

Perth New Sip disip



➤ Perth, Western Australia



Migration Services

CHAMBER OF COMMERCE AND INDUSTRY
WESTERN AUSTRALIA

Migrating to Australia

Australia's Migration Program consists of:

A skill migration stream, which has a number of categories for people who have particular occupation skills, outstanding talents or business skills.

A family migration stream, where people can be sponsored by a relative who is an Australian citizen or permanent resident.

Special eligibility migrants, who are former citizens or residents wanting to return to Australia, or certain New Zealanders.

The Australian Government continues to place a strong emphasis on skilled migration, while maintaining a commitment to family reunion migration.

The Skill Stream is specifically designed to target migrants who have skills or outstanding abilities that will contribute to the Australian economy. The migration to Australia of people with qualifications and relevant work experience addresses specific skill shortages in Australia and enhances the size, skill level and 'employability' factor of the Australian labour force.

The numbers of migrants arriving under the Skill stream has risen from 71,240 in 2003-04 to 77,880 in 2004-05.

In 2004-05 the Skill Stream represented about 65 per cent of the Migration Program, an increase from 62.3 per cent in 2003-04. About 18,700 visas were granted under the State Specific and Regional Migration (SSRM) mechanisms in 2004-05, almost a 50 per cent increase on 2003-04.

An additional 20,000 places has been allocated to the Skill Stream for the program year 2005-06. The 20 000 additional places will be targeted at:

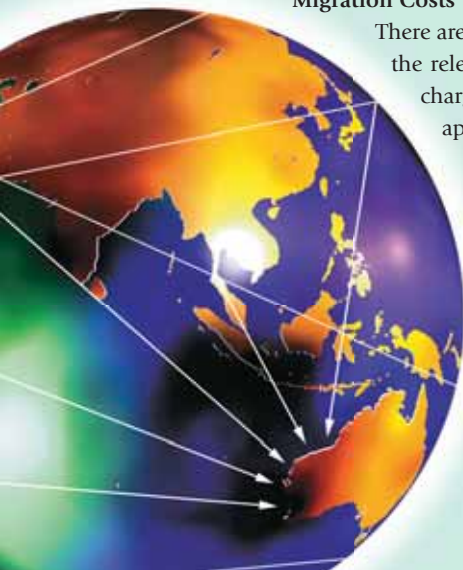
- employer sponsored migration
- state/territory government sponsored applications
- applicants who nominate an occupation which is on the Migration Occupations in Demand List (MODL).

Migration Costs

There are significant costs associated with migration. You must pay the relevant migration application charge when you apply. This charge is non-refundable, regardless of the outcome of your application.

You will also need to pay for a medical examination for each family member included in the application, along with other costs such as obtaining a character clearance, or the cost of a certified translation of some documents.

Please also remember that travel and relocation costs are likely to be significant.



Everyday Cost of Living

Listed below is a selection of common food, personal and household items, including fuel. The prices listed are approximate only and based on popular brands as prices can vary considerably.

