



FOR EXPATS
BY EXPATS

we know about coming home

FOUNDED 2018

Talent Return Program

February 2023

Created exclusively for



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Coming Home

Moving home is hard. It doesn't start when the packing starts. It doesn't end when you touch down.

Aussie Expats Coming Home was founded on the idea that we can help each other move home from pre-planning, relocating, moving in and life beyond. We have practical tips to help you and your families navigate what your family needs most - a smooth transition.

“Home” looked very different to me nineteen years ago. I found that moving home was harder than moving to another country in some respects because of the expectations you and others put on you to know how things work.

When you move home, there are daily reminders that you are out of your comfort zone. Before you know it you are standing on the wrong side of the escalator or wondering where to find a family GP. You may find that friends and family who have never lived overseas may not be able to help with basic advice about day-to-day life here. That's where we come in.

During all our events I have seen expats do what others can't do. We have this amazing ability to relax and chat together in record time. We know we can rely on each other for help and advice from others that have done this before. So don't worry too much. The trick is a bit of planning and finding the answers that you need and I hope we can help you with that.

Thank you to the **Advance** Global Australians team for a great program.
Come home soon x

LJ Ferrara | Founder

Aussie Expats Coming Home

[Contact me](#) | [Join us](#) | [Website](#)





Before We Begin

As part of the *Talent Return Program* by **Advance.org**, we are delighted to bring together a collaboration of experts to discuss and answer your questions about moving home.

This guide provides you with details for you to use as a resource so you can reach out to others and build your “Dream Team” to help you, knowing they are part of the Aussie Expats Coming Home trusted community.

In this panel, we have brought together an immigration agent, an expat financial planner, a buyers agent, an expat tax agent and tax lawyer. There are so many topics to cover when moving home, but these are usually at the top of the list.

There are many people within our Aussie Expats Coming Home Facebook group that are fantastic at sharing expertise and knowledge with our community.

We believe firmly in recommending people or companies that have been “**Tried and Trusted**”. We started with that when we first started in 2018 and it’s just as important today.

I have specifically chosen these people and companies to provide advice to you. They are part of our Tried and Trusted community. I have used them or our long-term members have and we feel confident that you will love this Dream team and their advice for you.





Visa Essentials- Before you return

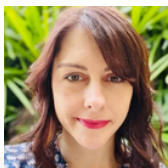
AusVisa Link

Jennifer Wood is an Australian Registered Migration Agent (MARN 1684622) and the owner and Director of AusVisa Link Pty Ltd which is an Australian migration advisory firm.

Currently living in Australia, she has previously lived and worked in Japan, USA, Spain and the UAE. In 2010, while in previous roles, such as an officer of Home Affairs working in Australia, the United Arab Emirates (UAE) and Pakistan, her passion for immigration was born,

In 2016 she became a Registered Migration Agent and established AusVisa Link. She holds a Bachelor of Justice from Queensland University of Technology and a Post Graduate Diploma in Migration Law from the Australian National University.

Specialising in Partner, Skilled, Child, Parent, Resident Return, Employer Sponsored, and Visitor visas for Australia, she also works with clients globally on complex visa matters. Expertise in Australian migration, and being a true global citizen, means she understands the needs of those living in Australia and expatriates abroad. She is married to a British citizen and has two young children, who keep her busy too.



Jennifer Wood

Managing Director

[Email Jennifer](mailto:jennifer@ausvisalink.com) | www.ausvisalink.com



" Jennifer was recommended in Aussie Expats Coming Home and has given great advice and tips to our community since 2019. As a returned Aussie herself, she understands this stressful time pre and post-departure."

LJ Ferrara
Aussie Expats
Coming Home



Financially Sound - Before you return

Apt Wealth Partners

John Versace is an experienced financial planner with extensive expertise in helping expats protect and grow their finances to reach their goals. He uses this wealth of knowledge to support Australian expats, those migrating to Australia and US citizens living on our shores.

Based in Melbourne, Victoria, John has been in the financial services industry for 15 years, 10 of those with Apt Wealth Partners, where he is a Senior Financial Adviser. He is known amongst expat communities for his deep knowledge of wealth building and protection in multiple jurisdictions, helping people live their best lives wherever they reside.

Apt Wealth Partners is a privately-owned financial advice firm that has been in operation for over 30 years. They look after over \$2.5B in investments under management and have a dedicated expat division that offers tailored advice to Australian expats living overseas and migrants to Australia.



