



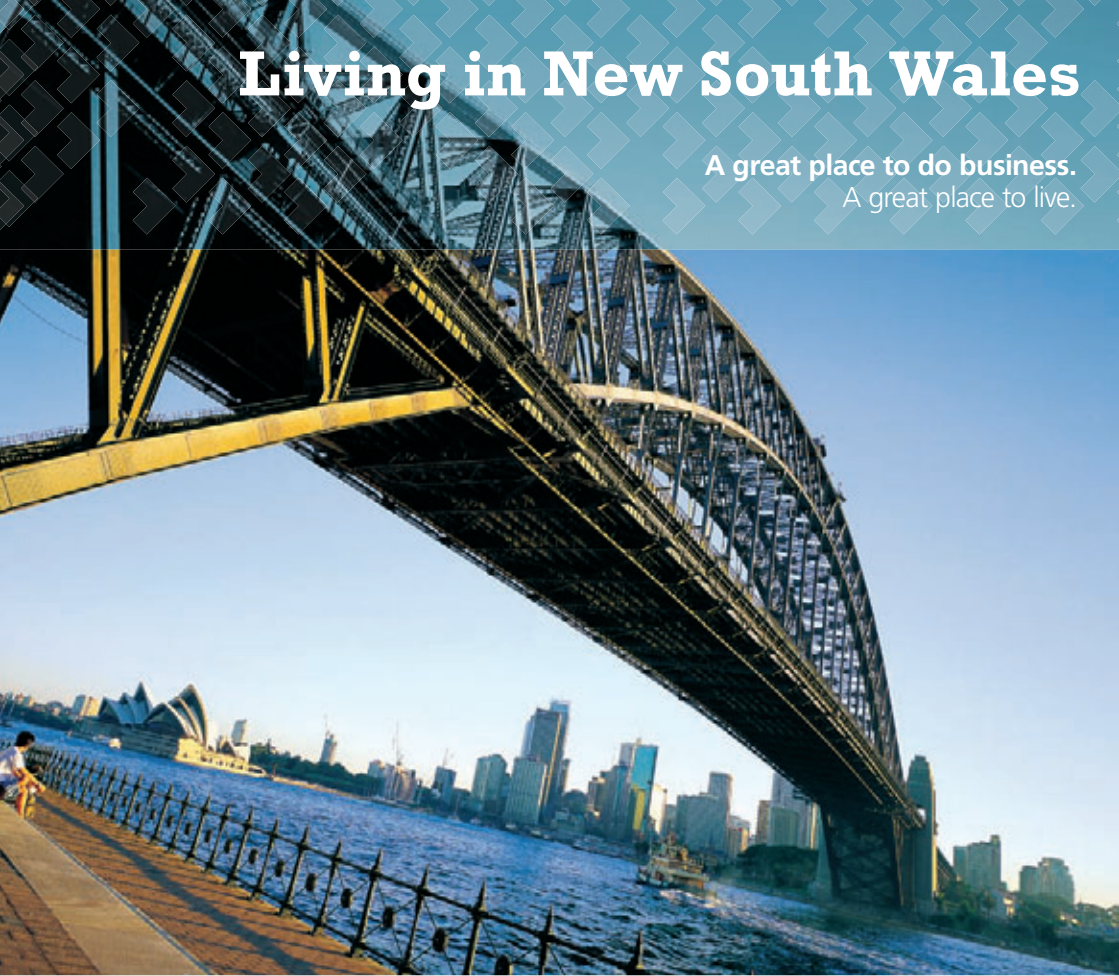
Department of State and  
Regional Development



New South Wales Government

# Living in New South Wales

A great place to do business.  
A great place to live.





# Living in New South Wales

New South Wales (NSW) is Australia's most populous State, centred on Australia's leading global city – Sydney.

With good employment opportunities, there has never been a better time to make a new start in Australia's most dynamic and advanced economic region.

That's why the NSW Government created a targeted strategy – the Drive for Talent program – to attract skilled and business migrants to the State.

Sydney is a great place to live and work – a vibrant harbour city offering a dynamic business environment supported by world-class facilities and quality lifestyle.

The State's regions offer many similar employment opportunities to the major cities, as well as comparable benefits and services, but in a more relaxed environment.

NSW wants your skills. In return, the State offers a great opportunity to make a new home in a place with a temperate climate, a relatively low cost of living, comprehensive health, education and transport facilities, plus a rich array of leisure and entertainment options.

This booklet is a useful starting point when you are considering making the move to the beautiful State of NSW.



# Welcome

People in New South Wales (NSW) enjoy a very high quality of life. Sydney was rated 10th out of 215 cities in the *Worldwide Quality of Life Index* published by Mercer Human Resource Consulting in 2008.

The lifestyle of NSW is similar to the lifestyles of the United Kingdom, Europe and North America, which eases the transition for migrants who choose to relocate to NSW. Australia and the United Kingdom share similar legal systems, education systems and business cultures. The Australian approach to working, socialising and entertaining is also similar. These factors are a major attraction for many international people who choose Sydney and NSW as a long-term base, and help to develop strong business relationships.

