# The destination guides



## United States

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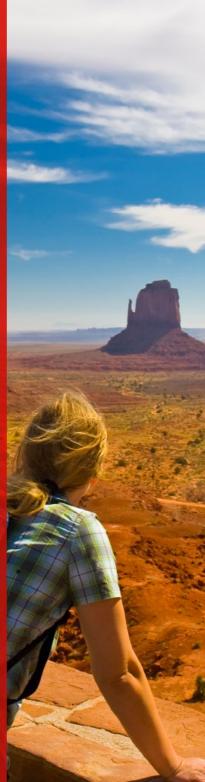
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### Editorial

#### America!

Dreams have evolved, but the will to travel to this great nation is still deeply rooted in the mind of immigrants. Since the beginning of the Twentieth Century, they have been setting off, full of hope. Nowadays, everyone prepares their expatriation meticulously.

50 stars, 50 nations from Atlantic to Pacific, magnificent landscapes, major cities, each with an identity of its own: New York, San Francisco, Los Angeles, New Orleans... multinational enterprises, prestigious universities... the possibility to succeed more than anywhere else... History, Art, Culture, and Sports... These are a few of the myriad of reasons which make the United States of America one of the expatriate-led destinations in greatest demand.

The Expat Blog Guide aims at providing you with concrete and useful information and advices to manage successfully the expatriate-led project for yourself and your family.

Enjoy the reading, and welcome to the United States of America!



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### expat-blog

Discover, exchange, share



The Expat-blog.com website is intended for people having the desire to live the expatriate adventure at the international level.

Being a true multilingual communication platform, its mission is to share a pragmatic vision of life abroad, through forums, directories, blogs of expats, a social network setting and downloadable expatriation guides.

Expat Blog is the most all-around expatriate network on the web, consisting of an active platform of more than 220 000 members from 206 countries around the world.

A website by expatriates, for expatriates.





## The United States

### **General Points**

The United States comprises 50 states. plus a federal District of Colombia covering Washington, and altogether constituting a Federal Democratic Republic. The White House, the symbol of Executive Power, is under the President's control, while the Legislative Power is managed by the Congress sitting at the Capitol. The Supreme Court, for its part, has the authority over the Judicial Power. The US Constitution is one of the oldest still-functioning constitutions in the world. It is based on the fundamental rights of citizens, and is founded on the delegation of powers in order to be mutually well-managed and wellbalanced.

The United States exerts an influence at the economic, political and military levels throughout the entire world.

With a surface area of 4 500 km, wide-ranging from the Atlantic to the Pacific coast, and more than 2 500 km between Canada and the Mexican Border, the United States is the fourth biggest country in the world. The highest peak on the US territory is found in Alaska, culminating at 6 194 m. The

vastness of these territories and the variety in terms of reliefs and climates, offer different contrasted landscapes: from Rocky Mountains to fertile lands; from semi-tropical coasts to big lakes; not forgetting the barren, dry and arid lands.

30% of the population lives in metropolis; for example New York, having a population of 8 million inhabitants, followed by Los Angeles, Chicago, San Francisco and Dallas.

The current American President, Barack Obama, was elected on the 4th November 2008 and is the first African-American President in History. Google Maps United States

### **Key Figures:**

Surface area: 9 629 048 km²

Capital: Washington D.C

Population (2010): 308 500 000

Language: English
Money: Dollar/ \$ / USD

1 Euro= 1.3293 \$

**Regime:** Federal Republic President: Barack Obama

GMT TIME: -5hr (East Coast) and

-10hr (West Coast)



### Formalities

### > Going to the United States

To go to the United States, foreign nationals must be in possession of an individual biometric passport using the integrated circuit chip. It is also known as the e-passport.

In-Transit travellers have to comply with the US terms and conditions and also those of the destination country (very often requiring the passport to be valid for 6 months after the return date.)

### < 90-day Duration of Stay

Visas Exemption for Foreign nationals

Andorra, Australia, Austria, Belgium, Brunel, Spain, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Ireland, Iceland, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, New Zealand, Netherlands, Portugal, Republic of Korea, Czech Republic, San Marino, Singapore, Slovakia, Slovenia, Sweden, Switzerland.

However, they have to submit an electronic authorisation request to travel called ESTA (Electronic System for

Travel Authorization) at least 72 hours before their trip. The reply is mostly immediate.

In case of refusal, it is possible to make an application for a temporary visa at the United States Embassy in the country of origin. The progress of the request can be consulted on the ESTA website and the final decision will be given within 72 hours.

### Good to know

As of 14th September 2010, ESTA is compulsory and costs \$14 payable online via credit cards. ESTA is valid for 2 years from the delivery date. All changes related to civil status, passport, or situation will result in a new authorisation request.

