



Australian Government

**Department of Immigration
and Citizenship**

Settlement information for migrants to Australia

Form
994i

Congratulations on your decision to migrate to Australia. We wish you well and hope you will be happy in your new home.

This form provides a short summary of some key areas you should consider when preparing for your new life in Australia. For most migrants the primary sources of information about Australia are relatives, friends and contacts in Australia. Any extra research you are able to do before your arrival will help your settlement prospects.

The Department of Immigration and Citizenship (the department) *Living in Australia* web pages at www.immi.gov.au/living-in-australia/ provide more detailed settlement information and include services available for newly arrived migrants.

The *Beginning a Life in Australia* booklets are provided for each state and territory and are available in English and 24 community languages. They also provide detailed information about services for prospective and newly arrived migrants, and are available from www.immi.gov.au/living-in-australia/settle-in-australia/

Australia's diverse society

Australia is a tolerant, diverse society with people from many different cultures and ethnic backgrounds. Australians come from all corners of the world. About 44% of Australians were either born overseas or have a parent who was born overseas.

Australians practise a wide variety of religions. Everyone is free to express and maintain their cultural and religious traditions, within the law, and can participate and belong as an Australian. At first, you may not be used to such diversity, but if you are open and respectful towards people, ideas and traditions, you are likely to fit in and be successful in your new life.

The freedom and equality we enjoy in Australia depends on everyone fulfilling their responsibilities. We expect you to be loyal to Australia and support our democratic way of life and its underlying values. These values include respect for the law, the freedom and dignity of each person, the equality of men and women, respect for others and fairness and compassion for those in need. There are federal, state and territory laws that prohibit discrimination on a range of grounds (such as race, gender, disability or age) and in a range of areas of public life (such as employment, education, accommodation, access to goods and services, and government actions).

English is the national language, although there are around 300 languages, including indigenous languages, spoken in Australia. If you cannot speak English we strongly encourage you to learn as soon as practical after arrival. You may be eligible for free classes through the Adult Migrant English Programme (AMEP). Details about this programme are on page 4.

Customs and quarantine

The Australian mission can give you information on Australian customs and quarantine regulations. It will tell you what you can and cannot bring into Australia, the special conditions for bringing in your household goods, animals/animal products, and about customs duties. For more information go to www.customs.gov.au

Money and banking

You should arrange traveller's cheques or other negotiable currency such as US or Australian dollars before you travel. You can exchange foreign currency into Australian dollars at most Australian international airports.

People usually keep their money in a bank or other financial institution. If you open an account with one of these institutions within 6 weeks of arrival, you usually need only your passport. After 6 weeks you will need extra identification to open an account.

You can find more information via:

Website: www.ato.gov.au

Telephone: 132 861 (in Australia)

Transport

You will need to find transport from the airport to your accommodation. There are taxis and buses at all international and most other airports.

To drive a car, you need an Australian driver's licence. An international driver's licence may be acceptable for a short time. Contact the nearest state or territory transport department for information about getting a driver's licence. The local telephone directory lists the relevant agency with contact details.

Housing

To rent/buy a house/flat, you can find out what is available through advertisements in newspapers, on the internet or through real estate agents. Payment of a bond, equal to a month's rent, plus one month's rent in advance is usual practice when renting.

Schools

School is compulsory for all children between 5 and 15 years of age. These ages may vary slightly in some states and territories. You should enrol your children in a school as soon as possible.

Pre-school is also available for children between 3 and 5 years of age. It is usually part-time and is not compulsory.

Information about local schools is available from state or territory education departments. The local telephone directory gives contact details.

Continued on the next page ►

Cost of living in Australia

The cost of living in Australia, compared to many other countries, is high. It is essential that you think about how you will provide for yourself and your family for at least the first 2 years. Do not assume you will find a job quickly.

The cost of relocating is high. There are significant costs involved in travelling to Australia, moving household goods and setting up a new home.

Two-year waiting period for social security

Most newly arrived migrants have to live as permanent resident visa holders in Australia for 2 years before they can get most social security payments. These include unemployment assistance (Newstart Allowance or Sickness Allowance), student assistance (Austudy or Youth Allowance) and other assistance such as a Health Care Card. To be eligible for Age and Disability pensions, you generally have to live as a permanent resident visa holder in Australia for 10 years.