As the most multicultural city in the Asia Pacific, Sydney's diversity has produced a society that is creative, open and friendly. Sydney offers a secure environment for families, with excellent infrastructure in health care, education, transport and telecommunications.

Regional NSW also offers many lifestyle advantages for business people and their families, including a relaxed way of life and friendly communities.

The growing population of large inland centres like Wagga Wagga, Albury, Bathurst, Orange, Dubbo and Tamworth, and coastal cities such as Newcastle, Wollongong and Coffs Harbour, has turned these towns into bustling centres that boast all the cosmopolitan influences, sporting, entertainment and leisure activities of any growing city.

To help you make an informed decision about emigrating this booklet provides information on visas, taxation, cost of living, residential real estate, transportation, education and training, healthcare, leisure and entertainment and living in regional NSW. More information on many of these subjects is available at **[www.nsw.gov.au](http://www.nsw.gov.au)**.

# Visas

The NSW Government has a clear, easy-to-use website [www.business.nsw.gov.au/migration](http://www.business.nsw.gov.au/migration) with immigration information for:

- business owners, investors and senior executives who want to enter NSW to start a business
- skilled migrants wanting to work in NSW
- skilled migrants looking for opportunities in regional NSW.

Other websites of interest to potential migrants are:

- **[www.immi.gov.au](http://www.immi.gov.au)** the website of the Department of Immigration and Citizenship
- **[www.business.nsw.gov.au](http://www.business.nsw.gov.au)** the website of the NSW Department of State and Regional Development has information about establishing or buying an existing business in NSW.

The Australian citizenship test is designed to help people who want to become Australian citizens to gain an understanding of Australian values, traditions, history and national symbols.

For further information visit the citizenship website **[www.citizenship.gov.au](http://www.citizenship.gov.au)**. This site also includes information on dual citizenship.

## Australian citizenship

If you are interested in becoming an Australian citizen you must:

- have been living in Australia for four years immediately before applying, including for 12 months as a permanent resident
- have been absent from Australia for no more than 12 months, including no more than three months in the 12 months before applying
- be of good character
- have passed a citizenship test (in most cases).

# Salaries

## what you will earn

Salaries vary widely by industry and location and depend on skills and experience. For up-to-date information on what you might expect to earn in NSW go to the websites of some NSW recruitment firms that publish salary survey information:

<http://www.olivier.com.au/page/salary.html>

<http://www.hays.com.au/salary/default.aspx>

<http://www.acpeople.com.au/salary/>

<http://www.careerone.com.au/jobs/job-search/job-market-insider/salary-survey>

# Taxation

## what you will pay

Tax is a specialised area and needs to be worked out on an individual basis. Income tax can be structured in various ways for employees in Australia. Individuals, partnerships and companies have to submit a tax return at the end of each financial year, which falls on 30 June. It is advisable to use the services of an accountant to prepare your tax return.

If you start your employment as a salaried worker, consult an accountant to find the best tax set-up for you. There are two kinds of qualified accountant in Australia – the certified practicing accountant, or CPA, and the chartered accountant. Make sure your accountant has one of these qualifications.

For basic information on tax rates, fringe benefits tax (which affects employment benefits like company cars and business expenses), superannuation and family tax benefits visit the Australian Tax Office (ATO) website **[www.ato.gov.au](http://www.ato.gov.au)**.

If you will be paid a salary you can work out your weekly, fortnightly or monthly income tax deductions in the tax calculation section of the ATO website. The amount of income tax you pay also depends on your visa status. Once you are registered as an Australian resident, the following table for 2008-09 is a guide to the income tax that will apply.

Annual earnings (A\$)	Tax rate (%)	Annual amount (A\$)
\$0 - \$6000		Nil
\$6,001 – \$34,000	15	15c for each \$1 over \$6,000
\$34,001 – \$80,000	30	\$4,200 plus 30c for each \$1 over \$34,000
\$80,001 – \$180,000	40	\$18,000 plus 40c for each \$1 over \$80,000
Over \$180,001	45	\$58,000 plus 45c for each \$1 over \$180,000

There is also the Medicare levy of 1.5 per cent of taxable income.

# NSW

## high-quality, low-cost living

Australia's cost of living is low compared to many other countries. On a purchasing power parity basis (adjusting for differences in price levels), Australia's Gross Domestic Product per capita is level with Japan and higher than that of Hong Kong, the United Kingdom and Singapore.

Use [www.ozforex.com.au](http://www.ozforex.com.au) or [www.yourmortgage.com.au/calculators](http://www.yourmortgage.com.au/calculators) to get an idea of the cost of everyday living in your country's currency.

NSW has a sophisticated, modern economy and the cost of living in the State is highly competitive when compared with other areas of the Asia Pacific.

A 2007 survey by Mercer Human Resource Consulting [www.mercerhr.com](http://www.mercerhr.com) found that Sydney is 19th on a list of 143 world cities for cost of living. The list puts the most expensive city at number one. Hong Kong ranked fourth and Seoul second.

### Groceries

Australia is famous for its high-quality, well-priced food products and its abundance of fresh local produce, including meat, fish and vegetables. Grocery websites will give you an idea of the cost of your weekly food bill.