Before every trip, you will have to update online the flight numbers, dates and times

### Attention:

ESTA is valid for a maximum of 90 days and cannot be extended.

Any overstay will result in the deportation from the US territory and cancellation of the authorisation.

Work is not permitted with ESTA



### **Useful Links:**

ESTA www.esta.us

### Foreign nationals requiring a Visa

For all other countries, the Tourist visa is compulsory.

The procedures are to be carried out at the US Embassy in your country of domicile.

Applications have to be made online using the form DS-156

https://evisaforms.state.gov/ds156. asp?lang=1

### > 90-day duration of stay

All foreign nationals wishing to stay and/or work for duration of more than 90 days have to apply for a visa.



### Visas

### > Types of Visas?

To work in the United States, it is necessary to obtain a job offer in order to apply for a Work Visa. Different Visas are adapted to each socio-professional category, bearing a distinct alpha-numeric code.

List of the most common work visas

### "H, L and Q" visas

The applicant must obtain a work contract or a job offer from a company located in the United States.

The employer should send an official job offer for non-immigrant worker to the US Immigration Services within the I-129 Form.

If the application is approved, the employer will receive the I-797 work authorisation form, which they will

visa	Description
H1A	Qualified nurses/Temporary work
H1B	Employment in a specialty occupation requiring at least a Bachelor degree; Artists, show people, renowned sportspersons and models and their assistants
H2A	Agricultural labour or services of a temporary or seasonal nature.
H2B	US companies hiring foreign nationals to perform temporary work for which no US workers are able to fulfil.
НЗ	Professional trainees in a US company or a branch of a multinational company.
H4	Spouse and children of the H1B visa holder. They are allowed to work.
L	Foreign national executives from multinational companies being transferred to subsidiary branch or parent company (minimum of one-year experience in the company. Note: "Blanket L" visa:  To provide 3 signed copies of the I-129S application form for approval during the interview.  Plan for the after-interview, in case of approval, the payment of an extra \$500 for Fraud Prevention and Detection fee.
L2	Spouse and children of the L visa holder. The right to work will be granted.
Q	Participants of certain cultural exchange programs.



address to the applicant so that the latter can process their visa request at the U.S. Embassy of their country. The request will have to be accompanied by the following documents:

- <u>DS-156</u> and <u>DS-157</u> forms already filled in and duly signed.
- The original of the I-797 form
- A passport-sized photograph
- · The visa fees
- Self-addressed pre-paid registered envelope or return pre-paid courier for passport return.

#### Attention:

Regarding the ID photographs, they are to conform with U.S. passport photo requirements mentioned on the U.S. Department of State website:

http://travel.state.gov/visa/visaphotoreg/visaphotoreg 5334.html

### Good to know:

The embassy will contact the applicant later for an individual interview, and a medical test may sometimes be required.

The validity of the H1B and L1 visas is generally for 3 years (renewable 1 time). The beneficiaries will then be able to apply for the Green Card.

#### Attention:

The validity of the job application by the authorities, I-797, does not

guarantee at any point the granting of a work visa.

#### Other professional visas:

There are other types of visas for the United States: journalists, entrepreneurs, artists, sportspersons... For more information, you can consult the U.S. Embassy of your country of residence.

### **Useful links:**

U.S. Department of State:

www.state.gov

### **Student Visa:**

To be granted a student visa, it is compulsory to be enrolled on a course at an American recognised university or a higher education institution, or to participate to a linguistic program (See the conditions in the Learning Chapter).

### **Types of Student Visa**

**F-1 Visa:** Foreign students wishing to live in the U.S. for full-time studies at a university or a higher education institution The F-1 visa holder is not allowed to work during the first year. However, the student will be able to apply for an employment authorisation later (I-765 form - Application for Employment Authorization).



**J-1 Visa:** Students wishing to follow a degree course in Arts, Culture Studies or a training placement in the United States, au pair stay.

**M-1 Visa:** Students wishing to enrol for a technical or professional training; it allows an extension of stay of one extra month for every 4 months of studies and a practical training for the course delivered ("Optional Practical Training").

#### **Modalities**

After admission, the institution will forward to the student the I-20 form, which you will have to register online on the SEVIS system (Student and Exchange Visitor Information System) and also pay online for the registration fees (\$200).

It will then be possible to download the DS-156/-157/-158 forms and apply for your F, M or J Student Visa, enclosed with the following documents:

- Passport
- I-20 form
- SEVIS registration receipt
- Bank statements showing proof of required funds (edited in English)
- Filled-in and signed DS-156/-157/-158 forms
- · An ID photograph
- · Visa fees
- Self-addressed pre-paid registered envelope or return pre-paid courier

#### Attention:

The SEVIS registration does not guarantee any Student Visa approval. In case of refusal, the fees are non-refundable.

