality, child care, transport and logistics, construction, mining, manufacturing and rural industries.

The courses are provided in Technical and Further Education (TAFE) institutes, Adult and Community Education (ACE) organisations and Registered Training Organisations (RTOs). Secondary school students can also take Vocational Education and Training courses in their final years at school. Fees are charged for Vocational Education and Training courses and students often need to buy their own books, materials or equipment. Students must complete secondary school to qualify for some courses.

See below to find out more about Vocational Education and Training courses and what is available in your state or territory.

VOCATIONAL EDUCATION AND TRAINING	TELEPHONE	WEBSITE
National	VET Information Gateway	<a href="http://www.training.com.au">www.training.com.au</a>
National	National Training Information Service (NTIS) - VET Database	<a href="http://www.ntis.gov.au">www.ntis.gov.au</a>
National	Department of Employment, Education and Workplace Relations (DEEWR) - advice on help with VET fees	<a href="http://www.deewr.gov.au">www.deewr.gov.au</a>
Australian Capital Territory	Canberra Institute of Technology	02 6207 3100 <a href="http://www.cit.act.edu.au">www.cit.act.edu.au</a>
New South Wales	TAFE NSW Information Centre	13 1601 <a href="http://www.tafensw.edu.au">www.tafensw.edu.au</a>
Northern Territory	Department of Education and Training - GET VET	08 8999 5659 <a href="http://www.det.nt.gov.au">www.det.nt.gov.au</a>
Queensland	TAFE Queensland	1300 308 233 <a href="http://www.tafe.qld.gov.au">www.tafe.qld.gov.au</a>
South Australia	TAFE SA Enquiries	1800 882 661 <a href="http://www.tafe.sa.edu.au">www.tafe.sa.edu.au</a>
Tasmania	Tasmanian Polytechnic, Tasmanian Academy, Skills Institute	1300 655 307 <a href="http://www.yourchoice.tas.gov.au">www.yourchoice.tas.gov.au</a>
Victoria	Skills Victoria - TAFE Course Information Line	13 1823 <a href="http://www.tafe.vic.gov.au">www.tafe.vic.gov.au</a>
Western Australia	Training WA	1800 999 167 <a href="http://www.trainingwa.gov.au">www.trainingwa.gov.au</a>



## Community Short Courses

A range of educational activities are offered through Adult and Community Education (ACE) in local communities. These courses do not usually lead to qualifications but might provide a pathway to more formal education and work-related training.

Some short courses are accredited and designed to provide knowledge and skills across a wide range of topics, including art, computers, wine appreciation, small business, English and other languages and sport.

Some Technical and Further Education (TAFE) and Vocational Education Training (VET) organisations also offer non-accredited short courses without formal assessment and short accredited courses to upgrade your skills.

Adult and Community Education courses are open to people over 15 years of age. Typically, course duration is two to three hours per week, over six to eight weeks, or full-day workshops. Often these courses are held in the evening or on weekends.

## Universities

There has been a large spike in the number of university places in Australia. A report released on March 1 2012 showed that there are 27 per cent more places available now than in 2007:

<http://www.heraldsun.com.au/news/more-news/spike-in-australian-university-places/story-fn7x8me2-1226286233399>

This is a stark contrast to the UK, where this year there will be 15, 000 fewer places for students:

<http://www.telegraph.co.uk/education/universityeducation/9039586/Student-outrage-as-university-places-are-cut-by-15000.html>

An undergraduate course usually lasts three years. Postgraduate courses are at least one year, but many last much longer. Universities may also offer shorter professional development courses.

The main student intake is in February each year with a second intake in July. The application deadline for the February intake is November/December but can be earlier for more competitive courses.

Undergraduate courses cost between \$10,000 and \$16,500 per year. Graduate course fees range from \$11,000 to \$18,500 per year.

The most prestigious, wealthiest and oldest universities in Australia are known as the Group of Eight (Go8). They include:

- Australian National University, Canberra;
- University of Melbourne;
- University of Queensland, Brisbane;
- University of New South Wales;
- University of Sydney;
- Monash University, Melbourne;
- University of Western Australia, Perth;
- University of Adelaide, Adelaide.

These universities were all in the top 100 of the QS World University Rankings 2011. ANU did best of the Australian universities, ranked 26th best in the world:

<http://www.theaustralian.com.au/higher-education/australian-universities-judged-among-worlds-best/story-e6frgcjx-1226129301931#table>





[www.gooduniguide.com.au](http://www.gooduniguide.com.au) allows you to search a range of courses and institutions, and view university ratings. For information about admission or courses, contact the individual university, or see [www.goingtouni.gov.au](http://www.goingtouni.gov.au) You can also call the “Going to Uni” student enquiry line on 1800 020 108.

### Student Support Payments

Youth Allowance (for people aged 16 – 24) and Austudy payments (for those 25 years of age and over) provide financial assistance for full-time students undertaking approved study. Both payments depend on income and assets being within certain limits. A two-year waiting period for newly arrived residents usually applies. For more information about these financial support schemes, see [www.studyassist.gov.au](http://www.studyassist.gov.au)

### Resources for International Students:

- [www.studyinaustralia.gov.au](http://www.studyinaustralia.gov.au)
- [www.studiesinaustralia.com](http://www.studiesinaustralia.com)
- Guide to Studying and Living in Australia:  
[http://www.study-in-australia.org/guide/\\_download/studyinaustralia-guide.pdf](http://www.study-in-australia.org/guide/_download/studyinaustralia-guide.pdf)

If you are having problems with your study, safety or accommodation you can call the International Student Hotline for advice on 1300 363 079. This service is available Monday to Friday, 8am to 6pm.

For more information on education in your state or territory, see:

<b>ACT Department of Education</b>	<a href="http://www.det.act.gov.au">www.det.act.gov.au</a>
<b>Northern Territory Department of Education</b>	<a href="http://www.det.nt.gov.au">www.det.nt.gov.au</a>
<b>New South Wales Department of Education</b>	<a href="http://www.det.nsw.edu.au">www.det.nsw.edu.au</a>
<b>Victoria Department of Education and Early Childhood Development</b>	<a href="http://www.education.vic.gov.au">www.education.vic.gov.au</a>
<b>South Australia Department of Education and Children's Services</b>	<a href="http://www.decs.sa.gov.au">www.decs.sa.gov.au</a>
<b>Queensland Department of Education</b>	<a href="http://www.education.qld.gov.au">www.education.qld.gov.au</a>
<b>Western Australia Department of Education</b>	<a href="http://www.det.wa.edu.au">www.det.wa.edu.au</a>
<b>Tasmania Department of Education</b>	<a href="http://www.education.tas.gov.au">www.education.tas.gov.au</a>



## Childcare

### Long day care centres

Long day care centres are the most popular form of childcare. These are community, council or privately run childcare centres that usually operate from 7:30am-6pm. The daily cost of a place at these centres ranges from around \$60-\$100, depending on the location and what's provided (lunch, snacks etc).

Family Day Care is the equivalent of childminding in the UK – care is provided, usually by a mother or group of mothers in a family or home environment. Fees and operating hours tend to be the same as long day care.

Waiting lists at childcare centres can be long. As soon as you know where you are moving, get in touch with childcare centres and find out about their vacancies and waiting lists. You usually pay a small fee to add your child to the list.

### Finding Good Childcare

This Choosing and Using Quality Childcare booklet:

[http://ncac.acecqa.gov.au/family-resources/choosing\\_using\\_care.pdf](http://ncac.acecqa.gov.au/family-resources/choosing_using_care.pdf)

gives detailed guidance to parents about finding good childcare centres.

A new National Quality Framework is gradually being implemented across Australia which will bring in strict requirements for all early childhood education and care providers. Significant changes include improved staff-to-child ratios, and new qualification requirements for those working in childcare.

A new rating system will also be introduced, which will rate childcare providers on their quality of service. All services will need to display their ratings, and they will also be published on the Internet.

