



## Relocation Guide to San Francisco, CA

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*IOR makes every effort to ensure the information contained in this guide is as current as possible. If you notice errors, or information which is no longer accurate, please contact us immediately so we may correct the issue.*

## TABLE OF CONTENTS

WELCOME AND OVERVIEW .....	1
EMERGENCY .....	6
HOUSING .....	8
U.S. EDUCATION SYSTEM .....	15
SCHOOLS IN YOUR AREA .....	23
BANKING .....	25
PUBLIC TRANSPORTATION/DRIVING .....	27
LOCAL REGISTRATION .....	31
LIVING AND SHOPPING .....	32
RECREATION .....	36
EXPAT RESOURCES .....	40
U.S. IDIOMS .....	42
PUBLIC HOLIDAYS .....	44



Photo courtesy of [Lonely Planet](#)

San Francisco is the cultural, commercial and financial center of Northern California. It has a density of about 18,440 people per square mile, making it the second-most densely settled large city in the state of California, and the second-most densely populated major city in the United States after New York City. San Francisco is located on the San Francisco Peninsula, and is surrounded by both the Pacific Ocean and the San Francisco Bay. The hilly city is easily recognizable by its landmark bridges connecting San Francisco to the rest of the Bay Area, most notably the Golden Gate Bridge.

San Francisco was founded on June 29, 1776, when colonists from Spain established Presidio of San Francisco at the Golden Gate and Mission San Francisco de Asís, named for St. Francis of Assisi a few miles away. The California Gold Rush of 1849 brought rapid growth, making it the largest city on the West Coast at the time. In the 1950s, massive immigration, liberalizing attitudes, along with the rise of the "hippie" counterculture cemented San Francisco as a center of liberal activism in the United States. Politically, the city votes strongly along liberal Democratic Party lines.

Nicknamed "The City by the Bay" and "Fog City", San Francisco is known for its cool summers, fog, steep rolling hills, eclectic mix of architecture and landmarks including the cable cars, the former Alcatraz Federal Penitentiary and its Chinatown district. The city is also the headquarters of five major banking institutions and various other companies, and has a large presence in tech and start-up industries. San Francisco has the most restaurants and farmer's markets per capita in North America, and has an extensive number of cultural museums and breathtaking parks. One of the most popular tourist destinations in the world, San Francisco provides a northern California haven for the curious traveler.

### City of San Francisco Overview

- [Official Website of San Francisco, CA](#)
- [Office of The Mayor](#)
- Population: 865,000
- Land Area: 46.87 square miles (121.4 km<sup>2</sup>)
- Parks: Over 220 Parks including Golden Gate Park
- [San Francisco Parks and Recreation Department](#)
- [San Francisco Public Library](#)
- [Maps](#)
- [Weather Today in San Francisco](#)

### History of San Francisco

- [Timeline of San Francisco history](#)
- [San Francisco Museum and Historical Society](#)

### Recommended Reading (available in print and on [www.amazon.com](http://www.amazon.com))

- *Editor's choice: [A Heartbreaking Work of Staggering Genius](#)* by Dave Eggers
- [Lonely Planet San Francisco 2016](#) by Alison Bing
- [This is San Francisco](#) [A Children's Classic] by Miroslav Sasek
- For readings about [home architecture](#)

### What to See, Sightseeing Tours, Value Packages and Passes, Tourist Information – San Francisco

- [San Francisco Visitors Center](#)
- [Attractions](#)
- [San Francisco for Free](#)
- [Tours, Walking Tours](#)

### Where to Find Arts & Entertainment in San Francisco

- [San Francisco Gate](#)
- [San Francisco Bay Guardian](#)
- [TimeOut Things to Do in San Francisco](#)
- [Theatre tickets and schedules](#)
- [Museums/Art Galleries](#)
- [Cinema listings and schedules](#)

### Where to Eat – San Francisco

- [Yelp](#)
- [Zagat](#)
- [Thrillist: Eat in San Francisco](#)
- Food Blog Links: <http://sf.eater.com/>; <http://cyneats.com/category/san-francisco/>
- Make online restaurant reservations at [Open Table](#)

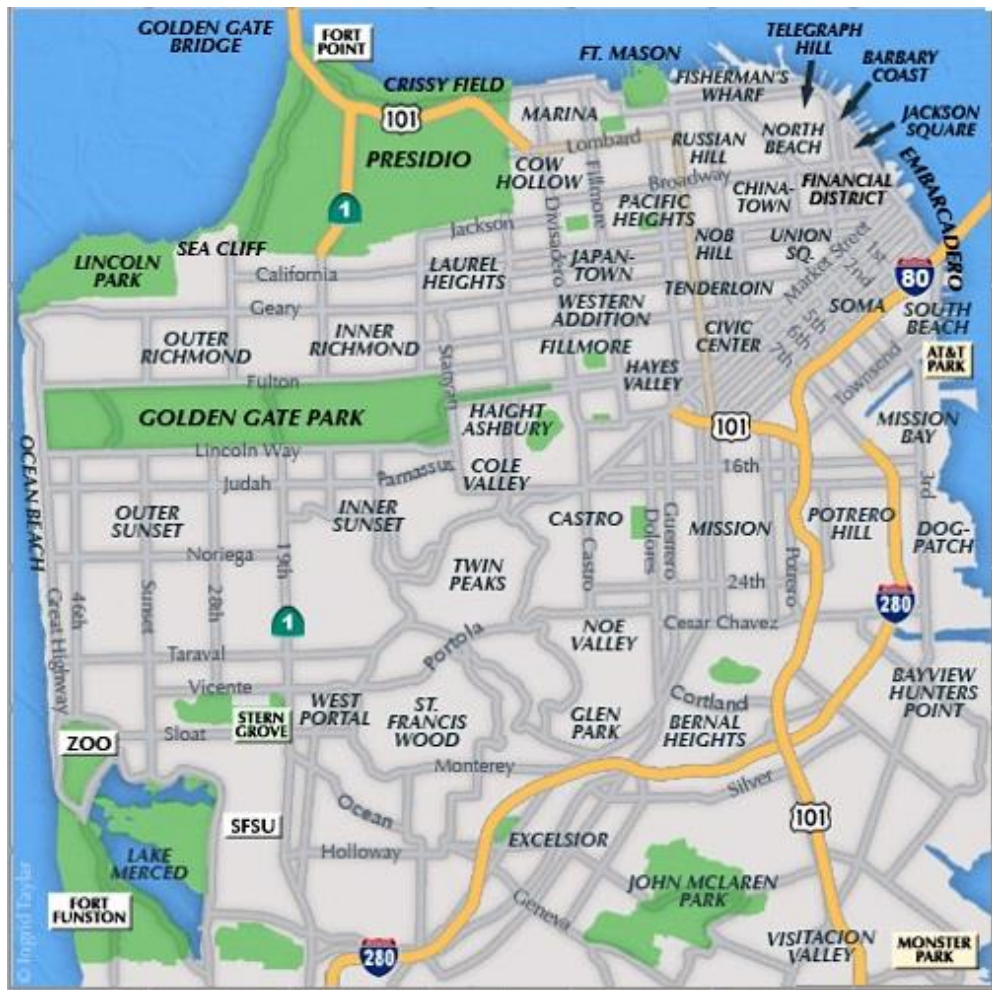
## Tipping

When you eat in a restaurant in America, you are expected to leave your server a tip, as it is not included. In a bar, café, or modest restaurant, 15% of the total bill is acceptable. However, in an upscale restaurant (fine dining), a tip calculated on 20% of the total bill is now the norm in the bay area.

## Daylight Saving Time

San Francisco is in the Pacific Time Zone and participates in Daylight Saving Time. Daylight Saving Time begins at 2:00 a.m. local time on the second Sunday in March. On the first Sunday in November areas on Daylight Saving Time return to Standard Time at 2:00 a.m. The names of each time zone change along with Daylight Saving Time. Pacific Standard Time (PST) becomes Pacific Daylight Time (PDT), and so forth. Some areas of the United States not using Daylight Saving Time include, Arizona, parts of Indiana, Puerto Rico, Hawaii, U.S. Virgin Islands and American Samoa.

## Map



Courtesy of [The Front Steps](#)

## Select San Francisco Neighborhoods

[North Beach](#), rich in Italian heritage, compresses cabarets, jazz clubs, galleries, inns, family style restaurants and gelato parlors into less than a square mile. A perfect spot for cappuccino and espresso, North Beach is transformed into one of San Francisco's most electric playgrounds by night; live music and dancing keep the streets swinging.

[Pacific Heights](#), one of San Francisco's more exclusive neighborhoods, houses more than its share of mansions and gorgeous parks with sweeping views of the marina and Bay below. On Fillmore Street, Pacific Heights neighborhood visitors will find upmarket shops and boutiques, yuppies and families.

Rising over the west flank of North Beach, [Russian Hill](#) has an isolationist, artistic vibe reflective of its history. As late as the 1970s, this tony San Francisco neighborhood was considered rather bohemian (in fact, it served as the backdrop for Armistead Maupin's ribald "Tales of the City" novels). While it has moved decidedly upscale, Russian Hill's magnificent views, winding staircases and charming café's make it one of the favorite San Francisco neighborhoods.

Of the city's 40-plus neighborhoods, [Nob Hill](#) boasts perhaps the best view of San Francisco Bay, especially when observed from a California Street cable car. Once the home of the silver kings and railroad barons, the "nabobs," Nob Hill's noble tenants include Grace Cathedral, a replica of Notre Dame in Paris; Huntington Park, site of many art shows and graced by a replica of a 16th century Roman fountain; Nob Hill Masonic Center, an architectural dazzler hosting various musical events; the Cable Car Barn, where the cable cars are stored when not in service, and grand hotels.

Mexican and Latin American populations made [Mission District](#) their home, with their cuisine, traditions, and art creating a vibrant cultural area. More recently, the Mission District is home to San Francisco's hipsters and hippest restaurants, lured by the endless oh-so-hot restaurants and bars that stretch from 16th and Valencia streets to 25th and Mission streets.