Woolworths [www.woolworths.com.au](http://www.woolworths.com.au) is one of the biggest, nationwide food retailers. Browse their food products and prices online.

Coles [www.coles.com.au](http://www.coles.com.au) is another major supermarket chain with stores across the country.

Shopfast [www.shopfast.com.au](http://www.shopfast.com.au) is a major online food ordering service.

GreenGrocer.com.au [www.greengrocer.com.au](http://www.greengrocer.com.au) delivers fresh fruit, vegetables and dairy produce to your door if you live in Sydney.

### Department stores

To get an idea of the cost of items such as towels, sheets, kitchenware, toiletries and clothing visit the websites of these department stores:

David Jones [www.davidjones.com.au](http://www.davidjones.com.au)

Myer [www.myer.com.au](http://www.myer.com.au)

### Petrol (gasoline)

The Australian Automobile Association compiles figures on petrol prices and updates them regularly.

[www.aaa.asn.au](http://www.aaa.asn.au)

### Cars

For information on new and second-hand car prices and to see the range of manufacturers that sell in the Australian market, look at [www.drive.com.au](http://www.drive.com.au). For more information on the cost of motoring in NSW, visit [www.mynrma.com.au/cps/rde/xchg/mynrma](http://www.mynrma.com.au/cps/rde/xchg/mynrma).

# Real estate finding a home

Buying or renting a house or apartment in Sydney is more affordable than in Hong Kong, Tokyo, Mumbai and Beijing. Prices are comparable with Singapore, Jakarta and Seoul.

## Looking for a house or apartment

If you can't visit NSW to find an ideal place to live, it is worth getting a guide book to find out more about the area where you will live and work. A handy online guide is [www.travelaustralia.com.au](http://www.travelaustralia.com.au) where you can explore the State, region by region.

Searching for a house or apartment in NSW from overseas is a relatively simple task with the increasing number of residential real estate websites. Most real estate sites ask for a suburb's postcode when you are searching for a property online. If you know the name of a town or suburb but don't know the postcode try Telstra's White Pages postcode search tool [www.whitepages.com.au](http://www.whitepages.com.au). Some useful sites are:

- [www.realestate.com.au](http://www.realestate.com.au) allows you to key in a suburb and search for a house in the price range you can afford.
- [www.domain.com.au](http://www.domain.com.au) provides comprehensive listings of rental properties and houses and apartments for sale across NSW.
- [www.homepriceguide.com.au](http://www.homepriceguide.com.au) gives the average prices for suburbs and towns. The site also gives a breakdown of suburb population, public transport, demographics and more.

Real estate prices in Sydney and NSW vary dramatically. Properties located in and around Sydney typically cost far more than those in country areas. Houses in Sydney's top waterside suburbs, such as Mosman and Vaucluse, often sell for up to 10 times more than their counterparts in the outer suburbs such as Campbelltown and Penrith. An indication of the cost of buying a property is given by the median sales prices – strata i.e. flat/unit or townhouse (March quarter, 2008):

Sydney inner ring	\$485,000
Sydney middle ring	\$360,000
Sydney outer ring	\$325,000
Rest of greater metro	\$300,000
Regional NSW	\$259,000

The median sales prices – non-strata i.e. separate house (March quarter 2008):

Sydney inner ring	\$910,000
Sydney middle ring	\$590,000
Sydney outer ring	\$400,000
Rest of greater metro	\$345,000
Regional NSW	\$280,000

For a comprehensive listing of median and average residential property prices and rental costs by Sydney suburb and for the rest of NSW, refer to the NSW Department of Housing's quarterly rent and sales reports [www.housing.nsw.gov.au](http://www.housing.nsw.gov.au).

Growth in residential real estate values can be substantial. The NSW Government Land and Property Information site [www.lands.nsw.gov.au](http://www.lands.nsw.gov.au) shows growth in land values across Sydney. Average land values in Sydney increased between 0 and 15 per cent a year between 2003 and 2007.

For more details on rental and purchase costs visit the Colliers Jardine website [www.colliersjardine.com](http://www.colliersjardine.com).

If you want to convert the cost of an Australian house into your country's currency use an online currency converter [www.ozforex.com.au](http://www.ozforex.com.au).

### Buying a home

Houses and apartments are sold in two ways in NSW: by private treaty, where you negotiate with an agent or owner to buy a property that is for sale or, more commonly in Sydney, by public auction. It is reasonably common to buy a block of land and build a house, although blocks are becoming increasingly scarce in the suburbs in and around Sydney.

The processes of searching for and purchasing a property are well explained in the Buying a House section of [www.realestate.com.au](http://www.realestate.com.au). This site also has a section that spells out all the extra costs you will incur when you purchase a property in Australia, such as government taxes, disbursements and costs of pest and building inspections.

You can search for a lawyer or conveyancer specialising in organising property purchases at [www.lawyersearch.com.au](http://www.lawyersearch.com.au).

To find a real estate agent before arriving in Australia, go to the Real Estate Institute of NSW (REI) website [www.reinsw.com.au](http://www.reinsw.com.au). Agents listed on this site are REI members who have passed strict criteria to gain membership.