Household	Laundry Powder 1kg	\$5.19 / (£2.16)
	Paper Towel 2pk	\$3.27 / (£1.36)
	Toilet Tissue 6pk	\$5.29 / (£2.20)
	Household Cleanser 750ml	\$3.61 / (£1.50)
Personal	Hair Conditioner 250ml	\$4.00 / (£1.66)
	Hair Shampoo 250ml	\$4.00 / (£1.66)
	Toothpaste 140g tube	\$2.79 / (£1.16)
	Personal deodorant	\$3.80 / (£1.58)
General Foods	Pasta Sauce 570g	\$2.89 / (£1.20)
	Canned tomatoes diced 400g	\$0.95 / (.39p)
	Pasta 500g – Spaghetti	\$1.73 / (.72p)
	Weet-bix breakfast cereal 1.kg	\$4.85 / (£2.02)
	Muesli Bars 16 pk	\$6.23 / (£2.59)
	White Bread sliced loaf 700g	\$2.83 / (£1.17)
	Eggs 12pk 700g	\$4.65 / (£1.93)
	Tuna Pouch 150g	\$1.89 / (.79p)
	Atlantic Salmon Tasmanian 500g	\$9.95 / (£4.14)
	Frozen Peas 500g	\$1.70 / (.71p)
Frozen Carrots 500g	\$1.69 / (.73p)	
Dairy	Milk 2ltr	\$3.82 / (£1.59)
	Flavoured Yoghurt 2 x 200g	\$1.23 / (.52p)
	Cheddar Cheese 500g	\$4.45 / (£1.85)
	Butter 500g	\$2.67 / (£1.12)
Meat and Poultry	Beef Mince Extra Lean 200g	\$5.49 / (£2.28)
	Beef Rump Steak 500g	\$6.49 / (£2.70)
	Beef Fillet Steak 1kg	\$14.43 / (£6.00)
	Chicken Breast Fillets 1kg	\$11.19 / (£4.66)
	Chicken Whole Free Range No. 16	\$15.33 / (£6.38)
Chicken Whole Organic Size 18	\$16.99 / (£7.07)	
Soft Drinks	Coca Cola 6 x 330ml	\$6.24 / (£2.60)
	Fruit juice drink 2litre	\$2.76 / (£1.15)
Fresh Vegetables & Fruit	Cabbage Green (whole)	\$3.10 / (£1.29)
	Carrots 1kg bag	\$1.98 / (.82p)
	Broccoli (head)	\$1.68 / (.70p)
	Apples, per kilo	\$2.14 / (.89p)
	Banana, per kilo	\$2.98 / (£1.24)
Alcohol	Carton of beer (24 cans)	\$32.99 / (£13.73)
	Bottle of wine	\$12.00 / (£4.99)
	Scotch 700ml	\$27.00 / (£11.24)
Fuel (per litre)	Unleaded Petrol	\$1.25 / (.52p)
	Lead Replacement Petrol	\$1.33 / (.55p)
	Diesel	\$1.36 / (.57p)
	Liquefied Petroleum Gas	.48c / (.20p)

Taxation

Income tax in Australia is based on a progressive taxation system. Everyone (individuals and organisations) who receives any form of income in Australia needs their own Tax File Number (TFN), which is issued by the Australian Tax Office. Income includes wages or salary from a job, money earned from investments, and government payments. When you commence employment you will need to complete a TFN Declaration form to enable your employer to deduct income tax from your wages.

Any income earned in a financial year (between 1 July and 30 June) requires lodgement of an Income Tax Return by 31 October of that year, unless other arrangements have been made.

Australia has a Goods and Services Tax (GST) of 10 per cent on most items and is included in the price you are asked to pay. Some things such as basic food, most education and health services, eligible child care and nursing home care are GST free.

Driving in Western Australia

International visitors to Western Australia may drive for twelve months if you are the holder of a valid, current driver's licence issued in your country of origin.

If you become a permanent resident of Western Australia, you have three months in which to transfer your licence. You will be required to undergo a written test on Western Australia's road rules comprising 30 multiple choice questions. To transfer a heavy vehicle licence class, you must pass an oral test on specific issues relating to size and dimensions of heavy vehicles

Nine driver licence classes exist in Western Australia. The most commonly used are:

Class	Description	Experience required
C	Car	No experience required. Minimum age 17 years.
R-E	Motorcycle (no greater than 250cc)	No experience required. Minimum age 17 years.
R	Motorcycle (unrestricted)	Must have held an R-E for at least one year.

For more information or for details of other licence types: www.dpi.wa.gov.au/licensing/

Buying a Vehicle

The purchase price of a car does not usually include the cost of registration, stamp duty and compulsory insurance. These costs usually have to be paid separately by the buyer.

Examples of purchase prices for new vehicles

Make	Model	Recommended Retail Price (guide only)
Holden	Astra CD Hatch	\$21,990 / (£ 9,008)
Ford	Fiesta	\$15,990 / (£ 8,184)
Ford	Fairlane	\$58,625 / (£22,734)
Honda	Accord Euro	\$37,500 / (£13,722)
Honda	CRV	\$29,990 / (£35,453)
Mazda	6 Sedan	\$32,935 / (£11,342)

Western Australia

Western Australia is the largest Australian state. With an area of more than 2,500,000 sq km, a 12,500 km coastline and spanning 2,400km from north to south, it occupies a third of the continent and covers several different climate zones, from the tropical north to the semi-arid interior and the Mediterranean style climate of the South West.