*Photo courtesy of San Francisco Travel*

San Francisco's sprawling [South of Market district](#) (SOMA, in popular parlance) is home to web gurus, urban warriors, offbeat artists, and an unending supply of club kids. This San Francisco neighborhood's industrial, warehouse nature is perfect for the megaclubs and leathermen alike. "SOMA," is more than two square miles of sleek nightclubs, fashionable restaurants, art hubs and the nation's most beautiful ballpark.

### **Greater Bay Area**

[Palo Alto](#) - The City of Palo Alto is more than 100 years old, and is named after a majestic 1000 (not 250) year old coastal redwood tree along San Francisquito Creek, where early Spanish explorers settled. The blend of business and residential areas anchored by a vibrant downtown defines Palo Alto's unique character. A charming mixture of old and new, Palo Alto's tree-lined streets and historic buildings reflect its California heritage.

[Mountain View](#), named for its views of the Santa Cruz Mountain, prides itself on having attractive and well-built residential communities served by neighborhood parks and playgrounds, recreational facilities, quality education, and convenient shopping. Housing includes a wide range of styles and sizes to suit all preferences. In addition to having ownership opportunities, there are a number of rental properties to suite divergent needs.

[Cupertino](#), nestled between the Santa Cruz Mountains to the west and city of San Jose to the east, tiny Cupertino, lies at the edge of the state's famed Silicon Valley. Not surprisingly, a fifth of the city's workers are computer specialists. In addition, Cupertino is just east of the oldest wine-producing area in the state. Numerous hiking, biking and horseback trails are easily accessible in Cupertino.

[Sunnyvale](#), better known as the home to many high-tech companies, is a very ethnically diverse city. If you're outdoorsy, Sunnyvale is far more affordable than the surrounding cities with equivalent access to outdoor spaces.

[Santa Clara](#) blends a mix of modern and historic buildings. Nearby San Jose offers much of the urban feel you might be accustomed to in larger cities, with very good restaurants, bars and some decent nightclubs.

**EMERGENCY**

**IN CASE OF EMERGENCY  
DIAL 911  
FOR FIRE, POLICE & AMBULANCE**

Language line: If the person calling 911 is unable to speak English, they can tell the operator what language they speak. The 911 Operator will have an interpreter on the line within one minute to assist with the translation.

They will ask for the following information so keep this page close to your phone:

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_

**If you accidentally call 911, please do not hang up.** The police will automatically be dispatched to your home to make sure there are no problems. Explain to the Operator the call was an accident.

[POISON CONTROL](#) (800) 222-1222  
[ANIMAL POISON CONTROL](#) (888) 426-4435

Other Important Numbers:

CLOSEST CONSULATE OFFICE \_\_\_\_\_  
PRIMARY CARE PHYSICIAN \_\_\_\_\_  
WORK PHONE NUMBER \_\_\_\_\_

[DIAL 311](#) for Non-Emergency to reach any City of San Francisco agency, or to request a City Service (such as replacing a broken street-lamp or removing an abandoned vehicle).

**Urgent Care Centers**

An Urgent Care Center is different than a Hospital Emergency Room. An Emergency room would be in an absolute emergency. You may visit an Urgent Care Center if, for example, you have a terrible ear ache and need medicine immediately but your Primary Care Physician's office is closed. Many Urgent Care Centers have extended hours and are open early morning until late evening during the week and also some weekend hours. Be sure to refer back to your health insurance company to clarify which urgent care centers and primary care physicians you are allowed to visit using your health insurance. Your insurance card should have a toll-free 1-800 number on the back for you to call and ask questions and clarify which urgent care center would be closest for you. Please always carry your insurance card with you!



## **Safety and Security**

While San Francisco is relatively safe, it is still a major city. Like every major metropolitan area in the USA, there is some crime.

Take basic precautions: lock your car, lock your doors and windows in your home, be aware of strangers and things that just don't seem right. It is always better to be cautious.

Check [here for a list of crime rates per neighborhood in San Francisco.](#)

## **Hospitals & Clinics**

[General Directory of San Francisco Hospitals](#)

- [California Pacific Medical Center](#)
- [Saint Francis Memorial Hospital](#)
- [San Francisco General Hospital and Trauma Center](#)
- [UCSF Benioff Children's Hospital](#)
- [UCSF Medical Center](#)

## **Veterinary Clinics**

- [Ocean Avenue Veterinary Hospital](#)
- [San Francisco Pet Hospital](#)
- [Seven Hills Veterinary Hospital](#)

## **Pharmacies**

There are several major pharmacy chains in San Francisco, found on nearly every block on commercial streets. These pharmacies are also general stores and carry a large selection of cleaning, house care, pet care, and other supplies. Click on "Store Locator" and enter your zip (postal) code to find the pharmacy near you. Many pharmacies are open 24 hours. Check for hours of operation.

- [CVS](#)
- [Rite-Aid](#)
- [Walgreens](#)
- [Pharmacies in San Francisco](#)

A lease is an agreement that outlines the obligations of the owner and the tenants of a house or apartment. It is a legally binding document, so it is important for you to know the exact terms of the lease agreement before you sign it. Please do not sign a lease without reviewing it with your IOR Consultant.

### **Types of rental properties**

- **Apartment**

An apartment is rented from a company or individual that owns the property. Apartment buildings are usually multi-story with people over, under and beside each other with common hallways or walk ways. Apartments are often rented from a company or individual in the form of an individual lease with no bearing on the other tenants of the building (besides noise complaints, property damage, etc.)

- **Studio Apartments**

A studio apartment is basically a one room apartment with sleeping, dining and kitchen all in one room plus a full bathroom. A “convertible” or “alcove” studio may have a nook or area which can be sectioned off separately for sleeping.

- **Condominium**

A condo is a communally owned estate and the owners share the ownership of the common areas such as grounds and hallways. Condominiums may be apartment style buildings or town house type buildings, but condo owners do not usually own the land. Condo owners are required to pay monthly common maintenance charges, although these might be reflected in your rental rate (it is important to clarify this with your landlord).

- **Townhouse**

A Townhouse is a kind of structure where the individual properties are flush against each other with tiny front and back "yards" and shared walls between them. Almost always they are multistory single family. Usually townhouse owners own the property under their townhouse.

- **Single Family Houses**

Single-family houses are free-standing rental properties that are habited by one person or a family. As you do not share this rental space with any other tenants, single-family homes offer the most amount of privacy. Homes also often come with a parking spot and/or garage space, but may require that you handle certain maintenance items (i.e. your lawn, minor repairs, etc.)

## Rental Agents

In most situations, your IOR consultant will partner with a local realtor to have access to the most current and extensive property listings as well as the realtor's expertise in preparing and negotiating leases. This agent receives a commission for their assistance, and in most US locations this commission is paid by the Landlord, not the tenant. Your IOR DS Consultant will discuss this with you.

## Renter's Rights

Tenants who lease or rent property are protected against discrimination by [The Fair Housing Act](#). If you think your rights have been violated, you may write a letter or telephone the Housing and Urban Development (HUD) office nearest you. You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

While you can generally expect the same service from landlords, it's important to know your state's laws. Each state and most major cities have their own tenant rights, laws and protections. [Here are California's](#).

You can also visit the [HUD website here for a full guide to renters' rights by states](#).

If your rental property ever suffers any defects that make your place uninhabitable, your landlord has a duty to fix it. While some apartments let you make online requests for repairs, as well as provide a phone number for "emergencies," always make sure you document your request in writing. The landlord will then have a certain amount of time to make those repairs.

## Privacy

You have the right to privacy. While the landlord owns the property, they can't access it anytime they want. All states have laws stating renters have a right to privacy while renting. Pretty much the only time the landlord can come into your rental without permission or notice is when they're responding to an emergency that threatens injury or property damage.

Any other time the landlord wants to enter your apartment, they need to have your permission and in most cases give you 24-hours' notice before entering.

## What to Expect from Your Landlord:

In most states, you are legally entitled to:

- Safe structural elements including floors, walls, roofs and secure doors and windows.
- Privacy as described above.
- All electrical, plumbing, heating and air conditioning systems function.
- Working hot and cold water.
- Exterminating infestations of rodents and other insects.
- Access to trash receptacles.
- Landlords cannot discriminate based on race, gender, sexual orientation or disabilities.
- Apartment buildings sometimes come with laundry and dryer machines in the basement.
- Water, electricity, and gas bills are up to you to pay. **Your IOR DS consultant will assist you with this process.**

## Utilities and Appliances

Your IOR DS Consultant will assist you or provide information on connecting your utilities. It is possible some will be included in your rent, but typically most are not.

If you are moving from Europe to North America, you might be surprised at the relatively large size of the kitchen appliances in your accommodation, especially the refrigerator! It may also surprise some expats that properties are rented **with** appliances. In the U.S. it is standard for properties to include a refrigerator, stove and oven. Properties may also include a dishwasher, microwave, washer and dryer depending on the location, size and price point.

**\*\*Note that you will need a social security number in order to register and pay for utilities\*\***

## Recycling

Everyone in San Francisco is required to keep their recyclables, compostables and trash separate. This may vary for rental properties, ask your IOR DS Consultant for more about specific neighborhoods.

General SF Government [Mandatory Recycling/Composting Information](#)

- Government of SF page on recycling requirements for residents [here](#)
- Guide to separating compost, trash, and recyclables [here](#)
- Type in a specific item to see if it is recyclable [here](#)



## The Lease Process

### Review your housing budget with your IOR DS Consultant

Your IOR DS Consultant can help you understand what kind of property you can afford. You also need to take into account that you may be responsible for some of the utility costs of your rental.

### Know what you want

What are you looking for in a property? Do you want a studio or a single bedroom? Maybe you want to rent a single family home? Do you need the property to come with appliances, including washer and dryer? Do you want it to be close to school or your work? Do you want it to be within walking distance of retail, like groceries or coffee shops? Are you looking for a child friendly area? Keep in mind that outside of the city center in major cities, there is not much public transportation and most locals drive everywhere.