It is very important to understand that you should have enough money to support yourself (and your dependants) for at least your first 2 years in Australia. If you have a sponsor or an assurer you should ask them, prior to your arrival in Australia, about the support they are willing and able to provide.

Waiting period exemptions

A payment called Special Benefit may be available during the waiting period if you are in hardship because you have suffered a substantial change of circumstances beyond your control. This payment is only available in very limited circumstances. Inability to find a job or running out of money are not sufficient reasons to qualify for Special Benefit.

If you become widowed, disabled or a single parent after commencing to live in Australia as a permanent resident visa holder, you may be eligible for an allowance or pension. You may also be able to get a pension without having lived in Australia for 10 years if you are covered by an international social security agreement. As at January 2008, Australia has social security agreements with 19 countries.

If you are a migrant who is a humanitarian entrant, or a partner or dependent child of a refugee; an Australian citizen, or a partner or dependent child of an Australian citizen; or a permanent resident who has lived in Australia for 2 years at any time, you may be exempt from the two-year waiting period for most social security payments.

If you are caring for a person who is a permanent resident you may be eligible for Carer Allowance which is not subject to a waiting period. If you are constantly providing care you may also be eligible for Carer Payment during the waiting period.

Help for families with children

New migrants with dependent children may be able to receive Family Assistance payments to help with the cost of raising children. Generally, you must hold a permanent visa in order to be eligible, but there are some exceptions. There is no waiting period for these payments. Family Assistance payments are intended only as an income supplement and do not provide enough to live on.

There are 3 Family Assistance benefits. They are Family Tax Benefit Part A, Family Tax Benefit Part B and Child Care Benefit. The amount of Family Tax Benefit you may be entitled to depends on the age and number of children in your family and on your family's total annual income over the current income year. Child Care Benefit may be paid to help with the cost of putting your child into child care. The amount you may receive will depend on your family's annual income over the current income year, the type of child care you choose and how many hours of child care services you use.

There are also 2 other forms of extra assistance for families with babies. Maternity Payment provides money to help with the extra costs of a new baby. Maternity Immunisation Allowance is a separate payment for families with children who have been fully immunised between 18 and 24 months of age or are exempt from the immunisations requirements.

In Australia, you will find the Family Assistance Office in all Medicare offices, Centrelink Customer Service Centres and Australian Taxation Office shopfronts. Further information can be obtained via:

Website: www.familyassist.gov.au

Telephone: 136 150 (in Australia)
131 202 (for information in languages other than English)

Further information on social security

Centrelink contributes to the social and economic outcomes set by government by delivering services to assist people to become self-sufficient and supporting those in need. There are many rules which affect all Centrelink administered entitlements. The information provided here is a general guide only and you must discuss your specific needs with Centrelink.

You can find Centrelink office locations and telephone numbers in the local telephone directory. You can speak to Centrelink staff and have your questions answered in languages other than English by calling 131 202. This is not an interpreter service. Calls to this number are charged at the cost of a local call from anywhere in Australia. Calls made from public pay phones or mobile phones may be charged at a higher rate.

More information about social security payments or international agreements before arriving in Australia can be obtained through:

Website: www.centrelink.gov.au

Mail: Manager
International Services
Centrelink
GPO Box 273
HOBART TAS 7001
AUSTRALIA

Telephone: 131 021 (to make an appointment)
131 202 (for information in languages other than English)
+613 6222 3455 (outside Australia)

Health

The Australian Government provides help with medical expenses and hospital care through a scheme called Medicare. The government also subsidises the cost of most medicine under the Pharmaceutical Benefits Scheme (PBS). Medicare and the PBS are administered by Medicare Australia.

To find out if you are eligible, and to enrol in Medicare, visit your local Medicare office with your passport, travel documents and permanent visa. If you are not already the holder of a permanent visa, you will also need to provide details of any permanent visa/migration applications you have lodged.