Ranging from the ancient geological wonders of the Kimberley and Pilbara to vast deserts in the interior to coastal lowlands, and native forests, lakes, estuaries and rivers in the south, the overall topography is relatively flat. At only 1251 metres Mt. Meharry is Western Australia's highest point.

The estimated population of Western Australia in Jan 2005 was 2,000,000 with approximately 70 per cent living in the Perth metropolitan region.

Perth

Situated alongside the beautiful Swan River, Perth is a modern, multicultural and vibrant city. Astronaut John Glenn called Perth the "City of Lights" after his historic fly-over in 1962 and victorious America's Cup skipper Dennis Connor referred to it as the "most isolated city in the world". Most people describe Perth as friendly and 'laid back' (relaxing).

Perth's magnificent beaches tempt you to long relaxing walks on the sand, swimming in the surf, water sports and beautiful evening sunsets. The Perth hills offer an escarpment of native bushland and orchards, perfect for bushwalking or bird watching, and the Swan Valley, just east of the city, is a favourite wine producing area, with many vineyards offering dining and music experiences as well as wine tasting opportunities.

Just outside the Perth city area, Northbridge and Subiaco come alive at night with nightclubs, pubs, cafes and eateries, offering an eclectic mix of cultures and cuisines. Fremantle, 20 minutes drive from the city centre, is another popular spot, particularly at weekends, for its markets, entertainment and plenty of alfresco style cafes and eateries to take full advantage of the beautiful Perth climate.

Perth is just under five hours flying time from both Sydney and Singapore, approximately three hours from Bali, under four hours from Adelaide and is on the same time zone as Hong Kong.

Average temperatures

	Broome		Perth		Albany	
	Max	Min	Max	Min	Max	Min
Summer	33°C	26°C	30°C	17°C	22°C	14°C
Winter	29°C	14°C	19°C	8°C	16°C	8°C

Government Structure

Western Australia is one of six federated sovereign States, which together with the Northern Territory and the Australian Capital Territory, constitute the Commonwealth of Australia.

Western Australia has two houses of parliament – the Legislative Assembly, where the State Government is formed and the Legislative Council, both of which are elected every four years. In addition to having its own Parliament and executive government, it is represented in the federal legislature.

There is a third, local government system, which functions through city, town and shire councils.

Currency and Banking

Unit of Currency: Australian Dollar AUD \$1.00 = 100 cents

Rates of Exchange at 20 April 2006:

AUD \$1.00	US\$ 0.744141
AUD \$1.00	¥ 87.4853
AUD \$1.00	0.602283
AUD \$1.00	£ 0.416033

Trading Banks operating in Western Australia are:

- AMP Banking
- ANZ Banking Group Ltd
- Bank of New Zealand
- Bank of Western Australia Ltd
(Bank West)
- Bendigo Bank Limited
- BNP Paribas Australia
- Citibank Limited
- Commonwealth Bank of
Australia Limited
- HSBC Bank Australia Limited
- ING Bank (Australia) Limited
- Macquarie Bank Limited
- National Australia Bank Ltd
- Rabobank Australia Ltd
- St George Bank Limited
- Westpac Banking Corporation Ltd



Education & Child Care



Child Care

There are many types of full-time and part-time child care services available for children too young to go to school and for outside of school hours. They include from preschools and kindergartens which prepare children for school, child care and day care centres which look after younger children and family day care where children are looked after by another parent along with their own family.

Schools

Preschools are available for all 4 to 5 year old children. Preschool helps children to develop physically, emotionally and socially in the year before going to school.

It is compulsory for children aged between 6 and 15 years to go to school. Children usually start at preschool and often continue until they are 17 or 18 years old, in preparation for university or other further education. It is your choice whether you send your child to a government or non-government school.

Government Schools

Provide free education, however, most schools ask for a voluntary contribution to enhance the school's educational and sporting programs.

For more information: www.eddept.wa.edu.au

Non-Government Schools

Charge fees and they may have a religious affiliation or a particular educational philosophy.

For more information: www.ais.wa.edu.au
www.ceo.wa.edu.au

Vocational Education

Technical and Further Education (TAFE) courses are designed for students who want vocational, technical or trade skills. TAFE colleges charge fees and students usually need to buy their own books. Students must complete high school to qualify for some courses.