### Identify potential apartments

IOR offers home finding services to aid you with this process. Your consultant may work with a local broker who will help to organize appointments and visit properties. They will also assist in the rental application and the leasing process.

## Common Abbreviations and Acronyms Used in Rental Housing Listings

<b>Acronym</b>	<b>Meaning</b>
<b>24-hr mtn</b>	24-hour emergency maintenance
<b>AC or A/C</b>	Air conditioning
<b>Appls</b>	Appliances
<b>Apt</b>	Apartment
<b>BA</b>	Bathroom
<b>BR</b>	Bedroom
<b>Bsmt</b>	Basement
<b>CAC</b>	Central air conditioning
<b>DA</b>	Dining area
<b>Det</b>	Detached
<b>Dk</b>	Deck
<b>DR</b>	Dining room
<b>Dw (D/w)</b>	Dishwasher
<b>Eff</b>	Efficiency
<b>EiK</b>	Eat-in kitchen
<b>Fin bsmt</b>	Finished basement
<b>FDR</b>	Formal dining room
<b>FHA</b>	Fair Housing Act
<b>FMR</b>	Fair market rent
<b>FP</b>	Floorplan
<b>Gar</b>	Garage
<b>H/A</b>	Handicapped accessible
<b>H/W</b>	Hardwood floors
<b>Hi ceil</b>	High ceilings
<b>HVAC</b>	Heating, ventilation and air conditioning

<b>Acronym</b>	<b>Meaning</b>
<b>LA</b>	Living area
<b>LR</b>	Living room
<b>MBR</b>	Master bedroom
<b>MBTH</b>	Master bathroom
<b>Neg</b>	Negotiable
<b>Ofc</b>	Office
<b>OSP</b>	Off-street parking
<b>Pkg</b>	Parking
<b>PM</b>	Property manager (management)
<b>Pvt</b>	Private
<b>Pwdr rm</b>	Powder room (1/2 bath)
<b>RE</b>	Real estate
<b>Renov</b>	Renovated
<b>Rf</b>	Roof
<b>Rm</b>	Room
<b>SF</b>	Single-family
<b>SFA</b>	Single-family attached
<b>SFD</b>	Single-family detached
<b>Sp, Pl (S/p)</b>	Swimming pool
<b>Sq. ft</b>	Square feet
<b>Th (T/H)</b>	Townhouse
<b>Vw (vu)</b>	View
<b>W/A</b>	Wheelchair accessible
<b>W/W</b>	Wall-to-wall carpeting

## **Visit**

Make this process as efficient as possible by visiting as many potential properties as you can in one or two days. Try to go sometime during the week if possible. Your IOR DS consultant will work with you to set an appropriate schedule and to ensure that the properties you visit meet your needs as closely as possible.

## **What to do once you're there**

As you look at the rental unit, be sure to ask a lot of questions. While you should keep small concerns to yourself about the unit while looking at it, feel free to ask the landlord or apartment manager any questions you might have that will help in your decision. Here are some possible questions you may consider asking:

- What's the monthly rent?
- Are any utilities included with the rent?
- How much is the security deposit?
- When is rent due? Do you have auto-pay?
- What's the make-up of the other tenants? Are they mainly younger students? Married couples with families? Older folks?
- What's the parking situation like? Do you pay for a parking spot?
- Do you take care of small maintenance issues or am I responsible for some of the repairs in the property?
- Am I able to re-paint the walls or make other modifications?

Again, be friendly and polite when you ask these questions.

## **The Application**

The next step in the leasing process for an apartment is to submit a rental application for the location you want. The manager or landlord will be able to give you the application as well as anything else that they may need to have filled out. Your IOR DS Consultant will assist with this process. For a single family home there will likely be a rental application.

You will need your passport, Social Security number, Visa and proof of employment. Some landlords may charge you an application fee which could be between \$20 to \$400 dollars, depending on the landlord. This could be a combination of an application fee and move-in fee.

Once you've done this, it can take up to a few days to hear back from the property manager. Once your application has been approved the lease approval process will begin with IOR and likely your employer.

## **Signing the lease**

DO NOT SIGN THE LEASE until your IOR DS Consultant has reviewed it in full and given their approval.

The lease is a binding contract, so it is very important to pay attention as a leasing agent goes over it with you. It is perfectly normal for you to take your time and read all the fine print for yourself. If you

are working with an IOR DS consultant, make sure to talk with them and receive approval before signing. You will also be given a copy of the lease to take with you and keep for your records, but it is very important to know everything included in your lease from the start.

Some things to look for in a lease:

- Term of the lease and any important dates such as when the rent is due.
- Extra fees for parking spaces or storage, garbage collection and pets.
- Information regarding utility providers and whether you or the landlord is responsible for those bills.
- Notification requirements in case of renewal.
- Requirements/responsibilities of the tenants to do routine repairs such as lawn maintenance, cleaning or notification of repairs.
- Clauses that allow the landlord to change the terms of the lease after it is signed.
- Restrictions that would prevent you from living normally or comfortably in the home.

Sometimes landlords will ask for a security deposit before you sign the lease. This is normal, but you shouldn't pay in cash. Make sure all payments are made out as a check or money order just in case.

### **What to expect from the lease**

Most leases in the United States include the following or a variation thereof:

- Your employer requires that all leases include a Break Clause in case you are transferred for work or personal needs.
- Contracts will often be for periods of a year or more.
- Minimum stay. Typically three fourths of your lease contract time. If you choose to move out before this date, you will lose your security deposit. If you move out afterwards, you are still required to give a specified number of days notice.
- Security Deposit. Landlords will expect you to leave them with a deposit (usually about one to two month's rent) that they will hold for the duration of your lease. You will receive your security deposit back at the end of the lease provided you don't break any specific clauses in your lease, such as moving out without proper notice, not paying rent, causing damages to the property, etc.
- Landlords should not be given unchecked access to your apartment. If there isn't anything in your lease about landlord's rights to enter the leased premises, suggest the following clause:

*Entry by the Landlord. Landlord or his agent will not enter Tenant's home except to deal with an emergency; to make necessary or agreed repairs; to supply necessary or agreed services; or to show the unit to potential purchasers, tenants, or repair persons. Unless there is an emergency, Landlord will give Tenant at least 24 hours' written notice of the date, time, and purpose of the intended entry and will schedule entries during normal business hours, Monday–Friday.*

Most landlords will be hard-pressed to say no to such a reasonable clause. If the landlord refuses, it's a sure sign that he won't be reasonable in other respects, too. Continue on in your housing search.

**Moving In**

On your selected move-in date, after the lease has been signed, and deposits have been paid...you should be given your keys and more than likely a move-in form to fill out. Your IOR DS Consultant will assist you with an initial walk through of your apartment. Look for dings in the walls, cracked windows or other irregularities and report them on this form. This will indicate that these things were there before you moved in and you will not be held responsible for them at the end of the lease term.

**Get Renter's Insurance**

Renter's insurance covers any loss to your personal property due to robbery or accidents. It also covers any damage you might cause to other tenant's property. For example, let's say your washing machine springs a leak and water seeps through the floor and ruins your neighbor's antique dresser. Renter's insurance would cover that.

Renter's insurance will cost approximately about \$15-125 a month, less if you tack it onto another policy (like auto) you have with an insurance company. A few popular options are [Allstate](#) and [State Farm](#).



When relocating internationally, your children's education is of great concern. IOR eases this concern by exposing you to the various school options available for your child and helping you to work within the framework of options to find the best solution for your family.

### I. **Overview and Philosophy of the United States Educational System**

In most U.S. locations you will have the choice of sending your children to either a public or private school. A public school must accept your child for enrollment if you live within its designated district. A private school may have a general curriculum similar to that of public schools, but may or may not accept your child depending on availability of space, your child's prior academic history, language ability in English, or the result of entrance exams. Private schools charge a fee, which can be quite high. If you are considering private school, be sure you have a clear understanding of your employer's policy regarding reimbursement. In the U.S. approximately 85% of the children attend public schools for ages 5 to 13, and approximately 93% of the children attend public school at the high school level. Many, though not all, private schools are parochial, or religiously affiliated schools.

A third option called 'charter school' is sometimes available. Charter Schools are similar to public schools in that they are free, non-religious, publicly funded, and are held to state and federal academic standards. Each charter school is governed by its own local school community, which often includes parents and teachers - rather than a district. This freedom allows teachers to be more innovative, and communities to shape their local school. Charter schools can set their own hours and adjust their curriculum to fit their student needs, and give teachers the opportunity to experiment with next-generation teaching models including technology and the virtual classroom. Charter schools typically admit students by random lottery and do not restrict enrollment based on location, academic achievement, or other factors private schools may consider.

Most Americans, regardless of their level of education and income, send their children to public schools. Because each town or community typically has its own school system funded by local municipal taxes and state revenues, residents in an area with a higher tax base can usually be assured of quality public education. IOR is very conscientious about placing assignees and their families in areas with good public school systems.

Private schools do not receive state revenue, although they may be entitled to assistance with transporting students and providing for special needs such as speech therapy and assistance of the learning disabled. Private schools are funded through tuition paid by the student's parents. Typically, there are additional fees for books, uniforms, and school supplies, and the parents are usually solicited for additional charitable donations. There may also be book or activity fees at public schools.

The public education system in the U.S. is administered by local and state government, rather than by the federal government. Each state has a board of education which sets policy for all school districts and standards which all students must achieve. In addition, each local district has a board of education which sets local policy and curriculum within the parameters set forth by the state.

School districts can provide specialized programs and services for children with special needs. The general philosophy of education in the United States is to educate the entire diverse, ethnically mixed population with equal educational opportunity for all, while serving the educational needs of the individual student.

If you choose public education for your child, the particular school your child attends is determined by the school district boundaries containing your residential address. The school may or may not be within walking distance to your home. Generally, if the distance to the school is greater than one mile, the school district provides bus transportation to and from school. For those children who do not live far enough away from the school for bus service but are too far to walk comfortably, parents may have the option of paying for bus transportation, or they may choose to drive their children to and from school. Very often parents form 'car pools', sharing the responsibility of driving groups of children.