If you are not a permanent resident, you may need approval from the Foreign Investment Review Board before buying residential property. See [www.firb.gov.au](http://www.firb.gov.au).

### Home loans

If you need to arrange a home loan there are numerous websites that help you work out how much you can borrow, summarise different lenders' fees and services and, in some cases, allow you to apply for a loan online. Sites include: [www.yourmortgage.com.au](http://www.yourmortgage.com.au), [www.mortgagechoice.com.au](http://www.mortgagechoice.com.au) and [www.fpa.asn.au](http://www.fpa.asn.au).

Loans are usually repaid over 25 to 30 years, although most mortgages make provisions for early repayment. Payments are usually made monthly or fortnightly. In November 2008, standard variable home loan interest rates from the major banks were between 7.75 and 8.4 per cent. Fixed rate loans are also available.

Approval for home loans depends on how much money you have for the deposit – lenders ask you to have between 5 and 20 per cent of the value of the property, depending on the type of loan. Lenders also need to see proof of your income and your partner's income.

There are two basic types of loan: owner-occupier loans where you buy a property and live in it, paying off your mortgage and using your home as security for the loan, and investment loans.

There are various types of investment loan – you can choose fixed or floating rate loans or have a combination of fixed and floating rate loans. To find out more about investing in property in NSW visit [www.moneymanager.com.au](http://www.moneymanager.com.au).

The following are also sometimes necessary to secure a home loan:

- home building insurance
- income protection insurance
- mortgage insurance.

### Renting a home

Renting a house or an apartment is relatively simple. Rental properties are listed on many of the real estate websites mentioned above under Buying a Home. The median rents (\$/week) (June quarter, 2008) for a two bedroom flat/unit were:

Inner Sydney	\$490
Middle Sydney	\$350
Outer Sydney	\$300
Rest of Greater Metro	\$230
Regional NSW	\$170

The median rents (\$/week) (June qtr, 2008) for a three bedroom separate house were:

Inner Sydney	\$638
Middle Sydney	\$410
Outer Sydney	\$300
Rest of Greater Metro	\$290
Regional NSW	\$240

Real estate agents usually ask for a rental bond as a form of security. The maximum rental bond is:

- four weeks rent for unfurnished premises
- six weeks rent for fully furnished premises with a rent of \$250 or less per week
- unlimited if the rent for fully furnished premises is more than \$250 per week.

The bond is lodged with the Department of Fair Trading Rental Bond Board. For a guide to renting in NSW, available in different languages, see the Department's website [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au).

# Transportation

## getting around NSW

Getting around NSW by road is easy – there are excellent freeways between major centres and scenic routes are often sign-posted to encourage picturesque detours.

### Cars

Car prices are competitive in Australia and there is a good range of local and imported cars to choose from. To drive a car legally on NSW roads you must register the car. To do this you must have:

- proof of your identity
- proof of acquisition – or proof of how you bought the car
- a current compulsory third party or green slip – the most basic form of car insurance and one you must have to drive legally
- an inspection report or pink slip which verifies your car is in good enough condition to be safe on the roads.

Registration for most domestic cars costs between \$217 to \$382 a year. For more information visit the NSW Roads and Traffic Authority website [www.rta.nsw.gov.au](http://www.rta.nsw.gov.au).

### Driver's licence

If you are a permanent resident and you plan to stay in NSW you may drive in NSW on your country of origin's licence for three months. When the three months is up, you must sit for your NSW driver's licence. This involves passing an eye test, a written test and, in most cases, taking a driving test. You also have to prove your identity and that you live in NSW to get your licence.

Licences can last for one, three or five years and cost \$45, \$106 and \$142, respectively (prices are subject to change). To find out more, visit licensing guidelines for overseas drivers at [www.rta.nsw.gov.au](http://www.rta.nsw.gov.au). General information on driving in NSW is available from the NRMA website [www.mynrma.com.au/cps/rde/xchg/mynrma](http://www.mynrma.com.au/cps/rde/xchg/mynrma).

## **Public transport – a comprehensive network**

The east coast of NSW is the most populated area in the State and most of the public transport network, including trains, buses and ferries, links cities and suburbs along the coastline. Maps of the rail network, with travelling times on the routes are available at the Countrylink website **[www.countrylink.info](http://www.countrylink.info)**.

Sydney's public transport system is comprehensive – you can travel by bus, train, monorail and light rail around Sydney's centre and by ferry across Sydney Harbour.

CityRail trains run to Newcastle in the north, to the Blue Mountains through Parramatta in the west, through Campbelltown to Goulburn in the south west, and to Wollongong in the south. Visit the CityRail website maps **[www.cityrail.nsw.gov.au](http://www.cityrail.nsw.gov.au)** for more information.

For maps of ferry and bus routes in the city visit the State Transit website **[www.sydneyferries.nsw.gov.au](http://www.sydneyferries.nsw.gov.au)**.

## **Flights around Australia**

Major airports are located in Australia's main cities: Sydney, Canberra, Melbourne, Hobart, Brisbane, Darwin, Adelaide and Perth. The main airport in Sydney, Kingsford-Smith Airport, **[www.sydneyairport.com.au](http://www.sydneyairport.com.au)** is located at Mascot, eight kilometres south of the city centre.