### **Immigrant Visa**

The Immigrant Visa concerns people wishing to live permanently in the United States for familiar or specific relational reasons:

#### **Husband, Spouse**

Minor/Major Child of an American national

Parent of an American minor/major child

#### **Brothers. Sisters**

An Immigrant Visa application has to be submitted first by the American national living in the United States at the USCIS – Citizenship and Immigration Services. After approval of the request, the applicant will be notified and so will be the National Visa Center.

The future immigrant will be able to convey his request to the US Embassy of his country and follow the general procedure (you must send your request with these documents: individual interview, medical test, visa fees payment).



### **Useful links:**

US Citizenship and Immigration Services – USCIS

#### www.uscis.gov/

US Department of State – Family based Immigrant visas

http://travel.state.gov/visa/immigrants/types/types 1306.html

### Visa Fees

Rates since 04 June 2010

- 115 s (US \$ 140) / B (B1/ B2), C, C1/D, D, F, I, J and M categories
- 123 s (US \$ 150 / H \*, L \*, O, P, Q and R categories
- 320 s (US \$ 350) / E category
- 287 s (US \$ 350 ) / K category
- · For a detailed information:
- Visa Fees <a href="http://travel.state.gov/visa/temp/types/types\_1263.html">http://travel.state.gov/visa/temp/types/types\_1263.html</a>

### **Compulsory Medical Test**

For all long-term visa applications, a medical test will be required by the US Embassy.

Modification on health requirements as from 4th June 2010 for long-term visas:

Any person infected by a contagious disease representing a threat to public health (including tuberculosis) may be refused a long-term visa.

Since 2010. HIV has been removed

from the "Center for Disease Control and Prevention" listed diseases.

### Immigration Questionnaire

Travellers to the United States will have to fill in the I-94 form, of green colour for people exempted from visa requirements, and of white colour for temporary resident visas.

Upon arrival, customs officers will detach the coupon from your form and will stick it to your passport. In all cases, visitors will be photographed, and fingerprints taken.

#### Attention:

Do not forget to ask a customs officer to remove the coupon from your passport during your departure because this can lead to complications during your future stays. If your coupon is not detached, you will have to send it back to the concerned authorities, accompanied by a cover letter to the following address:

#### ACS Inc.

1084 South Laurel Rd, London, Kentucky 40744 USA

### The Green Card

The Permanent Resident Card, better known as the "Green Card", is an identification card issued by the US Department of State. It allows



non-American citizens to settle and work legally in the United States without visa. The rights and duties of the card holders are in all points identical to those of a US citizen except of the right to vote and to serve as a member of jury. It is compulsory to keep the card with you all the time for identification purposes.

#### Modalities:

To obtain a Green Card, one must make an application at the US Immigration (U.S.C.I.S.). In case of approval, the applicant will be issued an immigrant number. It can take very long time to obtain this number, the latter being attributed in terms of quota limited per nationalities.

Once you get your Immigrant number, you only have to request that the Temporary Visa be changed into a Permanent Resident Status. After a medical visit and the H.I.V screening researches on antecedent test. criminal records, and the biometric test, the green card will then be issued to the successful applicant. The complete procedure is long and can take up to five years.

### Good to know

Every year, the US Government organises the USA Green Card Lottery when 50 000 winners are issued a US Green Card. To participate, you have

to go on the US Department of State website at the following address: http://www.dvlotterv.state.gov/ follow the instructions. However, there are some restrictions to participate to this lottery.

### US Embassies and Consulates

### **United Kingdom**

U.S. Embassy, London 24. Grosvenor Square London, W1A 1AE United Kingdom Tel: (+44) 020 7499-900

Website: http://london.usembassy.

gov/

#### India

U.S. Embassy, New Delhi Shantipath, Chanakyapuri New Delhi - 110021

Tel: 011-2419-8000 Fax: +91-11-24119-0017

Website: http://newdelhi.usembassy.gov/

#### Canada:

U.S. Embassy Ottawa 207 BANK Street, suite 418 Ottawa, Ontario K2P 2N2 Canada

Tel: 613 688 5335

E-mail: ottawainfo@state.gov

Website: http://ottawa.usembassv.gov/



#### Australia

American Embassy

Moonah Place, Yarralumla, ACT 2600

Tel: (20) 6214-5600 Fax: (02) 6214-5970

Website: http://canberra.usembassy.

gov/

Note: Only limited American Citizen Services are available in Canberra

You can see the contact details of U.S. embassies in other countries on: http://www.usembassy.gov/





### **US** Customs

There are a lot of restrictions concerning products that can be imported to the United States.