Generally private schools do not have residential boundaries for their students' families. In most cases, parents rely on car pools to ease the burden of transporting their students to and from school. In selecting your home, consider the driving distance and time to and from the private school.

Ultimately, the school your children attend is determined by your residential address, so it is a good idea to include visits to potential schools and properties in your pre-trip visit. Your pre-trip visit will consist of selected sample houses in a variety of communities, along with information, or perhaps visits, to the appropriate schools. However, there may be a limited selection of homes available within each community. It is possible you may find a school you like, but there may not be any available housing options within that school's enrollment radius. We will show you housing in school districts with proven academic standards, but be aware there are cases when certain schools are unavailable due to housing concerns.

If you are considering a private school, you may wish to visit it as well as a public school to compare. It would be advisable, however, to first determine if the private school has space available for your child. Additionally, you will want to know the amount of tuition and fees for the school, as that may be a factor in your decision.

## II. Academic Standards

### A. Curriculum:

The overriding objective of elementary and secondary education, public or private, is to prepare students for higher learning and future employment. Each school district or private school will have a unique curriculum which meets the above overriding goals.

#### Elementary School:

The elementary years (kindergarten through fifth grade) focus on fundamental academic skills, language arts, social studies, science, and mathematics in addition to introduction to technology, art, music, physical education, and sometimes foreign languages. Students' personal development is energized through emphasizing strong work habits which provide a positive feeling toward learning.

#### Middle School:

Middle School helps children in early adolescence (sixth through eighth grade) transition from elementary to high school and from childhood into young adulthood. The structure of the school day includes contact with several teachers who specialize in their subject matter; students usually move from one classroom to another. Curricular content focuses on expansion of skills in math, science, reading, writing and social studies. Further exploration of foreign languages, practical and fine arts, music, health, physical education and computer literacy are also provided. Middle school students are able to enhance their formal education by participation in school sponsored adult supervised competitive athletics and a variety of clubs and special interest groups.

#### High School:

The premise of elementary and middle schools is to prepare students for the academic, social and physical challenges of high school. All high schools maintain defined academic requirements for graduation, however great flexibility of classes is usually available within this framework. Most schools provide more challenging academic courses entitled honors or advanced placement which award college credit to successful students. High school extracurricular and athletic activities are more competitive than those found at lower levels and often provide talented students with opportunities continue this activity in college or university.

### B. Grading Systems/Assessment of Child Progress

Schools typically report students' progress to parents with written report cards, which may be either mailed or carried home by the student. Many schools also set one or two days aside each semester for parent/teacher conferences. These conferences are an opportunity for parents to meet with their children's teachers and hear the teacher's evaluations of their student's performance in school. At the elementary school level, where children usually have one primary teacher, a teacher conference may last from fifteen minutes to an hour in length. At the middle school and high school levels, you may meet with your child's teachers for a period of five or ten minutes. If you need additional time with the teacher, you may schedule a follow-up visit

allowing time for a more complete discussion. It is a good idea to participate fully in teacher conferences. Your children's teachers may be able to provide valuable insight regarding your children's academic and social adjustments. Should there be concerns, they may be able to assist you with helpful suggestions of additional resources to contact.

### **C. Standardized Testing**

Challenged to prepare students for higher learning and future employment, all school districts and private schools utilize standardized testing to measure student progress over time and compare themselves to national standards. Such tests are prepared by national groups of parents and educators as well as business and academic leaders. Tests vary from state to state, but typically students in prescribed grade levels (for example, grades 3, 6, 8 and 10) are tested in the areas of reading, mathematics, writing science and social science. Colleges and universities use the ACT and SAT tests to measure incoming student abilities; the results of these tests are nearly as important as high school grades when students apply for entrance into US colleges and universities.

## **III. Definition of School Groupings**

### **A. Pre-School or Nursery School**

In the U.S., 3, 4 and some 5 year olds have the opportunity to attend a pre-school under a private system. These schools can be located in a local school, a church, or an independent free standing building. Pre-school is not publicly funded and is fee-based. Typically children are grouped by age. Most of the schools are play-based, although different philosophies of formal education can be found. Typically, 3 year olds attend 2 half days a week and 4 year olds may attend 3 half days a week. Some preschools also serve as day care centers for families in which both parents work. Typically reading is not taught in pre-school, although a few programs can be found which include reading fundamentals. Concentration of learning is on small and gross motor skills, and basic academic readiness skills. Some pre-schools offer a full-day kindergarten option for those parents who work. The public school kindergarten programs are typically only half day programs with no before or after school care. If a kindergarten program is offered it follows the state curriculum guidelines, and teaches pre-reading and math skills.

### **B. Elementary School**

Elementary school provides education for children ages 5 to 11, kindergarten and grades 1,2,3,4 &5. While kindergarten at age 5 is not required, most families send their children to kindergarten. Elementary school is the beginning of publicly funded school. In the U.S. children are grouped by age and advanced in school by age. There are usually opportunities within the grade for different levels of learning, with opportunities for advanced learners and remedial learners. The public elementary school is usually neighborhood based and the source of playmates for your child. In the U.S., pre-reading skills are introduced in kindergarten (age 5) along with early math skills. Formal reading begins in the 1<sup>st</sup> grade (age 6). Studies have shown that while children learn to read at different ages, the difference between early and late readers is not a predictor of reading skills by about the age of 8 or 9 years old. In addition to reading

and math, elementary school also has a broad base of writing, science, social studies, art, music, computer, personal development and physical education. Only in a few schools will a 2<sup>nd</sup> language be introduced at the elementary level. English as a Second Language (ESL) is offered starting at the elementary level in the public school. Parents are allowed to visit the schools, and there are many opportunities for parents to volunteer their skills, particularly at the elementary school. Parents may approach teachers and administrators with suggestions and concerns with their child. Usually the personnel are willing to consider changes if they feel it would be in the best interests of the child. With a child coming to a new country and sometimes starting a new language, feel free to talk to the school if you think something could be done to ease your child's adjustment. The school day is from approximately 8:30am to 3:00pm, with recess (playtime break) and a lunch break at the school.

### **C. Middle School**

Middle school provides education for children ages 11 to 14, grades 6, 7 & 8. The children attend school in a different location and in the public school system several elementary schools will combine into the same middle school. A middle school is usually 2-4 times the size of the elementary school. Middle school is considered the transition between elementary school and high school and from childhood to young adulthood. Because of this philosophy, U.S. students at this age level are all introduced to the same academic curriculum. The school day is structured differently with the children changing class rooms and teacher with each subject. There are 6-8 different class periods daily. Within the grades children may be separated by academic ability in classes, particularly math and English. Often an introduction to foreign languages is offered. For those who choose, the student may have the option to complete one year of high school foreign language during middle school. If your home country requires more advanced language development at this age, you may want to consider outside supplemental language instruction. Middle school is a time when extracurricular activities such as theatre, music, sports and clubs become important activities in adolescent life.

### **D. High School**

High school provides education for children ages 14 to 18, grades 9, 10, 11 & 12. It is the final level of education before the university, community college or trade school. The terms Freshman (9<sup>th</sup>), Sophomore (10<sup>th</sup>), Junior (11<sup>th</sup>) and Senior (12<sup>th</sup>) are also used to identify grade level. At the high school level, the student has more specific choices of course work. Each district has a set of minimum graduation requirements, which will include courses in English, math, science, social studies, physical education and a combination of foreign language, fine arts and practical arts. Within this framework the student has various choices from more remedial levels, average levels, and more advanced levels. If a student is prepared for the material, by the 11<sup>th</sup> or 12<sup>th</sup> grade a student may have the opportunity to take a college level course for advanced credit in the U.S. university system. In high school competitive sports are offered along with theatre, orchestra, instrumental and vocal music and clubs. Your child will have an opportunity to meet more U.S. children by participating in a school extracurricular activity. Each school district has 1 or more high schools with 800-2500 students. A student's high school

performance may determine the type of university or higher education program they pursue upon graduation. During high school national tests are given to determine the student's potential to advance to various higher education levels.

If your child anticipates returning to your home country to continue higher education within your university system, you might want to consider the International Baccalaureate (IB) program. This program is recognized internationally for entrance to universities. In contrast to the typical high school college preparatory curriculum, the IB semester consists of fewer subjects, studied in greater depth and with a bilingual proficiency. Developed in Switzerland, the curriculum was intended as a secondary education program which could be utilized and accepted worldwide. Not all U.S. schools will offer an IB curriculum.

#### **E. Post-Secondary Education**

While most families on international assignment do not bring their older children (19 years+) for education in the U.S. we include a brief description of the US university system. Some form of post-secondary education is available to those U.S. students who seek it. Each state offers a public university system which the tuition is partly subsidized by the state for state residents. Residency of at least 1 year is necessary. Some are medium to large institutions (with undergraduate and graduate level programs). Some can be quite competitive for admission while others may not be competitive at all. Student's admission to the university is in part determined by their high school academic performance and course selection and as well as the results of a national standardized test (SAT or ACT). Post-Secondary is the educational level that students in the U.S. study subjects in great depth and select their majors and career choices. Graduate level programs on the master level, professional level and PhD level are pursued after completing the 4 years of undergraduate studies.

### **IV. Life in Schools**

#### **A. Atmosphere**

It is valuable to visit your child's school to understand the academic and non-academic atmosphere that prevails. Administrators or counselors are happy to serve as tour guides and should always be contacted in advance. Do not be alarmed if your visit takes place during the lunch hour if the children seem a bit rambunctious. Students in American public schools generally enjoy a great deal of personal freedom in the cafeteria, on the playground and in the halls before and after class. They are supervised by teachers or members of the school staff, but they generally are more relaxed in the lunch room and in the halls. If you are visiting on a rainy day, you may observe "indoor recess" in the gymnasium which could be noisy. Rest assured that when they are in the classroom, students do settle down and work quietly and diligently. Some classrooms are more informally arranged than others. For instance, some teachers prefer to have the children's desks in a circle rather than in rows. Teachers will sometimes assign group projects, where several students work together and are thus not seated at their desks during a part of the classroom period. Teachers are expected, however, to have good control of their classrooms. Private school policy regarding these issues of personal freedom varies. Some

private schools function as the public schools do, while others may have a more closely supervised approach. Again, it is always a good idea to visit the school so that you are comfortable with that particular school's management style.