Flights between these centres are readily available and serviced by Qantas, **[www.qantas.com.au](http://www.qantas.com.au)**, Virgin Blue **[www.virginblue.com.au](http://www.virginblue.com.au)** and Tiger Airways **[www.tigerairways.com](http://www.tigerairways.com)**. Smaller airlines fly to country destinations across NSW.

# Education and training a strong academic tradition

According to UNESCO figures, Australia has one of the highest ratios of enrolment in primary and secondary education in the world, on a par with the United Kingdom.

The Australian school year runs from January to December, with four school terms in NSW. The school term dates for 2009 are:

<b>Term 1</b>	27 January – 9 April
<b>Term 2</b>	28 April – 10 July
<b>Term 3</b>	27 July – 2 October
<b>Term 4</b>	19 October – 18 December

The longest holiday is over the Christmas period (the Australian summer). Most educational institutions close for at least six weeks in summer.

The NSW public holidays in 2009 are:

<b>Date</b>	<b>Occasion</b>
1 January	New Year's Day
26 January	Australia Day
10 April	Good Friday
13 April	Easter Monday
25 April	Anzac Day
8 June	Queen's Birthday
5 October	NSW Labour Day
25 December	Christmas Day
26 December	Boxing Day

## **Public schools**

Each Australian state runs and manages its own education system. In NSW, there are more than 2,100 public schools, including primary and high schools. Children in public schools typically start the school day at 9.00 am and finish at 3.00 pm.

NSW Government schools are free to Australian citizens and permanent residents, although you are asked to pay school fees, which are voluntary. However, most parents pay school fees and expect to pay extra amounts during the year for school excursions and special performances. The NSW Government has enrolment fees for temporary visa holders. Guidelines are available by visiting the Department of Education and Training website [www.det.nsw.edu.au](http://www.det.nsw.edu.au).

## **Private schools**

Private schools are competitively priced compared to schools in Japan, the United Kingdom, the United States, Taiwan, Singapore and Hong Kong. An ECA Asia Pacific survey of day school tuition fees charged by schools where expatriate professional and management staff send their children found that Australian schools were less than one-third the cost of equivalent United States and United Kingdom schools.

In NSW, there are about 90 private schools, catering for all age groups from primary to high school. Many private schools are affiliated with church organisations. Boarding facilities are provided within many schools. Fees range from about \$2,000 to over \$20,000 a year.

You can search for private schools at the Private Schools of Australia website [www.isd.com.au](http://www.isd.com.au) for all non-government schools or [www.citysearch.com.au](http://www.citysearch.com.au). You will usually have to phone the school to get an idea of fees and facilities.

### **Pre-schools**

Education in NSW can start at a kindergarten or pre-school – the majority of pre-schools are privately run. Children from two to five years can attend these schools.

Most suburbs will also have a long day-care centre where babies and under-fives can stay from about 7 am to 6 pm, catering for working parents. Day care centres and pre-schools must be council approved. Local councils can provide lists of those in your area.

Fees vary from area to area. There is an opportunity to claim back some fees from the government if you work, depending on how much you earn and your visa status. To find out more visit the Centrelink website [www.centrelink.gov.au](http://www.centrelink.gov.au).

### **Primary schools**

In NSW, children must be aged five before 31 July in the year they start school, although gifted and talented children may be allowed to start school earlier. By law, children have to start school by their sixth birthday.

Children start school in kindergarten and continue until year six, when they are 11 or 12 years old and they leave primary school and go to high school.

### **Vaccinations**

Primary and pre-schools may insist that your children have been vaccinated against childhood illnesses such as polio, smallpox, measles and diphtheria. You will need to show a vaccination certificate and schools usually ask to see your child's birth certificate for proof of age.

### **High schools**

In NSW, students enter high school in year seven at age 11 or 12. Students can legally leave school at age 15, however students remain at school if they want to obtain a School Certificate in year 10 or Higher School Certificate (HSC) in year 12.

Students earn a mark out of 100 at their HSC exams. Universities and colleges set a Universities Admission Index (UAI) out of 100 that students must achieve to gain entry to courses. As an example, would-be medical students usually have to earn a UAI of 96 to 99 to gain a place in a medical course.

There are four kinds of Government-run high school in NSW:

- local comprehensive high schools
- central schools, which service rural and isolated communities
- specialist high schools – there are sports, performing arts, technology, agricultural, creative arts, marine technology, rural technology, senior and language high schools. Entry requirements can include extra tests or auditions
- selective high schools accept students who attain the highest results in the Selective High School Test, held in June each year. Temporary visa holders are not eligible to enrol in selective high schools, the Conservatorium High School or opportunity classes in primary schools.

To find a primary or high school in your area use the Department of Education website search tool [www.det.nsw.edu.au](http://www.det.nsw.edu.au).

### **Universities and colleges**

Almost one in six of NSW's population in the 15–64 age group has a bachelor's degree or higher and 46 per cent have post-school qualifications.

For information on the entry requirements for universities and colleges visit the Universities Admissions Centre website [www.uac.edu.au](http://www.uac.edu.au). This site also provides a course search facility and details of admission requirements for overseas students.