See the following booklet for more details:

[http://www.deewr.gov.au/Earlychildhood/Policy\\_Agenda/Quality/Documents/InfoForFamilies.pdf](http://www.deewr.gov.au/Earlychildhood/Policy_Agenda/Quality/Documents/InfoForFamilies.pdf)

The Australian Children's Education and Care Quality Authority (ACECQA) has recently been established to ensure that these new standards are implemented. For more information about ACECQA and its functions, see [www.acecqa.gov.au](http://www.acecqa.gov.au)

### Nannies and Au pairs

These sites enable you to search for a babysitter or nanny in your local area:

- [www.findababysitter.com.au](http://www.findababysitter.com.au)
- [www.weneedananny.com.au](http://www.weneedananny.com.au)
- [www.nannyaustralia.com.au](http://www.nannyaustralia.com.au)

Some nanny and babysitting agencies:

- [www.charltonbrown.com.au](http://www.charltonbrown.com.au)
- [www.rockmybaby.com.au](http://www.rockmybaby.com.au)
- [www.careforkidz.com.au](http://www.careforkidz.com.au)
- [www.australiannannyagencydirectory.com.au](http://www.australiannannyagencydirectory.com.au) helps you to find nanny agencies in your state

Aupair agencies:

- [www.smartaupairs.com.au](http://www.smartaupairs.com.au)
- [www.aupairhouse.com.au](http://www.aupairhouse.com.au)

You can call the National Child Care Access Hotline (1800 670 305) to find out about:



- Child care services in your area;
- Types of child care available and possible vacancies;
- Government help with the cost of care;
- Services for special needs children.

**Other useful sources:**

NATIONAL CHILD CARE INFORMATION SERVICES	TELEPHONE	WEBSITE
<b>My Child webpage -</b> provides information and news about child care in Australia. Also has a search tool allowing users to find child care services in their local area.		<a href="http://www.mychild.gov.au">www.mychild.gov.au</a>
<b>Care for Kids -</b> allows users to search for family day care centres, preschools, nannies, au-pairs and babysitters in their local area		<a href="http://www.careforkids.com.au">www.careforkids.com.au</a>
<b>Playgroup Australia -</b> allows users to search for playgroups in their local area. Also provides general advice about parenting.	1800 171 882	<a href="http://www.playgroupaustralia.gov.au">www.playgroupaustralia.gov.au</a>

**The Rebate**

The Australian government introduced the childcare rebate in July 2011, allowing parents to claim back money on their childcare expenses. Childcare benefit is also available for low-income families.

Call the Family Assistance office on (+61)13 6150 or visit [www.familyassist.gov.au](http://www.familyassist.gov.au) or <http://www.mychild.gov.au/childcarerebate/> for more information.

*‘New Zealanders who emigrate to Australia raise the IQ of both countries.’*

**Robert Muldoon, New Zealand premier, 1975-84**





## —Sarah Husselman

*moved to Sydney in 2010*

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*‘We found an excellent Catholic school close to us and were offered a place - despite our children not being baptised Catholic’*



**Sarah Husselman, 38, her husband Riann, 37, and their children, David, five, and Bill, three, moved to Sydney in 2010. She provides advice and information for families moving to Australia on her blog <http://www.mumsgone2aus.com>**

### **Where are you from in the UK?**

I am originally from Cambridgeshire, UK. Riann is originally from Johannesburg, South Africa, and is now a British citizen. We met in London, UK, and lived there for 12 years before moving to Sydney.



### **What was your occupation and that of your partner's in the UK, and what are your job titles now?**

I have a background in IT Project Management but was building a business as a Freelance Writer when we left London.

In London, Riaan was an IT Programme Manager for a large International Law Firm and in Sydney he is an Associate Director at a leading Australian financial institution.

### **Why did you decide to move to Australia?**

We applied for Australian Permanent Residency in 2004, before having children, because we wanted a change from London and Riaan craved the outdoor and beach lifestyle he grew up with in South Africa.

We ended up delaying our move and having the children in London. It was having children in London that prompted the final decision to move; we wanted to offer them a better quality of life and exciting opportunities for the future.

We compared London to Sydney (i.e. not necessarily the whole of the UK to Australia) and decided we could enjoy a better family lifestyle because of the beaches and climate in Sydney but still be close to a central business hub with large global organisations and challenging jobs for Riaan.

### **When did you move?**

We left the UK in December 2009 and spent six weeks in Thailand. We arrived in Australia in January 2010.

### **How long did it take you between deciding to move to Australia and actually doing so?**

A long time in the end! Before having children, we applied for our visas and that was an easy decision. As a couple, we were very mobile and moving to the other side of the world didn't seem like a big deal.

However, we then had children in the UK and the final decision to move became very difficult. The biggest wrench was moving the children away from their UK-based grandparents. For a year or so, I didn't think I'd be able to do it. In the end it was the prospect of sending the children to school in London that made us make the final decision. The public schools where we lived in London had mixed reputations and if we enrolled in private education I would have to work full-time. We felt our quality of life was slipping by staying in London and couldn't agree on anywhere else in the UK to live.

We had our visas so agreed to give Sydney a go for a few years. Nearly four years after our visas were issued, we left the UK.

### **Why Sydney?**

We feel Sydney offers the best of both worlds – the buzz of a big city with access to a relaxed beach lifestyle. Sydney is beautiful but it's more about the opportunities here for us and the children.

Riaan has access to challenging, well-paid jobs and the children have a truly outdoor lifestyle. We only live a 20-40 minute commute (20 mins by motorbike, 40 by bus) to the Central Business District (CBD) and our children are at the beach every day.

In our part of Sydney, we can move around fairly easily (congestion and travel times are far less than London) yet we also don't have far to go to the City. We considered Melbourne but beaches within a close proximity to the city just don't compare with Sydney.

### **What are the pros and cons of Sydney?**



Pros – beautiful beaches, good schools, multi-cultural communities, excellent range of services (shopping, bars, restaurants, theatre, museums, family activities etc).

Cons – like most of Australia Sydney is expensive; access to best schools, childcare facilities and children's activities is competitive – there are long waiting lists for the best services, housing is expensive (renting or buying). Sydneysiders will tell you that traffic is a nightmare and buses and trains are overcrowded but we feel it's easy compared to London – they want to try Waterloo Station at rush hour on a Friday afternoon!

### **Is it a good city for families?**

Yes, absolutely. For all the reasons I've mentioned above, it's a great place to raise a family.

### **Which area do you live in? Would you recommend it? Why/Why not?**

We live in Maroubra, one of the more southern beach suburbs in Sydney's Eastern Suburbs.

We would recommend it. Maroubra is one of the most well-known surf beaches in Sydney. The beach is beautiful and there are plenty of rock pools and playgrounds for children. There's a great sense of community and property prices are slightly less (although increasing) than other Eastern Suburb locations.

### **How did your children cope with the move? What did they find most difficult? How old were they at the time?**

Our children were young enough to take the move in their stride. When we arrived, they were aged three, and 16 months. We stayed in a temporary apartment for six weeks when we first arrived that was much smaller than what we were used to so the practicalities of that were challenging. The boys didn't have many toys or space to play, but we got through it and had plenty of opportunity to be outdoors.

For our three-year-old settling into a new preschool was tough, especially because he started at one whilst we waited for a place at our preferred preschool. He ended up having to go through the settling in process twice in a year but the second preschool was excellent so well worth it.

### **How did you go about finding schools for your children?**

I did online research and as soon as we arrived I started attending playgroups and hanging out in playgrounds in suburbs we hoped to live in. I asked other mums for recommendations, and did lots of eavesdropping when other parents talked about schools and childcare centres!

We chose a public school with a good reputation but couldn't find a property within the catchment area. We still applied in writing for a place and argued our case; we hoped to move to the area as soon as a rental property was available. We still didn't get a place so looked at alternative options.

In the end, we opted for Catholic Schooling in Sydney. We found an excellent Catholic school close to where we live and were offered a place despite the children not being baptised Catholic. We highly recommend the Catholic Education System in Australia – as we are Christians, although not Catholic, we felt comfortable with faith-based education. Catholic Schooling is fee-paying in Australia but it's cheaper than Independent Private Schooling. We feel it's a good middle ground between Public and Independent Private Education.