John Versace

Head of Expat Services & Senior Financial Advisor

[Email John](mailto:john@aptwealth.com.au) | aptwealth.com.au 

Apt.

WEALTH PARTNERS

“John has been a member since May, 2018, just a month after I started Aussie Expats Coming Home. Over the years he has offered great advice and been a valued contributor of our community. He has been recommended many times by members of our community as Tried & Trusted”

LJ Ferrara
Aussie Expats
Coming Home



Financially Sound - Before you return

Murphy Tax - Lawyers and Advisors

Bradley is an Australian international tax and expat tax specialist. He used his extensive international tax experience to start his own international tax and expat tax firm.

Brad is a Tax Lawyer with 15 years of experience gained working in Australia and overseas. Bradley is also registered as a UK Lawyer in the UK.

Bradley's experience most recently includes working as a Director with Deloitte tax. Prior to this, Bradley worked with KPMG and in the in-house tax team of Qantas Airways.

Bradley also has particular expertise in assisting US Expats with US and Australian tax advice and with UK and Australian tax advice.

Solicitor of the Supreme Court of NSW **Bachelor of Laws & Commerce (Accounting)**
Member of the Law Society of NSW **Registered Tax Agent**



Bradley Murphy

Partner - Murphy Tax Lawyers and Advisors

[Email Bradley](mailto:Bradley@murphytax.com.au) | murphytax.com.au



“Heading home without tax advice is like going to the supermarket with no clothes on. It's crazy. Don't risk your existing and future savings by not getting the right advice.”

LJ Ferrara
Aussie Expats
Coming Home



Let's talk buying Property - Sydney

BE in the Know, BE Expert, BE Ahead of the Game

Buying in Sydney can be daunting with changing market conditions, intense competition, and a hidden market that only a select few know about. BuyEast is a team of buying experts helping you secure your dream home at the right price.

- Sale by auction is common
- Majority of units are Strata Title
- Relatively rare to buy leasehold (like they do in London) except for certain parts of the city.
- On exchange the purchase is agreed and there is no backing out unless you forfeit your deposit. Settlement is when you get your keys and pay the balance.
- On market vs. off market properties. You can see on market properties online but there are a lot of 'secret' listings that are not advertised.
- Opens are generally 30 minute periods on Thursdays and Saturdays where everyone looks round at the same time - compared to UK where mostly private inspections.
- Selling agents can be helpful but they are on the side of the seller. Buyers' agents are on your side. Unlike in America where selling agents act for both buyers and sellers and share commission.

Recent BuyEast Case Studies

Purchased - October 2020

Property - 88 Military Road Dover Heights

Client Story - Expats returning home from the USA. Months of video inspections and visits, our clients loved the feel of this home and location.. Our negotiation's resulted in a purchase of \$6,200,000 in a very hot COVID market. Two years later, in October 2022, our clients decided to buy a newly renovated home, We advised our client's selling strategy, and the property sold for \$9,800,000 in a cool market, with an uncertain economic climate.





Let's talk buying Property - Sydney

BE in the Know, BE Expert, BE Ahead of the Game

Buying tips and tricks

- Have your finance in order and approved in principle.
- Speed to transact can make or break the deal.
- Experienced solicitors who understand the market, are commercial, and are available over the weekends are essential.
- if you are transferring money from overseas to fund the purchase, be aware of foreign exchange movements as even small movements can make a big difference in price.
- Price guides are not necessarily a good guide of what the property will transact at. Agents often advertise the properties lower to initially peak interest.
- There are quieter times of the year like January when agents are typically on holiday until after Australia Day.

Bondi Beach

Purchased -May 2020

Property -25 Lamrock Ave Bondi Beach

Client Story -A local family wanted to live in walking distance of the fabulous Bondi Beach. Our team was able to source this very unique property off-market in a very competitive market, and negotiated a fair price of \$5,375,000. Unfortunately, due to a family situation, our clients put the property on the market for sale. After just 18 months of owning the property it was sold for \$9,026,000.

For further information please contact

[Kim Ball](#)

 www.buyeast.com.au





Funding your home – on Aussie Soil

Mortgage Advisors Advice

Many people are not aware of the benefits of using a mortgage advisor. People assume that they will be expensive and only offer a limited amount of banks to choose from. Actually, that's the opposite of what I have found.

