

# “The best move I ever made”

Sydney has been a city of opportunity for **Craig McDonald** who is now helping other migrants to live the Aussie dream too...



Craig enjoys a beach-side lifestyle at Coogee Beach

**M**y family all moved to Australia in stages prior to me moving there. My oldest brother had moved over 10 years before me and then my other brother 18 months after him. My parents and my little sister moved over in 1993 leaving me in the UK.

I was not rushing to get to Australia as I was young and I knew I would get there eventually.

I was familiar with what life in Australia would be like as I had lived in Adelaide for two years between the ages of 10 and 12.

I was fortunate to apply under a visa division called the Last Remaining Relative which meant I was the only member of my immediate family not living in Australia. Once I proved this and had completed my medicals it was straight forward, but I just dragged the process out as I was studying and working in the UK.

After five years the Australian immigration case officer contacted me and put a deadline on my application. This is what spurred me to get my act together and make the move. It also coincided with my brother getting married.

They wanted all the final relevant docs before a certain date but I managed to get it all in with two days to spare and arrived two days prior to my brother's wedding in August 2000. Looking back I think the most stressful part about migrating was leaving behind my friends and my grandmother. >>

## Meet the mover

### NAMES

Craig McDonald, 42

### OCCUPATION

In Australia, Craig worked first in banking, and is now director of CBM Mortgages. He used to work as a truck driver in the UK.

### MOVED FROM

Birmingham, West Midlands

### MOVED TO

Sydney, New South Wales

### USEFUL CONTACT

CBM Mortgages are mortgage brokers who can assist with providing home loans for 457 Visa holders looking to buy property in Australia. Web: [www.cbmmortgages.com](http://www.cbmmortgages.com) or [www.457visamortgages.com](http://www.457visamortgages.com)

Interview: Liane Voisey



I stayed with my family in Adelaide for 10 days and then went to visit friends in Sydney who were either backpacking or on one-year working holiday visas.

**ARRIVING IN SYDNEY**

The Olympics was about to start in Sydney so the city had an amazing buzz. It was a great experience. I planned to be there for two weeks but this turned into 15 years!

I got a job with Westpac Bank and started off working in a branch. After 18 months I got promoted to be a Home Finance Manager.

I was then approached to work for the bank's Migrant Banking Department and set up their policy for new arrivals to Australia especially 457 visa holders. I left the bank three years ago and set up my own business, CBM Mortgages.

I now live in Coogee, in Sydney's Eastern Suburbs. I purchased my home in December 2014 for A\$670,000. It took a few months to find. The property market is quite hot in Sydney. I missed out on a couple of places that got in to bidding wars so I was happy to finally find a place.

It's a two-bedroom unit in Coogee, about a five minute walk to the beach. I am currently renovating it and putting in a new kitchen and bathroom. I knocked a wall out between the kitchen and the lounge so it's an ongoing project for me!



Craig with his sister, who is now living in Adelaide

Because the demand for property is high here there is a lot of competition and not enough stock, and so that is pushing prices up. As this is my industry I keep a close eye on prices.

I have found that a lot more people on temporary visas are starting to buy their own home rather than rent.

**NEW OPPORTUNITIES**

**The Olympics was about to start in Sydney so the city had an amazing buzz. I planned to be there for two weeks...**

The Aussie dream is always to own property so people would prefer to be paying off their own property rather than paying rent.

Previously, people on a 457 visa received a Living Away From Home Allowance (LAFHA) but that has stopped now which means that the tax benefits for these visa holders is no longer there.

I used to work as a truck driver so I completely changed occupations since moving to Australia.

I found that working for the bank in Australia gave me a lot of opportunities for career progression and these advancements helped me prepare to start my own business.

Starting my own business is the best move I have ever made and I

will always be thankful to the bank for helping me develop the skills I use in my work today.

With the beach close by. I love to snorkel in my spare time and there are some great spots close to home.