### **What do you make of the education system in Australia?**

Generally, Australia has a very good education system; it always ranks highly in worldwide studies.

Before coming, we didn't know that Australian states/territories have slight differences in terms of education



system i.e. school starting age, curriculums and school structure. It could make moving interstate quite tricky.

That said, they're currently implementing a National Curriculum in Australia that will start bringing systems and terminology in line across the country.

The school starting age was particularly tricky for us. In the UK, our eldest son was getting ready for school aged four. Had we followed the typical enrolment process in New South Wales, we would have waited until he was closer to age six to start him at Primary School in Australia. He would have done two-plus years at preschool. Because we felt he'd done enough preschool and was ready for more academic learning, we chose to start him at Primary School in Australia aged four. This is permitted by the education department but not the norm with Australian parents.

Many of his classmates who are closer to his age group are other British families who have relocated and want to keep their children in line with the UK system.

It was a difficult decision because it meant our little four-year-old was in the same class as some big and boisterous six-year-olds! It's worked out well, though, and we're always impressed with how the schools and individual teachers manage the broad age range within one class.

Another observation about the Australian education system that might stem from the fact that students often start school older is that teaching children independence and to be independent learners is a big thing. Our son has just started Year One and he's already changing classrooms for different subjects and has his own locker and pencil case etc.

### **Do you have any recommendations for schools in Sydney or elsewhere?**

I think choosing schools is a very personal thing. I could recommend nearly all the Public and Catholic Schools in Sydney's Eastern Suburbs because I've met or spoken to someone who recommends them. Equally, I have heard bad things about a handful of schools that could just be a result of an issue with an individual teacher, parent or student.

For families moving to Australia, I would recommend looking at all the options and visiting schools and meeting Principals face to face to make up your own minds. Don't discount a school based on a few pieces of negative feedback, and don't focus on a school you've heard something good about instead of looking at all the options.

### **If you were to move again, would you do anything differently?**

We would buy a car as soon as we arrive rather than renting for over six weeks. We would also change our arrival date. Mid-January is not a good time to arrive in Australia as it's still the long school holidays and then Australia Day on 26th January means there's another Public Holiday. Riaan was looking for work and found the job market didn't warm up until mid-February.

If we did it again we'd probably spend Christmas in the UK, January in Thailand and arrive in Australia in February. You wouldn't be able to do this with school-age children as school starts during the last week of January.

If we had school-age children, we would leave the UK in October and use November\December to secure jobs, a rental property and school places.

### **Do you have any other advice or tips for British expats with children moving to Australia?**

Don't underestimate the amount of money you need to make the move, particularly if you're coming without work. We saved £30,000 and found it disappeared very quickly. We arrived in January and Riaan started work in



April so we had to sustain ourselves for several months before having a regular income.

If you're finding it hard to break the news to family and friends that you're leaving, or worried about saying goodbye; tell them and yourselves that you're going to live in Australia for a few years. Don't talk about it as if it's a permanent move, it might not be. If you focus on a two-year window, it will make it easier for everyone.

We've just passed our two-year anniversary in Australia and feel settled enough that planning and talking about the next two years living in Australia is easy and natural.

### **Would you consider moving back to the UK? Why/Why not?**

For myself and Riaan I think we could happily live in London again – we miss our friends and family and in particular our social life! However, we wouldn't consider moving back because Sydney is the best place for the children; their quality of life is amazing. They play on the beach after school, can join endless sporting and water-based activities and are getting a great education.

I often tell people that we're not choosing to live in Australia because we don't like the UK or London. However, living in Sydney it's so much easier to offer our children an outdoor and active childhood with great opportunities for the future; we'd be stupid to give that up.



## CHAPTER 8

### —Finances

Transferring money, opening bank accounts, tax - money matters, all right



**RICH PICKINGS:** Australia has an abundance of natural resources that have helped its economy weather the global downturn despite the occasional difficult day on the Sydney Stock Exchange

**T**here are a lot of essential things you need to think about to be sure your finances work as well as they can for you. **Before you go:** One of the most difficult things to do when you go to any new country is open a bank account, as you have no credit history in that country. If you open an account before you leave the UK, this circumvents the problem. There are a number of banks offering this service, such as Westpac, Commonwealth Bank and ANZ. The benefits include being able to access your money as soon as you arrive, and also being able to give your employer account details ahead of your starting work, so there is no danger of having a

payment delay on your wages.

If you are already with a bank that has an international presence in Australia, it will be a lot easier to get an account that you can use locally. Many other banks - such as Barclays, NatWest, Lloyds & HSBC - have offshore arms that you can use to set up a bank account. Doing this before you go means your banking history is consistent and unbroken.

In order to have a fully operational bank account, you must complete an identification check. This can be done once you have arrived in Australia, by visiting any branch of the bank within the first six weeks of your move, with your passport and Australian address. If you go to the bank after the six weeks have passed, they will require another form of identification in addition to your passport.

Westpac also offers the ability for an applicant to identify themselves before they leave for Australia, by visiting the nearest office of your chosen bank (in the UK this would be the London office) with a completed form (available online, <http://bankinginaustralia.co.uk/banking-in-australia/completing-your-identity-check>) and a form of identification and residential address.

If you do not complete the identity check within one year of your account application, your account will be closed.

When you open an Australian bank account before you move:

- It will allow you to transfer money into your new account before you arrive, so when you land, you can access your Australian dollars almost immediately;
- It may give you the opportunity to take advantage of favourable exchange rates;
- You can provide your account details to your employer ahead of time; provides you with the opportunity to take advantage of competitive interest rates on savings accounts.
- You will usually have to select a specific branch of the bank in Australia to which your cards will be delivered, where you can complete identification (if not completed in the UK), and which will handle all of your banking.

Most Australian banks charge about \$5 per month for account maintenance, unless you have over \$3,000 in your account. Some will waive this for the first year of migration to Australia.

The four major banks in Australia are:

- Westpac Banking Corporation – [www.westpac.com.au](http://www.westpac.com.au)  
or <http://bankinginaustralia.co.uk/>

Migrant Banking, Level 2

63 St Mary Axe

London EC3A 8LE

0800 096 6642

[londonbranch@westpac.com.au](mailto:londonbranch@westpac.com.au)

- Commonwealth Bank - [www.commbank.com.au](http://www.commbank.com.au)

or [www.commbankuk.co.uk](http://www.commbankuk.co.uk)

Senator House

85 Queen Victoria Street

London

EC4V 4HA

020 7710 3990

[commbankuk@cba.com.au](mailto:commbankuk@cba.com.au)



- Australia and New Zealand Banking Group (ANZ) - [www.anz.com](http://www.anz.com)

ANZ London office

40 Bank Street

Canary Wharf

London E14 5EJ

0203 229 2121

- National Australia Bank (NAB) - [www.nab.com.au](http://www.nab.com.au)

NAB Migrant Banking Centre

4th Floor, Gateway House,

Richmond, TW9 1DN, UK

020 8614 9320

[migrant.banking@eu.nabgroup.com](mailto:migrant.banking@eu.nabgroup.com)

### **Moving**

You can employ a removal company to do this for you, or you can do it yourself. The former is likely to be easier but could be more costly. Do some research and try to get some recommendations from friends or family you know who may have moved overseas before.

You have to be sure you have cleared up all of your financial affairs in the UK before you go. This includes clearing loans if you can, sorting out your bank accounts and closing any you will no longer need, and telling HM Revenue & Customs (HMRC) that you are leaving the UK.

You should sell everything you do not want to take with you, such as sofas, dining tables, cars – and even your property.

You may decide to rent your property out rather than sell it initially, as a back-up in case your move to Australia does not work out as you expect.

### **Transferring your funds**

On average, a British family emigrates abroad with assets of £250,000 from the sale of a house, car and savings, according to currency specialist HiFX.