### **B. Parental Involvement**

In addition to participating in parent/teacher conferences, most American schools encourage parents to become involved in the volunteer activities of the school. Most schools have a "PTA" (Parent Teacher Association) or "PTO" (Parent Teacher Organization). These organizations usually work with the school administration, dealing with issues such as student safety, communication to parents, academic concerns, etc., as well as fundraising and planning special programs to enhance the school experience for the student population.

Getting involved with the PTA or PTO is a great way to become well informed about your child's school. It also provides you with an opportunity to meet and really get to know other parents. There will probably be a choice of committees on which you could work; you do not have to commit to a leadership role. Some volunteer opportunities may involve actually working in the school, volunteering in the school library on day a week or one day a month for example. Be sure to alert the school administration that you would like to get involved, and ask for the name and phone number of the head of the parent volunteer organization at the school. Parent volunteers are usually welcomed and encouraged at all levels at all schools, both public and private.

### **C. Extracurricular Activities**

A well-rounded education requires that students learn their academic subjects as well as develop socialization skills and learn nonacademic skills. Belonging to a group can be a rewarding connection with peers and a good way to develop self-confidence. These are the reasons that schools, public and private, provide numerous extracurricular activities from which their students can choose to participate. At each level of education the opportunities and choices increase. For example at the elementary school level, all students are introduced to art, music, drama and a variety of athletic experiences. At the middle school level, students have required courses in some of the above areas but are provided opportunity to participate in after school activities of their choice. For example, competitive football, soccer, swimming, track, lacrosse, basketball etc. In addition, many clubs allow students to pursue other interests, for example, computers, drama, fine arts, forensics, jazz band, photography, yearbook and student council. Almost universally, each activity or club is sponsored by adults, using specialized instruction, who demonstrate a working knowledge of the activity and a desire to teach children. An even greater variety of extracurricular experiences are available at the high school level, many of which help students identify strengths, talents and interests which may direct them to future colleges, vocations or avocations.

#### **D. Facilities**

All schools maintain facilities other than classrooms which enhance or support their educational mission.

##### **Libraries and Media Centers**

Libraries are universally available and are accessible to students throughout the day and often after hours. Libraries often contain a “media center” which maintains and makes available other types of educational materials including computers and software, audio and video tapes, slides, sound sequences, projectors and recorders of various types for use individually or in groups. The wide availability of computers and access to the internet has provided almost unlimited opportunities for students and teachers to obtain information that can enhance and facilitate learning.

##### **Fitness Facilities/Gymnasium**

Fitness facilities or ‘gyms’ as they are typically referred to, are supplied by almost all schools in the United States. Gyms often consist of a large indoor court with various sports equipment. They are open during lunch hours and for specific hours before and after school for athletes or students who wish to exercise. Many gyms will be accompanied by a weight room and a locker room with a shower. Students are sometimes expected to use these communal showers following Physical Education classes or general use of the gym’s facilities.



## SCHOOLS IN YOUR AREA

Generally, to register your child for school you will need to have a passport and/or birth certificate, proof of immunizations, any applicable past school records and proof of residency. Most public schools have boundary areas, and you must show proof (i.e. copy of lease or home purchase agreement) to be allowed to register in that particular school. Please always confirm requirements with the school you are interested in before assuming that your child will be able to attend that school.

Grade level in the public school system is determined by the age of the child. Typically, the child must be 5 years old by September 1st to enter kindergarten. School districts may be very strict about the age requirement, but inquire with the school district you are interested in to determine if there are any exemptions for foreign students who are ahead in grade level. You may also want to ask about any gifted or advanced programs as well as their English as a Second Language (ESL) Programs. Some elementary schools also offer a pre-Kindergarten program for children who miss the September 1st requirement. You may inquire at the school districts for availability.

Contact your IOR Destination Services Consultant for more assistance with schooling questions.

### **Public Schools**

The public school system in San Francisco is managed by the [San Francisco Unified School District](#). As the only public school district in San Francisco County, SFUSD enrolls over 56,000 students in more than 130 schools. Public schools in San Francisco base enrollment on a choice system, meaning that any student can apply to any school within the district.

For more information on enrollment and public school applications, please visit the SFUSD [Enrollment Guide](#).

To evaluate the standard of educational facilities in a district, parents can use the school reports (for [elementary, middle, and high schools](#)) – where they can compare schools by test performance, class-sizes, college-readiness, and other important factors. Note that many top schools require an application, testing, and interview in order to enter.

San Francisco Public Schools offers Charter Schools, including an [International Baccalaureate World School](#). Charter School Enrollment [Information here](#).

### **Private Schools in San Francisco**

There are over 100 private schools in San Francisco, ranging from early childhood education to high school. An estimated 30% of school-aged children in San Francisco attend private schools. In general, many private schools in the U.S. require applications and entrance exams, and some may align with a specific religion when devising a curriculum. Listed below are some of the most acclaimed private schools in San Francisco:

- [The Bay School](#)
- [The Drew School](#)
- [Katherine Delmar Burke School](#)
- [Lick-Wilmerding High School](#)
- [Presidio Hill School](#)
- [San Francisco University High School](#)
- [Stratford School](#)

For a complete listing of private schools in San Francisco, click [here](#).

#### Preschools

- A directory of preschools in the Pittsburgh area can be viewed [here](#).

#### Additional resources to compare Public and Private schools, view ratings, reviews and test scores

- [www.greatschools.org](http://www.greatschools.org)
- [www.eschoolprofile.com](http://www.eschoolprofile.com)
- [www.schooltree.org](http://www.schooltree.org)

#### Colleges and Universities

- [City College of San Francisco](#)
- [San Francisco Art Institute](#)
- [Santa Clara University](#)
- [SFSU- San Francisco State University](#)
- [Stanford University](#)
- [UC Berkley](#)
- [UCSF-University of California, San Francisco](#)



[Santa Clara University](#)

Banks and other financial institutions, such as credit unions, offer a variety of services. These services include:

- checking and saving accounts
- credit and debit cards
- online bill pay
- loans
- insurance
- financial planning

Banks in the United States are insured by the Federal Government for deposits up to \$250,000 per depositor per bank. The bank or credit union will display the letters FDIC (Federal Deposit Insurance Corporation) as proof.

### Checking and Savings Accounts

To open a checking or savings account you will need the following information:

- Two forms of picture identification including but not limited to your passport, driver's license or work ID.
- Social security number. If you have not yet received your social security number, the bank can open an account with a W8 Temporary Tax ID form (available at the bank). You will need to call the bank with your social security number once it arrives in the mail.
- Local mailing address. You may use your office address as your mailing address, but be prepared to call your bank branch as soon as you have your permanent address.
- Letter of Employment
- Cash for the initial deposit can range from \$25-\$150 dollars.

### Checks

More businesses and banks are offering online or automatic bill paying options. However, you may still need to pay some bills by mail. **NEVER SEND CASH!** You will want to order at least the minimum quantity of checks. This will cost a set fee that the bank will charge you. The checks will be pre-printed with your name, address, telephone number and account number and will be mailed to your home.

### ATM or Debit Card

The most popular way of obtaining cash is by using an ATM (Automated Teller Machine) card, also referred to as a debit card. ATM's are located in most banks, malls, airports, grocery stores and in many other public places. You will be given a PIN (Personal Identification Number) for using your card. It is important that you memorize this number and not keep written record of it with your card in order to protect your account. Most ATM's will take all cards, but many banks will charge a service fee for using another bank's ATM. Through the ATM you may deposit, transfer and withdraw funds. There will usually be a limit to the amount of money you can withdraw in any 24-hour period.

## **Credit Cards**

For many international transferees, the lack of a U.S. credit history can be a challenge. In most cases, you will not be approved for a U.S. credit card initially. One suggestion to assist in building your U.S. credit history is to open a **secured credit card**. With approval from the bank, you can put a certain amount of money in a savings account that will remain in the account. The secured credit card would have a credit limit equal to the amount deposited in the savings account. You will need to use your secured credit card and make the minimum monthly payments, you may also pay in full the amount due. After 9 months or so, if the bank sees that you have a good payment record, they may approve you for a regular credit card.

## **Security**

Always pay attention to the other people around you at an ATM. Do not use the machine if you are suspicious of someone's behavior. It is safer to find another ATM or to come back later. Do not put your PIN number in with anyone close enough to see it.

Credit card theft is another increasing problem. In order to protect your card from being abused, never give your credit card or credit card number to a service provider you have not called. Another precaution is to destroy or shred copies of receipts and bills. Criminals will not hesitate to dig through the trash to find a copy of your credit card number.

## **Major U.S. Banks**

Below is a list of links to some of the banks that have offices in the San Francisco area. Not every bank is represented in all U.S. locations; in some cases you may find that the local bank is a better option for you than some of the larger banks. Your IOR DS Consultant can help you in selecting a bank by sharing the various options available locally, as well as the products they offer to support expatriates.