### Prohibited and restricted products

- Food products derived from plants or animals are prohibited on US territory (neither cheese nor foie gras will be accepted)
- Medicines, Cuban cigars, cigarettes, alcohol, weapons, forged products, green plants etc. are also prohibited. Some items are embargoed.

#### To declare:

- Amount of money > \$ 10 000 (or equivalent in foreign currency)
- Animals (See chapter on Practical Life)

### Security:

The USA is very strict when it comes to security. The United States have a zero-tolerance policy.

### During your trips by plane or by ship:

- Keep your luggage attended
- Refuse to carry any luggage for a third party
- Comply with the instructions from the on board staff

### **Useful links:**

**US Customs** 

http://www.customs.gov/.





### Foreign Diplomacy

Consulates: http://www.state.gov/s/ cpr/rls/fco/69458.htm

Embassies: http://www.state.gov/s/ cpr/rls/dpl/101885.htm

**British Embassy in Washington** 

3100 Massachusetts Avenue, NW 20008

Tel: (202)-588-6500 Fax: (202)-588-7870

Website: http://ukinusa.fco.gov.uk/en/

**Embassy of India in Washington** 

2107 Massachusetts Avenue. NW 20008

Tel: (202(-939-7000 Fax: (202)-265-4351

Website: www.indianembassy.org

**Embassy of Canada in Washington** 

501 Pennsylvania Avenue, NW 20001

Tel: (202)-682-1740 Fax: (202)-682-7726

Website: http://www.canadainternational.gc.ca/washington/index.

aspx?lang=eng

**Embassy** Washington 1601 Massachusetts Avenue.

of

Australia

in

Tel: (202)-797-3000 Fax: (202)-797-3168

20036

Website: http://www.usa.embassv.gov.

au/whwh/home.html



### Working

- > The Job Market
  - > Finding a job?

#### The Job Market

The job market is relatively open in the United States and some sectors represent a very big potential, for instance computer industry, new technologies, engineering, cookery or hairdressing.

The actual financial crisis has however slowed down employment of less qualified foreign nationals.

We cannot neglect the linguistic requirements to move up the ladder professionally: a good English level is crucial to obtain a good job in the country.

The minimum wage varies around \$7 per hour. The legal working hours are variable but an average working week is equal to 40 hours; the employee is allowed two weeks off in average per annum, sometimes more, depending on their service in the company.

Some employers offer non-attractive salaries but at the same time, provide health insurances including dental expenses, which is a significant opportunity.

### **Useful link:**

U.S bureau of Labor Statistics <a href="http://www.bls.gov/">http://www.bls.gov/</a>

### Finding a job

All the means are good to get a job: newspapers, job hunters offices, temporary employment agencies, consular services, bi-national Chambers of commerce, Internet... Do not hesitate to contact directly the companies you would have targeted.

Regarding your CVs and covering letters, conform to the local requirements. The CV must be clear and concise. Enclose your academic qualifications according to the US standards; put forward your motivations and aspirations for the job you are applying, and include your work/ professional experiences.

Eventually, you need to stand out. Online applications followed up by the same applications being sent by post are more likely to get a reply. Sending an application by post or by fax could indeed make you stand out.

Do not underestimate National Employment agencies or Chambers of Commerce.



### **Useful links:**

**United States Department of Labor** 

http://www.doleta.gov/Programs/

Manpower USA

http://us.manpower.com/uscom/

index.jsp

**Elite Staffing** 

http://www.elitestaffing.com/

<u>eliteusa.html</u>

Monster

http://www.monster.com/

**New-York Times** 

http://www.nytimes.com/



## Creating an enterprise

In order to bring any investment to a successful conclusion or to manage a new business start-up project, it is compulsory to have a work visa. Regarding the creation of a new business, the E-1 and E-2 visas are the ones delivered most often.

These are conditional visas and only countries having signed a treaty with the United States can benefit from them (Treaty visa). The list of countries which are signatories of this treaty is available on the US Department of State website: <a href="http://travel.state.gov/visa/fees/fees">http://travel.state.gov/visa/fees/fees</a> 3726.html.

The conditions for the E-1 and E-2 are restrictive and depend on the minimum investment capital, expected job creation. For more information, check the website: <a href="http://travel.state.gov/visa/temp/types/

Concerning the independent worker's status, there is no specific visa. One of the possible solutions is to obtain a Work Visa linked to a local employer, then to apply afterwards for a Green Card. It will enable you to set up your own business without any issues related to with your status.