Many high schools also offer vocational programs in addition to academic courses in the post-compulsory high school years, and as an alternative stream for those students not destined for university.

Universities

Australian universities are among the best in the world. A normal degree course takes three years, but there are also double-degrees and post graduate studies which take longer to complete. There are both private and public universities.

Employment

The total labour force is 1,065,900 with an unemployment rate of 4.5 per cent.

On average, weekly earnings are:

Males	\$1,151.40 / (£479.00)
Females	\$ 863.10 / (£359.00)
Persons	\$ 1,056.10 / (£439.00)

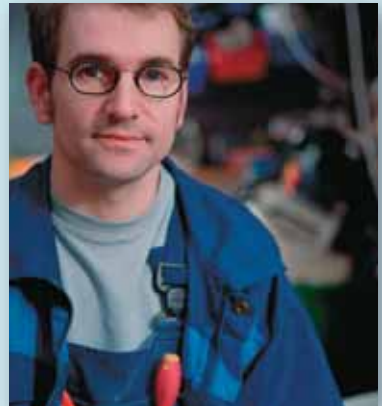
The daily newspapers advertise positions vacant, especially on Saturdays. There are also private employment agencies and employment websites.

Australian residents can register with Centrelink for help in finding a job. Once you are registered you can be referred to Job Network, which consists of private, community and government organisations, contracted to the Commonwealth Government to help people find employment.

It is advisable to have your qualifications formally recognised to improve your opportunities to work in the profession in which you are qualified.

Trade Qualifications

If you have qualifications in the engineering, construction, metalwork, electrical or catering trades, Trade Recognition Australia can advise you on how to have those qualifications recognised in Australia.



Tertiary Qualifications

The Australian Education International-National Office of Overseas Skills Recognition provides information on how to have post-secondary overseas academic qualifications recognised in Australia.

Working Conditions

Most jobs and working conditions are covered by Commonwealth or State awards. Awards are legally binding on the employer and cover such working conditions as minimum rates of pay, allowances, overtime, penalty rates, hours of work, and leave for holidays, long service or sickness.

Superannuation

Superannuation is a savings program while you are working to make sure you have money to live on when you reach retirement age.

Nearly every employed person must join a superannuation fund and under the law your employer must put an amount equal to 9 per cent of your earnings into your super fund.

Health

Medicare

For Australian residents, the costs of essential medical and hospital care are automatically covered by Medicare.

Medicare pays for most of the costs of visits to the doctor, X-rays, blood tests, public hospital care, and certain other services.

Medicare does not contribute towards ambulance costs, dental services, physiotherapy, spectacles, podiatry, chiropractic services, or private hospital accommodation.

Private Health Insurance



Many Australians belong to private health insurance funds. They cover you for treatment as a private patient in private or public hospitals and can include some services that Medicare does not cover, such as dental and optical services.

The costs and types of cover vary widely, so if you decide to get private health insurance, it is important to check the details carefully before you buy the policy.

High income earners who do not have private health cover may be required to pay a Medicare surcharge which is calculated as part of an individual's annual income tax assessment by the Australian Taxation Office.

Social Security

The social security system in Australia provides income support and services for people who are in need. Social security benefits are provided through the government agency called Centrelink.

Most newly arrived migrants have to live in Australia as permanent residents for two years before they can get most social security payments, including unemployment and sickness benefits, student allowances and a number of other payments. To be eligible for age and disability pensions, you generally have to live in Australia for 10 years.

If you have dependent children you may be able to receive a Family Tax Benefit and Child Care Benefit. There is no waiting period for these payments but you must hold an Australian permanent resident visa in order to be eligible. Family Tax Benefit is intended only as an income supplement and is not enough to live on. It is subject to an income test.

Housing

Prior to renting or buying a property you should ask the real estate agent about the area you are interested in. For example, check the location of the shops, public transport routes, schools, and other amenities including the post office. Take the time to familiarise yourself with the area before making a decision where to live.