Coogee is a beautiful spot to live. There are a lot of British people here and it has some great restaurants and bars.

Weekends normally involve going out with friends to a restaurant or bar and maybe catching some kind of sporting event.

I have found that there are so many options for different types of food here. It can be Thai one night, Japanese the next and Middle Eastern the next.

There are restaurants and great spots to eat everywhere. I find the bars here are quite similar to the UK, with the exception that you



Craig working at a migration event

**Share your story!**

If you are heading Down Under to start a new life and are willing to share the story about your move with us, we would love to hear from you! Simply email us at [editor@australiamagazine.co.uk](mailto:editor@australiamagazine.co.uk)



Craig with his teammates at Dunbar Rovers

**Many people assume they can't own property in Australia until they are citizens or permanent residents**

find yourself drinking in beer gardens more so here than the UK.

There is plenty to do for entertainment in Sydney and the outdoor cinemas are great to go to in the summer.

There are plenty of gyms here and I have played football for a great team called Dunbar Rovers in the Eastern Suburbs. Joining a football club was a great way to meet new people.

**FUTURE PLANS**

Being self employed I work day and night but this also gives me the flexibility to take a few hours off in the day if I want to go to the beach or catch up with friends.

I obtained my Australian citizenship in 2008. I had friends attend the ceremony and I felt very proud. At the end they gave me a small plant. I managed to keep the plant going for a few years.

Apparently they don't provide the plant anymore though which I joke

about with friends that are going through the process right now!

I have not been back to the UK for about five years but I do plan to travel there next year.

As for the future I plan to keep growing my business. My niche is mortgages for new arrivals to Australia. Many people assume they can't own property in Australia until they are citizens or permanent residents and my job is to create awareness about that.

My advice for other British people wanting to move to Australia is to research as much as you can. Join groups and forums that can help with advice and answer your questions.

A great Facebook group is Poms Wanting Oz. There are a few thousand members that are either trying to get to Australia or can answer your questions on how to get there. They have either all been through the process or are going through the process. >>



**PROS:**

- Great weather and lifestyle
- More work opportunities
- Great sense of community
- Banter with the Aussies over sport

**CONS:**

- I miss my football
- Distance from friends I grew up with
- No good Indian meals
- Saturday football bets and Match of the Day



Diving with sharks on a trip to Fiji - just a four and a half hour flight away



Fancy dress for the Australian Open



Craig bought an apartment in Coogee

# Sydney

WHY MOVE TO...

This vibrant city's warm, sunny climate and strong economy attracts many migrants...

## WHAT IT'S LIKE

Sydney's population of four and a half million people enjoys living in a dynamic, multicultural city.

According to the Bureau of Statistics, almost 40 per cent of Sydney's residents were born overseas. People from the UK are Sydney's biggest migrant group, making up five per cent of the population – most attracted by the many career opportunities that can be found here. In quality of life surveys, Sydney scores consistently well.

The city enjoys a temperate, humid climate with abundant sunshine that is well spread

through the year. In fact, Sydney basks in more blue-sky days in winter than in summer.

Its warm, sunny climate and strong economy help Sydney to attract more immigrants than any other Australian city.

## EMPLOYMENT

The vast majority of Sydneysiders use their own cars to get to work. Like many big cities, Sydney suffers badly from traffic congestion and jams. If you have a strong dislike of driving in these conditions, it is advisable to live within walking distance of your workplace or to live close to a bus stop or a train station.