Most temporary visa holders are not eligible to enrol in Medicare, but there are some exceptions, for example people who have applied for a permanent visa and meet the necessary criteria. You should visit your local Medicare office to find out if you are eligible. If all eligibility requirements are met, you may be advised of your Medicare card number and your card will be posted to you in about 3 weeks. In most cases, you will pay for medical care then receive a refund for some of the payment.

Medicare Australia administers the Australian Childhood Immunisation Register. If you have a child, please make sure that you bring their immunisation records to help your doctor in Australia determine if their immunisation is up-to-date. This is a requirement for some government payments.

Medicare Australia administers the Australian Organ Donor Register (the Donor Register). People who are 18 years of age or more can register their consent (or objection) on the Donor Register. For people with serious or life-threatening illness, organ or tissue transplantation may mean a second chance at life. In addition, Medicare Australia 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, Maternity Payment and Maternity Immunisation Allowance.

Medicare Australia has an information kit which is translated into 18 languages and is available in English large print, Braille and on audio CD and cassette. The kit has information about Medicare Australia's services and explains the eligibility requirements for benefits and payments. A copy of the kit is available from Medicare Australia's website or your local Medicare office.

For more information:

Website: www.medicareaustralia.gov.au

E-mail: info@medicareaustralia.gov.au

Telephone: 132 011* – Medicare
1800 020 613** – Pharmaceutical Benefits Scheme
1800 653 809** – Australian Childhood
Immunisation Register
1800 777 203** – Australian Organ Donor Register
1800 552 152** – Hearing and speech impaired
131 450* – Translating and Interpreting Service

Mail: Medicare Eligibility
Medicare Australia
PO Box 1001
TUGGERANONG DC ACT 2901
AUSTRALIA

Private health insurance

Many Australians have private health insurance. This covers some or all of the cost of treatment as a private patient in private or public hospitals, and can extend to some services that Medicare does not cover, such as dental and optical services. If you are considering taking up private health cover there are 3 government policies you should be aware of:

1. The 30% Rebate – For any payment you make for your private health insurance premiums, the government will give you back 30% (and higher rebates for people aged 65 years and over). A person must be eligible for Medicare to receive the 30% rebate on private health insurance.
2. The Medicare Levy Surcharge – Most Australian taxpayers have a Medicare Levy included in the amount of tax they pay. The Medicare Levy Surcharge is an additional 1% surcharge imposed on people who earn over a certain income threshold and do not have hospital insurance. The income thresholds are AUD50,000 per year for singles and AUD100,000 per year for couples or families.
3. Lifetime Health Cover – This scheme encourages people to take out hospital cover at an early age. If a person takes out hospital cover after 1 July following their 31st birthday, they will pay more for the same level of cover than a person who took out cover before 1 July following their 31st birthday. The cost increases by 2% for each year that a person delays taking out cover.

Special conditions apply for new migrants who arrive in Australia after 1 July following their 31st birthday. Migrants do not pay an increased cost if they purchase private hospital cover within 12 months of the day they register for Medicare. It is important to consider taking out hospital cover in the first year after you register for Medicare. If you choose to wait more than 12 months after your registration for Medicare, then you will be required to pay a Lifetime Health Cover loading equal to 2% for every year you are over the age of 30 when you do decide to take out hospital cover.

More information about private health insurance can be obtained through:

Website: www.privatehealth.gov.au

E-mail: privatehealth@health.gov.au

Mail: MDP 86
Department of Health and Ageing
GPO Box 9848
CANBERRA ACT 2601
AUSTRALIA

Employment in Australia

The Australian labour market is very competitive. Employment in Australia depends on economic factors, the type of work sought and specific circumstances which may affect the availability of work in different parts of the country. **Approval to migrate does not guarantee a job**, even for applicants assessed as highly skilled and certainly not for their dependants.

As at June 2007, the trend unemployment rate for Australia was 4.3%. Unemployment rates for recently arrived migrants tend to be much higher. Migrants who arrived in the period from January 2001 to June 2007 had an estimated unemployment rate of 5.9% (original data). Of these, migrants born in the main English-speaking countries had an unemployment rate of 4.6%, while those born in other countries had a rate of 6.8%. Generally, migrants who have had more time to settle in Australia have lower unemployment rates. Similarly, those who enter Australia under the Skill Stream have lower unemployment rates than those entering under other categories.

