

ARRIVAL GUIDE

FOR EXPATRIATES INTO
THE UNITED STATES

More
Inside!



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RENTAL & DESTINATION SERVICES



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Arrival Guide

FOR EXPATRIATES INTO THE UNITED STATES

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For general information about our other products and services, please contact Diane Ayres at (330) 400-2797 ext 101, toll free (888) 622-4325 or fax (330) 923-8310 or visit our website at www.porchlightrental.com for more information.

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BEFORE YOU LEAVE

Documents to Bring

Suggested Items to Bring With You

- Your employment verification/offer letter this is the most important document you can have with you. It should state the terms of your employment (permanent or temporary assignment), salary, start date and hiring manager (or phone number to confirm employment).
- Visa for you (and your family members)
- Passport for you (and your family members)
- Your work address or address to have mail sent to
- IDP International Drivers Permit recommended (or drivers license translated to English)
- Some Landlords may request that you bring:
 - Rental & Personal References – names, addresses and phone numbers from 2-3 landlords and at least one personal reference
 - Your credit report with your credit score
- Completed Rental Application – PorchLight’s local agent will provide this to you
- Car seat or booster if have kids under 80 lbs.
- If moving with pets, see page 30 for details on what to bring.

Note: Many Landlords require that you make 2–3 times the annual rent.

Settling-In Timeline



DON'T FORGET
your employment verification/offer letter. It's the most important document you need to have with you.





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NOTE:

If your passport has a lot of travel stamps, it may make the social security process faster to type where each stamp is for and if it was business or personal travel.

See supplemental information on where to apply.

WHEN YOU ARRIVE

Social Security Number

Social Security numbers (SSN) are used to report wages to the government. Social Security numbers are assigned to foreign workers who are authorized to work in the United States. You will need a social security number in order to receive your first paycheck.

The Social Security Administration (SSA) does not charge for a Social Security card. Some private companies, not affiliated with Social Security or any other government agency, charge fees for this service. However, these companies offer no advantage and you will have to provide documents directly to Social Security. Be cautious about giving your private information, especially your Social Security number, to anyone.

The Social Security Administration now requires that information be verified by the Department of Homeland Security (INS) before issuing a Social Security Number.

- If SSA can verify documents on-line immediately with INS, the time for receipt of a SSN is the normal 2 weeks.
- If SSA cannot verify documents on-line, after a waiting period of 10 days, copies of the documents are sent to the INS for verification. This can take 3-12 weeks.
- The SSA no longer issues SSN's for the sole purpose of obtaining a driver's license.

Social Security Card Application: <http://www.ssa.gov/online/ss-5.pdf>

Click here for documents to bring <http://www.ssa.gov/ssnumber/>. Most commonly you will need your Passport, Visa, letter of employment, I-94 Arrival/Departure Record (to print or retrieve number, click www.cbp.gov/i94). If you have a spouse with an L2 Visa, he/she must print and bring a copy of the I-94. There may be other documents required, so check the above link. It is critical that the spelling of your name is the same on all documents.

If you have a long name or one that includes a surname, the SSA will enter as many characters as will fit and then end with an asterisk (*). The * was designed to prove the full name did not fit.

If you do not have a middle name, nothing will be entered at all in the middle name field. Your name should NEVER be shortened. Your VISA should NEVER be altered. Ask the SSA office for a letter stating the name would not fit and the * denotes that. This will be helpful when applying for your drivers license.

The SSA can copy and certify your records so that you do not have to send original documents through the mail. Your Social Security card will be mailed to you from the United States.

IMPORTANT – while you're at the SSA:

- 1 Arrive at 8:45 am if possible to avoid lines.
- 2 Use your work address to your attention to have the card mailed to if you don't have a permanent address yet.
- 3 You'll receive a receipt that you can provide to the bank, so hold on to this.
- 4 Before leaving, ask for their local office number and write it on the receipt. You'll be calling in approximately 11-14 days to see if the number has been issued or if there are any problems. If the number has been issued, you'll need to return to the SSA to get a printout of the number, as they cannot give it to you over the phone. The actual cards will still come in the mail. Also ask if there is a certain extension you should dial and where should you go when you return for the number, and if you can make an appointment. If you do not get the local number, it is not published. Only the national call centers are published and they will not be able to tell you the status; however, they can give you the local number.
- 5 If your SSN hasn't been issued, confirm that they have your application, if you need to do anything and the estimated time until the number is issued. Then call back in that amount of time.

Setting Up Your Bank Account

When you open your bank account, you should be prepared to deposit at least as much as 1 month's rent. This is especially important as you will need to get your social security number before you can get a paycheck, so there could be a week or two lapse in time between when rent is due and you receive your first paycheck.

To open a bank account, most banks will require the following:

- Proof of US Address. Have your work address handy. Sometimes a letter on company letterhead and signed indicating your employment address or where you'll be residing temporarily while looking for your home or apartment can be used, along with your previous address.
- 2 forms of ID – Passport, Driver's License or country issued Photo ID (to confirm your identity)
- VISA
- Name, address, phone number
- Money for deposit – each bank will have a minimum deposit.
- Social Security Number – this is required by most banks.
 - 📱 Citibank, Wells Fargo and HSBC are three banks that will allow you to open an account without a social security number. All that is needed is your passport and VISA; however, they request that you update them with your SSN once you receive it.
 - 📱 Bank of America will allow you to open an account with proof that your application has been submitted to SSA. They can also pull your credit from most countries and provide that to creditors. This is helpful when financing a car. They also offer first time car buyer options.
 - 📱 TD Bank (most branches on the east coast) is more flexible not needing social security numbers up front. <http://www.tdbank.com/>
- Check to ensure there is a local branch in your new destination.