A full list of Australia's universities and colleges is available from The Good Guides website [www.thegoodguides.com.au](http://www.thegoodguides.com.au). The site lists courses and campuses and rates their facilities. It also has sections on courses for international students and corporate executives.

Colleges of Technical and Further Education (TAFE) are located around NSW and offer a wide range of diploma courses which are usually shorter than university degree courses. Diplomas also tend to have more of a commercial focus and course types are widely varied compared to academic university courses. For example, you can do diplomas in car mechanics, building trades and plumbing.

The TAFE website [www.tafe.nsw.edu.au](http://www.tafe.nsw.edu.au) lists courses, college locations and visitor and entry requirements for NSW residents and overseas students.

Adult education courses are available across NSW. Topics range from computing and marketing to car mechanics and photography. Courses usually last for a term and classes are generally held in the evenings. To look at the range of courses available go to the Board of Adult and Community Education website [www.bace.nsw.gov.au](http://www.bace.nsw.gov.au).

# Health care available and affordable

Health care in NSW is provided by general practitioners (GPs) as well as public and private hospitals. The location of public hospitals can be found online at [www.health.nsw.gov.au/health\\_services/index.asp](http://www.health.nsw.gov.au/health_services/index.asp)

Public hospital emergency departments are open 24 hours a day, seven days a week. People in need of urgent medical attention should telephone for an ambulance by dialling 000. Emergency calls to police, fire or ambulance services anywhere in Australia are made by dialling 000.

GPs are located in towns and centres across NSW and in most suburbs of Sydney. GPs treat everyday illnesses and refer patients to specialists for additional treatment depending on the patient's clinical needs. GPs are listed under Medical Practitioner in the Yellow Pages business telephone directory or by searching online at [www.yellowpages.com.au](http://www.yellowpages.com.au).

The Australian Government's Health Insurance Commission provides a welcome kit for visitors to Australia: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

## Medicare

Medicare is the name given to the Australian public health insurance system. Medicare has reciprocal health care agreements (RHCA) with several countries. If your country of origin has an RHCA with Australia you may be entitled to access free or low-cost health care services. The Health Insurance Commission website has details at [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

Reciprocal countries are Finland, Italy, Malta, Netherlands, New Zealand, Norway, Sweden, the United Kingdom and the Republic of Ireland. When you become a permanent resident of Australia you have access to full Medicare benefits.

If your country of origin has an RHCA and you need medical treatment you should enrol at a Medicare office. For a list of offices or more information visit the Health Insurance Commission website [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

Medicine is not free in Australia. Prescription medicines are heavily subsidised with an average cost of about \$30. You may be able to claim some of the cost of medicine from your private insurance. You may also find some drugs are not permitted in Australia. If you rely on prescription drugs check with the manufacturer whether the drugs are available in Australia.

## **Private health insurance**

Business people who visit Australia from countries that don't have an RHCA need to purchase travel insurance or private health insurance in Australia. Check that insurance covers all hospital, ambulance and doctors' fees.

According to ECA International's last survey of health insurance costs, Australia is extremely competitive. In Australia, 100 per cent family cover for two adults and two children costs about \$4,000 a year – this is a lot more affordable than the US where the same cover costs \$18,059.

An overview of the private health insurance market, with lists of insurance companies and explanations of types of cover, can be found at the Private Health Insurance Administration Council website **[www.phiac.gov.au](http://www.phiac.gov.au)**.

# Leisure and entertainment plenty to do and see

NSW is a culturally sophisticated State where leisure pursuits can range from the active – sailing, swimming, bushwalking, surfing and more – to the cultural – live theatre, music, movies, galleries and museums.

## Climate

The weather in NSW is temperate enough to allow a year-round outdoor lifestyle.

The further north you travel in the State the more temperate the weather becomes, and the further inland you travel the hotter and drier it gets. However, NSW's mountain ranges – the Blue Mountains and the Snowy Mountains – experience very cold weather and it snows every year in the Snowies. It rarely snows elsewhere in NSW and temperatures seldom fall below zero degrees Celsius, even in winter.

Compared with the Northern Hemisphere the seasons are reversed: winter is in the middle of the year and summer at the end.

**Spring:** September to November

**Summer:** December to February

**Autumn:** March to May

**Winter:** June to August

Sydney experiences about 138 wet days a year with an average annual rainfall of 1,223mm. However, the city is renowned for its sunshine; there's an average of only 23 days a year when the sun doesn't shine. The average temperature ranges for Sydney are:

**January** 18.6° – 25.8°C

**July** 8° – 16.2°C

For detailed information on specific locations in NSW visit the Bureau of Meteorology website [www.bom.gov.au](http://www.bom.gov.au).

## Sport

Australia was ranked number one in the Asia Pacific, ahead of the United States, Singapore and Hong Kong, for access to quality sporting and recreational facilities in a survey conducted by the Political and Economic Risk Consultancy.

There are many excellent local and indoor sporting facilities in every town and in most areas of NSW.

NSW has more golf courses than any other Australian State. For information on golf courses in NSW visit [www.ausgolf.com.au](http://www.ausgolf.com.au) which has course reviews, rankings, listings and information on golf resorts and tours.

