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For general information about our other products and services, please contact Diane Ayres at (330) 400-2797 ext 1010, toll free (888) 622-4325 or visit our website at www.porchlightrental.com for more information.

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# **Arrival Guide**

# FOR EXPATRIATES INTO THE UNITED STATES

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# **BEFORE YOU LEAVE**

# **Documents to Bring**

Suggested Items to Bring With You

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

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

# Settling-In Timeline



# **DON'T FORGET**

your employment verification/offer letter. It's the most important document you need to have with you.





Be cautious about giving your SSN to anyone.

# WHEN YOU ARRIVE

# Social Security Number

Social Security numbers (SSN) are used to report wages to the government. he Social Security Administration (SSA) does not charge for a Social Security card. You will need a social security number in order to receive your first paycheck. The SSA no longer issues SSN's for the sole purpose of obtaining a drivers license. In these instances, you can apply for a TIN.

You can begin your application online while still in your home country: https://www.ssa.gov/number-card/request-number-first-time and click Get Started. Some tips on the online application:

- For US mailing address, use your office or a coworkers address. This can be changed at your
  appointment.
- When asking for your parents name, be sure to list their first and last name and your mom's maiden name
- For documents you'll bring with you, select Passport, I-94 with unexpired passport

After you click Submit Appication Package...

- A screen will appear with next step instructions. At the end of the instructions, there will be a button to click to "Schedule an Appointment."
- There will be about 10 screens that appear where you need to click Next
- Then, you'll need to create a login.gov account
- Once you do that, it will allow you to find a Social Security Office and list dates/times for the that you can select for an appointment

# **DOCUMENTS NEEDED**

- Passport and visa
- 194 form https://i94.cbp.dhs.gov/l94/#/home (you can print this form out after your final arrival into the US)
- SS-5 Application www.ssa.gov/forms/ss-5.pdf or receipt number from online application.
- Address to have cards mailed to (recommend work address)
- If you have a spouse with a work permit, they will need an original copy of the marriage certificate.

Note: It is critical that the spelling of your name is the same on all documents. If you have a long name or one that includes a surname, the SSA will enter as many characters as will fit and then end with an asterisk (\*). The \* was designed to prove the full name did not fit. If you do not have a middle name, nothing will be entered at all in the middle name field. Your name should NEVER be shortened. Your VISA should NEVER be altered. Ask the SSA office for a letter stating the name would not fit and the \* denotes that. This will be helpful when applying for your drivers license. The SSA can copy and certify your records so that you do not have to send original documents through the mail.

# WHAT TO EXPECT

The SS appointment can last 1-3 hours. You'll receive a receipt that you can provide to the bank, so hold on to this. You should receive your SS Card and number in the mail within 2 weeks.

Before leaving, ask for their local office number and write it on the receipt. The phone number is not published.

If your SSN hasn't been issued, in 11-14 days, call to see if the number has been issued or if there are any problems. If the number has been issued but you haven't received the card, you'll need to return to the SSA to get a printout of the number, as they cannot give it to you over the phone. The actual cards will still come in the mail.

# Setting Up Your Bank Account

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

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

- Proof of US Address. Have your work address handy. Sometimes a letter on company letterhead indicating your employment address or where you'll be residing temporarily can be used.
- 2 forms of ID Passport, Driver's License or country issued Photo ID (to confirm your identity)
- VISA
- Social Security Number this is required by most banks.
  - Citibank, Chase Bank and Wells Fargo are three banks that will allow you to open an account without a social security number. All that is needed is your passport and Visa. They request that you update them with your SSN once received.
  - Bank of America will allow you to open an account with proof that your application has been submitted to SSA. They can also pull your credit from most countries and provide that to creditors. This is helpful when financing a car. They also offer first time car buyer options.
  - TD Bank (most branches on the east coast) is more flexible not needing social security numbers up front. www.tdbank.com/
  - PNC and BankFirst (most branches in the Midwest) is more flexible not needing social security numbers up front. www.pnc.com/ and www://bankfirst.com/
  - Truist (most branches in the south) is more flexible not needing social security numbers up front. www.truist.com/
- Check to ensure there is a local branch in your new destination.

NOTE: Banks will not be able to issue a bank credit card until you receive your SS Card.

# **Debit and Credit Cards**

**Debit Card** - Once you receive your SSN, the bank will provide you with a debit card.

Credit Card - This company also offers credit cards using your home country's credit score: https://novacredit.com/

Secured Credit Card - This is a credit card that requires a security deposit. Research and compare secured credit card offers on www.credit.com

For more credt card information, page 41.

# Payments / Money Transfers

PorchLight has partnered with OFX to save you time and money on international money transfers and payments affordably, quickly and securely. This will be incredibly helpful during the length of your time in the United States, and immediately as you need to transfer money for rent and security deposits.

https://www.ofx.com/p/porchlight/

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



OFX

confidence



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

# WHEN YOU ARRIVE cont.

# Healthcare and Insurance

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

# **Choosing a Doctor**

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

# Visiting the Doctor

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



# How will PorchLight and your local expert help you?

# Settling-In Services

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

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

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

# **MONEY**

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

An application fee is typically \$35-75 per person and a security deposit can be a few hundred dollars up to one month's rent (many times 2 months with no US credit).

**NOTE:** It is suggested to have Renters Insurance, and some Landlords require it. This protects the investment in your belongings in the event of a fire, etc.

Quotes can be obtained at <a href="https://reloinsurance.net/prod/quote/">https://reloinsurance.net/prod/quote/</a>

porchlight and averages \$25-50/month.

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

# **Avoiding Rental Scams & Foreclosures**

PorchLight can assist you in verifying the owner, or you can do this for a minimal fee by using www.beenverified.com or www.propertyshark.com. Because scam artists can also see who the owner of the property is and assume that person's name, be sure to ask for a photo ID to ensure that the person you're working with is who he/she says he is.

# Renters Insurance

Tenants Insurance is usually required by the Landlord. Insurance brokers can provide quotes from many companies. Just Google tenants insurance brokers, city state, or click here https://reloinsurance.net/prod/quote/porchlight.



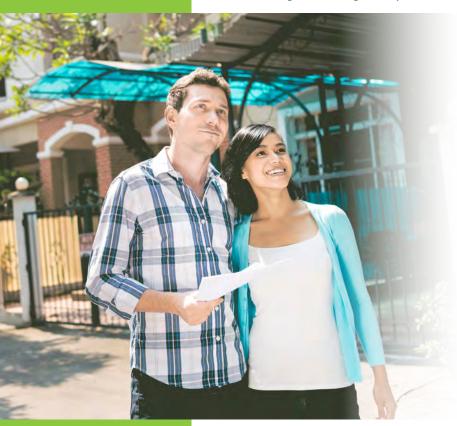


# FINDING THE RIGHT NEIGHBORHOODS

You're moving to a new area and don't know anything about it. Where do you start when you have to quickly find what areas best meet your current lifestyle and requirements?

This guide will help you break it down easily.

- 1 Whether or not you have children, school systems are always a good indicator of a neighborhood where the residents are involved and invested.
- Demographics can also help to understand who lives in the area. The first three areas to look at are crime statistics, the average home value and percentage of homes owned vs. rented. Other information that is available is average income. This is extremely helpful especially if you need to stick to a budget. You wouldn't want to be looking in an area where income is far higher (or lower) as the housing will not be representative of what you can afford.
- (3) If you want a downtown neighborhood, crime statistics won't help a lot because the rates downtown are always higher due to the population density. Walkscore indexes will be helpful, as well as income and home value.
- 4 Commute how far are you willing to drive to work? This will narrow the neighborhoods significantly.



# Get the best match for your current lifestyle and requirements.

Would you live in this area? Due to fair housing laws, real estate agents are not able to steer you toward neighborhoods. You can ask him or her if she'd live in the area or feel confortable with her children living there.

# **Community Demographics**

Below are some excellent demographic and school web sites.

- www.homefair.com and click "City Reports" on the left margin. It provides average income for the zip code, average home price, number of homes owned vs. rented, education and more.
- www.neighborhoodscout.com has everything you need to know, all in one place, and in one comprehensive report. 6 report categories – crime, schools, housing, and demographics.
- www.bestplaces.net compares cities, climates, crime rates and cost of living. In addition bestplaces.net provides "bests" of the city, interesting facts and parent comments on schools.
- www.livability.com for quick snapshots of information, demographics and great blogs.
- www.areavibes.com location specific data for each area, including local amenities, crime rates, cost of living and housing prices.
- www.familywatchdog.us a national sex offender registry.

Apartment rental rates and vacancy trends:

- www.rentometer.com
- www.Walkscore.com — this site can tell you how walk friendly the neighborhoods are, as well as provide rentals in/near the area.
- www.zumper.com

# School Statistics

- www.niche.com a PorchLight favorite to view top school districts on a map. You can also review both public and private schools, as well as studies on best ranked schools (usually best found in a google search).
- www.greatschools.org another PorchLight favorite for drilling down on a school for test scores, parent ratings, etc. Rankings are based on test scores.
- www.schooldigger.com has rankings based on test scores offering drilldown from district to school and comparison reports.
- www.homefair.com/real-estate/school-reports/ is a free report including student/teacher ratio, educational climate, expense per student, special education classes, before-and-after school programs.

www.nces.ed.gov/ccd/schoolsearch
 provides not only general school information, but
 in-depth district stats including budget, number of aides,
 teachers, administrative staff, as well as number of students with IEP's.

TIP: Go to page 12 for more information and help navigating niche.com.

Online research can help you narrow down your choices.





## ASK FOR SCHOOL RATINGS

Due to fair housing laws, real estate agents are not able to tell you the best schools in the area. However, you can ask if the area has any publications that list the "Rating of the Suburbs or Schools" or contact the Department of Education.

The web site on the next page is also a great tool.