For any information related to statistics and market researches, we advise you to consult the economic services of embassies and also the bi-national Chambers of commerce established in the United States.



### Tax System

### > How to prepare the tax declarations?

#### Income tax

Taxation in the United States is very complex. Taxes are paid at federal, state, and sometimes communal levels. For example, a person living in New York pays tax on his federal income. He also pays the State of New York Tax and eventually pays the City of New York Taxes.

Tax pressure varies a lot depending on the State. Some of them do not impose neither individual nor corporate income taxes (such as Texas). However, other states impose a heavy tax burden (for example New York).

#### **Double Taxation Convention:**

Check on the U.S. Department of the State website if your country figures on the list of signatory countries of any Double Taxation Treaty with the United States: <a href="http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/default.aspx">http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/default.aspx</a>

#### Income tax:

You must determine your fiscal status. A resident pays income tax as any other US citizens. You are considered as a "fiscal" resident by the US

administration in the following cases: Holder of a Green Card and resident visa in the United States for a period exceeding or equal to 183 days during the financial year.

Income taxes are generally deducted from the source of income, and Annual Revenue Declaration is compulsory.

### **Income Tax Rates 2010**

(Joint declaration)

Amount of Income	%
From 0 to \$ 16 750	10 %
From \$16751 to \$ 68 000	15 %
From \$68 001 to \$ 137 300	25 %
From \$ 137 301 to \$209 250	28 %
From \$ 209 251 to \$ 373 650	33 %
> \$ 373 651	35 %

### Income Tax on companies and other corporations

There are different levels of taxation:

Taxes are imposed by federal and all states government, counties and towns. Consequently, an income can be subject to a triple taxation.

Taxation rules are uniform: companies constituted in the United States are liable for the federal tax on the average of their incomes from US or foreign origins.



Taxation is based on the taxable income. The rate of taxation is determined in percentage of a progressive scale.

Taxable of companies in the United States in 2009:

Taxable income (\$)	tax (\$)
<b>0 - 50,000</b> 15%	0
> 50,000 and < 75 000 + 25% of surplus > à 50 000	7 500
> <b>75 000 and &lt; 100 000</b> + 34% of surplus > 75 000	13 750
> 100 000 and < 335 000 + 39% of surplus > 100 000	22 250
> 335 000 and <10 000 000 + 34% of surplus > 335 000	113 900

+ 38% of surplus > de 15 000 000 > 18 333 333 35%

> 10 000 000 and < 15 000 000 3 400 000 + 35% of surplus > de 10 000 000 > 15 000 000 and < 18 333 333 5 150 000

On the other hand, tax rules at State level and local authorities vary a lot. Comparisons between Tax legislations have to be attentively examined when choosing a location.

### Tax

Some taxes are imposed exclusively at local level: it is particularly the case for Sales and Use Tax.

### **Useful links:**

Income tax in the United States <a href="http://www.irs.gov/">http://www.irs.gov/</a>

Department of the Treasury
<a href="http://www.treas.gov/education/fact-sheets/taxes/ustax.shtml">http://www.treas.gov/education/fact-sheets/taxes/ustax.shtml</a>

Tax Administration: http://www.taxadmin.org/



### Banking

### > How to open a bank account?

### **Opening an Account**

To open a bank account in the United States, you will be asked one or two proofs of ID, a proof of address, contact details of your employer, your social security number, and also two guarantors in the United States.

A debit card will be issued to you. You can request two cheque books (some cheques will be given to you for free upon opening of the bank account). Bank charges vary from one bank to another. A fee will be applicable to withdrawals from cash machines (ATM) outside of your bank's network (\$ 1 to \$ 3 per withdrawal).

Credit cards, on the other hand, are issued under conditions. The bank will do a credit check, where the credit history of the applicant will indicate their creditworthiness or the likelihood he will pay his debts. The credit history of a person is a record of their incomes and expenses, debt ratio, bank guarantees... The credit limit will be calculated in terms of your incomes or bank guarantees.

### Good to know

You can check your credit history online at anytime.

**Equifax – Credit History Report** <a href="http://www.equifax.com/home/">http://www.equifax.com/home/</a>

### **Useful links:**

**HSBC USA** 

http://www.hsbcusa.com/

**Bank of America** 

https://www.bankofamerica.com/index.jsp



### Moving Out

### > How to prepare my move

An international move requires a special attention. You should get information from official organisations, and study carefully the offers and terms and conditions of different forwarding companies.

Advice from expatriates already living in the United States can be very useful. It is sometimes wise to sell some belongings before moving out, and re-buy once on the US ground.

### Choice of forwarding company

Choose preferably an international forwarding company referenced by professional bodies such as FIDI (Network of International Quality Movers), having a structured network and a local affiliates in order to facilitate customs clearance and the final delivery. This choice will ensure you a secured move.