Using a high-street bank will potentially lose them around £10,000, because the banks typically charge 4 per cent more than currency specialists in unfavourable exchange rates.

Once you have sold your possessions and have your assets assembled, you need to transfer the money to the account you have set up overseas. You should check with a number of transfer specialists: HiFX, FairFx and Caxton FX are three of the main organisations.

You can set the level of your currency exchange rate ahead of your moving date if you want to, so you are not at the mercy of currency fluctuations.

For example, if you had transferred £250,000 into Australian dollars in October 2008 when GBP/AUD peaked at around A\$2.707 you would have received approximately A\$676,750, according to HiFX.

In March, 2012, one pound bought you A\$1.50. So for £250,000, you would get A\$375,000, a difference of A\$301,750 purely off the back of exchange rate fluctuation.



## When you get there

### Bank accounts

If you do not deal with your bank account until you get to Australia, you may not be able to prove your banking history in the UK so easily, and not having an account could be very difficult. You may be able to get an account, but you are likely to struggle to get the best deal.

If you fail to sort your account before you leave the UK, you can open an account in your first six weeks in Australia with just your passport. Otherwise you will need additional information, just like in the UK, to prove who you are and where you live.

The UK current account equivalent in Australia is called a “transaction account” and you get the same facilities as the UK: an ATM card, cheque book, EFTPOS card – this is the PIN card that you can use in shops – and you can use it for direct debits and may also have an overdraft.

### Tax

The Australian tax regime is similar to that in the UK, although there are a few specific things you need to know.

Pay-As-You-Go (PAYG) is the equivalent of the UK’s PAYE income tax system and is applied to employees.

The income tax year in Australia runs from July 1 to June 30. Income Tax Returns must be submitted by October of the applicable year. Australia has a double-taxation agreement with the UK, so if you are taxed in the UK on a proportion of your income, you will not be taxed again on this in Australia.

### Tax File Number (TFN)

To receive an income in Australia, the first priority should be to obtain a tax file number. This is similar to a National Insurance Number in the UK. It is an eight or nine digit unique number issued by the Australian Taxation Office (ATO) to each taxpayer (individual, company, superannuation fund, partnership or trust) to identify that taxpayer’s Australian tax dealings and to help the government administer tax and other programmes.

If you are migrating to Australia or have a temporary visa on which you can work, you can apply online for a TFN on the Australian Taxation Office (ATO), at [www.ato.gov.au](http://www.ato.gov.au), over the phone, or by filling in a form from a Tax Office or a Centrelink office.

You need to supply them with your passport details and address in Australia, and the number should arrive by post in approximately 10 days, if submitted online. If done via a paper form, the waiting time is 28 days.

If you start work and do not yet have a TFN, your employer will have to charge you at the maximum tax rate.

If you are starting a business, you will also need an Australian Business Number (ABN). All businesses in Australia are required to have both a TFN and an ABN. If the annual turnover is over \$75,000, they also need to register for Goods and Service Tax.

Non-residents in Australia are taxed only on their income generated in Australia, while residents are taxed on their worldwide income. See the boxes (below) for current tax rates. You can use a simple tax calculator to work out what you might pay in tax, which is also available on the Australian Tax Office (ATO) website. There are some tax offsets available in certain circumstances, and while they will not give you tax credits in the same way as the UK, you may get rebates sufficient to reduce your tax to zero.

Four tax offsets will give you a refunded amount: the private health insurance rebate, franking tax offset, baby bonus and the education expenses tax offset.



**For residents for 2011-12:**

TAXABLE INCOME	TAX ON THIS INCOME
\$1 - \$6,000	Nil
\$6,001 - \$37,000	15c for each \$1 over \$6,000
\$37,001 - \$80,000	\$4,650 plus 30c for each \$1 over \$37,000
\$80,001 - \$180,000	\$17,550 plus 37c for each \$1 over \$80,000
\$180,001 and over	\$55,550 plus 45c for each \$1 over \$180,000

*The above rates do not include the Medicare levy of 1.5 per cent. They do not include the Flood levy*

**For non-residents for 2011-12**

If you are a foreign resident for the full year, the following rates apply:

TAXABLE INCOME	TAX ON THIS INCOME
\$0 - \$37,000	29c for each \$1
\$37,001 - \$80,000	\$10,730 plus 30c for each \$1 over \$37,000
\$80,001 - \$180,000	\$23,630 plus 37c for each \$1 over \$80,000
\$180,001 and over	\$60,630 plus 45c for each \$1 over \$180,000
\$180,001 and over	\$55,550 plus 45c for each \$1 over \$180,000

*The above rates apply from 1 July 2011. They do not include the Flood levy.*

Foreign residents are not required to pay the Medicare levy, but may also not be entitled to Medicare benefits.

Source: Australian Tax Office

**Interest**

If you are paid interest on an account in Australia, non-residents will face a 10 per cent withholding tax. As a resident, any interest paid on accounts is included in your assessable income, so you would declare it on your self-assessment return.

**Capital Gains Tax**

Australian Capital Gains Tax works by having net gains treated as taxable income in the tax year which an asset is sold. It is applied to the majority of assets, with certain specific exemptions including the family home.

**Goods & Services Tax**

The Federal Government levies a value-added tax of 10 per cent on the supply of most goods and services by entities registered for Goods and Services Tax (GST). A number of supplies are GST-free (e.g., many basic foodstuffs, medical and educational services, exports) or input-taxed (residential accommodation, financial services etc).



The revenue from this tax is distributed to the States. State governments do not levy any sales taxes, though they do impose stamp duties on a range of transactions.

### **Property Tax**

Local governments are typically funded largely by taxes on land value (council rates) on residential, industrial and commercial properties.

In addition, some State governments levy tax on land values for investors and primary residences of high value. The State governments also levy stamp duties on transfers of land and other similar transactions.

### **Inheritance**

There is no inheritance tax in Australia. However, assets acquired from an estate may become subject to Capital Gains Tax.

*'In a way, Australia is like Catholicism. The company is sometimes questionable and the landscape is grotesque. But you always come back.'*

**Thomas Keneally, Australian author**





## —Bob Kiernan

*moved to Brisbane in 2007*

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*‘Don’t convert everything into pounds - it’ll frighten the life out of you!’*



**Bob Kiernan, 53, and his wife Karen moved to Bellbowrie, a western suburb of Brisbane, with their daughter Elizabeth, seven, in 2007. They now run two pet care businesses, and Bob blogs about expat life in Australia on [www.bobinoz.com](http://www.bobinoz.com)**

### **Why did you decide to move to Australia?**

In 2002, my wife and I decided that we wanted to leave England in five years’ time. We just fancied living somewhere else. We just thought, why would someone want to live in one country for their entire life? We chose France first, but then our daughter Elizabeth was born (in 2004) and all of a sudden France seemed a little bit too



sleepy for a young girl. We imagined semi-retiring in France, but Australia – we came on holiday to Australia when she was 18 months old and she just seemed to take to it much better than the holidays we had had in France. They're totally different countries. Australia's really a kind of action land when it comes to the outdoor life and the seaside, and our daughter was very much that way inclined.

### **And why did you choose Brisbane?**

We thought about Sydney, but for us it was too much of a big city, just too busy. It reminded us too much of England in many ways – a crowded, hustling, bustling city where everyone's in a hurry. And Perth was far too isolated. Melbourne was a consideration, but the climate isn't great there. So I think in the end it was Brisbane's weather which attracted us because it's kind of sub-tropical which means we don't really get a winter. It's quite a clean and good looking city, too.

### **What are the cons about Brisbane?**

That it's not close to the beach. Brisbane's actually about 50km in from the coast on the Brisbane river, so it's by the water but not the sea. If you do go to the mouth of the river, you just get mangroves and plants and things, not golden sand. So if you want proper beaches, you've got to go about an hour-and-a-half north or an hour-and-a-quarter south. But if you do do that, you get to the Sunshine Coast to the north and the Gold Coast to the south, and they're fantastic.