# FINDING THE RIGHT NEIGHBORHOODS cont. SCHOOLS

# **Public Schools**

Public schools are primarily funded by the tax payers and for the most part free to those in the district to attend. The taxes are determined by city and state, but most are funded by property taxes from those who own property. Due to this form of funding, the tax payers will vote on items that they want to support for the schools. Therefore, some school districts may offer bus transportation and some may not. If a school levy (vote for increase in tax) doesn't pass, many times bus transportation is the first to be eliminated, and sometimes sports can become "pay to play" programs.

# English as a Second Language (ESL)

In the public schools, ESL is a required offering which means that help is offered to children who do not speak English. If your child tests as a Beginning student (level 1 & 2), he or she will be receiving 2.5 hours of ESL per day. If he/she tests as an Intermediate student (level 3), he/she will receive at least 1 hour of ESL per day and if he/she tests as a Transitioning student (level 4 & 5), he/she will receive at least 2.5 hours of instruction per week. The ESL students will be instructed in the four areas of language acquisition which include: reading, writing, listening and speaking. For adults, local libraries and churches offer free ESL.

In public schools, each school is usually zoned to a certain area and your address would determine which school you would go to. In many areas of the country, districts are very small (3-4 elementary schools, 1 middle school and 1 high school) and looking at the district rankings will be a good gauge on the performance of the schools. However, in some areas like Texas and Florida, the district has over 700 schools, so looking at the zip codes or city names of the high ranking schools is a good indication of where the better performing schools are located. Getting appointments – Because the attendance at a school is based on where you live, it is oftentimes challenging to get appointments to visit several schools. If you are looking at comparably ranked schools/districts, the curriculum will be very similar, if not the same, so it is not necessary to view every school or district.

# International Baccalaureate (IB) Schools

Some public high schools are IB schools too, but mainly, an IB school would be a private school. This web site will locate IB schools in your area: www.ibo.org/programmes/find-an-ib-school/

# **Private Schools**

Private schools are schools where you pay tuition. Tuition will vary from a few thousand dollars a year to \$30,000 per year.

# There are many types of private schools:

- Religion based
- Art or music focus
- Language immersion
- International experience and culture
- Special learning needs

It is very easy to get appointments at a private school; however, most do not have ESL programs.

# **School Registration**

In order to register your child(ren) for public school, you will need to have signed a lease and have an address.

### **Documents needed:**

- Signed lease agreement for residency (sometimes notarized)
- Within 30 days, 2 additional proof of residence (utility bills/bank statement)
- Passports & Visa's for all children
- Original birth certificate for all children
- vaccines.procon.org/ scroll down and click State by State: Vaccinations Required for Public School Kindergarten or CDC Immunization Schedules for more information on the vaccines
- School records for all children
- Gifted or special needs records (IEP)
- \* Schools in New York City do not work as described above. If you are moving to New York City, you will be provided with additional resources.

# Day Care/Preschool/Extended Day

All three provide supervision and care for children. The difference lies in the age of the children and if it should be more of an educational time or play time. All three require a tuition and many start the enrollment process 6 months in advance and only have room for a certain number of children. All take appointments for parents to view the classrooms.

Day Care generally is available for babies up to kindergarten. The term "day care" is really an environment for the children to play, eat and rest while the parent is working. Usually there isn't any learning or curriculum; however, some larger day cares will offer both a day care for under age 3 and preschool for 3 and above. There is a cost and some facilities require that you commit to a certain number of days and pay for them whether the child is there or not. Day cares are often offered through churches or private businesses and are not zoned like a public school; therefore, the parent has the choice on where to send their children but needs to provide the transportation.

Preschool generally starts at age 3 and continues up to or through kindergarten. Preschool helps to know shapes, colors, numbers and letters and may even help children begin reading. Usually, the classroom time is just a couple hours and may only be a few times a week, unless they are incorporated within a day care. There are many different types of preschools – faith based, Montessori, language immersion, etc. Preschools are not zoned like a public school; therefore, the parent has the choice on where to send their children but needs to provide the transportation.

Extended Day generally is for school age children and it's a place they can go before school starts or after school until parents finish work. Many schools provide the transportation to extended day or have them within their school. Both play and time for homework are incorporated into extended day. Depending on the area and school system, there can be many extended day offerings or few. Some school systems offer busing to dance classes, gymnastics, karate, open gym and some just have it in the school gym or bus to a day care facility.

# Caring/Babysitting for Children

If you're looking for a babysitter, nanny, help during the summer or any type of care for children (elderly parents or pets), networking in your neighborhood or children's school is a good start. Depending on the level of care you need, next-door neighbors can recommend sitters that they've used. The school may also have recommendations, as well as the parents of your children's friends. In addition, for preschool age children, most cities have a group called "Mothers of Preschoolers" or MOPS. These mom's usually meet weekly and childcare is provided. There are other forms of this type of group (i.e. stroller strides, baby boot camp, etc).

# **Need a babysitter?**

www.care.com (app) provides care giver options for any kind of care including special needs, elderly parents, pets and home care.





# FINDING THE RIGHT NEIGHBORHOODS cont.

# **Searching for Schools**

Looking for schools doesn't just have to pertain to families with children. It can be helpful knowledge for those looking for neighborhoods where people are invested in their community resulting in lower crime rates.

Often, when looking for schools, people find it difficult to research and find enough credible information to make a decision. We recommend the following approaches to find the top school districts first. Then, you can drill down to the actual schools.

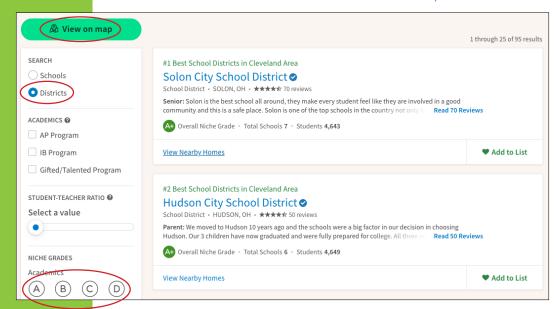
# Two ways to search to find top school districts.

# THE FIRST WAY TO SEARCH

**Niche.com** – this is the most updated, but doesn't list all the high ranking schools, but will give you a good start.



- Go to www.niche.com and select K-12 and the desired state. A new window will come up (see below).
- 2 In the left margin, under SEARCH, click "Districts" and then in the same column, scroll down to NICHE GRADES "Academics". Select the lowest grade you want to see. Schools with the grade you select and all grades higher will appear. Then, click "View on Map" on the top of the left column.

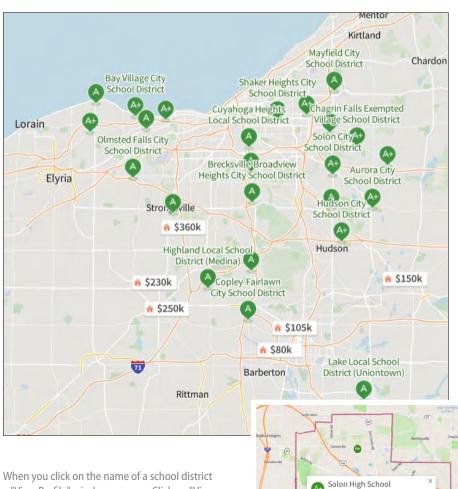


# THE FIRST WAY TO SEARCH cont.

- 3 A map of the area will pop up. Zoom into the desired area to view the schools (see below.)
- View the information, or take the top rated schools and look them up in www.greatschools.org for test scores and more. Or start the search again and select a different academic level.

# THE MAP IS INTERACTIVE.

When you zoom in, you get the schools and their ranking within that district. When you zoom out, you get all the districts and their rankings making it easier to narrow to an area.



Solon City School District, OH · 9-12

View Profile >

When you click on the name of a school district a "View Profile" window pops up. Click on "View Profile" for specific information on that district.



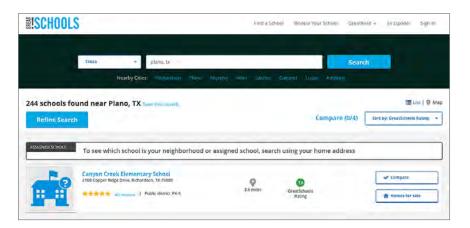
# FINDING THE RIGHT NEIGHBORHOODS cont.

# THE SECOND WAY TO SEARCH

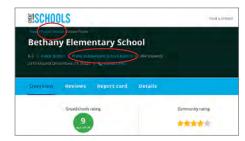
To verify school rankings, **www.greatschools.org** seems to have the most thorough up-to-date information.



- ① Go to www.greatschools.org and type in the CITY, STATE you are looking for. Click search.
- 2 You will be given a variety of schools near the city. To simply find the top rated schools, click on "sort by Great Schools ratings". It will sort the schools descending from 10 to 1. In addition, you have the ability to Refine Search by grade, distance, public/charter/private school and rating.



- Click on the school of interest.
- View the tabs Overview/Reviews/ Report Card/Details for a wealth of information on the school. To get the district information, click on the city or school district as circled in the photo.







# SEARCHING FOR RENTALS

Many people today start with searching on the internet for rentals. As you begin your search, you may ask yourself the following questions:

- What type of neighborhood am I looking for (i.e. walk to shops/restaurants, downtown/urban, suburban or rural)?
- Is new construction important?
- Do I want neighbors above or below me, attached next to me or do I want my own dwelling?
- Is my credit acceptable?
- What are my "must haves" in my home?
- What am I willing to do without?
- What is my budget?
- What is the maximum commute time to work that will help narrow my search?
- Is public transportation important?

Broker fees are common in such areas as Manhattan, Boston (New England) and New Jersey, costing between 1 month's rent and 15% of your annual rent depending on the area. This should be something you are prepared for in advance of the move.

# Do I need a furnished rental?

Note: most rentals are not furnished in the US. See the Furnished Rentals Section on page 18.