### **Useful links:**

FIDI Network of International Quality Movers

FEDEMAC - Federation of European Movers

### Knowing the shipping volume

An expert in international removals can come to your place for an evaluation of the shipping volume and from that, determine the best solution.

The contract for relocation needs to include many essential points:

- Address where your belongings must be taken
- Delivery address
- Volume
- Type of transport and Duration
- Services and duties of the removal company
- · The price
- Conditions of carriage until destination
- · Insurance cover

Infos: You should define with the forwarding company the services you want: disassembly of furniture kit, packing of all or part of the shipping, packing boxes etc. It is judicious to entrust to a professional the packing of fragile items going abroad.



### **Declaration of value**

It is essential to make a very precise list of what the container (or box) contains in order to establish the Declaration of Value. The latter is required to finalise the estimate and to sort out the claim in case of any loss or damages of your belongings (it is essential to keep a copy of this list).

An "Accidental Damage Cover" can be offered by the forwarding company, covering all the non-predictable damages related to the transportation of goods up to the value indicated in your declaration. An insurance contract will be issued.

### The Consignment or Waybill

The consignment resumes the terms and conditions of the contract, means of transport, transported volume, name and address of the client and the transport company. You have to sign the consignment during the loading and the final delivery.

### Customs clearance – Exemption

It is compulsory to go through a broker to carry out the customs clearance formalities and to obtain a duty-free entry for the personal and/or domestic effects. Brokers are connected to the Customs via Internet (ABI Automated Broker Interface). Domestic properties

include furniture, carpet, paintings, crockery, house clothes, and similar products... Only used goods and in the owner's possession for more than a year will be exempted from tax.

New products or of less than a year will have to be declared on the 3299 form, including the price and date of purchase. They will then be subject to local tax.

You will have to provide to the broker photocopies of the following documents:

- Passport
- · Declaration of value
- Work or immigration visa
- Filled-in and signed 3299 Form.

### Good to know

The average duration of customs clearance can vary from a couple of hours to 24 hours. To make it quicker, it is possible to fill in pre-arrival registration, that is, to register before the arrival of the freight.

Customs clearance modalities: <a href="http://www.customs.gov/">http://www.customs.gov/</a>



### Accommodation

### > How to find an accommodation

Finding accommodation in the United States is relatively easy. Whether it is about buying a home or renting an apartment or a detached/semidetached house, there is a multitude of real estate agencies, specialised newspapers, Internet advertisements or posts which will enable you to make your choice.

### Location

Research criteria will be done by States, towns, districts, and then in terms of your expectations and financial budget. It is to be noted however that prices are more or less equivalent to the prices in Europe, and that rents in big cities and towns are much higher, particularly in renowned areas. Being in great demand, the quantity supplied is largely below the quantity demanded.

### Good to know

The tenancy agreement is generally for one year, and the rent is payable monthly.

A deposit is requested to cover any possible damage.

An extra month in advance can be requested to keep equilibrium of the rent payment in case of any missed payment.

### Buying a property

Due to the crisis concerning the housing market, house prices are relatively low, enhancing a lot purchase opportunities. You can start your research through the Internet by typing your selection criteria "real estate agency" + the town of your choice.

To buy a property, neither visa nor permit are necessary for a foreign national. Only the origin of funds used for the purchase has to be justified. The purchaser has to sort out the solicitor fees and subscribe to different compulsory insurance covers.

Do not hesitate to hire a lawyer to protect yourself from any confusion or procedural irregularity in the sale contract. You also have to apply for an Individual Taxpayer Identification Number (I.T.N.) for the settlement of Property Tax.

http://www.irs.gov/individuals/



### **Attention**

If you are not a permanent resident or do not have a Green Card, buying a property does not endow you a resident visa in the United States.

### **Useful links:**

Check on your search engine "Real Estate USA" or "Real estate + Town"





## Going for Studies

- > What are the steps to follow?
- > Is a visa necessary?

### **Higher Education**

Studying at a US university is a dream for many foreign students.

These universities, considered among the most prestigious in the world, have exceptional financial means at their disposal, ensuring not only a quality teaching but a unique and incomparable quality student life on the campus.

Inevitably, the enrolment fees are high and so are the tuition fees, especially the first years (for example, Harvard University). The fees are lowered down as from the 3rd year.

AScholarship System can be implanted for the most brilliant students, either passing through embassies, or directly in the universities.

### **Conditions**

### Academic Qualification Level and Competencies

The selections are particularly sharp. Besides the minimum certificate required (minimum HSC or equivalent) to be accepted on a degree course, entry tests are also carried out for knowledge assessment.