The most popular spectator sports in NSW include rugby league [www.nrl.com.au](http://www.nrl.com.au), Australian football or Aussie Rules [www.afl.com.au](http://www.afl.com.au) and rugby union [www.nsw.rugby.com.au](http://www.nsw.rugby.com.au).

Soccer is growing in popularity as a spectator and participation sport. You'll find information on NSW soccer clubs at Soccer NSW [www.soccernsw.com.au](http://www.soccernsw.com.au). All football codes have amateur leagues, and participation in these weekend sports is high. "Footie season" runs from February to September.

In the Australian summer, cricket is the game of choice – at least to watch. For information on NSW cricket facilities and clubs go to the Cricket NSW website [www.isport.com.au](http://www.isport.com.au). Another popular sport is tennis. The Tennis NSW site [www.tennis.com.au](http://www.tennis.com.au) provides information on upcoming competitions and sporting news.

The most popular women's sport in Australia is netball – 1.2 million women participate in this game during the winter months. For detailed information go to [www.netball.asn.au](http://www.netball.asn.au).

NSW is a bushwalker's paradise. The Sydney Bushwalkers website [www.bushwalkers.org.au](http://www.bushwalkers.org.au) is a great starting point for ideas on where to go and what to take with you.

The Snowy Mountains offer excellent skiing for three months of the year. You can find more information at the official Snowy Mountains tourism site [www.snowymountains.com.au](http://www.snowymountains.com.au).

## **Watersports**

Water activities of every kind are very popular in NSW. The coastal areas of NSW have some of the best swimming and surfing beaches in the world with sparkling blue water and minimal pollution. NSW's coastal waters are warm enough to swim in from September to May. For detailed information visit Coastalwatch [www.coastalwatch.com](http://www.coastalwatch.com) or Surf It Australia [www.surfit.com.au](http://www.surfit.com.au).

When you combine the inland lakes and rivers with the State's beaches you'll find you can swim, kayak, surf and water ski almost anywhere in the State. Sailing is also popular and accessible – yacht charter companies are dotted along the coast and in the State's spectacular waterways. The Yachting Association of NSW website [www.nsw.yachting.org.au](http://www.nsw.yachting.org.au) has comprehensive information on relevant clubs and organisations, sailing events and weather updates.

## **Cultural activities**

Sydney is a dynamic cultural centre that has a rich year-round program of world-class performances, outdoor events and festivals that make the city's outdoor and cultural lifestyle unique.

The city is home to a range of internationally acclaimed arts organisations including:

Opera Australia  
[www.opera-australia.org.au](http://www.opera-australia.org.au)

The Australian Ballet  
[www.australianballet.com.au](http://www.australianballet.com.au)

Sydney Dance Company  
[www.sydneydance.com.au](http://www.sydneydance.com.au)

Sydney Theatre Company  
[www.sydneytheatre.com.au](http://www.sydneytheatre.com.au)

Sydney Symphony [www.sso.com.au](http://www.sso.com.au)

Musica Viva [www.mva.org.au](http://www.mva.org.au)

Bangarra Dance Theatre  
[www.bangarra.com.au](http://www.bangarra.com.au)

These are supported by a range of world-class performance and exhibition venues such as:

Sydney Opera House  
**[www.soh.nsw.gov.au](http://www.soh.nsw.gov.au)**, which has theatres for music, opera and drama

Angel Place Recital Hall  
**[www.cityrecitalhall.com](http://www.cityrecitalhall.com)**

Art Gallery of NSW  
**[www.artgallery.nsw.gov.au](http://www.artgallery.nsw.gov.au)**

Museum of Contemporary Art  
**[www.mca.com.au](http://www.mca.com.au)**.

CitySearch **[www.citysearch.com.au](http://www.citysearch.com.au)** has listings of events and shows in and around Sydney, as well as theatres, live music venues, nightclubs, movie theatres, art galleries and much more.

The Sydney Festival  
**[www.sydneyfestival.org.au](http://www.sydneyfestival.org.au)** is held every January and includes many free outdoor events.

A headline event for the international gay community is Sydney's annual Gay and Lesbian Mardi Gras  
**[www.mardigras.com.au](http://www.mardigras.com.au)**, a festival of performances and parties that culminates in a massive parade.

Many of the music, food and wine festivals in country NSW have attracted an international following, such as the famous Tamworth Country Music Festival.

## Movie studios

Surrounded by Sydney's spectacular locations and with state-of-the-art production facilities, Sydney's Fox Studios is in high demand as a centre for shooting and producing films. *Mission Impossible II*, the *Star Wars* prequels, *Moulin Rouge* and *The Matrix* were filmed there. Many of the special effects in *The Matrix*, which won an Academy Award, were created in Sydney. For more information go to **[www.foxstudiosaustralia.com](http://www.foxstudiosaustralia.com)**.

## Dining out

Australian chefs are in big demand in the top restaurants of London and New York, reflecting the sophistication and diversity of our food scene.

Visitors can enjoy high quality and abundant fresh food in cafés and restaurants in Sydney and across NSW. Most town centres have Thai, Indian, Italian and Chinese restaurants and you'll usually find somewhere that offers freshly caught, beautifully cooked seafood.