You'll find some websites listed below to help begin the rental search. These are the same websites that we, at PorchLight use to find available rentals. Using the next three ways to search will allow you to find the local resources and properties who may not advertise. This is a very effective way to search especially in areas where there aren't many rentals. In areas where there are lots of rentals, the apartment and private rental websites are a great starting point.

# www.google.com search for:

- rentals, city/state
- property management company, city/state
- apartments, city state (go to map view each apartment building will be listed on the map, you can click and go to each one's web site)
- real estate, city/state
- chamber of commerce, city/state

**Chamber of Commerce** on the local web site, go to the member directory and look by category at:

- apartments
- property management
- real estate
- rentals
- or call to see if they have a list of rentals

# **Apartment Management Websites**

- www.aimco.com
- www.amli.com
- www.avaloncommunities.com
- www.bozzuto.com/apartments
- www.camdenliving.com
- www.corcoranapts.com/
- www.equityapartments.com
- www.fairfieldproperties.com
- www.gables.com
- www.greystar.com
- www.lincolnapts.com/communities
- www.postproperties.com
- www.princetonproperties.com
- · www.villagegreen.com
- www.windsorcommunities.com
- www.winncompanies.com

## **Regional Subscriber Websites**

- www.westsiderentals.com (California)
- www.sublet.com
- www.streeteasy.com (New York City)

# Apartment Search Websites

www.rent.com
www.apartmentguide.com
www.rentals.com
www.apartments.com
www.forrent.com
www.apartmentfinder.com
www.apartmentcities.com
www.peoplewithpets.com
www.walkscore.com

# **Private Rental Websites**

www.realtor.com
www.rentals.com
www.rentcafe.com
www.hotpads.com
www.homerentals.net
www.militarybyowner.com
www.zumper.com
www.invitationhomes.com
www.trulia.com
www.zillow.com if the listing is
from a pmc, go directy to that site for
most up to date info
Facebook Marketplace

# Things to Remember

The pros associated with using national housing rental websites like rentals.com and hotpads are that they pull from national websites like real estate databases (MLS) and Postlets. However, there are cons to them as well. They often miss local websites and property management companies not listing in real estate databases (MLS). They are often obsolete and are not removed once they have been rented.

The pros with using national apartment websites like apartments.com, rent.com or forrent.com are they list apartments throughout the United States. The cons are the listings shown are limited to those that advertise with them.



# SEARCHING FOR RENTALS cont.

# Finding a Roommate

Be sure to interview all roommate candidates. You may also want to check with your HR department to see if they know of or could send out an email to employees for anyone looking for a roommate.

## Articles about how to find a roommate:

- Top 9 Best Roommate Finders: ttps://www.smartasset.com/mortgage/top-9bestroommate-finders
- Living with roommates: https://www.reeapartments.com/live-roommates-survival-guide/
- Roommate Agreement just change the county and state: www.porchlightrental.com/pdf/roommate\_agreement.pdf



# Search roommate websites to help you find a roommate that's a good match.

**leasebreak.com** – helps you find subletters who need to get out of their lease early in NY city and surrounding burroughs.

# **Roommate Websites**

https://www.bungalow.com – rents by the room in major metropolitan cities. Their housing offers lightning fast WiFi, extra utilities, furnished common areas, house cleaning, and they vet and screen all roommates.

**https://www.furnishedfinder.com** – caters to professionals

https://www.Common.com

**Facebook Marketplace** 

https://www.airbnb.com

Ask your HR department if they have a Intranet where employees post this information

https://www.roommates.com

https://www.roommatelocator.com

https://www.roomster.com

https://www.roommatenation.com

https://roomiapp.com

https://www.anyplace.com

https://www.coliving.com

https://www.padsplit.com

# There are also a couple other things to keep in mind that will help you have a smooth renting process.

- If there is a dispute, the roommate agreement will allow the owner/landlord to determine who will ultimately make the decision. You may want to ask if that includes terminating that tenant's lease, and if so, how much notice would be given.
- What are the rules on food/refrigerator/kitchen, housekeeping?
- Pets are there any now, will the landlord allow pets for other roommates? Is that an issue for you?

Typically, in many buildings, sublets are not allowed. There are reports that can be run to determine if the landlord is the owner of the unit/building, or if they are just leasing it. If they are just leasing, sublets are typically not permitted in leases so you may want to ask for his landlord's information to confirm that they have the owner's permission to rent out the rooms. If the landlord owns the unit, you may want to ask if the unit's rules and regulations allow them to rent.



Use the Roommate Agreement to make sure you cover all the bases.



# SEARCHING FOR RENTALS cont.

# Finding a Furnished Apartment

Most rentals in the United States come unfurnished and request 1 year leases. Some apartment communities offer short-term and long-term furnished rentals. In these cases, you can expect to pay the apartment rent, and some pass-through or slight mark-up cost on furniture. Ask if utilities can also be included; however, that becomes more challenging for the property to administer so many don't offer this option. If you find a property that already has furnished apartments, you will avoid furniture delivery fees from rental companies. Or if you arrange your own furniture rental, you will pay for delivery but avoid any pass-through or mark-up. In addition, there are places landlords offer furnished rentals. Typically it does not include utilities, only furniture.

- Short term/Unfurnished leasebreak.com (NY only); apartments.com (apartment communities offering short term leases will usually have a premium added to the montly
- furnishedfinder.com Furnished Finder is perfect for individuals and families looking for housing during their relocation needs. Their landlords offer furnished housing for 1 month or more stays.
- Vacation Rental Web Sites such as www.sabbaticalhomes.com, www.vrbo.com and www.airbnb.com are perfect for short term rentals, especially in off-season.

## RENTING FURNITURE

If you are not bringing furniture with you, it can be rented. It's common to find furniture rental companies that offer full rental packages that not only include furniture, but all kitchen utensils and linens for the bed and bath as well. The utensils and linens are referred to as "the housewares package." You can determine how much or how little furniture and house-wares you want based upon your needs and budget. These companies also take credit cards for your convenience:

www.rentfurniture.com, www.cort.com and www.rentacenter.com



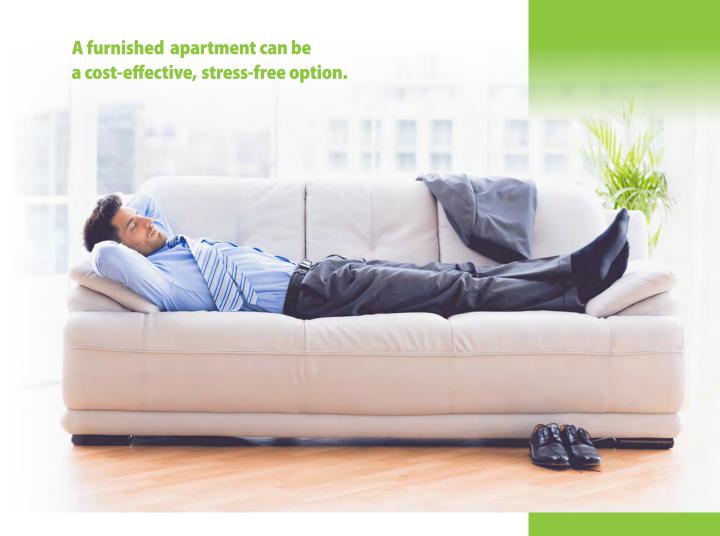
# You may also consider purchasing furnishings instead of renting.

IKEA (www.ikea.com/us/en/ <a> ○ ) is a popular place to</a> purchase affordable furniture. If you're here short term, it could average out to less than renting furniture.

LetGo (us.letgo.com/en ), OfferUp (offerup.com ) and FaceBook Marketplace are popular sites for secondhand furniture, as are garage sales and estate sales.



APPs available for these sites.



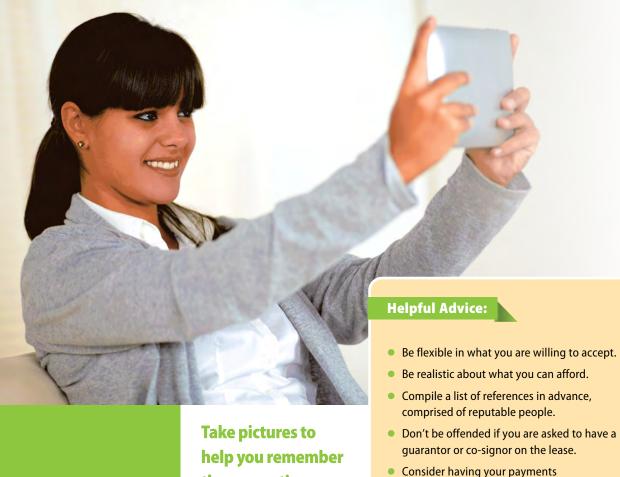
# **Corporate Housing**

When trying to secure fully-furnished, short-term housing, corporate housing companies will make that simple for you. They are designed to offer apartments on a month-to-month basis specifically for corporate transferees. The corporate housing companies will take the lease, connect utilities in their name and provide all furniture, kitchen utensils as well as linens for your stay. They will require credit card payment and a 30-day notice-to-vacate for you to avoid additional charges. Rates will vary by city and number of bedrooms.



# TOURING TIPS

- Take a digital camera or cell phone that can take pictures of properties and floor plans.
- Bring a pad of paper and a pen for writing important details down. If you can't remember what city your favorite house was in, it may be hard to move forward quickly enough. At the end of a long touring day, this will help you remember each property.
- Take floor plans the leasing office provides to be sure to note which floor plans are available. Rental rates are floor plan and floor level specific. It's best to note the rates on the floor plan material the leasing agent provides.
- When the leasing agent shows you a model apartment, take notice of the size and amount of furniture in the model to determine if your furnishings will fit well in the floor plan. Additionally, take note that most models don't include a television, which can distort the actual amount of furniture the floor plan can hold.
- Ask if there are any one-time or re-occurring fees/charges not reflected in the rental rate (i.e. setup/redecoration fees, parking, move out cleaning, utility fee, etc.) Once you sign the lease, you will be liable for those charges.



the properties you toured.