- S.A.T. Scholastic Assessment Test or A.C.T. – American College Test:
- To assess English and Maths knowledge;
- Graduate Record Examination for MA or Doctorate students;
- G.M.A.T. Graduate Management Admission Test for MBA students

### Appropriateness of the Degree course

Intended studies in the United States have to correspond to the applicant's initial field of study.

### Master of the language

The TOEFL (Test of English as a Foreign Language) is requested by all institutions to ensure a sufficient mastering of the language to follow a class in English.



#### **Financial Guarantees**

Financial guarantees are necessary to pay for the enrolment fees and meet the student's needs during his studies.

#### Motivation

Motivation is essential; a cover letter is sometimes attached to the application file, placing emphasis on the reasons for the university choice.

#### Selection

Ask your university or U.S. Embassy in your country about the eventual University Exchange Programs, partnerships, etc. and consult the useful links.

#### **Modalities**

A visa is compulsory for foreign students wishing to study in the United States.

Consult the Chapter – Formalities – Visas.

### **Useful links:**

Universities, Institutes and High Schools in the United States

Search by programmes, certificates / Browse by states, cities, towns... http://www.gradschools.com/





### Health

- > How does the Health Care System work?
  - Is a Social Security cover required?

We can't open this chapter without referring to the <u>Health reform</u> President Barak Obama presented in 2009.

### Important:

First of all, you need to apply for your social security number (SSN). This card will allow you to open a bank account, rent a flat, apply for a loan, take your driving license test, etc.

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To do so, you will have to go to the nearest Social Security Administration Office <a href="http://www.socialsecurity.gov/">http://www.socialsecurity.gov/</a>, fill in the SS-5 form (downloadable on the SSA website) and submit it accompanied by the following documents:

- · Passport
- Visa
- Document from U.S. Citizenship & Immigration Service
- Filled-in and signed SS-5 form

### Important:

This card is confidential, and the number should never be disclosed (except from the government services) because it gives access to your personal details.

### Attention:

A medical prescription from a doctor outside the Unites States does not enable you to buy prescribed medicine in the United States.

### **Useful links:**

Social Security Office search – To locate the nearest office

https://secure.ssa.gov/

**Social Security Online** 

http://www.socialsecurity.gov/

Formalities to obtain your social security number

http://www.ssa.gov/ssnumber/



### Social Protection in the United States

There are two main Social Security systems: Medicaid (for people with low incomes, people needing assistance, children and people with disabilities) and Medicare (for elderly > 65 years).

In other cases, it is necessary to subscribe to a private medical insurance. Taking into account the huge fees for health care, it is more than necessary to subscribe to a health insurance for expatriates, especially designed for your situation, which will enable refunds for medical expenses and/or repatriation...

### **Useful numbers:**

**911**: Emergency number used to call for ambulance, police, and fire station

### Good to know:

Emergency Medical Services may not be free of charge. Check carefully before going.





## Driving in the USA

- > Is my driving license valid?
  - > How to obtain a driver's license?

For a stay of less than 90 days, national driving licenses, or international driving licenses from your country of origin, more than one year old, are valid in all the US states except from Florida where only the International Driving Permit is recognised.

If the stay lasts more than 90 days, you will be required to take a driving test of the State in which you will be residing, except if the State and your country have made an agreement and that the State offers a Driver's license exchange (South Carolina, Colorado, Connecticut, Delaware, Florida, Illinois, Kansas, Kentucky, New Hampshire, Ohio, Pennsylvania, Virginia).

### Obtaining a driver's license

Go to the nearest Department of Motor Vehicles – DMV with your social

security number, passport and visa for the application, issue of the driver's handbook, and take a written test. A minimum fee is applicable (\$ 20).

Once passed the written test, you will be able to take the driving test (you can use your own vehicle). Eventually, upon completion, the US Driver's license will be issued immediately.

### Attention!

- Driving rules are different depending on States
- Police assistance is active and speed limits have to be thoroughly respected
- At the first police signal, you have to obey, stop by, and keep your hands on the wheel

### Good to know:

The driving license is a fully valid proof of ID. You must be over 21 years old (in some cases 24 years old) to hire a car in the United States.

### Liens utiles:

Department of Motor Vehicles New York http://www.nydmv.state.ny.us/

California http://dmv.ca.gov/



### Practical life

Internet, electricity, landline?

### **Animals**

Bringing your pet to the United States is a flexible process. A health certificate is not compulsory for animal entrance in the country. The only constraint is the Rabies Vaccination Certificate which has to be dated no less than 30 days. Animals coming from countries exempt from rabies and having lived there during the last six months are obviously exempted from Rabies Vaccination Certificate.