Sydney is a centre for contemporary cuisine that offers an eclectic blend of the world's finest dining created with the freshest ingredients.

CitySearch **[www.citysearch.com.au](http://www.citysearch.com.au)** has comprehensive listings of restaurants throughout Sydney.

In regions like the Hunter Valley, two hours north of Sydney, the Riverina region in the south west of the State and the central western wine hubs of Orange,

Mudgee and Cowra, you'll find world-class wines to rival the best produced in California's Napa Valley or the wineries of Europe. For an overview of the Australian wine industry, with details of regions and wineries visit the Winetitles website **[www.winetitles.com.au](http://www.winetitles.com.au)**.

For general information on entertainment and leisure in NSW see the Visit NSW website: **[www.visitnsw.com.au](http://www.visitnsw.com.au)**.

### **Travel and holidays**

Because the NSW landscape varies dramatically, the State offers a vast range of holiday destinations and experiences within its borders. This variety makes it easy to get away to somewhere interesting for a weekend.

Accommodation types are diverse – you can stay in luxurious resorts, child-friendly hotels, holiday apartments, private retreats, modest motels or camp in the wilderness.

The diversity of NSW's holiday destinations is captured in the following websites:

**[www.atn.com.au/nsw](http://www.atn.com.au/nsw)**

**[www.visitnsw.com.au](http://www.visitnsw.com.au)**

**[www.mynrma.com.au/cps/rde/xchg/mynrma](http://www.mynrma.com.au/cps/rde/xchg/mynrma)**

**[www.walkabout.fairfax.com.au](http://www.walkabout.fairfax.com.au)**

**[www.npws.nsw.gov.au](http://www.npws.nsw.gov.au)** – the NSW National Parks and Wildlife Service website.

# Living in regional NSW

NSW is a great place to live and work. The regions of NSW offer many similar work opportunities, lifestyle benefits and services to those in major cities:

- 1.7 million people live in regional NSW
- they enjoy tropical to alpine climates
- NSW regional cities provide full amenities and facilities
- housing affordability is good.

Regional NSW welcomes skilled migrants.

NSW will sponsor applicants with skills required in regional areas under Australia's Skilled Regional Sponsored visa program. This visa requires sponsorship from a State Government or a Regional Certifying Body.

## Your skills are in demand

Visit [www.business.nsw.gov.au/migration](http://www.business.nsw.gov.au/migration) for the complete list of skills in demand in regional NSW. The following is a list of indicative skills that are in high demand in NSW.

**Professionals:** accountants, dentists, pharmacists, physiotherapists, doctors and nurses.

**Trades:** boilermakers, welders, fitters and turners, sheet metal workers, motor mechanics, refrigeration and air conditioning mechanics, electricians and toolmakers.

## NSW regions

**Riverina (Wagga Wagga)** has an international reputation for food and fibre manufacturing. The region is Australia's largest producer of wine, hosts Australian defence facilities plus R&D clusters in agriculture and fisheries. [www.rrdb.com.au](http://www.rrdb.com.au)

**Murray (Albury)** Straddling the Murray River in southern NSW, the Murray region has enterprises in manufacturing, engineering and computer technology. Emerging industries include aquaculture, forestry and wood products. Tourism is growing with ski slopes, fishing and water sports. [www.mrdb.nsw.gov.au](http://www.mrdb.nsw.gov.au)

**Orana (Dubbo)** Dubbo is a major manufacturing and service centre for food processing, mining and viticulture. The region is a fast growing tourist destination with attractions including Western Plains Zoo, Lightning Ridge opal mines and Mudgee wineries. [www.oranaacc.com.au](http://www.oranaacc.com.au)

**Central West (Orange, Bathurst)** Close to the major population centre of Sydney, the Central West has a diverse economy rich in coal, gold, copper, timber and water. Horticulture, dairy farming and viticulture are growing. Two university campuses provide a strong education sector. [www.centralwest.com](http://www.centralwest.com)

**Northern Inland (Armidale, Tamworth)**

Livestock production and breeding, vehicle body and agricultural equipment manufacturing and distance education are among the diverse range of industries well represented in the Northern Inland.

**[www.nio.com.au](http://www.nio.com.au)**

**Illawarra (Wollongong)** The leading producer of steel and steel products in South East Asia, the region has a wealth of natural resources, as well as manufacturing and engineering industries. The region is emerging as an ICT centre.

**[www.investillawarra.com.au](http://www.investillawarra.com.au)**

**Hunter (Newcastle)** The Hunter generates one third of NSW exports with its chief industries being power generation, coal and mining, the equine industry and winemaking.

**[www.hunterregion.com](http://www.hunterregion.com)**

**Australian Capital Region (Goulburn)**

Close to the nation's capital, Canberra, the region attracts a range of businesses and institutions that support the Australian Government and educational institutions such as the Australian National University, Australian Institute of Sport and the Australian Defence Force Academy. **[www.capitalregion.org.au](http://www.capitalregion.org.au)**

For further information go to:

**[www.business.nsw.gov.au/migration](http://www.business.nsw.gov.au/migration)**







## **Contact us**

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