 Consider having your payments automatically deducted from your bank account.

 Find out who pays for hot water, heat, electricity, parking, lawn care, snow removal, and trash disposal. Is water individually metered or averaged for the entire building?
 Ask if average usage/rates are available.

 Check about off-street parking, public transportation and stores. Check out the neighborhood at night, paying attention to lighting and security.

- Bring a tape measure to ensure your furniture will fit.
- The model apartments usually show the apartment with window treatments. Be sure to clarify if any window treatments are provided with your apartment. It is fairly common for apartment communities to supply window blinds.
- When you tour, take into consideration what time you are in the area. If you are able to, visit
  the neighborhood later at night, or on the weekend. That way you can see what it is like
  when people are home.
- Be well-prepared, upfront and honest. If you have pets, bring a pet resume or at least some
  pictures of your four-legged family member. Should you have a low credit score, have a letter,
  references and incentives at hand. Often, if you can explain the lower score and are willing
  to negotiate, the landlord may be more willing to accept your application.

Bring a tape measure on your tour!

	Apartmen	t Rental Tour C	hecklist Da	te:
ALCOHOLD TO	Renter 411	Property & Contact	Property & Contact	Property & Contact
Apartment Details (get community r	тар to make notes)	_		
Floor plan shown and monthly rent? (p community map to notate where apartr				
Which appliances are included? Which are electric vs. gas?				
Are heat and air controlled by tenant? allows heat and air to work at certain in Washer/Urver:	Is there a master control that only onths of the year?	7		
<ul> <li>✓ Is there a hook-up for w/d? If r</li> <li>✓ If included, are they full size or</li> </ul>	stackable, gas or electric?			
Is fireplace gas, wood-burning or decor	ative only?			
Is kitchen cupboard space ample for yo	50?			
Is additional storage provided?If so,wl	here and how large'? Is it extra'?			
Measure rooms if needed (room dimer	nsons)			
What utilities are you responsible for?				
Community Details (community ma	p)			
Where do residents dispose of refuse's	'Is your apartment near there?'			
Where is mail delivered?				
Will the rental office receive packages	when you're not home'?			
Work-out facility? What are the hours o	f operation/access'?			
Pool? Indoor or outdoor? When is it op				
Parking: where is it located? Where do	guests park?			
How quickly are maintenance issues re	:solved'?		insid	



# **NEGOTIATING**

# Use your "Corporate Move" to your advantage.

In major metropolitan cities, it's common for apartment communities to offer preferred employer discounts. Always ask the leasing agent if they offer such a program as a means of securing the best leasing rate. Some apartment communities will even put that information on their website for you to look at ahead of time.

During your search, you may find that apartments or property management companies will be less flexible negotiating rent or terms as they have to offer the same to all per fair housing laws. A private landlord may have more negotiation flexibility but be more stringent on credit requirements. Pay attention to how many units are available. Sometimes a property may have an abundance of one type of floor plan, and special rates on that floor plan may be available to you. If availability is not an issue, you have more leverage. If availability is limited, the property can call the shots. It's all about supply and demand.

Based upon market conditions, properties may be flexible with some items that can save you money or enhance your living experience at the property. While on your tour, ask about some of the following opportunities:

- Is there flexibility with the security deposit?
- Is it possible to have a more desirable apartment (floor level, view, etc.) for the same rent as the other lesser-priced option?
- If I lease today, can you offer me any better pricing?
- If I lease today, would you consider including…? (parking, the washer and dryer in the monthly rent, etc.)?
- If a lower rental rate is not an option, what other options might be available?
  - Reduced security deposit? This is popular if you use their portal or ACH deposit to pay rent.
  - Will they offer a shorter-term lease?
  - Will they offer to lease longer for a reduced monthly rate?



Always ask if they offer preferred employer discounts.

# **BEFORE YOU SIGN A LEASE**

- READ THE LEASE CAREFULLY before signing. Ask about anything you do not understand. You may wish to have an attorney review the lease and explain any provision you don't understand. PorchLight can provide a lease review.
- If something is important to you, get it in writing. Don't count on an oral promise.
- Try to talk with another tenant about the building, the apartment community and the landlord.
- Verify that when putting money down to "hold an apartment" that you receive a receipt and the receipt states whether it is refundable, applied to move in costs, etc. If you decide later not to rent it, this will serve as a safeguard.
- Always conduct a move-in inspection of the property. Make a list of issues/problems in the rental. Include the condition of walls, floors, windows, and other areas and ask the landlord to sign your list. This information will document the condition of the property at move in so these same conditions don't become problems when your lease is over and it's time to move out. (www.porchlightrental.com/pdf/MoveinMoveoutChecklist IT.pdf)
- Your landlord's insurance does not protect you from damage or loss of your furniture or other property. Consider buying renter's insurance if you want this protection. (https://reloinsurance.net/prod/quote/porchlight)
- Are you required to reserve the elevator? Are there certain times it is available for move in?
- Find the utility controls. Ask questions. Where is the thermostat? Who controls it? Where is the electric box? Where is the hot water heater?
- If you will be paying an electric bill, ask the electric company for billing on your unit for the past 12 months. The same rule applies to natural gas pipeline utilities, especially if you will be paying for your own heat. Ask to see the bills for last winter. (www.numbeo.com provides city averages).
- Be sure that all utilities and appliances are working right. What is the maintenance response and what is the landlord responsible for vs. you?
- Check to see that all the screens, windows and doors can be locked and are not broken.
- Get something to keep your documents in for easy reference.
  - Lease or rental agreement
  - Security deposit receipt
  - Move in inspection list and pictures
  - Rent receipts or canceled checks
  - Landlord's address and phone number
  - Emergency phone numbers for maintenance or safety issues
  - Any other papers about your tenancy.

Ask to see the bills for last winter.

www.numbeo.com provides city averages.

Print your Move In/Out Checklist at

www.porchlightrental.com/pdf/MoveinMoveoutChecklist\_IT.pdf



# BEFORE YOU SIGN A LEASE cont.

# **Avoiding Scams and Foreclosures**

There are many free web sites to advertise rentals on, and although those sites are excellent tools, they can also be a playground for scams. Likewise, in today's economy, many homes are being foreclosed upon. This section shows how you can ensure that the rental you are pursuing is legitimate.

- Should you find a private rental, make sure that you or the company representing the
  rental verifies that you are working with the rightful owner. This can be done for a minimal
  fee at www.beenverified.com or www.propertyshark.com.
- Because scam artists can also research who the owner of the property is and assume that
  person's name, be sure to ask for a photo ID to ensure that the person you're working with
  is who he/she says he is.
- Make sure that the landlord and the property are financially solvent. Just as a landlord
  requires a credit check on a prospective tenant, it is wise for a tenant to do his/her due
  diligence and ask for a statement from the landlord's bank confirming that the mortgage
  payment is up to date. A delicate way of doing this is to let the landlord know that your
  relocation company requires this documentation before the lease is signed.
- There is also some additional safety in renting a house or apartment through a real estate/ property management company. Usually they screen the landlord first and verify that the property is not in foreclosure. Should something happen during the term of the lease, they can assist through the process, possibly renegotiate the lease; and at a minimum, would have additional rentals available for your consideration should you need one.



# Things to Keep in Mind

Your landlords insurance does not cover your personal belongings.

# ARE YOU COVERED?

Make sure you're covered.



The next page provides a lease transfer addendum that you can make your own.

Always consider asking the landlord to insert a lease termination provision into your lease agreement.

# BEFORE YOU SIGN A LEASE cont.

# Renter's Insurance

Although your landlord most likely has insurance on the property you are renting, that policy does not cover your personal belongings should they be damaged or stolen, or should one of your guests become injured while at your home. Typically premiums are very reasonable and they provide protection for your property against:

• Fire • Vandalism • Certain natural disasters • Liability protection • Theft

In some cases, a landlord may even require that their tenants have renter's insurance. For more information on where you can obtain a policy or for a quote, go to the following link: https://reloinsurance.net/prod/quote/porchlight

# Lease Termination/Diplomatic Clause

It is always possible that your company may ask you to relocate again, sometimes before your lease term has concluded. Always consider asking the landlord to insert a lease termination provision (also called a diplomatic clause) that allows you to terminate the lease as a result of an employment-related relocation. Such a provision allows you the flexibility to consider another relocation while relieving you of the requirement to fulfill the remaining lease term.

Standard lease termination clauses allow a 30-day notice and 2 month penalty fee. This allows you to occupy the unit for 1 month and gives the landlord 2 months to re-rent. The other standard option is a 60- day notice and 1 month penalty fee. This allows you to occupy the unit for 2 months and gives the landlord 30 days to re-rent.

If the Landlord is not agreeable, it is important to note that they can only hold you responsible until the unit is re-rented as it is illegal to receive double rent. You would be responsible for paying back any specials or concessions received, any cost for re-letting the unit and any difference in rent.

Typically subletting is illegal and prohibited in most leases unless written permission is obtained from the Landlord. All in all, it's better to have the new tenant sign a new lease, as a sublet means that you are still paying the rent and the new tenant is paying you.

# Positioning the Lease Termination with the Landlord

When presenting the lease break clause, we've found that it is almost always accepted at apartment communities, but we believe it also makes sense for a private owner of a home or condo. In slower seasons, the landlord is taking a risk in the unit not renting right away; however, the lease transfer addendum gives them 90-days to re-rent the apartment while they collect rent/penalty fees. If this is still not acceptable to them, see if they would allow the lease break if they excluded certain months. For example, "The Lease Break Addendum may not be exercised during the months of "X-X" or suggest adding a provision to the lease break addendum that it cannot be used until:

• After 6 months of occupancy • Only in certain months • After the 1st year

Many other provisions within a lease state that concessions must be paid back. If needed, the commission to an agent or property management company can be paid back too. This way, it's a win-win for the Landlord, you and your Employer.

