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SYDNEY & NEW SOUTH WALES

Living in New South Wales



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WELCOME

People in New South Wales (NSW) enjoy a very high quality of life. Sydney was rated 11th out of 221 cities in the Worldwide Quality of Living Survey compiled by Mercer Human Resource Consulting in 2011.

The lifestyle of NSW is similar to those of the United Kingdom, Europe and North America, which eases the transition for migrants who choose to relocate here. 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 they also help to develop strong business relationships.

Sydney's cultural 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 produced 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.

VISAS

The NSW Government has a clear, easy-to-use website, www.business.nsw.gov.au/live-and-work-in-nsw, with immigration information for:

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

Other websites of interest to potential migrants are:

- www.immi.gov.au – Department of Immigration and Multicultural Affairs
- www.business.nsw.gov.au – NSW Trade and Investment has information for establishing or buying an existing business in NSW.

AUSTRALIAN CITIZENSHIP

In general, to apply for citizenship you will need to:

- have been living in Australia on a valid Australian visa for four years immediately before applying which must include the past 12 months as a permanent resident
- not have been absent from Australia for more than one year in total in the four year period, including no more than 90 days in the year before applying, and
- be of good character if you are 18 years of age or over.

For further information visit the citizenship website: www.citizenship.gov.au. This site also includes information on dual citizenship.

SALARIES

WHAT YOU WILL EARN

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

- www.hays.com.au/salary
- www.acpeople.com.au/salary
- www.michaelpage.com.au/salary-centre.html
- au.hudson.com/knowledgecentre/salaryguide.aspx





TAXATION

WHAT YOU WILL PAY IN AUSTRALIA

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 do this.

If you start your employment as a salaried worker, visit 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.

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 2011–12 is a guide to the income tax that will apply.

TAXABLE INCOME	TAX ON THIS INCOME
A\$0 – \$18,200	Nil
\$18,201 – \$37,000	19c for each \$1 over \$18,200
\$37,001 – \$80,000	\$3,572 plus 32.5c for each \$1 over \$37,000
\$80,001 – \$180,000	\$17,547 plus 37c for each \$1 over \$80,000
\$180,001 and over	\$54,547 plus 45c for each \$1 over \$180,000

In addition, there is the Medicare levy of 1.5% of taxable income.

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 GDP per capita is higher than that of Japan, Germany, the United Kingdom and France.

Use www.ozforex.com.au or 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 in the Asia Pacific.

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 purchases.

- Woolworths is one of the largest nationwide food retailers. Browse their food products and prices here: www.woolworths.com.au
- Coles www.coles.com.au is another major supermarket chain with stores across the country.
- Shopfast www.shopfast.com.au is a major online food ordering service.
- Aussie Farmers Direct www.aussiefarmersdirect.com.au delivers fresh fruit, vegetables and dairy produce to your door.
- IGA www.iga.net.au are generally mid sized supermarkets
- Aldi www.aldi.com.au is a discount supermarket chain

- Harris Farm Markets www.harrisfarm.com.au are fruit and vegetable retailers with stores across NSW

DEPARTMENT STORES

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

- David Jones www.davidjones.com.au
- Myer www.myer.com.au.
- Big W www.bigw.com.au
- Target www.target.com.au

PETROL (GASOLINE)

The Australian Automobile Association compiles figures on petrol prices and updates them regularly www.aaa.asn.au.

CARS

For information on new and second-hand car prices and to see the range of manufacturers who sell in the Australian market look at www.drive.com.au. For additional information on the cost of motoring in NSW, visit www.nrma.com.au.



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 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 rise of residential real estate websites. Most real estate sites ask for a suburb's postcode when you are searching online for a property. 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.

Some useful sites are:

- 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 provides comprehensive listings of rental properties and houses and apartments for sale across NSW
- www.homepriceguide.com.au gives the average prices for suburbs and towns. The site also gives a breakdown of a suburb's 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 fetch up to 10 times more than their counterparts in the outer suburbs. An indication of the cost of buying a property is given by the median sales prices – strata i.e. flat/unit or townhouse (March qtr, 2012):

Sydney	\$585,000
Inner ring	\$600,000
Middle ring	\$462,000
Outer ring	\$365,000
NSW	\$350,000

The median sales prices – non-strata i.e. separate house (March 2012):

Sydney	\$850,000
Inner ring	\$1.035 million
Middle ring	\$750,000
Outer ring	\$468,000
NSW	\$433,000

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 at www.housing.nsw.gov.au.

Growth in residential real estate values can be substantial. The NSW Government Land and Property Information site www.lpi.nsw.gov.au shows growth in land values across Sydney. Average land values in Sydney increased 4.6% a year between 2006 and 2011.

For more details on rental and purchase costs visit the Colliers Jardine website www.colliersjardine.com.au.