- [Bank of America](#)
- [Bank of the West](#)
- [Chase](#)
- [Citibank](#)
- [HSBC](#)
- [US Bank](#)
- [Wells Fargo](#)
- [List of banks in San Francisco](#)

## **Local San Francisco Banking Options**

- [First Republic Bank](#)
- [JP Morgan Private Bank of Northern California](#)
- [Patelco Credit Union](#)



## Public Transit

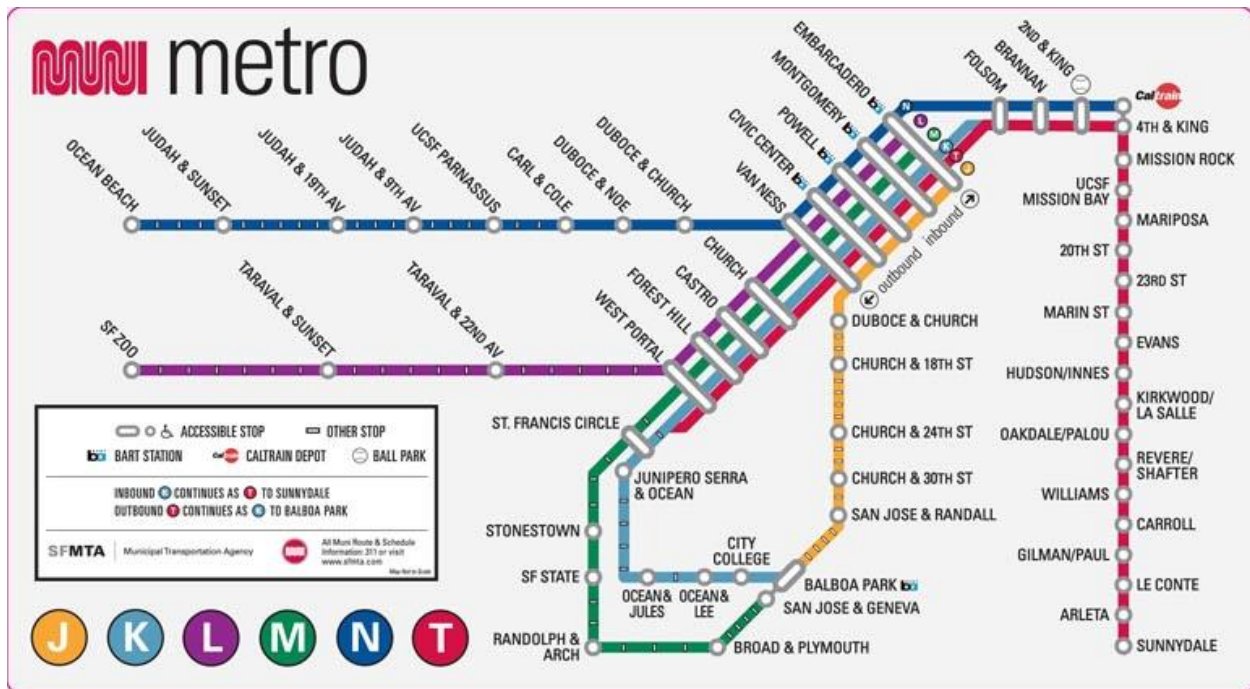
San Francisco has one of the most comprehensive public transportation systems in the United States. The major transit systems are: [Muni](#) — Metro subway, streetcars, buses, trolley buses and cable cars within San Francisco proper, [BART](#) — regional subway services in the San Francisco Bay Area, and [Caltrain](#) — commuter rail services to San José.

[Muni](#) runs a network of local transport that covers most areas of touristic interest well. An all-day Muni passport is good on all Muni services, including Cable Cars. The Clipper Card was fully introduced in 2010 and is a contact-less, multi-agency fare card. Clipper can either be set up with pay as you go or a monthly pass. MUNI operates on a proof of payment basis. The fine for being caught without proof of payment is up to \$110. You can plan your Muni travel online or download the [MuniMobile](#) a

[Muni Metro](#) (Lines J, K, L, M, N, S and T) is a modern light rail and subway system. It connects many southern and western neighborhoods to downtown, where you can transfer to one of BART's four downtown stations and the [Caltrain](#) terminal at 4th and King. Tickets can be purchased from ticket vending machines before boarding; if the stop does not have such a machine and you do not have a ticket, you must board through the front door and buy one from the driver.

[The Historic Streetcar](#) F Line uses historic streetcars, in original colors from several cities in the US and Milan, Italy. The line runs from Fisherman's Wharf south along the waterfront Embarcadero to the ferry building at the foot of Market Street, then up Market Street on the surface to the Castro district. The world-famous Cable Cars run on three lines in the steep streets between Market Street and Fisherman's Wharf: the north-south Powell-Mason and Powell-Hyde lines and the east-west California Street line.

Both diesel and electric trolley buses serve the rest of city. Board through the front door and buy tickets or show your pass or transfer to the driver. Bus Service ranges from a consistent departure of every two minutes on many lines leaving popular destinations, to a more sporadic 20 minutes for buses to Treasure Island and between outlying neighborhoods. Bus delays, leading to waits of 20 to 30 minutes, are not uncommon. MUNI operates 24 hours a day / seven days a week in San Francisco, although late night owl service is limited in both lines and stops.



Courtesy of [SFMTA](http://www.sfmta.com)

[BART](#), the regional metro, has 8 stations in downtown San Francisco, making it a nice way to get between well-trafficked parts of the city, especially downtown and the Mission. BART gets you across the Bay to Berkeley, Bay Point, Pleasanton, Fremont, and Oakland, and to the airports of San Francisco and Oakland. BART operates from 4AM to 12AM during the weekdays, with more limited hours on the weekends. Caltrain has three stops within San Francisco. Other than the 4th and King terminal in SoMa, these are the 22nd St. Station and the Bayshore Station (off Tunnel Ave).

## Taxis

Taxis in San Francisco are, for a large city, surprisingly inefficient and expensive. Except for taxi stations at or near downtown business hotels, or cruising just a few major arteries, taxis can be hard to find and hail -- and calling for a cab can mean a 30-45 minute wait, if the cab shows up at all. It is significantly easier to catch a taxi on weekdays, not including Friday night. You will also want to schedule your cab ahead of time because if you are going beyond 15 miles, you will end up paying substantially more.

- [List of Taxi Providers in San Francisco](#)

## Car Rentals

Car rental in San Francisco is expensive, registration fees are the highest of any U.S. state, and because collisions are common, rates for liability insurance (legally required) are high as well. However, if necessary, the following are some options:

- [Avis](#)
- [Budget Rent A Car](#)
- [Hertz](#)
- [Zipcar](#)

### **Transportation “App” Options**

Several web based phone applications to secure a driver are available throughout the area. The driver knows your approximate location based on your phone GPS. Payment is automatic through the app and fares may be cheaper than a taxi.

- [Uber](#)
- [Lyft](#)

### **Air**

The [San Francisco Airport](#) (SFO) offers extensive service across the United States and beyond, including non-stop flights to 83 US cities and more than 49 international cities. The [Oakland Airport](#) (OAK) provides additional service to the Bay Area, offering non-stop service to a growing list of 55 international and domestic locations.

### **Train**

[Amtrak](#) has local service to Sacramento, Bakersfield, San Luis Obispo, and Redding. The [Amtrak California Zephyr](#) provides service from Emeryville in San Francisco to Chicago, Illinois, with stops including Reno, Nevada and Denver, Colorado.

### **Bicycle**

If you have strong legs and can tolerate traffic with intermittent bike lanes, bicycles can be a convenient form of transportation in San Francisco. Much of the terrain is hilly and difficult to pedal up. Using the Flat route finder or looking at the San Francisco Bicycle Coalition map to find flat routes is a way to get around this. A classic and relatively easy ride is from the tip of Golden Gate Park's panhandle in the Haight, along paths and JFK Drive through the park to Ocean Beach. JFK Drive is lightly trafficked, and closed to cars on Sundays. The Golden Gate Bridge has sectioned off pathways on each side for pedestrians and bicyclists.

- [Flat Route Finder](#)
- [San Francisco Bicycle Coalition](#)

### **Map Websites**

- [Bing Maps](#)
- [Google Maps](#)
- [MapQuest](#)

### **AAA Travel Protection**

[AAA](#) is a membership organization that offers benefits such as roadside service and towing, discounts on car products and services, maps, reference materials, etc. Call 1-800-352-5382 for additional information and cost.



## LOCAL REGISTRATION

### Social Security Procedures

[United States Social Security Administration](#)

1-800-772-1213

Upon arrival in the United States, employees holding work visas will be required to apply, in person, for a Social Security number. The Application for a Social Security Card (SS-5) can be used by anyone who has never been issued a card, needs a replacement card or has changed his or her name. Your IOR Destination Services Consultant will assist you with this process and can answer any questions you might have.

### **THIS SERVICE IS FREE.**

To get an original number and card, you'll need to complete an Application for a Social Security Card ([Form SS-5](#)), and show the following documents IN PERSON at the local social security office.

- Passport
- [I-94](#)
- Work Visa
- Any other documents received by US Immigration

If all of your information is confirmed, your Social Security card will arrive in the mail in approximately 2-4 weeks. Several days after you have successfully completed the application process, you may be able to take your identification with your receipt back to the Social Security office to inquire about your Social Security number before you receive your card. Your IOR Destination Services Consultant will assist you with this process and can answer any questions you might have.

### **L-2 Visa Employment Opportunity Law Changes**

The L-2 visa allows the dependent spouse and minor, unmarried children of qualified L-1 visa holders to enter into the U.S.

Changes took place on July 27, 2006 that apply to spouses of L-1 Visa holders in the US on an L2 Visa. Prior to that date, spouses on L-2 Visas were not permitted to obtain a social security card and were denied the right to be employed in the U.S. The law change now permits L-2 Visa holders (spouses only, not dependent children) to work on a full-time basis in the U.S. with proper employment authorization from the US Citizenship and Immigration Services (USCIS).

The L-2 Visa holder must apply for a social security card in addition to applying for an Employment Authorization Document before they can begin employment.

## **Social Security Numbers**

The Social Security Administration (SSA) has issued guidelines, which permit E-1, E-2, and L-2 spouses to obtain Social Security Numbers without having to first obtain employment.