# Sample Lease Transfer Addendum

# SAMPLE LEASE BREAK ADDENDUM

. Addross.	
Property Address:	
City, State, Zip:	
Landlord Name & Phone:	
Lonita	dolete Others

If tenant should terminate lease due to: choose all that apply and delete others

- Transfer, at least fifty (50) miles from present location, with proof of transfer on new employer's letterhead.
- Purchasing a home with any or name(s) of specific realtor/development. Copy of purchase agreement and estimated closing date must be provided.
- Building a home with any or name(s) of specific builder. Copy of purchase agreement and estimated occupancy date must be

Tenant will forfeit a Lease Termination fee of \$(i.e. ideally \$0, more typically 1 or 2 month's rent). Tenant is responsible for the Lease Termination Fee for using the lease break clause. Lease Termination Fee must be paid (i.e. within the 30 day notice period and/or prior to move out). Security deposit, which is separate from this Lease Termination Fee, will be returned within (insert state law requirement) amount of days after departure provided there are no damages or cleaning charges.

Written notice of your election to terminate your lease must be given (insert # of days, i.e. 30 days) days prior to move out and must be accompanied by proof of transfer on new employer's letterhead.

Agreed:	
Tenant	Date
Tenant	Date
Accepted:	
Leasing Consultant	Title

A Lease Break Addendum is a win-win for the Landlord, you and your Employer.

Click here for Lease Break Addendum.

https://www.porchlightrental.com/wp-content/uploads/2024/10/leasebreak.doc

C CONDITIONS AGREEMENT ARE: the term whatovord



No credit is different than poor credit. Apartment communities will approve no credit with an increased deposit, SSN and employment letter.

# BEFORE YOU SIGN A LEASE...cont.

# Tips for Lack of Credit

Going about overcoming a poor credit history is not unlike finding a job. You need to have a well prepared "resume" with references and overcome the landlord's concern that you won't pay your rent on time or possibly at all.

If you are interested in a rental listed directly by the landlord, your credit rating may never rise above the radar. Some private landlords do not use sophisticated credit checking systems to qualify their tenants.

Real estate agents or property management companies with rentals will run a credit report and adhere to stricter rental guidelines for qualifying and accepting rental applications. First, call the apartment community or property management company to determine their credit policy and what is needed. If there is some flexibility in the policy:

- Explain your situation.
- Indicate you are relocating with your company and provide your offer letter.
- If this is a promotion or continuous employment, emphasize this as well.
- Then understand what is needed for you to become a serious contender (commonly this may require paying a double security deposit).

**Free Credit Report Information:** If you've lived in the US before, you are entitled to one free credit report a year from each credit reporting agency (Equifax, TransUnion & Experian); however, they will not have Beacon (credit) Score which is used by many property management companies. If you've never lived in the US or had a Social Security Number, it will be very helpful (but not required) for you to bring a credit report from your home country.

You can get a copy of your US Credit Report for free at www.annualcreditreport.com For more information, see www.bankrate.com

Your US credit score can be obtained for free at www.creditkarma.com

# **Helpful Advice:**

- 1. Have your offer letter/employment verification letter available indicating: a) your salary, b) a contact person at the place of employment, c) indication if this is a new position or you've been with the company and, d) if possible a reference that they are paying for your relocation.
- 2. Get 1-2 creditor references from those whom you have established a steady payment plan with such as your bank, a loan officer, or even credit card company.
- 3 Prepare a list of personal references or compile letters from those whom the property manager would trust such as pastors, priests or rabbis, credit counselors as well as other community leaders. If they know you, they might be willing to act as references, or talk to the prospective landlord. If you have an outline or payment plan established regarding repayment of past debts, it will show that you are willing to improve your standing.
- 4. In advance, determine who can be a co-signer if needed (someone with great credit). The websites below offer this service (this has not been investigated): www.insurent.com, www.theguarantors.com and www.leapeasy.com
- 5. Also, if you can afford it, you can offer to pay double or triple the rent or deposit. Usually it can be negotiated to have a payment plan over 2-3 months. Note: Some states limit the amount of security deposit that can be collected up front.
- **6.** Write a letter of explanation. (See the next page)

Note that many communities will require that you make 2-3 times the annual rent.

# Create a Letter of Explanation

Below you will find an example of a letter of explanation for those with credit concerns. This is a guide for you to use when creating a letter for your potential landlord. By providing an explanation, the landlord may be better able to understand and work with you to overcome any credit issues. An extra month's rent may be required up front, or something else of that nature.

The example is only a guide and while it has proven its success, we recommend consulting with your agent the best way to move forward in each unique situation.

### December 26, 2013

I feel that your house would be a great fit for me. By way of this letter, I'd like to introduce myself. I have been living in Kentucky for 2.5 years new. I am the youngest of five children and value family very much. I look forward to turning your house into my home, where I can entertain friends and family.

# INSERT PICTURE

For 6.5 years, I have been employed at X company. I started off as an hourly employee and worked hard to develop my skills. My skills and accomplishments got me promoted to manager and relocated to Louisville, KY. I have been a manager for the last 2.5 years further developing my skills and knowledge of the business. I now have been promoted to General Manager and my company is relocating me to Augusta, GA.

While in Kentucky, I worked in three different stores causing me to move multiple times. All of my landlords were happy with my tenancy and would welcome your call.

Landlords: David Johnson 270-xxx-xxxx, Martin Nobody 502-xxx-xxxx

In addition to the application, I have also included my offer letter for your review indicating my salary, as well as my credit report dated 12/26/13 from Experian. As you will see, every creditor listed has a payment history of "OK" meaning on time with the exception of an outstanding student loan of \$4,962. I had a short-term personal issue and notified the bank of the temporary problem with the hopes of arranging a deferred payment schedule. I have since made a payment that put this up-to-date and can now continue to make my monthly dues.

I have become much more responsible eliminating all of my credit card debt and living within my income. I am very tidy and have respect for other people's property and will ensure that your home is left in good condition. I hope that you will consider me. I would like to call this "home" and believe it would be a great fit.

Regards, John Doe

216-xxx-xxxx

Attachments: Offer Letter, Credit Report



# MOVING WITH PFTS

# Requirements for Pets Arriving into the United States

The United States requires that dogs are healthy and have an up-to-date rabies vaccination certificate signed by a licensed veterinarian.\* A veterinary examination before travel will tell you if your pet is healthy enough to travel and if he or she is free of any contagious diseases.

# SOME IMPORTANT THINGS TO REMEMBER:

Some states may require other vaccinations and health certificates. (Check with your state health department before you leave or click here <a href="www.aphis.usda.gov/pet-travel/another-country-to-us-import/">www.aphis.usda.gov/pet-travel/another-country-to-us-import/</a> for requirements and regulations to import an animal). Certain breeds are restricted by some cities or states. (Pit bulls/pit bull mixes are frequently restricted.)

Cats don't need rabies vaccinations to enter the United States. However, certain states and many countries require them. Be sure to ask your veterinarian before leaving.

The U.S. Department of Agriculture (USDA) requires additional screening for shepherding dogs and dogs coming from a country with screwworm. Collies, shepherds, and other dogs from certain countries that are used to herd livestock must be inspected and quarantined at the port of entry until they are declared free from tapeworms. Screwworm is a pest that can be destructive to U.S. agriculture and can be carried into the country by dogs. Visit USDA for more information about requirements for shepherding dogs and screwworm.

# **Helpful Advice:**

# Prepare your pet for the move.

Visit your veterinarian. A couple weeks before moving, request a copy of your veterinarian records, a rabies vaccination certificate, and a health certificate. Be sure your pets are up to date with their shots. If your pet is a senior or has health problems, ask whether a mild sedative would be advisable before travel. Can your vet recommend another in your new location? For out-of-state moves, contact the State Department of Animal Husbandry or the state veterinarian about entry regulations – almost all states have entry laws for most animals except tropical fish.

**Get tags and leashes.** If you have a dog or an indoor/outdoor cat, buy or create identification tags with your new address and phone number. Be sure your pets are wearing them during travel. While you're at it, pick up a leash – you'll need it if you're taking a long road trip or an airplane.

**Have a plan in place** for when someone may need to enter the apartment. Where will the pet be? How will you prevent him from escaping or jumping on/hurting someone?

https://wwwnc.cdc.gov/travel/yellowbook/2024/family/pets-and-service-animals https://www.cdc.gov/importation/bringing-an-animal-into-the-us

If you own small cats and/or dogs, be sure to check city ordinances for breed or pet restrictions. Once you've determined an area, ask landlords or properties about pet policies and ask if there are added fees that apply. With pets, it's common that a portion of your initial security deposit will be non-refundable. Be sure to ask about additional monthly fees that are commonly referred to as "pet rent." This is an additional amount that is added to your normal rental rate. If, for example, the monthly rent for a one bedroom apartment is \$1200, pet rent of approximately \$35-50 per month per pet is added to your \$1200 rent. Asking these questions upfront can help you make the right decisions based upon your budget.

On private rentals or if you have multiple pets, you should be prepared with concessions you are willing to make to help secure a rental. For example, it's common that a landlord who advertises a home will indicate that pets are or aren't considered. That is your opportunity to ask what you ando or pay to alleviate their risk. Will they consider your pet in exchange for a higher security deposit or longer lease? Will they consider your pet if you agree to monthly or quarterly property inspections to help alleviate fears of damage to the home? What will it take for you to consider my pet? Be prepared or offer to sign a pet agreement, and provide an extra deposit to cover any pet damage.

www.airanimal.com and www.caninecarriers.com help with the coordination of the move. For pet-friendly hotels and more, see www.petswelcome.com.

<sup>\*</sup> Rabies vaccination is not required to enter the United States if your dog has been in a rabies-free country for at least 6 months prior to traveling.