A good mortgage advisor can save you a huge amount of time, money and stress. I have used several mortgage advisors over the last 20 years some based outside of Australia and some based in Australia.

Why did I use one? Getting a mortgage or re-finance is a stressful time but with the right person on my side, I felt more comfortable with the process. Someone to explain all the options available was essential.

How do they make it easier for you?

- They will deal with the banks for you for faster response times.
- They can come to you to explain how the whole process works
- You may get free property reports.
- They can give you more options by talking to more lenders faster.
- A broker will track your loan and check it every year after settlement and tell you if there is a better lender out there for you
- Look for ones that charge no fees. Banks pay them a referral fee which is the norm. The best ones use a wide variety of banks.
- Look for a completely independent advisory firm not partially owned by a bank.

If you would like the details of who I have used, please email [LJ Ferrara](mailto:LJFerrara)

“We were recommended Alex and his team by another returned expat who, thankfully, gave us an introduction. He was amazing and helped us with a new mortgage and a tricky remortgage. We honestly wouldn't have our home without his help.”

LJ Ferrara
Aussie Expats
Coming Home



Renting property – Sydney

Renting in New South Wales - Preparing the basics

Competition is fierce in Sydney so be prepared for it. There has been a shortage of 3-4 bedroom homes, and prices have been very good for landlords.

On the flip side, there is a lot of stock of 1-3 bedroom apartments and they are staying on the market longer, with vacancy periods, and you can generally negotiate a good deal for a new lease of an apartment.

Some tips for Aussie Expats Coming Home:

- Keep looking at [Domain](#) and [RealEstate.com](#) for new properties in the areas you prefer.
- Look at how many days the property has been on the market, if it is a 3 bedroom house and has been online for several weeks it might be over-priced. Ask how long it has been on the market for, then make an offer.
- A well priced house will be snapped up quickly. Move fast if it's right for you.
- If you are overseas or interstate, check if a family member or friend can inspect for you, just to make sure the property is right for you, agents prefer this as well as we don't want complications or unhappy tenants.
- A pet CV is essential if you are applying with pets. Tell your pet's story and emphasise any training or references that may help.

"A pet CV is important to showcase what an angel your pet will be in a rented home. We had already been refused because of our dog, so the CV sold her to the landlord that said yes!"

LJ Ferrara
Aussie Expats
Coming Home



Renting property - Sydney

Renting in New South Wales - Preparing the basics

- Have your application documents ready! Online platforms such as 2Apply and 1Form, now Ignite. You can start accounts and upload your ID, and supporting documents before inspecting or your virtual inspection. Uploading everything before you relocate makes it easier for you.
 - [Ignite](#) (previously 1form.com.au)
 - [2Apply](#) for their Tenancy Applications
- The main docs you need are, ID, work contacts or previous work contracts or a payslip, any rental reference from your agent overseas, or if you have owned your home overseas put that down, sometimes a bank statement voiding all personal information and just show the balance is enough. This allows the agent to let the owner know you will be able to keep the rental payments for the lease.
- Consider attaching a letter about yourself / family helps, email the leasing agent you have applied and attach the letter. Agents often put these applications on the top of the list as the tenant has made an effort to write to the owner about themselves.
- Some landlords prefer 12 month leases, however in the current climate they are accepting 6 month lease terms, especially if the lease end date falls in the summer months which is the best time for a landlord to relet a property in Sydney.
- Some landlords will accept lower than asking price or a shorter term lease with the enticement of paying 2-3 months rent up front.
- Things to negotiate are Start Date, Price and length of lease. We find the start date is important, quick start dates are winners!



Renting property - Melbourne

Renting in Victoria - Preparing the basics

Nearly all Tenant Applications are done online with most agents using the following portals:



- [Ignite](#) (previously 1form.com.au)
- [2Apply](#) for their Tenancy Applications

These online platforms allow you to fill out a tenant profile and upload all your necessary documentation. It is then stored conveniently for 12 months and you can simply email the link to the property manager.

Being ready to register your Tenancy Applications can put you in the lead by being the first application the agents receive. Everyone over the age of 18 years, who is earning an income and residing at the property, needs to apply and be on the Lease.