On arrival, you will need to declare your animal and undertake a veterinary inspection. If the animal looks ill, he will be examined by a registered veterinarian (chargeable to the traveller).

A non-vaccinated dog against rables (it is the case for pupples) will be placed in quarantine until he reaches the minimum age to be vaccinated.

### Attention:

Check the legislation of your country concerning your pet's immigration.

Also check the conditions required by airline companies.

### **Useful links:**

Centers for Disease Control and Prevention (CDC)

http://www.cdc.gov/animalimportation/BringingAnimalToUs.html

**CDC** - Quarantaine

http://www.cdc.gov/quarantine/ Quarantinelsolation.html

### **Electricity**

- The current power is 120 volts in the United States
- · Flat blade plug
- You will have to use an adapter/ tension wire transformers

### Weighs and Measurements

### Weighs:

- 1 Tonne (t) = 1016 kilograms (kg)
- 1 Ounce (Oz) = 28 grams (g)
- 1 Pound (lb) = 0.460 kg
- 2.20 lb = 1 kg

#### Volumes:

- 1 pint (pt) = 0.570 litre (l)
- 1 US gallon = 3.754 I



#### Distances:

1 inch (in) = 2.5 centimetres (cm)

1 foot (ft) = 31 cm

1 yard (yd) = 91 cm

1 mile (ml) = 1609 metres (m)

### Size of clothes and shoes

A perfect website to check all the conversions and equivalences concerning clothing and shoes sizes:

http://www.onlineconversion.com/clothing.htm

### **Tipping**

Tipping forms part of the US traditions; a lot of jobs pay the basic minimum wage and employees hence depend a lot on tips. It is convenient to tip between 15 to 20 % to waiters, porters, taxis, valets...

No tipping is considered rude.

### **Climate Risks**

Hurricane risks are very frequent, mostly on the Atlantic Coast and the Gulf of Mexico. It is important to stay on alert and follow the security recommendations through the media. The Hurricane Website provides regular updates. Hurricanes are classified in 5 categories, Class 5 corresponding to maximum wind speeds over 250 km/h.

Tornado season is essentially between

March and June. These tornadoes, characterised by their extreme violence, happen more frequently in the following states: Alabama, Arkansas, North Carolina, South Dakota, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Minnesota, Mississippi, Missouri, Nebraska, Ohio, Oklahoma, Tennessee, Texas, and Wisconsin.

The recent tornadoes (April 2010 in the Mississippi) have caused the death of ten people and significant damages. 17 counties were affected.

### Weather radio stations in case of Weather Alerts:

Louisiana: 870 AM and 101.9 FM

• Florida: 162.55 MHz and 91.3 FM

Mississippi: 90.3 FMAlabama: 91.5 FM

### Seismic Risk

The San Andreas Fault is a continental transform fault which makes Carolina particularly sensitive to seismic risks.

You should get informed about the recommended measures in terms of security. Do not hesitate to move to a more secured zone in case of alert.

### Attention!

In case of alert, consular offices provide an online up-to-date evolution of the risk report.

http://www.state.gov/s/cpr/rls/fco/69458.htm



### **Useful links:**

NWS – National Weather Service <a href="http://www.weather.gov/">http://www.weather.gov/</a>

NCH – National Hurricane Center <a href="http://www.nhc.noaa.gov/">http://www.nhc.noaa.gov/</a>

### **Taxable or Duty-free**

Each State decides to impose tax or not on the sales of products and/ or services; the percentage varies between 5 to 10 %.

### Attention!

Displayed prices do not include tax.

### **Temperatures**

Conversion of Degrees Centigrade to Degrees Fahrenheit

Degrees Centigrade = (Degrees Fahrenheit -32) x 5/9

Degrees Fahrenheit = (Degrees Centigrade  $\times$  9/5) +32

0 degree Centigrade = 32 degrees Fahrenheit

### **Security**

Security matters impact a families' decision on whether to expatriate or not.

The threats of terrorists' attacks hanging over the United States as well as the high crime rates in some States/cities or areas must be taken into account before settling down.

You should ask the U.S. Embassy or Consulate in your country about the situation regarding security in the United States.

Consulates: http://www.state.gov/s/cpr/rls/fco/69458.htm

Embassies: <a href="http://www.state.gov/s/cpr/rls/dpl/101885.htm">http://www.state.gov/s/cpr/rls/dpl/101885.htm</a>







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We cordially invite companies and professionals established in the United States to contact us to introduce and promote their activity.

Contact: julien@expat-blog.com

We also invite all the expatriates to share with us their observations, and communicate information or advice to be included in the guide.

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