The other big downside is obviously the floods last year (2011), and there are floods in Western Queensland at the moment. But that's just one of those things about living in a tropical climate – sometimes it rains and it rains hard. Thankfully, the floods don't come too often.

### **Was it difficult to sort out your visas?**

We got through on my wife's skill, which was marketing. It was a long process. The application took about three or four months to prepare because she had to have her skill assessed. But when the application went in, it took 10 or 11 months before we got the answer. So it wasn't straightforward or easy but it's worth it in the end as long as they say yes. Once my wife got her skilled visa (hers was a Class BQ Subclass 138 Skilled Visa), as her spouse I automatically qualified. They've changed the rules now, but at the time I was over 45 so I couldn't even apply. But the maximum age limit is 50 now.

### **Did you have problems organising your finances when you moved?**

As far as sorting out a bank account here, and getting to grips with the tax system went, we didn't have any problems. It was all pretty straightforward.

But it's taken us some time to adjust to the currency. When we first moved here, there were about \$2.25 to every English pound, and now there are just \$1.45. So if you convert everything into English pounds, it looks like an extremely expensive country. Don't do it, it'll frighten the life out of you!

Remember that salaries are higher here. Try and work out how much you were getting in dollars in the UK, and compare it to what you are earning in Australia, and you'll see that it's not any more costly to live here. The English pound is so weak at the moment, but people over here don't earn pounds, they earn Australian dollars. That's really important to bear in mind.

### **How did you go about finding a house?**





We actually bought the house before we arrived. We'd never seen it before, so it was a very risky thing to do and looking back I'm not sure it was very smart. But when we got accepted for the visa we started to look online at the property that was available – just to get an idea of what we could get –and from the very first moment that we logged onto the website we saw one particular house that we liked. We vowed that we wouldn't do anything as silly as buy a house without seeing it. But then the house didn't sell and they dropped the price quite a bit. Then we got a phone call from the estate agent telling us that the owner was going to move back to Taiwan and why didn't we put in a silly offer in? So we did and ended up buying it!

When we got here it wasn't the house that we hoped it would be. It needed a lot of work. But once we got over the initial shock, it was fine. We actually think we've done all right. We're still in it today, four years later.

It's not something I'd recommend people to do. But then, on the other hand, if you get here and rent for six months you waste a lot of money that way.

### **How did you set up your businesses?**

It's pretty easy to set up a business. You just have to register your business name with the local government and pay a small fee to register it. It's as simple as that and then you can start trading and you just have to make sure you keep your accounts. So it's not very difficult to set up a business here.

We'd never had our own business before. It was just something we wanted to try out. Our dog walking company, Dog Walks ([www.dogwalks.com.au](http://www.dogwalks.com.au)) came out of bringing our dog over with us. We found out that when they go into quarantine here for one month, they don't actually get walked. You have to arrange for a private walker or do it yourself. Often it's quite difficult to locate dog walkers, so we just saw a gap in the market really. Now my wife has a team of dog walkers - people can book packages online and have their dogs visited and walked twice a week. Quarantine must be quite a traumatic thing for dogs – like going to prison!

The local pet care business, At Home Pet Care with Karen ([www.karenpetcare.com.au](http://www.karenpetcare.com.au)) was my wife's idea. Australia's a pet loving country, a lot of people have pets. When they go on holiday, they just want to be able to leave their dogs in their back gardens rather than send them to the kennels. So we just go round and feed them while they're away and check they're all right.

### **Have you found it easy to make friends?**

We have a very good mix of friends. I know quite a few Australian people, but I also see five or six British couples regularly. You're never that far from another English expat here.

### **How did you go about meeting people?**

Through our daughter mainly. We sent her to a local playgroup when we arrived and through that my wife met other mums, and then I would meet their husbands.

But I've met people in all sorts of ways. I met one friend when I walked into a DIY store and they recognised my Essex accent. He's from Chelmsford and I lived in Billericay so we instantly had something in common. It's not overly difficult to meet people - you just have to be open. Get involved in anything you can. I've met a lot of friends through playing football, for instance.

When English people move here they've obviously left all their friends and family behind, so they're keen to make new friends, and you can become a kind of support for each other.

But it is a bit of a danger to isolate yourself and just have English friends, which is why we've been greatly helped by the fact that we've got a daughter who goes to school so we meet other parents, the majority of whom are



Australian. I'd say we've got a 50: 50 mix of Australian and English friends.

### **What do you make of the education system in Australia?**

We've had very good experiences with it. We think the schools are – for want of a better word, cute. In England, they're a lot more crowded. It's a lovely little school, my daughter loves it there. We've been hugely impressed with the teaching standards and very pleased with our daughter's progress. I've actually done a lot of research into education and Australia, according to a couple of quite authoritative bodies, is ahead of both the UK and America in terms of educational standards. So we've got no complaints at all. I know from experience on my blog that it's a highly contentious issue, because a lot of people are convinced that Australian education standards are low. But the facts don't really back it up.

Elizabeth goes to an Australian state school (Moggill Primary School) which is completely free, apart from a small contribution you have to make towards books and other equipment.

Before that she went to the local kindergarten. She was there for about a year from age three to four and then she went to pre-school. Here, in Australia there's an optional pre-school year which you can send your child to if you want, which is free as well.

### **Is there anything you miss about the UK?**

I used to miss pubs, but now that we've got into a very good social life I realise that the barbecues and parties that we go to here are much better. I used to miss playing five-a-side football but I've started playing that again because I discovered a new sports hall which offered it. I got a team together for that and I'm playing again. So the only two home comforts I did miss I no longer miss.

The TV does irritate me here, though. It's impossible to watch it because the adverts are so long. So you have to record everything and then fast forward through the ads. But then moving to Australia wasn't about watching television so it's not a major gripe.

### **Would you consider going back?**

No, I think that's the last thing we would think of doing. Australia's a great place to bring up kids, it's a great family country through and through. The standard mode of entertainment is a barbecue in someone's back garden, and so you can bring your kids with you and you're all outdoors having fun together, rather than in England where you might go to a pub or something. And then the vast majority of the time it's sunny here which keeps you in a good mood, as opposed to the UK where it's cloudy and grey all the time. So we'd never consider going back. We've found our home here, we've become Australian citizens and we're here to stay.

### **How did you become citizens?**

We actually became citizens on Australia Day, which is a very popular day for citizenship ceremonies to take place. Before we could apply for citizenship, first we had to live here for four years as permanent residents. It's quite important not to break the law during those four years otherwise they can refuse you citizenship on the basis that you have a bad character.

As soon as those four years are up, you can apply for citizenship, which for us cost \$260 per adult application (Elizabeth was covered by her mum's fee). Within a few days of our application, we received a letter inviting us to take the Australian citizenship test which isn't that difficult.

After we had passed our tests, the Australian immigration Department then conduct final police checks to



make sure you have behaved yourself whilst you have been here. Assuming you have (and we had!), the final part of becoming a citizen is to attend a citizenship ceremony and take the pledge.

**Do you have any other advice for British people moving to Australia?**

I would say the most important thing, if you're going to come out here and you have no contacts, is to come out here with full commitment. I've heard of people who come out here and haven't even sold their house. They just say – well, we're going to try it, we'll rent our house in England, and keep our jobs open in England and see how it goes. But if you come out here you have to totally immerse yourself in Australia, try and make as many friends as possible as quickly as you can. It's the people that don't commit 100 per cent that end up going back, because they still have a piece of them left back in England.

We had a golden rule that for the first year we would not refuse a single invite. If someone invited us for dinner or a gathering or community event, we'd go even if we didn't feel like it. Getting involved in the community and meeting people is so important.

It would be very easy to say – I haven't got any friends, it's been two months, I miss home, I'm going back. You have to push past the initial period – for us the first four months were very difficult but we just had to power through. The turning point for us actually was our daughter's fourth birthday. We had a party for her and about 20 kids came, who she'd met through school, and all their parents and we had an absolutely fantastic party. It wasn't until that happened that we thought: we've arrived. We're in Australia and we're beginning to enjoy it. So the first three or four months will be difficult. But if you can get settled, it's all worth it.



