



Moving to the US – What to Expect

Do I need a Social Security Number?

If you are coming to the US with a work visa, you will need to apply for a Social Security Number. (B-1 Visa's or Traveler's Visa are not eligible). The assignee will need an I-94 form (printed out after arrival to the US), SSN application and passport/visa. A spouse that comes in on an L-2 visa would need the same information as well as a certified translated marriage certificate/legal proof of marriage (if not in English) to apply. The marriage license must be an original. Assignees can typically visit the Social Security office within 5 business days of their arrival to successfully apply. **Your local Destination Consultant will be able to advise on any wait times that they are seeing in their particular location.**

How do I open a Bank account?

Your IOR Destination Consultant will advise on the banks that allow assignees (you) to open an account without a Social Security number. Typically, a passport, letter of employment and home country proof of address (utility bill or driver's license with your address) is all that is needed. Some banks require proof of your US address. If this is the case, IOR would suggest opening an account with a bank that does not have this requirement. Your account will be active that same day you apply, and you may be given a temporary debit card that can also be used as a credit card. (When using as a "credit card" please note that the funds will immediately be deducted from your account, like the debit function.) Given that the assignee does not have a US credit history, the assignee can obtain a secured credit card to start building their US credit. Usually, you will be eligible for an unsecured credit card after 3 months in the US. **Please note that banks change their rules quite often regarding necessary documents to open a bank account without a Social Security number. Your local Destination Consultant will be able to advise on the best options available to you at the time of your arrival.**

Do I need to apply for a State-Issued Driver's License?

Each state has different requirements for obtaining a license. You can drive on your home country license typically for 2-3 months from the time you establish residency. Residency is established on the date your permanent lease begins. To apply for your driver's license, you will need your Social Security Card and two proofs of your address in the state you will receive your license. Some states offer reciprocity with other countries (Germany, France, and Italy) and the IOR Destination Consultant can advise on the process. Some states require two visits to the

driver's license offices, one for the written exam, one for the driving exam. An International Driver's Permit is a translation of your home country license and may be a good option for a short-term assignment of 6 months or less. **Some states are still experiencing delays in obtaining appointments to receive a Driver's License; therefore, we recommend a rental car before an assignee can lease/ purchase a car.**

What do I need to know about securing a lease?

The standard lease term in the US is 12 months. While it is possible to negotiate leases that are shorter or longer than 12 months, they are not as common. If a shorter lease is acceptable, it will typically come with a premium rent. If a lease contract exceeds 12 months in length, IOR will negotiate with the landlord to insert a transfer or diplomatic clause which would allow the assignee to break the lease if he/she is transferred out of the area for business reasons. Rent is typically due on the 1st of the month and utilities are not included in the rent. Your IOR consultant will guide you in the process of establishing your utilities but because of privacy issues, a 3rd party cannot set up the services. Most rental units in the US are unfurnished but, you can expect to have a refrigerator, stove/oven and possibly a dishwasher and microwave. Additionally overhead lighting and window treatments in most rooms is also provided. **Many areas are experiencing a housing shortage and competition for rental properties are at an all-time high. Flexibility and response time are key in securing a desired property.**

In certain areas such as New York, New Jersey, Massachusetts and possibly Connecticut, a **broker's fee** is required to be paid by the tenant. This fee can vary from one month's rent to up to 15% of the annual rent. In other areas of the country, broker commission is paid by the landlord with no cost to the tenant.

How far in advance should I start looking at schools for my children?

The local Destination Consultant can guide the assignee and their family through the **US School process**. If the assignee has children, school support is highly recommended. There are excellent public and private school options available throughout the U.S., but schools vary greatly by location. Most public schools have boundary areas, and your home must be within those boundaries to attend that school. You will be required to show proof of your address (i.e., copy of lease or home purchase agreement) to be allowed to register in that school. Please always confirm requirements with the school you are interested in before assuming that your child will be able to attend that school. It is also important to know what is required to register children at public schools and enrollment deadlines and tuition at private schools. IOR cannot guarantee anyone's placement at a private school, but we can guide the assignee through the process with applications, appointments, and information. The starting age for school is 5 (Kindergarten) with a state set cut off dates to be eligible for kindergarten, the local consultant will be able to advise the family based on their local school district. Pre-schools are private and typically enroll children as young as 2 ½ through 5. 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 two proofs of residency. An assignee does not need a social security number to enroll their children at school.

Please note that although private schools can offer in person tours, public schools may require proof of residency before speaking with the prospective family.