If you want to convert the cost of an Australian house into your country's currency use an online currency converter such as 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. 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.lawsociety.com.au/community/findingalawyer/findalawyersearch/.

To find a real estate agent before arriving in Australia, go to the Real Estate Institute of NSW (REI) website 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.

HOME LOANS

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

Loans are usually paid over 25 to 30 years, although most mortgages make provisions for early repayment. Payments are usually made monthly or fortnightly. Currently, home loan floating interest rates are about 6 to 7% among major banks. 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% 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.

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 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 qtr, 2012) for a two bedroom flat/unit were:

Sydney	\$680
Inner ring	\$600
Middle ring	\$420
Outer ring	\$350
NSW	\$380

The median rent (\$/week) (June qtr, 2012) for a three bedroom separate house were:

Sydney	\$760
Inner ring	\$750
Middle ring	\$510
Outer ring	\$385
NSW	\$350

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

- 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 many different languages, see the Department of Fair Trading website www.fairtrading.nsw.gov.au.

The most popular spectator sports in NSW include: Rugby League www.nrl.com.au, Australian Football or Aussie Rules www.afl.com.au and Rugby Union 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.footballnsw.com.au. All football codes have amateur leagues, and participation in these weekend sports is high. "Footie season" runs from February to September.

During 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 site cricketnsw.com.au. Another popular sport is tennis. The Tennis NSW site www.tennisaustralia.org.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.

NSW is a bushwalker's paradise. The Sydney Bushwalkers website www.bushwalkers.org.au is a great starting point if you want an idea of 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.

WATER SPORTS

Water activities of every kind are very popular in NSW; the coastal areas of NSW have some of the best swimming and surfing beaches you'll find anywhere in the world, with clean, 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.

When you combine the inland lakes and rivers with the State's beaches you'll find you can swim, kayak, surf and water ski just about 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 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
- The Australian Ballet
www.australianballet.com.au
- Sydney Dance Company
www.sydneydancecompany.com
- Sydney Theatre Company
www.sydneytheatre.com.au
- Sydney Symphony Orchestra
www.sydneyssymphony.com
- Musica Viva
www.musicaviva.com.au
- Bangarra Dance theatre
www.bangarra.com.au

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

- Sydney Opera House
www.sydneyoperahouse.com, which has theatres for music, opera and drama
- Angel Place Recital Hall
www.cityrecitalhall.com
- Art Gallery of NSW
www.artgallery.nsw.gov.au
- Museum of Contemporary Art
www.mca.com.au.
- Powerhouse Museum
www.powerhousemuseum.com
- Australian Museum
www.australianmuseum.net.au

CitySearch

www.citysearch.com.au/?city=Sydney 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 is held every January and includes many free outdoor events.

Another well-known event is Sydney's annual Gay and Lesbian Mardi Gras 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 and many of the special effects in *The Matrix* were created in Sydney. For more information go to www.foxstudiosaustralia.com.

DINING OUT - FRESH AND SENSATIONAL

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 cafes 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 food created with the freshest ingredients.

CitySearch 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 hallowed 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.

For general information on entertainment and leisure in NSW go to the Visit NSW website www.visitnsw.com.

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 just camp in the wilderness.

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

- www.australia.com – Tourism Australia's website
- www.visitnsw.com
- www.mynrma.com.au/travel/holidays/australia.htm
- www.environment.nsw.gov.au/NationalParks – 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:

- 2.6 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 nominate applicants with skills required in regional areas under Australia's Skilled Regional Nominated visa program. This visa requires nomination from a State Government or a Regional Certifying Body.

YOUR SKILLS ARE IN DEMAND

Please visit www.business.nsw.gov.au/live-and-work-in-nsw 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: engineers, dentists, psychiatrists, doctors and nurses.

Trades: welders, fitters, sheet trades workers, motor mechanics, refrigeration and air conditioning mechanics, electricians and toolmakers.

NSW REGIONS

Following are the most active regions of NSW in the State's migration program.

Riverina (Wagga Wagga)

Riverina 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.rdariverina.org.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.rdamurray.org.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.rdaorana.org.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 cement a strong education sector. www.rdacentralwest.org.au

Northern Inland (Armidale, Tamworth)

Live stock production and breeding, vehicle body and agricultural equipment manufacturing and distance education are among the diverse range of industries well represented in New England.
www.rdani.org.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.rdaillawarra.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.rdahunter.org.au

Southern Inland (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, Institute of Sport and the Australian Defence Force Academy.
www.rdas.org.au

For further information go to
www.business.nsw.gov.au/live-and-work-in-nsw.



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www.business.nsw.gov.au

FOR FURTHER INFORMATION AND
INTERNATIONAL OFFICE LOCATIONS
VISIT WWW.SYDNEYAUSTRALIA.COM



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