## CHAPTER 9

### —Culture

From the lingo to the dingo, soap operas to the Opera House - what to expect and how to fit in

**L**ike its climate and its geography, Australia is culturally diverse. A nation that has given the world the didgeridoo, the boomerang, Sydney Opera House, black box flight recorders, Rod Laver, combine harvesters, electric drills, R M Williams boots, Don Bradman, Vegemite, Kiwi shoe polish, heart pacemakers, penicillin, Cate Blanchett, the secret ballot, Ugg boots, wifi and Google Maps, has also contributed Neighbours, Fosters, Kylie Minogue, Eroll Flynn, and a tradition of building giant, quirky roadside structures such as the Big Banana, the Big Prawn and the Big Beer Can in New South Wales, the Big Boxing Crocodile in the Northern Territory, and the Big Golden Gumboot, the Big Pie and several Big Pineapples in Queensland.

Ask most people about Australians and their nation, and words like egalitarianism, informality, laid-backness, and irreverent sense of humour start to get bandied about, alongside a passion for sport and surfing.

If generalisations can be made, Australians value modesty, sincerity, self-deprecation, individualism, and dislike pretence and bragging, at least when it comes to work, education, self-promotion etc. Those regarded as being “tall poppies who spread their leaves too wide” are liable to be cut down to size. Hard work, achievement and success are admired, and Aussies are very competitive whether in a pub argument or a sports field. Without a British-style class system, economic difference remains the main status differentiator. But even then, billionaires such as Rupert Murdoch retain a down-to-earth blokeness.

Although generally industrious, they work to live rather than live to work. Sport fills a lot of their spare time, whether it is surfing at dawn for a couple of hours before work, or playing in a team game such as Aussie Rules football, touch football, rugby, cricket or netball in the evenings or weekends.

Among males in particular, “mateship” is an integral, celebrated part of Australian culture. A sort of honour code among friends, “mateship” appears to be a hangover from harsh conditions at the time Australia was first settled as a penal colony. Individuals had to rely on one another for survival, and a “mate” was more than a friend—it was someone you could trust with your life.

### Aborigines

Australia’s culture begins with its oldest inhabitants, the Aborigines, who are believed to have occupied the continent from 60,000 years ago; evidence of Aboriginal art dates back at least 30,000 years. The arrival – or, as some prefer to style it nowadays, invasion – of the first British settlers in 1788 led to the destroyal of their hunter-gatherer lifestyle, leading to their widespread annihilation through deliberate killing and by the introduction, unwittingly or not, of such diseases as smallpox. Today, Aborigines number about 480,000 people, about 2 per cent of the population, but their influence on the nation remains strong, as the country continues to wrestle with how





**BOX OFFICE DRAWS : Actress Nicole Kidman and Baz Luhrmann, the star and director of the film *Moulin Rouge*. They are two of Australia’s most influential people in the film industry**

it treated its original inhabitants. Aborigines could not vote until 1967; their children were frequently removed for adoption; their skin colour debarred them from full participation in white society. They dropped out of school, fell foul of the law, and often succumbed miserably to booze.

Oscar Humphries, the son of Barry Humphries, once wrote about the moral culpability felt by many white Australians: “Should Australia’s pride in its economic resilience, extraordinary stage of development, cosmopolitan culture and all-round good luck be clouded with an enduring guilt? How much of this very real pain should we feel, as the descendants of the architects of this colonial adventure here in England, along with those who reaped its benefits in Australia? In other words, can we reconcile the bounty of this prize with the plight of the people who had it first?” It is an enduring, complex, emotive issue.

Some Australians have an uneasy relationship with race and with immigration. Until the 1970s, a “White Australia” policy was enforced to restrict the inflow of non-white immigrants, but in recent decades that – and the nation’s make up – has changed considerably. “White Australia” may still exist in the hearts of a minority, but there is a new Australian identity comprised of varied ethnic groups, whose background is Greek, Lebanese, Indian,

Chinese, and Vietnamese. Migrants have now arrived from about 200 countries.

These new waves of immigrants, alongside increasing economic prosperity, have brought change to the way Australia sees its position in the world. Elizabeth II may remain its head of state, but Australia has moved away from the “Mother Country”. After the Second World War, Britain was still Australia’s major trading partner: today, it accounts for less than 3 per cent of trade, while 65 per cent is with Asia. China is the big economic brother now. More than 200 years after the First Fleet sailed into what is now Sydney, Australia has reinvented itself as a multi-cultural, Asia-orientated, self-sufficient nation that looks neither to Britain nor to the United States for succour and inspiration. The watchword is: “We are Australians. We know no other land.”

For many, Australia’s closeness to Asia is key to the future. Some see Australia becoming the California of Asia, citing parallels between Sydney and San Francisco, and the Hunter Valley and Napa Valley.

This newly developed self-assurance and view of the world has changed the nature of the relationship between Britons and Australians. Once upon a time, Australians may have suffered something of an inferiority complex; today, they bask in confidence. The cultural cringe – the feeling that anything British or American was inherently better than anything Australian – has given way to a cultural swagger. Britons who once looked condescendingly down their noses at their uncouth colonial cousins, revelling in the conceit that Australia was “the biggest sergeants’ mess in the world”, and its inhabitants genial proles with a taste for mindless vulgarity, are now intensely envious. Australia is nowadays a happy country: not just because of its opulence, its climate and its beauty, but because it is largely at ease with itself.

Clive James, one of a coterie of Australians who fled to London in the Sixties, said recently: “If you’re asking if Australia is still the isolated place from which you felt the necessity to escape, the answer is blatantly no. Australia’s got everything you want.”

This national coming-of-age has not meant the past has been obliterated or forgotten. One of the great moments of the year is the national holiday Anzac Day (April 25), when the population traditionally commemorates the sacrifice made by the soldiers of the Australian and New Zealand Army Corps in 1915 at Gallipoli. In Australia, it has evolved to broadly commemorate all those who died and served in military operations for their country. Australians see nothing wrong with being what some deride as “backward looking”: their history makes them proud and defines them as being Australian.

## Language

Nowhere is Australian ingenuity better expressed than in its massacre of the English language. Known universally as Strine, this Australian patois is a constantly evolving linguistic stew of cast-offs, inventions, corruptions, contractions, taunts, threats and one-liners. Strine is infectious and even the most upstanding British settlers fall into the Aussie habit of shortening every word. This is a nation of people of drive utes (utility vehicles or pick-up trucks), take smokos (tea breaks) and spend long arvos (afternoons) at the footie (football).

Having mastered the mysterious Antipodean argot, English-speaking migrants often describe themselves as being bilingual – fluent in English and Strine.

It can take some time to get used to. For instance, when an Australian male asks “How you goin’, youse old bastard?”, he’s being affectionate, not questioning your parentage. And if someone tells you his wife is “in bed with a wog”, he is not being racist, nor is he casting aspersions on the moral rectitude of his spouse – he simply means she has a bad case of the flu.

Personal abuse, the cornerstone of Strine, is equally confusing. Being called a bastard may be a term of affection – but being called a “whingeing Pommy bastard” may or may not be, depending on the situation. (Australians



regard the shorter “Pommy bastard” as tautology.) The origin of the term Pom for a Briton is variously ascribed to coming from “Prisoner Of Her Majesty”, “Prisoner of Millbank” (the prison on the banks of the River Thames that served as a staging post for deported convicts), or from the pomegranate fruit. As DH Lawrence explained in his 1923 novel, *Kangaroo*: “Pommy is supposed to be short for pomegranate. Pomegranate, pronounced invariably pommygranate, is a near enough rhyme to immigrant, in a naturally rhyming country. Furthermore, immigrants are known in their first months, before their blood ‘thins down,’ by their round and ruddy cheeks.”