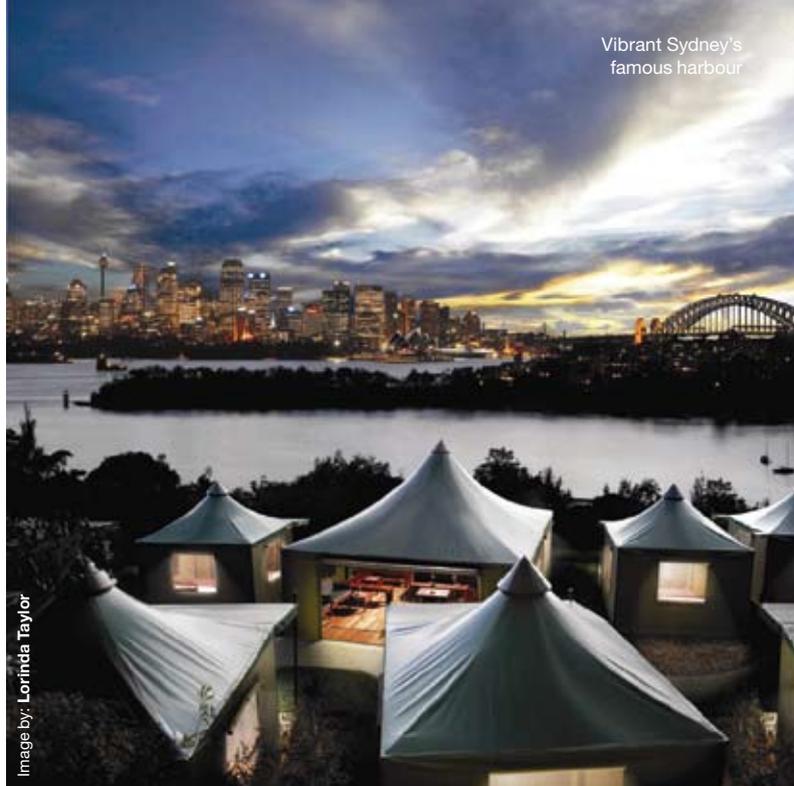


Image by: Lorinda Taylor

## HOUSING MARKET

The housing market in Sydney is booming and has gone up by approximately 14 per cent each year for the past two years, says Craig McDonald of CBM Mortgages. As the demand is high there is more competition and this is pushing prices up.

Around 40,000 new people move to Sydney each year and around 15,000 new homes are built to accommodate them. Sydney ranks as the second most-unaffordable housing

market in the English speaking world. The house prices vary depending on where you live. The eastern suburbs, between the CBD and the beach, are the most expensive.

The northern suburbs, especially between the Pacific Highway and the sea, are nice but expensive. On the ocean side, Manly has good transport links. The more south west you go, the cheaper the housing, but you are further from the sea. 🇦🇺

## Homes in the Eastern Suburbs



### TRADITIONAL TERRACE

A\$950,000 (£452,175)

This classic two-bedroom terrace in Zetland provides scope to build a second storey if desired. It boasts generous proportions enhanced by classic period fixtures, separate living area, double-sized bedrooms, a dine-in gas kitchen, sunny courtyard amid secluded gardens, soaring ornate ceilings and arched hallway.

CONTACT: McGrath - Edgecliff

WEB: [www.mcgrath.com.au](http://www.mcgrath.com.au)



### MODERN DUPLEX

A\$1,500,000 (£714,138)

This modern duplex in Matraville offers flowing interiors. It has a spacious lounge plus a light filled dining area, integrated kitchen and a covered alfresco space which extends to level lawn and solar pool. It has four generously sized bedrooms, and the master bedroom has a walk-in wardrobe, ensuite and elevated views.

CONTACT: McGrath - Coogee

WEB: [www.mcgrath.com.au](http://www.mcgrath.com.au)



### ART DECO STYLE

A\$675,000 (£321,362)

This Art Deco strata titled apartment in Woolloomooloo has a large open plan living/dining area with separate kitchen, a barbeque balcony, stylishly appointed kitchen, two generously appointed bedrooms and sleek rainshower bathroom complete with internal laundry. The building has a common rooftop with iconic views.

CONTACT: McGrath - Coogee

WEB: [www.mcgrath.com.au](http://www.mcgrath.com.au)