Supporting documents, you should attach to your applications are:

- Identification – usually 100 points of ID are required including at least one photo document. This can include a driver's licence or passport, birth certificate, Medicare card, health care card, car registration or a bill addressed to you.
- Proof of employment by either a letter from your new employer and / or pay slips from the last two months
- Bank statements from the last two months showing you have the ability to pay the rent or proof of income deposits.
- Visas (if applicable)



Let's talk renting property – Melbourne

A little bit about the Real Estate Industry in Victoria

Real estate in Victoria is based on Supply and Demand. Currently, demand is larger than supply.

It is incredibly competitive.

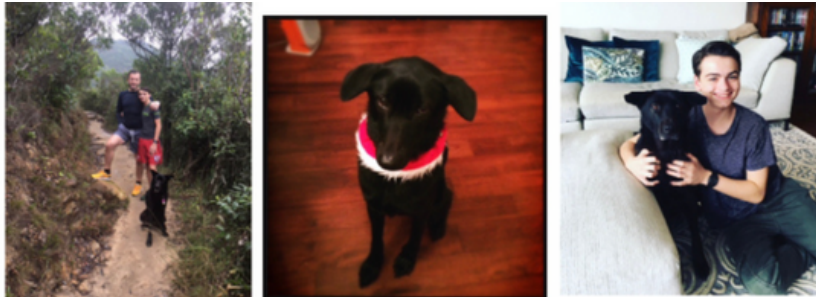
- Agents can open a property once and get five to ten applications.
- Inspections are conducted by agents and to view, you will need to go at the time they dictate, when they open a property of interest. These can be random times.
- It is very common for people to offer more than the asking price. But references and landlords preference will always be the decider.
- The Minimum Lease term is 12 months.
- agents require deposit payment within twelve to twenty four hours.
- If you are not in a position to pay these amounts when applying for a property, they will move on to the next in line.

Renting property - Our Top Tips

Renting - PITCH YOUR PET!

We know your pet is adorable but how will a potential landlord? You need to **Pitch Your Pet** to the agent as part of your application. Showcase why your pet won't be a problem. Tell them how well-behaved they are. This is a great example of a Pet CV and it worked!

While states are no longer allowed to discriminate, against pet owners, it happens. This will only support your application. **Aussie Expats coming Home** recommend everyone does one.



Introducing Lulu

Lulu first came to our attention during a puppy adoption day with Hong Kong Dog Rescue, a charity organisation in HK. She had been abandoned, with her brothers and sisters, in a cardboard box during a severe Typhoon in 2012. Thank fully for us, she was rescued and is now nearly 7 years old!

Lulu came to live with the Ferraras, a family of 3, who had only been in Hong Kong for 9 months. She moved into a 3 bedroom apartment on the 27th floor of a large apartment complex and soon set about befriending all the security guards, staff and tenants with her gentle ways. She is the oldest, having been here six and a half years, and best known canine resident, regularly patted, climbed on and walked by the many children that live in the building. Puppy training with the RSPCA certainly taught her good manners.

Lulu has always been a regular hiker over the many hiking trails in Hong Kong's country parks. She is used to hiking with just one of us or the whole family. Sadly as the years have progressed her days of running these trails are fewer and while she still loves a good walk, she no longer has boundless energy.

Lulu has never lived in a house. She is wonderfully house trained and has never had an accident inside! Her expectation of going outside is to wait patiently until we are ready, then wait for the elevator to take her down 27 floors to a designated outdoor area.

Lulu is microchipped and treated monthly to guard against ticks and fleas. She has never sat on the furniture and prefers her bed to be in a position with a view, as can be seen in the photo below!

Lulu was desexed at six months old. This may have contributed to her calm and docile manner. She has never been a barker - she prefers bringing a toy to greet visitors, every visitor, rather than barking at the sound of the doorbell.

We needed Lulu to stay an additional three weeks in Hong Kong after our departure and have been overwhelmed with offers from friends here to look after her which is a testament to her exemplary house manner and behavior. We can't wait to welcome her to Australia!