In terms of abuse, you might be termed a “wowsers” (a killjoy or curmudgeon). If you are regarded as being mentally unstable, you may be said to have “kangaroos loose in the top paddock”, a “sandwich short of a picnic” or be “one sausage short of a barbie”. If you are slow or stupid or plain hopeless, you may be “about as useful as a one-legged man in an arse-kicking contest”, or “wouldn’t know if your arse was on fire”. Should a woman be regarded as unattractive, someone might observe: “She was beaten by the ugly stick while swinging from the ugly tree”, and a second person might add: “And she hit every branch on the way down.” Leave a party early and you might be considered to have been “off like a bucket of prawns in the hot sun”. Visitors, particularly the British, are as well to observe a rule to never criticise Australia, which is regarded as “godzone” (God’s own country). Despite the inroads made by political correctness, women and homosexuals remain favourite targets. “Get back in the car and bark at strangers” is one taunt made at women. Gay men are still often called poofers or shirt-lifters – Australia probably has more terms for being gay than the Eskimos have for ice.

Australia’s most popular politicians tend to be the ones who can come up with pithy phrases. Paul Keating, the former prime minister, once described Australia’s Senate as “unrepresentative pig swill”. Reflecting on life in the federal capital, he said: “If you want a friend in Canberra, get a dog.”

## Arts & Entertainment

The arts in Australia – film, music, theatre, painting, dance – have achieved international acclaim for decades. The old cliché that Australia is a cultural backwater no longer has much credence, if it ever did. Like its people and its cities, the Australian arts scene is vibrant and prosperous.

Australian fiction has been acclaimed worldwide, at least since Patrick White won the Nobel Prize in 1973 for his “epic and psychological narrative art which has introduced a new continent into literature”. Australian visual artists such as Arthur Boyd and Sidney Nolan achieved global success from the mid-20th century and Aboriginal art has crossed cultural barriers and become big business, with works such as those from the Papunya Tula artists’ co-operative – the first group to paint traditional work using modern materials – selling for hundreds of thousands of dollars.

Australian singers, such as Dames Nellie Melba and Joan Sutherland, were operatic sensations who spanned Victorian times to the 1980s. Australian actors such as Mel Gibson, Paul Hogan, Cate Blanchett, Geoffrey Rush, Nicole Kidman and Eric Bana have been worldwide box office draws over decades; as have Australian directors Peter Weir (*The Truman Show*, *Dead Poets Society*, *Master and Commander*) and Baz Luhrmann (*Romeo + Juliet*, *Australia*, *Moulin Rouge!*); as have Australian films such as *Picnic At Hanging Rock*, *Mad Max*, *Gallipoli*, *Muriel’s Wedding*, *The Piano*, and *Crocodile Dundee*.

Australian music has contributed such acts as the Bee Gees, AC/DC, INXS, Peter Allen, Midnight Oil, Powderfinger and one fourth of Crowded House.

This is not to overlook the contributions of others such as Rolf Harris, Dame Edna Everage (Barry Humphries), Germaine Greer, Kylie Minogue, Olivia Newton John, Jason Donovan, TV shows like *Neighbours* and *Home & Away*, and models such as Elle ‘The Body’ Macpherson, Gemma Ward, and Miranda Kerr. The world would be a



far poorer place without the contributions of a long list of Australian luminaries.

Each of the main cities has annual festivals of dance, theatre, opera, popular music and visual arts, that showcase their thriving creative arts scenes. In the past, these big cultural festivals might have been about visiting British orchestras and ballet companies “going out to the colonies to keep them civilised”; today, they have a healthy combination of international and indigenous talent performing to tens of thousands of enthusiasts.

A recent Sydney Festival featured Ralph Fiennes performing the Samuel Beckett novella *First Love*, Lou Reed’s *Berlin*, Rosanne Cash, the Maly Drama Theatre of St Petersburg performing Chekhov, and Australian acrobats, jugglers, and children’s theatre. The city also boasts the National Institute of Dramatic Art, the Australian Maritime Museum, the Powerhouse Museum, and theatrical nurseries such as the Belvoir Street Theatre, which has nurtured the talents of many renowned Australian actors, including Rush and Blanchett.

Most of these annual arts festivals serve up culture the Aussie way: beach in the morning, lunch theatre, concert party in the evening.

Adelaide’s annual arts jamboree, in particular, has long attracted international attention. The Adelaide Fringe is Australia’s biggest arts event and the world’s second-biggest fringe festival. But there are many smaller cultural celebrations to discover across the country, offering a true insight into the local artistic, musical and literary scenes.

Even isolated Perth gets in the act. Western Australians claim the city’s His Majesty’s Theatre as the best acoustic venue in the country for opera. They can also trump their rivals when it comes to the longevity of their annual arts event: the Perth Festival is the oldest of them all, only a few years younger than Edinburgh.

So, too, the capital. Canberra’s National Portrait Gallery, set in the rather grand 1920s Old Parliament Building, displays portraits of Australia’s great and good, with the work of Nolan, the 20th century’s leading Australian artist, at its heart. In the 1950s and 1960s, Nolan was hot property. His series of paintings inspired by the Australian bushranger Ned Kelly created that rare thing, a tremor of excitement in the art world. “These pictures are among the greatest things produced in recent years,” wrote *The Sunday Telegraph*’s Terence Mullaly of Nolan’s *Leda* and the *Swan* series in 1960. The Tate and even the Queen bought his pictures. Nolan, who conveyed the heat, light and space of his continent in works of startling power and beauty, put his country on the artistic map.

Close to the National Portrait Gallery is the Australian National Gallery of Art. A magnificent building, with arguably the world’s most beautiful sculpture garden, its 20th-century European collection is highly creditable and its Australian collection superb. On a hill opposite, at the end of one of the grandest avenues ever created, is the War Memorial. The guns and uniforms are surrounded by paintings, and the Memorial is the repository of Nolan’s gift of hundreds of his works devoted to Gallipoli.

## Religion

Australia has no state religion. In the 2006 census, 64 per cent of Australians were deemed Christian, including 26 per cent as Catholic, 19 per cent Anglican, and 19 per cent “no religion”.

*“You never want an Australian with his back against the wall. You put any 12 blokes together and you’ll get a job done. Whether it’s getting a bogged four-wheel-drive off the beach or standing in front of a cricket wicket and making sure we’re in a dominant position. It’s the same dog, different leg action, so to speak”*

**Matthew Hayden, Australian cricketer**







## —Robert Pickles

*moved back to the UK in 2011*



*‘After being called a ‘Pommy bastard’ one too many times, I knew that I would never fit in”*

**Writer Robert Pickles, 49, moved back to the UK in January 2011 after living in Adelaide and Canberra for 12 years with his partner Alison, an athletics coach. He has written a book about his experiences, *Lucky Country, My Arse: Memoirs of a Whingeing Pom*, and writes *Diary of a Returning Expat*, a weekly blog for [telegraph.co.uk](http://telegraph.co.uk). Other examples of his writing are on his website [www.rapickles.com](http://www.rapickles.com)**

**Give us a brief run through of your time in Australia – where you went when, why you went, what you were doing there?**

When I first travelled to Australia in the late Eighties, I was a twenty-something backpacker looking for adventure. For two years, I soaked up the culture, met new people and experienced life in a distant country. I lived in Melbourne and Sydney, but also spent a year hitch-hiking around the country. At the time, Australia seemed like a lucky place to be. I returned to England, but could not get that experience out of my system. A decade later, I saw an advert enticing migrants to South Australia. My partner and I ended up moving over and we spent about four years in Adelaide before moving to Canberra for eight. I was trying to get involved in film and television production (but failed miserably) and my partner was a sports coach. Her career went from strength to strength.



### **Was it difficult to get a visa?**

When we decided that we wanted to try living in Australia, we had to jump through the usual hoops – trips to Australia House in London, form filling, interviews, retrieval of personal information (even primary school records), police records, and a hundred other things. In the end, I was able to get a business visa quite quickly and, as a result, sold up and moved over in under a year. As the business visa only lasted four years, we applied as skilled migrants while in Australia and were granted permanent residency a couple of years later.