* Call charges apply

** Call charges apply from mobile and pay phones only

To find out about your work prospects, read Australian newspapers, especially the Wednesday and Saturday editions, which list job vacancies.

Before leaving for Australia you should find out if any special requirements or conditions apply to the work you wish to do. For many jobs in Australia, applicants must be able to be registered or licensed with an Australian state or territory authority, and/or be eligible for membership of a professional or industry organisation.

You should find out if any registration or licensing requirements apply to your job. Dependants should make similar enquiries about their job prospects, whether or not they intend to seek work immediately on arrival.

Migrants who do not have a job should register with Centrelink as soon as possible after arrival. As most newly arrived migrants are generally not eligible for income support payments for 2 years, they may only have access to a limited range of government-funded job search support services through Job Network members. However, migrants who are permanent residents and meet other eligibility criteria may be able to access the full range of Job Network services.

Employment programme, job search and skills recognition information is available on the following websites:

- Australian Jobsearch (for information on jobs, employment prospects, skills shortages and careers in Australia) www.jobsearch.gov.au
- Australian Workplace (for information on the Australian workplace) www.workplace.gov.au
- Skilled Migrant (for primary applicants in selected Skill Stream categories with Migration Occupation in Demand List skills) www.skilledmigrant.gov.au
- Trades Recognition Australia (for recognition of trade qualifications) www.workplace.gov.au/tra
- National Office of Overseas Skills Recognition – NOOSR (for recognition of overseas qualifications and skills) www.aei.dest.gov.au

Migrant Community Settlement Services

The department provides a range of settlement services aimed at assisting migrants and humanitarian entrants to become active participants in the Australian community as soon as possible after arrival. The department provides funding to community organisations under the Settlement Grants Programme. A list of Migrant Community Settlement Service providers can be accessed at

www.immi.gov.au/living-in-australia/delivering-assistance/settlement-grants/funded-orgs-current.htm

Migrant Community Settlement Service providers can generally provide support and direction to eligible migrants to find housing, join English language classes, find child care, look for work and enrol children in schools.

Language education and assistance

The department provides 2 important services to migrants needing language assistance. They are the Adult Migrant English Programme (AMEP) and the Translating and Interpreting Service National (TIS National).

Adult Migrant English Programme (AMEP)

For many new settlers from non-English speaking backgrounds, learning English is one of the first and most important steps they can take towards settling successfully in their new home and achieving their personal, social and economic goals. If your English is less than 'functional', you may be entitled to free English language lessons under the AMEP.

'Functional' English means being able to deal with everyday social situations and some work situations in English. Your English speaking, reading, writing and listening skills will need to be tested to see whether you qualify for AMEP classes. If your English was not tested overseas as part of your migration application, it will be tested when you register for AMEP classes in Australia. If your English is rated as better than 'functional' you will not be eligible to attend the AMEP classes. If you qualify for AMEP assistance, you will be entitled to up to 510 hours of English lessons. Refugee and humanitarian entrants under 25 years of age with low levels of schooling are eligible for up to 910 hours of English language tuition while those over 25 years of age are eligible for up to 610 hours of tuition.

You must register for AMEP classes with your local AMEP service provider within 3 months of arrival or gaining permanent residence and begin classes within one year, or you risk losing your entitlement to classes. Once you have registered, you may be able to delay starting your English classes if family, work or other responsibilities make it difficult for you to attend classes.

The AMEP offers a number of learning options to suit a range of circumstances. For example, full-time classes, part-time courses or home study through a distance learning programme or with the help of a home tutor. If you have children under school age your local AMEP service provider can provide free childcare to enable you to access English language tuition classes.

Contact the department's enquiry line on 131 881, or visit the AMEP website at www.immi.gov.au/amep for more information about eligibility, registering for English classes and your local AMEP service provider.

Translating and Interpreting Service National (TIS National)

TIS National can provide a telephone interpreter in more than 120 languages and dialects and is available 24 hours a day, 7 days a week including emergency situations.

They can be contacted on 131 450 for the cost of a local call (call charges from a mobile phone may vary).