Other Top Tips

Top Tips

Healthcare

- Apply for Form 1359 – Request for International Movement.
 - If you are over 30 this is needed when applying for Private health Insurance to avoid the Lifetime Health Cover loading. Use Form 1359 [here](#)



- Book any necessary medical appointments and notify of your leaving dates. Ask for medical records to be emailed to you.
- Have vaccination records in both email and hard copy form. they will need to be added to the Australian Immune Registry through your new GP.
- Bring a supply of necessary medication to last you until you find a GP in Australia. Get a letter to accompany them, from your doctor, to satisfy Border Security

Do these before you move

- **Checks** – Some jobs or volunteer roles in Australia may need a local police check from your place of departure. Eg. Roles working with children, some public service roles, volunteering on school grounds. You may NOT be able to do this after you have left.
- **Car Insurance** – Request written proof of any no-claim discount from the current insurer.
- **Insurance** – Arrange cover for you and your family until you can take out permanent cover in Australia.
- **Banking** – Leaving – Keep one fee-free account at least in your country of departure for deposits or payments of tax. Can your existing bank open an account for you in Australia if it is global? If not, how will you transfer?

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Other Top Tips

Top Tips

Shipping & Relocations

- Get at least four quotes for shipping.
-  • Ask for recommendations in [Aussie Expats Coming Home group](#)
- The cheapest is not always the best idea. Look for an agent that talks about how to pack pieces that are unusual e.g. an original Eames chair, and antique mirror, paintings. Expertise is everything.
- Look for the least amount of packing and unpacking too. E.g. packing directly into the container at your house is more secure than a transit truck packed out of your sight.
- Clean all sports equipment and deflate all balls. Clean all empty plant pots, outdoor furniture, BBQ's that you are bringing with you.
- Send your pet to a friend's house before the removalists arrive. It is too stressful for them and you risk them escaping!
- Many kids get upset at this stage. Make the call early about if they should be there helping or not, and if not, make sure they are coming back to say goodbye to the house later and tell them that.

Just don't bother with...

- Sodastream & gas cartridges -
 - These are not compatible with Australian refills.
- Printers & cartridges
 - These are not compatible with Australian refills. Only bring if you buy extra cartridges.
- If you are bringing mattresses, don't forget that bedding sheets are different sizes in Australia.



Look after you too.

New Friends? Put yourself out there

Perth It's Coffee O'clock!

Sydney It's Coffee O'clock!

Hobart It's Coffee O'clock!

Canberra It's Coffee O'clock!

Melbourne It's Coffee O'clock!

Brisbane It's Coffee O'clock!

Adelaide It's Coffee O'clock!

The best way to meet other Aussie Expats is to host a coffee morning or event.

All you need to do is let LJ Ferrara know when & where and we will do the rest. You can meet up in the location of your choice.

Can we add you to the list of social helpers?

HELLO Sydney

Re-Pats in Sydney - Join us for a Winter Wonderland Lunch on Sydney Harbour

Friday 15th July at 12 - 2.30pm

Igloo Suite, Pier One Sydney Harbour
11 Hickson Road, Walsh Bay, Sydney

Limited to a small group of 10 people - tickets \$149pp*

Book now to avoid disappointment!
* See booking link for ticket inclusions

All free events are LED BY VOLUNTEERS.

Melbourne's Lunch

11th July 12.30pm

SYDNEY DRINKS

THURSDAY AUGUST 29 12.00PM-01.00PM



The best way to make new friends is to find others with similar stories, like other expats. Finding your new network is important. And the only one that can do that is you!



Aussie Expats Coming Home

Co-host Kylie Rabston

DRINKS Adelaide

6pm | Wednesday 8th February

Seven Stars Hotel
187 Angus St, Adelaide, SA
Table booked for AUSPAT

All our free events are led by volunteers
If you would like to buy us a coffee, please follow the link in the post or go to @aussiecoffee/AECH

We have always helped organise events all over Australia so you can meet others just like you.

9.30am | 2nd February

Sydney

Club Coffee

Hosted by LJ Ferrara

Niibu Cafe
The Village Shopping Centre,
Burns Bay Rd, Lane Cove, NSW
(opposite Harris Farm)

All our free events are led by volunteers
If you would like to buy us a coffee, please follow the link in the post or go to @aussiecoffee/AECH

Sunshine Coast

Club Coffee

Co-hosted by Christine Mount

All our free events are led by volunteers
If you would like to buy us a coffee, please follow the link in the post or go to @aussiecoffee/AECH

Aussie Expats Coming Home

WEDNESDAY 16TH DECEMBER
6.30PM-8.30PM

CANBERRA DRINKS

The Dock
7 / 81 Giles Street
Kingston Foreshore

Organised by Aileen Rush.
Table booked.

Expats Explorers

Walking groups Australia wide
Volunteer Led

Aussie Expats Coming Home

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