# Making a Pet Resume

Include the pet's age, any training the dog has had, references from neighbors, previous landlords and vet info. And of course, don't forget a picture. This will confirm the size of the pet, but more importantly, it'll pull at the landlord's heart-strings. Possibly include a picture of your family with the pet.

**Details:** Include the pet's weight and any characteristics you want to highlight. It may also be helpful to indicate if the pet is crated when you're not home.

**Training:** Any training the dog has had and if crate-trained when you're not home.

**References:** Be sure to get a written statement from previous landlord(s) and/or neighbors.

**Veterinarian:** Be sure to provide a reference or contact information for your vet. Some properties require documentation that all the shots are up to date.

**Include a Photo**: This will confirm the size of the pet, but more importantly, it'll pull at the landlord's heart-strings. Possibly include a picture of your family with the pet.

**Temperament:** It may be a good idea to emphasize if your dog has a good, docile and possibly lazy temperament. A good resource for information can be found at www.dogbreedinfo.com

Note: If your pets provide you or a family member emotional or mental support, you may register as an ESA (Emotional Support Animal). Most states recognize this designation and landlords must allow the ESA pet(s) without any pet fees. These sites guarantee a certified letter within 24-48 hours barring any state stipulations.

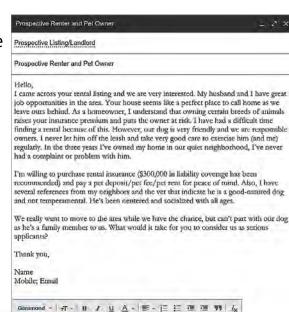
https://www.supportpets.com or https://americanservicepets.com

Click here for a Word template of sample letters.

www.porchlightrental.com/resources/sample\_letters.doc



# **Example Email to** Send to Prospective Listing or Landlord



# Pet Resume **Examples**



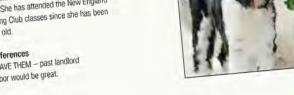
# is a Portuguese Water Dog and is 4 years old. I've had her with me in Boston since she was a pup. Penny

### Details

Spayed Weighs about 40-lbs Hypoallergenic - does not shed. Training - She has attended the New England Dog Training Club classes since she has been 8-months old.

# Vet & References

IF YOU HAVE THEM - past landlord or neighbor would be great.



Prized for its strength, spirit and soundness, the Portuguese Water Dog are highly intelligent, can have curly coats and have webbed toes for swimming. Portuguese Water Dogs grow to be about 17 to 21 inches tall, and they weigh between 35 and 50 pounds. PWDs have a single-layered coat that does not shed, and therefore their presence is tolerated extremely well among many people who suffer from dog allergies.

Portuguese Water dogs make excellent companions. They are loving, independent, and intelligent and are easily trained in obedience and agility skills. Once introduced, they are generally friendly to strangers, and enjoy being petted, which, due to their soft, fluffy coats, is a favor that human beings willingly grant them.

Click here for a Word template of sample letters.

 $www.porchlight rental.com/resources/sample\_letters.doc$ 

To Whom It May Concern,

By way of this letter, I'd flke to introduce myself and my family. I have been living in Tennessee for 12 years now. I am the youngest of two children and value family very much. For 7 years, I have been employed at XYZ Company. I started off in the call center taking calls and then promoted to a Supervisor within a year. I have now accepted a position as a Manager and the company is relocating me to Jacksonville. FL.

I have 2 dogs and a cat that I have had since they were 6-10 weeks old and that are my family. My mother and brother live in Georgia so I don't get to see them as much as I would like. My pets are my children and are just as important to my family who celebrates their birthelays and holidays

Cooper – Rottweiler – 10 years old – 103 lbs: Cooper was my first child that I got while I was in college at the University of Tennessee. A few months ago we found out that he had a tumor and had to have his front leg amputated to save his life. Since his surgery he has undergone Chemotherapy but is back to his old self. He is a very happy dog that spends most of his time napping. He is really good around other people and doesn't bark in the house.



Carly – Gorman Sheppard/Golden Retriever mix – 8 years old – 60 lbs: While I was in college I was working full time and going to school full time which didn't allow me to be home as much as I would like. I got Carly as a companion for Cooper so he wouldn't be home by himself. While they didn't get along in the beginning, she has taken on the role as a "little sister". She is very shy with people she doesn't know but it doesn't take time for her to warn up to new people. While she is a long haired dog she gets groomed regularly to help cut down on the shedding.



Cateb – Domestic I louse Cat – 2 years old – 7 lbs: Caleb was the final addition to my family. I was at work one day when they found a litter of abandoned kittens in the parking lot. We found homes for all of them except two. Another supervisor and I each took one to ensure they wouldn't have to be put down. Even though the dogs think they rule the roost it's really the cat that is in control.



We spend a lot of time at home together, but when I travel they travel with me. All of them are up to date on their shots, and have been spayed and neutered. They spend most of their time indoors, and mostly on my couch.

As a homeowner I understand that owning certain breeds raises your insurance premium and puts the owner at risk. I have had a difficult time finding a rental because of this. In the three years I've owned my home in our quiet neighborhood I've never had a complaint or problem.

#### Vet information:

Hardin Valley Animal Hospital - (865) 123-4567 Animal Emergency and Specialty Center (Oncologist) - (865) 123-4567

I appreciate your consideration.

John Doe wx-xxx-xxxx; email@email.com





## AFTER YOU FIND YOUR HOME

### Utilities

The property you are renting from will generally provide you with the utility company information so that you can transfer them into your name or set up new. Generally this is: WATER / SEWER / TRASH REMOVAL / GAS and/or ELECTRIC / CABLE and/or HIGH SPEED INTERNET

Most of the companies you can arrange services over the phone or web. Some smaller cities will have you come in person for water/sewer and/or trash.

#### Typically you will need:

- Your social security number (or Passport ID) Credit card to pay up front or deposit (with
- New address
- Phone number to contact
- Credit card to pay up front or deposit (with no US credit, some of the companies will give you an option to pay a deposit or pre-pay)

### **Mobile Phones**

Without a social security number or credit, it is common for a mobile phone carrier to charge a large deposit; however, if you get a pre-paid phone there is no deposit. www.myrateplan.com/wireless\_plans - provides plan choices. Most data packages are over 50 gb or unlimited.

For expats hoping to use their mobile phones in North America or investing in a mobile phone in North America with hopes of using it when returning to their home land, the carrier must be GSM.

There are currently 3 carriers that are GSM: AT&T / T-Mobile / Rogers

If you live anywhere in Europe and are planning on moving to North America, make sure your phone has the 1900 and 850 MHz bands. You will probably not want to use your current provider as it is not only expensive but you will want to have a local number. The best approach is to get a SIM card for the country where you will be going. One very important aspect to remember is that you must get your phone "unlocked." Many carriers, particularly in English speaking areas of the world such as the UK, Australia, New Zealand, Canada and the US, lock the handsets they sell to their own network. That means that if you try to put a different carrier's SIM card in your phone, it will be rejected. There are plenty of online companies that can unlock your phone for you – usually by simply providing you, for a small fee, an unlock code. Alternatively, many cell phone stores will provide that service.

#### Have a phone or number and just need a plan?

www.virginmobile.ca/en/why-choose-us/switch-virginmobile.html www.att.com/shop/wireless/byop.html#fbid=yKQ8R-xrMuO www.cricketwireless.com/shop/byod.html www.t-mobile.com/bring-your-own-phone.html www.verizonwireless.com/bring-your-own-device/

### Photo/State ID

It is important to get a State ID if you will be delaying getting your drivers license or not getting your license at all. Oftentimes you will be asked for a picture ID to verify who you are. You can do this at the same place you would go for a drivers license, no appointment is needed. Applicant must provide proof of the following:

- Full legal name
- Date of birth
- Proof of Residency
- Social Security number (if one has ever been assigned),
- Legal presence (valid U.S. Passport/Passport Card, Naturalization Papers, USCIS documents),
- = APPs available for these sites.

## Driving

See the supplemental information provided on Drivers License and Getting a Drivers License. Until your Social Security Number (SSN) is issued, you'll be in a holding pattern for drivers license and getting a car. When scheduling the road test, the first appointment available may be a month or more out.

In most states, you can drive on your International Drivers Permit (IDP) for up to 1 year. An IDP is not a drivers license, but an English translation of your home country license. Once you get your US drivers license, you can drive in any state.

### Some standard laws or protocol to keep in mind:

- Everyone in the car is required to wear a seat belt.
- Speed limits are posted in miles. Common speed limits include 35mph (50km/hr) in cities, 45mph (80km/hr) on two lane highways, and 60-70mph (100 km/hr) on major highways.
- Many cities have introduced HOV (High Occupancy Vehicle) lanes in dense urban areas with heavy traffic. These lanes are restricted to use by cars with at least 2 people and may be marked with diamonds or otherwise.
- If you are pulled over by a police officer, immediately pull to a safe spot on the side of the road. Have your driver's license and proof of insurance. If you need to get it from the glove box, notify the officer first and ask to get it. Keep your hands in sight or on the steering wheel. Do not get out of the car unless asked. A good rule of thumb is to be friendly but only speak when spoken to.
- Car seats are required for children under 80 lbs.
- School Bus Safety overhead red or red/yellow flashing lights indicate that the bus is stopped or stopping to pick up/drop off a student. Both lanes of traffic must stop until the bus begins moving again. On a road with a median, the opposite direction is not required to stop.
- Emergency Vehicles When a police car, fire truck or ambulance has it's sirens on, you must pull over to the right and yield/stop to allow them to pass quickly and safely.
- Funerals For cars in a funeral procession, they do not adhere to the rules of the road. Instead, all traffic stops and allows the procession to go through. The cars in the procession are marked by flags and are escorted, ahead and behind the procession by vehicles with flashing warning lights.

Getting Gas – Most gas stations are self service. If you are paying for gas with cash, you will need to go into the station first and pay, then pump. If paying by a credit/debit card, you will do that at the pump. Tipping is customary only if there is both full and self serve and the price is the same.