Authorization Documents (EADs) from the CIS. They must show proof that their spouse is in E-1, E-2 or L-1 status, and present an original marriage certificate in the native language. However, before they are authorized to work, they must obtain an EAD. [The new SSA guidelines are online here.](#)

Employment Authorization Document (EAD): L-2 Visa holders can apply for this document utilizing USCIS Form 1-765, Application for Employment Authorization. They must provide the following forms of identification: valid passport, 1-94 Arrival-Departure Document, Marriage Certificate from home country, two identical and color photographs taken within 30 days of application. Currently, the process from application to EAD issue takes 3 to 4 months. The L2 Visa holder may also engage in full-time study in the U.S. A dependent child still may not apply for an EAD card except in cases of severe hardship. Local offices are open Monday thru Friday 9am to 4pm.

**\*\*Notice\*\*** Social Security offices are closed on all U.S. Federal holidays.

## **Obtaining a Driver's License/State ID Card**

In the US, a driver's license or ID card is issued by each individual state and not by the federal government. Since there is no national identity card in the USA, and many Americans don't have a passport or carry around a birth certificate, a driver's license issued by your state is often the only official piece of identification for many citizens. Since 9/11, you may need to show a valid driver's license or State ID card to enter many big office buildings.

If you are a visitor in California over 18 and have a valid driver license from your home state or country, you may drive in this state without getting a California driver license as long as your home state license remains valid.

If you become a California resident, you must get a California driver license within 10 days. Residency is established by voting in a California election, paying resident tuition, filing for a homeowner's property tax exemption, or any other privilege or benefit not ordinarily extended to nonresidents.

To apply for an original driver license if you are over 18, you will need to do the following:

- Make an appointment before visiting a DMV office (walk-ins are only accepted at our [Driver License Processing Centers](#)).
- Complete application form DL 44 (An original DL 44 form must be submitted. Copies will not be accepted.)
- Give a thumb print
- Have your picture taken

- Provide your social security number. It will be verified with the Social Security Administration while you are in the office.
- Verify your [birth date and legal presence](#)
- [Provide your true full name](#)
- [Pay the application fee](#)
- Pass a vision exam
- Pass a traffic laws and sign test. [Sample Test](#))

**Note:** To allow you sufficient time for testing DMV will not be administering written or audio exams after 4:30 p.m.

- Steps for applying for a California driver's license [here](#)
- For general information and to find an office near you, see general California [DMV website](#)

For general information and instructions on how to obtain an official state ID card or driver's license, [visit the website of the California DMV](#).

**Your Destination Services Consultant will also assist you with the proper procedure.**

### TV, Cable, Telephone, and Internet

The main service providers in the U.S. for TV cable, landline telephone and internet all offer combination packages. They are in stiff competition with each other, so special offers change monthly, sometimes even weekly.

- [AT&T](#)
- [Comcast XFINITY](#)
- [DirecTV](#)
- [Dish](#)
- [Wave Broadband](#)

### Mobile Phones

There are four major wireless carriers in the US.

- [AT&T Wireless](#)
- [Sprint](#)
- [T-Mobile](#)
- [Verizon Wireless](#)

### Computers, Electronics, Cameras

- [Apple Stores](#)
- [Best Buy](#) is a national chain. Apart from sales, their [Geek Squad](#) repairs PC computers.
- [Fry's Electronics](#)
- [Reviews](#) of Computer Stores in San Francisco

### Housewares and Furniture

- [Bed Bath & Beyond](#)
- [The Container Store](#)
- [Crate and Barrel](#)
- [Home Depot](#)
- [Ikea](#)
- [Pottery Barn](#)
- [Rooms to Go](#)
- [Williams-Sonoma](#)

### Food Shopping

- [Rainbow Grocery](#)
- [Safeway](#)
- [Trader Joe's](#)
- [Whole Foods Market](#)



**RAINBOW  
GROCERY**  
A WORKER-OWNED COOP

### Farmer's Markets

For those looking to get their goods directly from the producer, there are many farmer's market locations throughout San Francisco. From fresh produce to prepared foods, you can find an available market almost every day of the week:

- [California Farmer's Market Association](#)
- [Ferry Plaza Farmer's Market](#)
- [Heart of the City Famer's Market](#)



Courtesy of [Ferry Building Marketplace](#)

### Pet Resources:

San Francisco is a fairly pet friendly city- especially towards dogs. However, there are many laws in place regarding dog leashing and licenses.

### Dog Licenses

The SF city government requires all dogs are required to have a license, which must be updated yearly. This license can only be obtained with proof of a current rabies vaccination. New residents have 30 days to acquire a license or an unlicensed dog fee might apply.

- [Purchasing the required dog license](#)
- [List of all adoption and license fees by animal](#)

### Dog Parks

- ["Best Dog Parks in San Francisco"](#)
- [SF Parks & Recreation Dog Parks](#)

### Pet Supplies

- [Petco](#)
- [PetSmart](#)
- [Petagogy](#)

## RECREATION

### Sightseeing

As one of the most vibrant areas in the West Coast, San Francisco offers a wide selection of recreational opportunities, ranging from professional football, basketball and baseball, to permanent companies in opera, ballet, theater and symphony. San Francisco's retail offerings are world class, with several major shopping malls and urban entertainment centers. With mild annual temperatures, great beaches along the Pacific Ocean, the Twin Peaks and many parks best represented by the Golden Gate Park, the Bay Area also offers mesmerizing outdoor activities.



Alcatraz Island. Courtesy of [Melbourne Blogger](#)

A principal point of interest is Fisherman's Wharf. Although many of the locals consider it a tourist trap, it is a great place to see street entertainers, watch sea lions, visit museums or take a cruise to the infamous Alcatraz Prison or the pleasant Angel Island. Working fishing boats still come into the small harbor, and the district is home to several excellent seafood restaurants.

The Golden Gate Bridge is another must see. It has been called one of the Seven Wonders of the Modern World and is the first thing you see in San Francisco if driving in from the north, as it is one of the major road routes into and out of the city. Golden Gate Park is also a great way to see the bridge and to spend an afternoon enjoying various attractions in the park. There are Segway tours that help explore the over 1000-acre park that contains the historical Golden Gate Park Carousel, the famous de Young Fine Arts Museum, and The California Academy of Science Museum in Golden Gate Park.

- [Alcatraz Prison](#)
- [Aquarium of the Bay](#)
- [Civic Center](#)
- [Dr. Martin Luther King, Jr. Library](#)
- [Fisherman's Wharf](#)
- [Golden Gate Park](#)
- [Mission Dolores Park](#)
- [San Francisco Zoo](#)
- [The Haight Neighborhood](#)
- [Treasure Island San Francisco](#)
- [Winchester Mystery House](#)



Fisherman's Wharf. Courtesy of [SF Beach Street Grill](#)

## Art and Culture

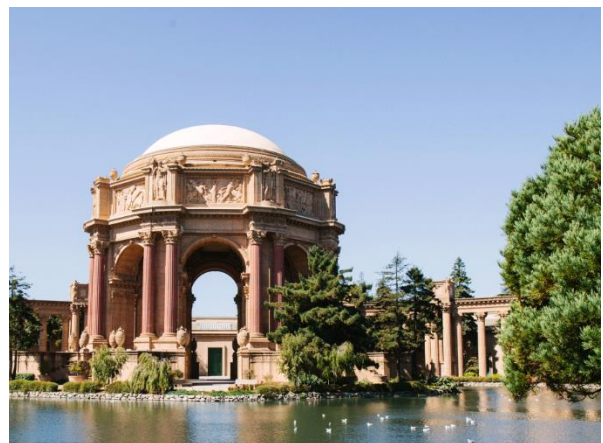
San Francisco is one of the West Coast's hubs for art and culture. It is one of only a handful of cities in the country to feature permanent dance, theater, symphony and opera companies in various venues. The Herbst Theater is one of cornerstone theaters in the area and hosts more than 200 shows presented on its stage every year. The theater is distinguished as the historic site of the United Nations Charter signing in 1945, and is now the primary venue for many of the Bay Area's premier cultural organizations, including City Arts & Lectures, San Francisco Performances, the Philharmonia Baroque Orchestra, and San Francisco Jazz (SFJAZZ).

Musicals are shown at the Orpheum or the Golden Gate Theaters, and the Florence Gould Theater hosts the San Francisco Lyric Opera. The world class San Francisco Ballet can be seen at the War Memorial Opera House, and plays are performed at the Geary (by the American Conservatory Theater), Curran and the Marines Memorial theatres.

In addition to the performing arts, the Bay Area is also home to some of the world's finest museums. The San Francisco Museum of Modern Art (SFMOMA) holds an internationally recognized collection of modern and contemporary art. It was the first museum on the west coast devoted solely to 20th century art. The Fine Arts Museums of San Francisco, Legion of Honor and de Young Museum also have impressive works of art. The Legion of Honor is considered San Francisco's most beautiful museum, and displays an impressive collection of 4,000 years of ancient and European art in an unforgettable setting overlooking the Golden Gate Bridge.

Close by the de Young museum is the California Academy of Science, which holds a huge array of science exhibits, including an aquarium and a natural history museum. For children, there is the Randall Museum that focuses on arts, crafts and natural sciences. There is also the Cartoon Art Museum that displays a range of editorial cartoons, comic books, graphic novels and newspaper comics.

- [American Conservatory Theater](#)
- [Cartoon Art Museum](#)
- [California Museum of Sciences](#)
- [de Young Museum](#)
- [Exploratorium](#)
- [Florence of Gould Theater](#)
- [Legion of Honor](#)
- [Orpheum Theater](#)
- [Philharmonia Baroque Orchestra](#)
- [Randall Museum](#)
- [San Francisco Ballet](#)
- [San Francisco of Museum of Modern Art](#)
- [The Herbst Theater](#)



Palace of Fine Arts. Courtesy of [City Segway Tours](#)

## Festivals and Holidays

San Francisco hosts a variety of festivals throughout the year. Some of the famous music related festivals include the San Francisco Blues Festival, attracting the world's most renowned musicians, and the nation's largest public electronic music festival, LovEvolution. There are also famous festivals in the area such as the Cherry Blossom Festival held in April, the San Francisco International Film Festival and Bay to Breakers, one of the largest footraces in the nation where runners dress in costume, wearing anything from elaborate costumes to wearing almost nothing at all.