Note: Those banks that will allow you to open an account without a social security number (SSN) will not be able to issue a bank credit card until you receive it.

Some banks with international presence are Citibank, HSBC and Wells Fargo. If you bank at these institutions, you may set up the bank account in your current country.

- 📱 Citibank – can use Passport and VISA to open up the account and go to any US branch
- 📱 HSBC – call the International Banking Center of your country to assist prior to arrival. <http://www.hsbc.com/1/2/contact-us#northamerica>
- 📱 Wells Fargo – a secured loan can be arranged prior to an account being setup (social security number or TIN is needed). The benefit of this is that you can get money up front and begin establishing credit. For more info: https://www.wellsfargo.com/personal_credit/products/options/secured_loan

TD, HSBC, Wells Fargo, Citibank and Bank of America all have apps available to make your banking easier.

TIP: When opening a bank account, make sure you deposit at least one month's rent.





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Look up doctors on your insurance provider's web site to ensure they are covered.

WHEN YOU ARRIVE cont.

Healthcare and Insurance

In the United States, health insurance is generally provided by the employer. The employer pays part of the health insurance plan for you and you would have the balance taken out of your pay for your portion and for any family members. If your employer does not offer health insurance, it can be purchased by individuals at www.healthcare.gov. Having insurance does not mean that all health care costs are paid for. You need to look at the plan provided by your employer (or the individual plan purchased) for your costs when you go to the doctor. For example, a doctor's visit may be covered at 80% and you are responsible for the remaining 20%, or it's covered 100% after a \$50 co-pay.

Choosing a Doctor

Please review the health care plan with your HR department to better understand the participating doctors and hospitals and how to choose a doctor. Typically each health insurance provider has a web site that you can look up doctors and hospitals to ensure they are covered. Vision (eye-glasses) and dental insurance are separate insurance plans. Should you ask or receive referrals to hospitals or doctors, please first check your medical insurance to confirm that they are covered by your policy.

Visiting the Doctor

For general illness, you have the option of going to your general practitioner or the smaller clinics, many of which are located within your local drugstores like Walgreens or CVS. For other types of health visits, you may call to make an appointment and have to wait up to a month to see the doctor. For urgent matters that a general practitioner can't take care of or after hours, there is urgent care and the hospital emergency room. Your insurance will indicate pricing/copay for a doctor visit, urgent care and hospital, so take care in understanding the difference and associated costs so you make the right decision in who to see/where to go.



How will PorchLight and your local expert help you?

Settling-In Services

The goal of our service is for you to understand the area well enough to select a neighborhood you'll feel comfortable living in, find a rental property and immerse yourself and family into activities that you enjoy – all within the time parameters of your relocation benefit.

If you have purchased touring services or your company has provided them to you, the local expert will:

- Assist you with applying for your social security number, opening a bank account, and any of the items contained in this guide within your allotted time.
- Acquaint you with neighborhoods that meet your criteria, as well as offer housing that meets your requirements.
- Research all rentals including MLS, property management companies, and other resources like craigslist, newspaper, etc. The agent will send options in advance via email when able, ensure availability, that the rentals meet your criteria, then make appointments.
- Escort you to each rental property meeting your criteria (minimum 6-10 in a full day).
- Review the lease, walk-thru at move-in and review the use of appliances, furnace, air conditioning, provide utility company info to connect services, etc.
- Rent furniture if needed.
- Once a neighborhood and home are identified, we will help you find the activities that you enjoy to help you meet new people and begin making your new city feel like “home”.

NOTE: It is suggested to have Renters Insurance, and some Landlords require it. This protects the investment in your belongings in the event of a fire, etc. Quotes can be obtained at www.rentersolution.com and averages \$5-10/month.

A copy of your lease is required by your relocation policy guidelines and PorchLight asks the local expert to submit a copy of the lease as an indication that service is complete.

Avoiding Rental Scams & Foreclosures

PorchLight can assist you in verifying the owner and that there are no back-taxes on a property or you can do this for a minimal fee by using www.search1.com. Because scam artists can also see who the owner of the property is and assume that person's name, be sure to ask for a photo ID to ensure that the person you're working with is who he/she says he is.

Renters Insurance

Tenants Insurance is usually required by the Landlord. Insurance brokers can provide quotes from many companies. Just Google tenants insurance brokers, city state, or click here <http://www.rentersolution.com/>.

MONEY

You should earn annually 40 to 50 times the amount of the monthly rent i.e. \$2000 budget, earnings should be between \$80,000 - \$100,000.

An application fee is typically \$25-50 per person and a security deposit can be a few hundred dollars up to one month's rent (many times 2 months with no US credit).



We hope you enjoyed this portion of our Arrival Guide.



You might also like to learn more about the dynamic changes of the rental market, in our e-book entitled, **“Time for a Change? 6 Commitments Relocation Managers Count on When Choosing PorchLight As A Rental Relocation Partner.”**

Inside you learn more about the rental market landscape and the reasons why you don't need to accept the pitfalls in today's economy. Plus, you'll gain insight on what to expect when choosing PorchLight as a Rental Relocation Partner.

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