### **In terms of the move, did anything go wrong? In hindsight, would you do anything differently?**

Like all migrants, we went with open hearts and positive minds – only the foolish and 18th-century convicts move to the other side of the world without them. Looking back, our move was a relatively smooth one. Our belongings arrived safely, as did our car and our dog. The problems started when we tried to release them. In hindsight, it was simply the “Australian way” and we would learn to at first accept it, then deny it, then leave because of it (along with many other things) – the red-tape and pettiness became too much. One example: our car had been steam cleaned prior to leaving the UK as it had to pass stringent cleanliness tests, yet on arrival in Melbourne, customs would not release the vehicle without another steam clean (and another hefty fee). It then failed its ‘roadworthy’ test as a 50 cent rubber bush was worn out (there was nothing wrong with it – the car was two years old) so, another test and another fee. We had to remove the window tints (standard fitting on Land Rovers) as well as the side steps (also standard and fitted to new Land Rovers sold in Australia). It was an expensive, steep learning curve and not a nice introduction to the country.

### **What did you enjoy about the expat life? What did you find challenging about it?**

Expat life to begin with is exciting. You are, in effect, starting a new life and we jumped into each and every day like the happy new migrants we were, but it was extremely difficult to “get on”. Expats instinctively find good where there is bad and tend not to dwell on those things that don’t go right.

Initially, it seems like a long holiday with far too many lattes and warm croissants in nice cafes, and fish and chips on the beach. Such things soon sweep away any doubts you might have. Although we liked the weather (I can’t say “loved” as, in truth, it was often too hot or too cold to do much), the space, and the beach, finding jobs proved difficult and just settling in was much harder than we had imagined. We could not find a house to rent that accepted dogs and our “personal adviser” (as promised by the South Australian government migration service) never materialised. It really felt as if we had taken that dangling enticing carrot and been left in the lurch.

### **Did expat life ever become lonely? Did you find it easy to make friends when you were there?**

I once read a short story by Alan Sillitoe titled *The Loneliness of the Long Distance Runner*, which dealt with a young man’s angst at the “system”. The title could so easily be changed to “The Loneliness of the Expat” – we’ve all read about Expats who miss home, and until you’ve actually been one, you will never know just how debilitating that sort of loneliness can be. We did make friends, but not all that many, purely, (in my humble opinion) because deep down, the majority of Australians do not like the English. There are two places where you will most likely make new friends: the office and the pub – yet my memories of both are of arrogant Australians being racist and xenophobic towards not only the English, but other nationalities – including their own (by which I mean Aboriginals). As the years slipped away, we realised that we would always be seen as outsiders and could never fit in.

### **What are the pros and cons of Adelaide and Canberra? Do the different cities have distinctive cultures?**



I'm not sure that Australian cities have different cultures as such, although there are marked differences. Some say that Queenslanders are rednecks and Tasmanians are inter-bred. Some Sydneysiders would claim to belong to the cultural elite, as would some Melburnians – the rivalry between states (culturally, but more to do with sport) verges on a highly distorted perception of reality. Each city has its good and bad points, much like anywhere else in the world. Finding the best place is purely subjective as we all react differently to our surroundings.

**Out of the places you lived in or visited, which would you most recommend for a British expat to move to and why?**

Choosing a city or state in which to live is often dependent on work skills and visas – the Australian government has long been trying to stop migrants moving to the major cities – so many migrants will not have a choice. Sydney, just like New York or London, will always be top of migrants' lists but what you see in the glossy brochures does not necessarily translate into real life. Living by or near the sea is out of reach for all but the very wealthy and the Western suburbs simply aren't very nice. Any prospective migrant should spend time in the city they are thinking of moving to – check the house prices, rents, transport links, safety etc. I am always gobsmacked when I hear of people moving back home because they didn't like Australia because it was too hot or too uncultured and nothing like 'that programme they saw on the telly'.

**What did you like about Australia, and what did you not like?**

Initially, I liked all that Australia had to offer but I was young and eager to embrace all I came across. Returning as an older, wiser person, I saw the country and people in a different light. The overwhelming aspect that changed my view was that of being unaccepted, a "Pom" and all that entails. That said, the seafood is great, the beaches beautiful and you rarely get a bad cup of coffee.

**Have you travelled much in Australia? Any recommendations?**

I travelled around Australia twice and went up through the middle three times. Given the choice, I'd recommend hiring a camper van and doing the same – it's the best way to experience the country. Another pleasant way is to take one of the long train journeys, although they are prohibitive. I don't think one travels to Australia for 'high culture', rather than the opposite. Australia, for me, is about the wild, empty beaches – the Outback and Nullabor Plain, where you can drive for hours without seeing another car. I'd like to say it's also about meeting one of the oldest cultures on the planet but the truth is that Aborigines are so marginalised that as a tourist you would not want to see the conditions in which many of them live.

**What was the highlight of your time in Australia? And the low point?**

There are lots of good memories – usually to do with trips to a little house on the coast, walking on fine sand and paddling in warm clear water, a barbecue after and cold beer to wash it down – all undertaken in a pair of shorts, bare feet and a light cotton shirt. And later, lying in bed with the distant echo of waves rolling onto the shore.

The lowpoint? Finally realising, after being called a "Pommy bastard" one too many times that I would never fit in – although this in itself was a highpoint as I knew that, at last, it was time to head home.

**Any myths you would like to explode about Australia?**

Without doubt, the myth that Australia is the "Lucky Country": for some it is, but for most it isn't. It's just that the people of Australia are extremely patriotic and like to tell the world all about how great they think it is. There isn't enough space here to explain – that's why I wrote a book!



Another myth is that all Australians are friendly: some are, but many aren't – the problem being their reluctance to accept anyone from foreign shores (they still “process” illegal migrants, including children, offshore – a long, long way from the mainland and the media).

I spent over a decade amongst them and wrote my book about the place out of sheer frustration.

### **Did you notice any significant changes over the 12 years you lived in Australia?**

A great deal has changed. It is now one of the most expensive places to live in the world. When I look back at what we used to pay for things there, compared with prices in Britain, I cringe. A couple of examples: our three-bed house has its windows cleaned each week for £3 (\$4.40). In Australia, our three-bed bungalow (easier to do as on one level) cost \$30 (£20). A croissant here costs 40p (75c). In Australia, it was \$3.50. The vast difference extends to just about everything. We also found that BBQs and office conversations became dull as all that everybody talked about was how much they earned, how many shares they had and how many rental properties. The majority of Australians are fixated with making money

### **Do you think Australia most suits a particular type of person?**

For anyone to up sticks and move to a distant country like Australia, they have to be both driven and selfish. One needs the drive to want to go and the selfishness to leave loved ones behind. Of course, some people may not have loved ones to leave behind, but, for those that do, as I did, I saw and felt the heartache each time I came home and went back.

### **What did you most miss about home?**

Just about everything. The weather, decent newspapers, radio and TV, the countryside, tasty beer, welcoming pubs, self-effacing people, the countryside, English cafes, value for money, animal rights, acceptance of other races... how long have you got?

### **Why did you decide to move back to the UK?**

We moved back to London in 2011 because we knew it was time. My partner had elderly parents that needed help and she had recently lost her job in rather acrimonious circumstances. I was literally going stir-crazy and knew that I had to move home to save my sanity.

### **Now that you're back in the UK, do you find that you miss Australia?**

I miss the space and seafood, walks on long empty beaches, but not much else.

### **Do you now have an Australian twang/use Australian lingo?**

No. Had I taken on board either, I would obviously have been accepted. I'd recommend to any prospective migrants that they take up the nasal twang immediately upon arrival, as their lives will be so much easier.

### **Do you have any other tips/advice for British expats moving to Australia?**

None of us is the same and will therefore approach/react to situations differently. I wouldn't dissuade anyone from going to Australia, as life is a journey. All I would say is do not expect it to be like Britain, but hotter - because it isn't.

To find out more about services, clubs and associations in Australia and that other expats have recommended go to: [www.telegraph.co.uk/expatdirectory](http://www.telegraph.co.uk/expatdirectory)



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