If you cannot speak or understand English and need to talk to a government agency, ask them to contact TIS National to help you communicate with the agency. The government agency should pay for the cost of the interpreter. Make sure that you check the office hours of the government agency that you wish to speak to before calling.

If you need the assistance of an interpreter when you consult with your medical practitioner you can ask them to contact TIS National on the Doctor's Priority Line (1300 131 450) to arrange for a telephone interpreter or to book an on-site interpreter (1300 654 151) where this is required.

The department also provides eligible Australian residents and citizens with fee-free extract translations into English of their settlement related personal documents. For further information about translations go to www.immi.gov.au/living-in-australia/help-with-english/

TIS National welcomes enquiries from Australian permanent residents and citizens who are interested in becoming contract interpreters providing interpreting services to members of the Australian community who speak languages other than English. If you have good skills in English and at least one other language, you may consider becoming a contract interpreter with TIS National. Contact a TIS National Contract Manager on 1300 132 621 for further details regarding interpreter recruitment and work conditions.

Department of Education, Science and Training (DEST) English programmes

English language, literacy and numeracy training is also available through targeted programmes managed by the Department of Education, Science and Training (DEST) and State and Territory governments. DEST has 2 employment related English language, literacy and numeracy programmes for clients of working age (15–64).

The first is the Language, Literacy and Numeracy Programme (LLNP) which provides up to 800 hours of vocationally oriented language, literacy and numeracy training to eligible jobseekers. The LLNP seeks to improve clients' language and/or literacy and numeracy skills to enable them to secure sustainable employment or pursue further education and training. The programme also provides specialised training through Complementary Training which is tailored to support disadvantaged clients.

The second is the Workplace English Language and Literacy Programme (WELL) which provides funding to organisations to train workers in English language, literacy and numeracy skills to help them meet their current and future employment and training needs.

The Australian Government also provides funding to assist State and Territory government and non-government education authorities to deliver intensive English language tuition to eligible newly-arrived migrant primary and secondary school students under the English as a Second Language – New Arrivals (ESL–NA) Programme. The programme aims to improve the educational opportunities and outcomes of newly arrived students from non-English speaking backgrounds by developing their English language competence and facilitating their participation in mainstream educational activities.

Eligible students are expected to receive a minimum of 6 months intensive English language tuition in either intensive language centres/units or in schools. Each jurisdiction is responsible for developing its own assessment of student needs, ESL curriculum, and the delivery of intensive English language tuition.

For more information:

Website: www.dest.gov.au

Telephone: 1300 363 079

Australian citizenship

Information about Australian citizenship, including eligibility and application forms, is available from the citizenship website www.citizenship.gov.au or by calling the citizenship information line on 131 880 for enquiries within Australia.

Need more information or advice

Be sure to get a copy of the *Beginning a Life in Australia* booklet for the state or territory where you intend to reside. They are available in English and 24 community languages, and are available from www.immi.gov.au/living-in-australia/settle-in-australia/

Settlement information and advice is also available from offices of the department in Australia and overseas. For further information access:

Department of Immigration and Citizenship

Telephone: 131 881 (general inquiries within Australia)
www.immi.gov.au

Information on migrating to Australia

www.immi.gov.au/migrants/

Information on life in Australia

www.immi.gov.au/living-in-australia/

List of Australian Overseas Immigration Offices

www.immi.gov.au/contacts/overseas/

List of Settlement Grants Programme Services Providers

www.immi.gov.au/living-in-australia/delivering-assistance/settlement-grants/funded-orgs-current.htm

Citizenship website

www.citizenship.gov.au

Further Information

Life Threatening Emergency

(Fire, Police, Ambulance) – 24 hours

Telephone: 000

Translating and Interpreting Service National (TIS National)

Telephone: 131 450

www.immi.gov.au/tis/

Australian Government Regional Information Service

Telephone: 1800 026 222

www.regionalaustralia.gov.au

National Office of Overseas Skills Recognition

Telephone: 1300 363 079

www.aei.dest.gov.au

Australian Government website

www.australia.gov.au

Home page

www.immi.gov.au

General enquiry line

Telephone **131 881** during business hours in Australia to speak to an operator (recorded information available outside these hours). If you are outside Australia, please contact your nearest Australian mission.