Don't forget to wear your seat belt. It's the law.

15'-0"

887

MAX HEIGHT

887

Port Miami

ONLY





An international drivers permit (IDP) is not a valid drivers license, only a translation.
Until you get a state issued drivers license, you will need to carry both your foreign license and your IDP.

## AFTER YOU FIND YOUR HOME cont.

# **Getting Your Drivers License**

Each state has it's own timeframe requiring you to have a state issued drivers license once you become a resident. You must wait until you get your social security number and have a permanent address to apply for your drivers license.

#### **Typical Documents Required:**

- Social Security Card
- Birth certificate and/or Passport
- Legal presence (i.e. visa and/or work permit)
- Proof of residency usually 2-3 documents are needed. This can be a lease, utility bill, bank statement.
- Proof of insurance required at the time of road test
- If your name has changed, documents showing name change (i.e. marriage license)
- Money, credit card or check to pay fees

#### **Process:** Normally this is a 2-step process.

Note: Some states have reciprocity agreements in place with certain countries that will allow you to bypass the written and road test. Reference the supplement or inquire with the DMV.

**Step 1:** Vision test, application and written exam. If you pass the written exam, you can then schedule the road/driving test. This will usually require an appointment and in some cities, appointments can be as far out as 6-8 weeks.

**Step 2:** Driving/road test. If you pass, you'll have your photo taken and receive your drivers license. Note: Rental vehicles are allowed as long as you are listed on rental contract as an approved driver and have proof of insurance.

Reference the supplemental information for specific information for the state you are moving to, or google Department of Motor Vehicles <<state>>, Bureau of Motor Vehicles <<state>>, getting drivers license <<state>>. Select the .gov site and you'll find practice tests, locations, online appointment making, vehicle registration and more.

# **Vehicle Registration**

If you buy or lease a vehicle from a car dealership, most dealerships will take care of the titling, registering and getting license plates; however, it does depend on the state. For used cars or ones brought with you, some cities and states require an emissions test and all will verify the VIN number.



## Buying or Leasing a Vehicle

Oftentimes not having credit can be a hindrance to getting a car. There are car dealerships that will advertise that they work with bad or no credit. You can Google "Leasing a car with no credit, city state". In addition, opening an account at a credit union can offer you an opportunity for financing at a better interest rate. You may also check with your local bank for their financing programs and interest rate. The requirements on buying are a little less stringent, but both buying and leasing will require the bank to agree to the terms of the loan (unless you are paying full cash value). The advantage to taking a loan is that it will help you begin establishing credit.

ExpatRide and International Auto are both companies that assist expats in financing a vehicle.

https://www.expatride.com/countries/expat-car-leasing-usa/www.intlauto.com/#Programs

You will need your passport, work visa, proof of income, application and driver's license. They can help with auto insurance – and even breaking your car lease if needed.

### Should you lease or buy your car? These sites may help you decide.

- www.edmunds.com/car-leasing/should-you-lease-or-buy-your-car.html
- www.edmunds.com/car-leasing/10-steps-to-leasing-a-new-car.html
- www.edmunds.com/car-buying/10-steps-to-buying-a-new-car.html

#### Buying Used - FROM PRIVATE OWNER

If buying a used car, you can use a website called www.carfax.com to see if it has been in any accidents. In addition, www.kbb.com will help you to know the value of the car. Once negotiated, you'll need the title, price you're paying for the car and mileage. I might also ask if the owner has recently gotten a vehicle inspection. If so, perhaps he will have that paperwork or sticker. If it was just in the last 6 months, ask when you register the vehicle if it needs to be done again. A car can be rented until you receive your social security number.

**Won't be needing a vehicle** – www.zipcar.com is available in most metropolitan areas, as are rental car companies. You can buy insurance for the time you are using the car. You just need a valid drivers license.

#### Car Insurance

You'll need car insurance once you get a vehicle. There are insurance brokers who will get you the best quote from all the insurance providers. They don't just do car insurance, so they can also help with finding the best renters insurance.

To find an insurance company, Google "insurance city state." Or, you can go directly to the main insurance carriers. Nationwide 🙃

> All State 🙃

> State Farm 📮

> Travelers 🕜

> Progressive

> GEICO 🙃

Liberty Mutual

> American Family Insurance 🚳

Buy or Lease?

The advantage to taking a loan is that it will help you begin establishing credit.



### **ESTABLISHING CREDIT**

Building credit takes time and patience. In the United States, there are three Credit Reporting Agencies (CRAs) – Equifax, Experian and TransUnion and they do not share information with each other. In addition, they are not able to receive transferred credit history from your home country.

Credit in the United States is linked to a person via their social security number (SSN), and unlike in other countries both the good and the bad are reported. Credit history and credit score are determined by patterns of payment (late or timely), loans that have been taken out, amount being lent, any defaults in payment (i.e. bankruptcy, foreclosure, etc). Any bad markings on a person's credit can last about 7 years. The CRA's cannot discriminate against you, only report on information gained based on your payment and loan history. You officially start building your credit history when you get credit from a lender who reports your account and payment history to one or more of the CRAs.

Having poor credit or no credit may create complications in getting goods and services requiring ongoing payment, like mobile phones, apartments, (car) loans, and more. In addition, be wise in building your credit. Once you start building credit, you may be approved for multiple credit cards for low amounts. Be careful in only using them for what you are able to pay back. In addition, when a potential landlord or loan officer inquires on your credit, your credit report will reflect it. Each inquiry is recorded and if there are too many inquiries at the same time, it can negatively impact your credit score.

#### **Step One:** Get a Social Security Number (SSN)

Unfortunately, you cannot get a SSN solely for credit purposes. Social Security numbers are used to report wages to the government for tax purposes. Social Security numbers are assigned to foreign workers who are authorized to work in the United States via a visa or employment authorization document. The Social Security Administration (SSA) does not charge for a Social Security card. You can apply for your SSN as soon as you land, however the SSA will not process it until after you've been in the country 10 days and all papers have been processed through Homeland Security. When you apply, you will not leave with your SSN. However, after waiting the 10 business day cycle, you can call to get the number or stop in for a printout. That way, you can provide it when applying for drivers license, banking, phone, etc. Otherwise, your card is mailed to you in approximately 2 weeks.

Be cautious about giving your private information, especially your Social Security number, to anyone. Identity theft, the crime of obtaining the personal or financial information of another person is rampant. To prevent identity theft, experts recommend that you regularly check your credit report with major credit bureaus. See Free Credit Report Information at www.annualcreditreport.com to learn how to do this.



#### **Step Two:** Set Up a Bank Account

Open a checking account and perhaps, a savings account for the ability to pay bills. You'll be able to manually write checks or use a "Bill Payer" system that the bank provides. To open a bank account, see page 5.

#### **Step Three:** Get Accounts in Your Name

Get an apartment, utilities, phone service, car, etc. in your name and pay timely and consistently.

Have your rent payment count towards your credit rating: https://learn.self.inc/lpg/mpa/rent-bills-landing/

#### **Step Four:** Get Credit

Having a credit card is helpful to build credit because you have a consistent monthly payment. Make sure you only use what you can pay each month. For example, using a card for groceries only and another card for gas.

The four major credit card companies are: Visa, Mastercard, American Express, Discover

#### Credit Cards

This company also offers credit cards using your home country's credit score: https://novacredit.com/

Have a credit card from your home country? If the company that issued your card operates here, ask if they may be able to issue you a new credit card in the U.S.

WalletHub also offers comparisons on credit cards and loans as well as tracks your credit score.

#### Secured Credit Card

A similar option is to get a secured credit card. This is a major credit card that requires a security deposit. Research and Compare Secured Credit Card Offers on www.credit.com

TIP: No credit is different than poor credit. Apartment communities will approve no credit with an increased deposit, SSN and employment letter. With credit concerns, many times working with a private landlord is easier as apartment communities create pass/fail rules to abide by fair housing laws.





## ESTABLISHING CREDIT cont.

Step Four: Get Credit cont.

#### **Retail Store Credit Cards**

Retail cards are credit cards issued for use at specific retail stores. Some examples are Saks, Macy's, Bloomingdales and The Gap [and gas stations]. Retail cards are generally much easier to obtain even if your credit history and credit scores aren't in the best shape.

- Pros Again, you are building your credit history.
- Cons You are limited in where you can use the card and the interest rates are generally
  very high, although not an issue if paid off each month. Also, credit limits on retail cards are
  typically very low. [Taken directly from www.immihelp.com]

#### **Student Credit Card Programs**

Most reputable credit card issuers offer student card programs that require little or no credit history. These cards are generally offered through a program with a college or university. The credit card issuers who participate in student card programs are betting that if they can get "in your wallet" first that you will remain loyal to them as you go from student to wage earning employee.

- Pros These cards are generally very easy to qualify for and you are building a credit history.
- Cons These cards generally have very low credit limits and, therefore, cannot be used for any major purchases. [Taken directly from www.immihelp.com.]



Student card programs may require little or no credit history.



#### **COSIGNER**

If you have someone that will agree to be a cosigner, this is a great way to build credit. In addition, there are companies that you can pay to be a cosigner, but ensure that both of your names are on the application. Otherwise, you will not build credit history.

www.insurent.com www.leapeasy.com

 $www. the guarantors. com \\ www. sayrhino. com/products/lease-guarantee$ 

#### **SUMMARY**

In summary, follow these 4 steps and use your credit cards to show a positive payment history. You won't build the credit overnight. Give it about 60 days after you pay your first bill, then you can check your credit (see Free Credit Report Information to learn how to do this). Slow and steady – the goal is to build credit, not go in debt. Only use the credit cards for what you can afford and what you would have normally paid for in cash. You can make a payment to the credit card company right after using the credit card or pay it in full each month. Generally plan on it taking at least 6 months to get a credit history started.