Ethnic celebrations are held throughout the year as well. During the Chinese New Year in China Town, there is a colorful, vibrant parade with decorative costumes, lions, deafening firecrackers, "lucky-money" envelopes, colorful banners, ornately themed floats, martial arts groups, stilt walkers, acrobats and a 200 foot Golden Dragon. The Tet Festival in the Civic Center-Tenderloin area celebrates the Vietnamese New Year. In addition, as an area with a large LGBTQ community, San Francisco is home to one of the largest gay pride parades in nation. It's a huge, happy, chaotic celebration of diversity, politics, sexuality, and San Francisco wackiness, on the last weekend in June. About a dozen stages and spaces offer everything from square dancing to hip-hop, from a family garden to Leather Alley.

Common American events in the Bay Area include the Columbus Day Parade, Easter Parade, Fourth of July and Cinco de Mayo. A fun event held during the Christmas holidays is the Tree Lighting Ceremony at Ghirardelli Square at the end of November. The Bay Area is full of exciting events throughout the year from multiethnic parades to good fireworks on Fourth of July.

- [Bay to Breakers \(foot race\)](#)
- [Cherry Blossom Festival](#)
- [Chinese New Year Festival and Parade](#)
- [Columbus Day Parade](#)
- [Escape from Alcatraz Triathlon](#)
- [Fleet Week](#)
- [Fringe Festival](#)
- [Haight Ashbury Street Fair](#)
- [LovEvolution](#)
- [San Francisco Film Society's International Film Festival](#)
- [San Francisco Lesbian, Gay, Bisexual, Transgender Pride Parade and Celebration](#)
- [Sunday Streets](#)
- [Union Street Art Festival](#)



Chinese New Year Parade. Courtesy of [YouTube](#)



### Sports for the Spectator

San Francisco is home to two major league sports. The city's Major League Baseball team, [The San Francisco Giants](#), play their home games at AT&T Park. San Francisco's National Football League team, [The 49ers](#) play their games at Levi's stadium. Both teams command huge fan bases.



*Levi's Stadium. Courtesy of [NESN](#)*

### Sports for the Participant

The Bay Area offers various outlets to exercise and be involved in the community. There are more than 220 parks in San Francisco, natural areas, harbors that are home to many boats from all around the world, and numerous beautiful and challenging golf courses.

For runners, there are various running events and clubs that will keep you motivated and also offer an opportunity to meet new people. There are multiple 5k, 10k runs, half marathons and full marathons held all year round in the parks and city centers of the Bay Area. The San Francisco Marathon provides an awesome way to see the famous land marks of San Francisco such as the Golden Gate Bridge, AT&T Park and so on. For those who aren't avid runners, there is the largest foot race in America, Bay to Breakers where you can have a great time walking and seeing the crazy costumes during the 12 kilometer walk.

In addition, there are a number of cycling, yoga, boating and other recreational opportunities in San Francisco. The San Francisco Gate's [Entertainment Section](#) provides information on many recreational opportunities throughout the city.

- [Bay Area sporting events](#)
- [Bay to Breakers](#)
- [Golf Courses](#)
- [Running Groups in San Francisco](#)
- [San Francisco Marathon](#)

### Shopping

San Francisco offers various sites for shopping, from small boutiques to large shopping malls. [Union Square](#) is the heart of the shopping district where well-known retail stores are represented. [Maiden Lane](#) is a small, upscale shopping street located right off the center of Union Square. Another area to check out is [Fillmore Street](#). Unlike other commercial areas, Fillmore appeals to those with varied interests; it has three quaint bookstores, three flower shops and even three hardware outlets scattered among upscale clothiers. It was recently named one of America's best shopping streets by US News. [Westfield San Francisco Centre](#) is a centrally located large mall, complete with more than 160 stores.

### Expat Resource Guide

- [www.expatsexchange.com](http://www.expatsexchange.com)

### Google Translator

- [Translate](#) 90 languages to and from language of choice using iTunes.

### Volunteer Opportunities

- [Volunteer Match](#)
- [United Way](#)
- [SF One Brick](#)
- [SF Rocket Dog Rescue](#)
- [SF Family Dog Rescue](#)

### Parent & Children Resources

- [Mom's Clubs](#) - social groups offering events and outings with mothers and their young children.

### Smart Phone Apps for Travel:

- [Uber](#) : Similar to a taxi service but all web based. Payment also handled online, do not pay or tip driver directly. Uber driver knows your approximate location based on your phone GPS.
- [Lyft](#) : Wherever you're headed, count on Lyft for rides in minutes. The Lyft app matches you with local drivers at the tap of a button. Just request and go.
- [Google Maps](#) : Map by direction
- [Apple Maps](#) : Map by direction
- [Map Quest](#) : Map by direction
- [Waze](#) : Community based traffic & navigation with alternate route suggestions
- [CityMaps2Go](#) : The #1 travel app lets you discover exciting new places. Beautiful photos and insider tips at the touch of a button. You will receive stories about places you like and can instantly save and find them on your maps and in your lists.

### Smart Phone Apps for Communication:

- [WhatsApp](#) : Free local & international Real Time messaging
- [Line](#) : Exchange free instant messages with friends whenever and wherever with one-on-one and group chats. LINE is available on all smartphone devices (iPhone, Android, Windows Phone, Blackberry, Nokia) and even on your PC.
- [Viber](#) : Free text, calling, photo messages and location-sharing with Viber users. No registration, alias or invitations required. Instantly integrates with your own contact list. Best-quality mobile calls using 3G or Wi-Fi.
- [Skype](#) : Stay in touch with your family and friends for free on Skype. Download Skype today to chat and call on desktop and mobile.

**Smart Phone Apps for Local Information/Reviews:**

- [Angie's List](#) : Referrals for doctor, dentist, child care, maid, mechanic, painter, plumber, etc.
- [Yelp!](#) : Find local businesses, restaurants, bars, clubs, events, etc. with map, lists, and reviews
- [Next Door](#) : Neighbors share community events, items for sale, recommendations for babysitters, doctors and handymen, crime reports, ideas about how to improve their neighborhood and more.
- [Meet Ups](#) : Meetups are neighbors getting together to learn something, do something or share something. Cultural groups advertise gatherings here as well.

**Smart Phone Apps for Weather:**

- [WTHR13](#) : Local weather and closings; includes radar and forecast
- [Weather Channel](#) : National and international time, temperature & weather
- [Tornado](#) : Set up tornado alerts & siren

## U.S. IDIOMS

Idioms are words, phrases, or expressions that are not taken literally- they have meaning beyond a literal translation of the words. Idioms are generally used in casual, familiar conversation but can also come up in certain business settings. Here are some examples of commonly used American English idioms:

**better off** - in a more fortunate position

**Big deal!** - So what? That doesn't really matter.

**(to) blow things out of proportion** - to exaggerate; to make more of something than one should

**(to) call it a night** - to stop an activity for the rest of the night

**dime a dozen** - so plentiful as to be nothing special; common

**(to) do the trick** - to achieve the desired results

**(to) give someone the cold shoulder** - to ignore someone on purpose; to snub someone

**(to) get the ball rolling** - to get started

**(to) go back to the drawing board** - to start a task over because the last try failed; to start again from the beginning

**happy camper [slang]** - a happy person; a satisfied participant

**(to) have a heart of gold** - to be very kind and giving

**(to be) head over heels in love** - very much in love

**(to) hit the nail on the head** - to be right

**(to) learn the ropes** - to learn the basics

**(to) lose one's touch** - to no longer be able to do something well

**made of money** - very rich

**needless to say** - obviously

**piece of cake** - very easy

**(to) pitch in** - to help

**(to) pull an all-nighter** - to stay up all night to do work

**rule of thumb** - a useful principle

**(as) sharp as a tack** - very intelligent

**(to) sit tight** - to wait patiently

**(to) stab someone in the back** - to betray someone

**(to) tell someone off** - to scold; to tell someone in strong words what one really thinks

**When pigs fly! [slang]** - never

**(to) twist someone's arm** - to persuade someone; to convince someone

**(to be) up in the air** - not yet determined; uncertain

Many common American idioms come from sports, here are some examples:

**strike out-** to fail or to do poorly at something (*baseball*)

**(to) call the shots-** to make the decisions; to be in charge (*basketball*)

**ballpark-** a guess or an estimate (*baseball*)

**down and out-** lacking money or prospects; penniless or destitute (*boxing*)

**down to the wire-** to the very end or last minute (*horse racing*)

**drop the ball-** to make an error, to miss an opportunity (*football, baseball, rugby*)

**hands down-** with great ease; unconditionally; often (and originally) in the phrase “to win hands down” (*horse racing*)

**(to) have someone in your corner-** to have the support or help of someone (*boxing*)

**(to) hit it out of the park; home run-** to be wildly successful, to do a great job (*baseball*)



To learn even more idioms, visit the following links:

- [Everyday American English Idioms](#) - with example sentences.
- [Useful Idioms for Lower-Intermediate to Advanced Students \(Teacher's Resource\)](#)
- [Idiom Site A-Z](#)
- [Sports Idioms](#)
- [English Language Learning: American English Idioms](#)

## PUBLIC HOLIDAYS

Holidays can be confusing as there are national (federal) holidays, bank holidays, state holidays. Verify those in your area with Human Resources at your place of business, especially before planning vacations or weekend get-aways!

[Federal Holidays](#)

[California State Holidays](#)

The following are federal holidays in the United States and need to be treated as such by employers:

- New Year's Day January 1\*
- Martin Luther King Day Third Monday in January
- Memorial Day Last Monday in May
- Independence Day July 4\*
- Labor Day First Monday in September
- Columbus Day Second Monday in October
- Veterans' Day November 11\*
- Thanksgiving Day Fourth Thursday in November
- Christmas Day December 25\*

\*If a holiday falls on a Sunday, the day following is observed as the legal holiday.



San Francisco Skyline. Courtesy of [SF Station](#)