Properties for Sale

There are a number of costs associated with buying a residential property and these can vary between State and Territory and as a result of how the property is purchased. They could include any or all of the following:

Stamp Duty

State tax imposed on documents or 'instruments' that record contracts of sale and some loan applications. In each State and Territory, stamp duty is payable on the property purchased and in most cases must be paid prior to settlement. Stamp duty is payable on the amounts borrowed for mortgages in all States (excluding ACT and NT)

Conveyancing/solicitor's fees

Comprise the legal fees for the time involved in the conveyancing and the disbursements, ie. the cost of searches, enquiries etc. in respect to the property.

Land Transfer Registration Fee

Mortgage Registration Fee

Mortgage Discharge Fee

Other fees can include but may not be limited to loan application/establishment fees, building inspection fees, pest inspection costs, and removalists. It is recommended that you ask for full details on what fees may apply to your planned property purchase.

In the December 2005 quarter the median house price in the Perth metropolitan area was \$325,000 (£135,263).

Listed below are the top performing suburbs in Perth for that period:

Stirling	\$510,000 / (£212,211)
Coolbinia	\$700,000 / (£291,258)
Claremont	\$870,000 / (£361,992)
Ascot	\$540,000 / (£224,621)
Parkerville	\$360,000 / (£149,747)

Financing your home

There are two main types of home loan; fixed and variable. Which one you choose will depend on your finances, the features you need in a loan, how long you plan to own the property and whether you believe interest rates will rise or fall.

As competition has intensified so has the range of loan types and lending sources. There are also mortgage brokers who can assist clients in examining and selecting the appropriate home loan and lending institution to suit their circumstances.

Basic Variable Rate Loan

The main advantage is a low rate – up to one per cent less than standard variable rates, this type of loan has few features.

Interest rate range: 6.47% - 6.57%

Standard Variable Rate Loan

Most standard variable loans feature accelerated repayment options, offset, redraw, split loan capacity, variable repayment schedules and portability. If you don't plan to use most of these features, you may be better off with a basic or fixed loan.

Interest rate range: 6.39% - 7.32%

Standard Fixed Rate Loans

With fixed interest loans, the rate is set for a specific period. At the end of that time, the loan reverts to a variable rate or you can renegotiate a further fixed term. By locking in your home loan, you are protected against rising interest rates but do not benefit by any falls. Monthly repayments remain the same throughout the fixed-interest period. However, fixed loans have fewer features than variable loans, are expensive to break and can attract a slightly higher interest rate.

1 Year Fixed interest rate range: 5.99% - 6.55%

2 Year Fixed interest rate range: 6.79% - 7.5%

3 Year Fixed interest rate range: 6.79% - 7.10%

5 Year Fixed interest rate range: 6.79% - 7.20%

Home Equity Loans Rates (revolving line of credit)

Home equity loans are not for everyone. But if you have a sizeable deposit or equity in your existing home, and are a good money manager, a home equity loan has many advantages.

Interest rate range: 6.50% - 7.59%

Rental Properties

When renting a property you will usually be required to pay rent in advance and a security deposit, usually of between four to six weeks' rent, known as a rental bond. Most real estate agents will request these payments in cleared funds prior to taking possession of the property. Some agents will also charge a letting fee. Ensure that you discuss how and when rental payments are required.



As at the December quarter 2005, the median weekly rental in Perth was \$220.00 / (£91.51).

People renting accommodation in Western Australia enjoy extensive protections under Australian law, and agents are required to provide this information to tenants. These laws establish the rights and responsibilities of both tenants and landlords.

The Chamber of Commerce and Industry of WA (CCI) is a private, not-for-profit organisation – the largest of its kind in Western Australia – and one of the most influential chambers of commerce in the country.

CCI provides a one-stop-shop for any type of help or advice on managing a business with membership open to businesses of any size across all industry sectors.

In the fight for a better business environment, with more than 5000 members throughout the State, CCI does collectively for business and industry what individual firms cannot do themselves.

The breadth and depth of membership provides a vital source of contacts, information and funds to ensure continued strength in CCI's policy and lobbying role.

CCI is proud to play an important role in supporting industry in today's highly competitive market.

CCI Migration Services is an initiative of CCI and provides customised, high quality and reliable migration solutions to business and individuals seeking relocation to Australia.

For further information please contact:

CCI MIGRATION SERVICES

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E-mail: visas@cciwa.com

Web-site: <http://ccilegal.cciwa.com>

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