# MOVING IN & OUT OF YOUR RENTAL

Documenting the move-in condition of your rental and doing a walkthrough with your landlord present helps your rental experience go more smoothly. It's the best way to ensure that both parties have proper expectations going into the tenant/landlord relationship.

## Before Moving Into Your New Rental

It's wise to document the move-in condition. Taking that step may help to avoid any confusion about whether something was damaged before or while occupying the home. By using this checklist <a href="http://www.porchlightrental.com/pdf/MoveinMoveoutChecklist\_IT.pdf">http://www.porchlightrental.com/pdf/MoveinMoveoutChecklist\_IT.pdf</a> and documenting the move-in condition of your rental, you create a record for you and your landlord. Be sure to make note of items that are questionable or need repaired.

- Document items that are not to your liking and that you would like the landlord to fix.
- Agree upon the items you expect to be repaired and a deadline for completion.
- The document should be reviewed and signed by both you and your landlord. It serves
  as a legal document and provides a means of recourse if something isn't adhered to.
- Take pictures of anything you feel needs to be documented, for reference at a later date, to protect your interests.

# Moving Out of Your Rental

**READY TO MOVE OUT?** Refer to your lease for move-out notice requirements.

- Most leases require a minimum of a 30-day notice to vacate, and some must be given the first day of the month. Also, be aware of what the lease says in terms of extending or renewing your lease.
- When serving your notice to vacate, it should be in a trackable way by email or certified mail as proof of receipt.
- Be sure to provide your forwarding address.
- Plan a pre-move-out inspection with your landlord to review expectations for cleaning and any items the landlord needs you to repair in order to receive your full security deposit.
- During your move-out inspection, refer to your move-in inspection form as your guide. If you took pictures of damages during the move-in inspection, refer to that during the move-out inspection. The landlord will be reminded that those items will not reflect a reduction in your security deposit.
- Confirm repair items in writing.
- Return all keys.
- States have guidelines on the return of the deposit and it is usualy within 30-60 days of having the unit vacated and keys returned.





# MAKING THE TRANSITION

# **Tipping**

### Etiquette on Tipping in US

Twenty percent (20%) is the standard if you are satisfied with the service provided. The only exception would be at a buffet restaurant. In this case, the waiter/waitress is only responsible for your beverages and clearing your dishes, so 10% is common if you are satisfied with their service.

### Common places for tipping:

- Restaurants for groups of 6 of more, it is common that the tip already be included, so check your bill
- Buffets
- Taxi/Cab/Uber driver and Parking Attendants
- Hair/Nails/Massages
- Hotel staff, Concierge, Bellman, Room Attendant, Valet/Parking Attendants
- Porters

### Grocery/Gas Station

Unless someone actually pumps your gas, checks air in your tires for free or delivers your groceries to you or your car, there is no tipping needed.

# **Tip Jars:**

It is not necessary to tip for counter service, and it is definitely not customary to tip the clerk in retail stores.





# MAKING THE TRANSITION cont.

Apps that are "App-solutely" helpful when moving.

#### All-in-one:

**City Travel** tour guide is personalized for your preference! Read ratings and reviews and find things for the family to do together, places to go shopping or dining, entertainment options and more! The app allows you to save your favorite locations or places to check out.

**Yelp** is used by millions of people to get great reviews on EVERYTHING. Whether you need to find a new doctor or dentist, school, veterinarian, hairdresser, or more, this app has over 70 million reviews that will point you in the right direction...and give you the address to get there!

### Buy/Sell/Trade:

**OfferUp** and **Let Go** are virtual local yard sales. It only takes minutes to post an item for sale or search for something you need. Great for avoiding wait time for something in the mail or searching all over town for a certain item. Pictures, reviews, and more are available to help you make a decision! And it's extremely helpful for decluttering before or after your move!

### Meet People & Be Social:

**Meetup** is an awesome new app to help get your social life started in your new town. Unlike other social apps, this one focuses on connecting you with groups of people in your area that share the same interests. Whether you're interested in books, fitness, pets, photography, or finding moms in your new area, this app is perfect for you! There's even a group for new people in town! The app is free, but you must subscribe to organize a "meetup". Now compatible with the Apple Watch, too!

**Bandsintown** is a unique app for music lovers. It keeps you up to date on live music and concerts in your area, syncs and plays your preferred music, and even lets you buy concert tickets in app!

## Get Transportation and Traffic Tips

**Gas Buddy** and **EVgo** are extremely helpful in locating EV and gas stations and comparing fuel prices in your area. It's as easy as entering your new zip code!

**Google Maps**, **Moovit**, **Transit App**, and **Waze** are great apps to help you navigate your new town. Check out these apps to find one that has your new location and that best fits you! Things like the best ways to get live public transit updates or traffic information, like road blocks and construction areas, to finding nearby gas stations and the best routes to your destination are right at your fingertips.

**Uber** and **Lyft** are great apps to use when you need a local ride. No need for reservations or waiting in a long taxi line. Most of these drivers are just regular local people that drive on the side. The rides are relaxed and friendly and the drivers can give great tips on the area!

#### **Keep Connected:**

**Wi-Fi Finder** uses GPS to locate the closest available Wi-Fi spot near you. It also describes the type of location (store, gas station, coffee bar, etc) and states whether it charges a fee for use or is free. The app also has a function that allows you to save the location to remember for later! It located hotspots in over 50,000 cities worldwide!

**WhatsAPP** and **LINE** – these apps allow you to text and make calls internationally at no charge.

### Overwhelmed by your to-do list?

Angi and TaskRabbit can save the day! This app matches you up with the perfect helper for your task. With over 30,000 helpers that have been background checked, screened, and inter-viewed to help with your needs, this app shows ratings and reviews from all types of people employed to help others with their to-do list tasks. Whether you need help cleaning your home, walking the dog, running errands, putting together furniture or a million other things, this app is golden! Check to see if it's available in your area.

### Stay on top of your business needs:

**DocuSign** is a life-saving app when arriving in a new town. No need to stress about having to find all the cords for your printer or searching for a full-service print shop until you get your internet connected! DocuSign allows you to import documents from your email straight to the app where you can fill out, sign and date the important documents from anywhere that has a Wi-Fi connection. It also allows you to save the documents to Dropbox, Google Drive, and other locations!

**LinkedIn** is a great app for staying connected both casually and professionally. Whether you're searching for a new job, connecting with old and new colleagues, coworkers, and friends, checking out your new employer, or staying on top of business tips, this app is extremely useful! You can create a free profile that acts as a live resume, build contacts ("links") in your career field, and receive endorsements providing in-your-face references to anyone that views your profile!

**Google Translate** – this app and website can translate text or documents.

\*\*Disclaimer- not all apps are located in every US city. Check the app to see if yours is listed!



# Helpful Conversions

# MAKING THE TRANSITION cont.

## **Cooking Conversions**

MEASUREMENT							
CUP	ONCES	MILLILITERS	TABLESPOONS				
8 cup	64 oz	1895 ml	128				
6 cup	48 oz	1420 ml	96				
5 cup	40 oz	1180 ml	80				
4 cup	32 oz	960 ml	64				
2 cup	16 oz	480 ml	32				
1 cup	8 oz	240 ml	16				
3/4 cup	6 oz	177 m <b>l</b>	12				
2/3 cup	5 oz	158 m <b>l</b>	11				
1/2 cup	4 oz	118 ml	8				
3/8 cup	3 oz	90 ml	6				
1/3 cup	2.5 oz	79 ml	5.5				
1/4 cup	2 oz	59 ml	4				
1/8 cup	1 oz	30 ml	3				
1/16 cup	1/2 oz	15 ml	1				

OVEN	SETTING	S
DEGREE CELSIUS (C)	DEGREE FAHRENHEIT (F)	DESCRIPTION
140	275	Warm
150	300	
170	325	
180	350	Most used baking temp
190	375	
200	400	
220	425	Hot
230	450	
240	475	Very hot

To convert temperatures in degrees Celsius to Fahrenheit, multiply by 1.8 and add 32

### **Measure Conversions**

LENGTH			WEIGHT									
INCHES		DECI	MAL	1AL MM			II	IMPERIAL		М	METRIC	
1/16		0,0	)6		1,59			1/2 oz			15 g	
1/8		0,1	3		3,18	8		1 oz			29 g	
3/16		0,1	9		4,7	6		2 oz			<b>57</b> g	
1/4		0,2	25		6,3	5		3 oz			<b>85</b> g	
5/16		0,3	31		7,9	4		4 oz			113 g	1
3/8		0,3	8		9,5	3	5 oz 141 g			1		
7/16		0,4	14		11,1	1	6 oz 170			<b>170</b> g	1	
1/2		0,5	0		12,7	0	8 oz 227 g			1		
9/16		0,56 14,29				10 oz		283 g				
5/8		0,63 15,88			8		12 oz			340 g		
11/16		0,6	9	9 17,46				13 oz			<b>369</b> g	1
3/4		0,7	<b>'</b> 5		19,05 14 oz				<b>397</b> g	J		
13/16		0,8	31		20,6	4		15 o	z		<b>425</b> g	1
7/8		0,8	88		22,2	:3	1 lb 453 g			1		
15/16		0,9	4		23,8	31	1 <sup>1/2</sup> lb 680 g			1		
1		1,0	00		25,4	10	2,2 lb 1 kg					
SPEED												
MPH	5	10	15	20	25	35	50	65	80	100	125	150
KM/H	8	16	24	32	40	56	80	105	128	160	200	241

# **TEMPERATURE**

FAHRENHEIT	CELSIUS			
5	-15			
10	-12			
25	-4			
50	10			
100	37			
150	65			
200	93			
250	121			
300	150			
325	160			
350	180			
375	190			
400	200			
425	220			
450	230			
500	260			
0C (0E 33) v E/0				

 $^{\circ}$ C = ( $^{\circ}$ F - 32) x 5/9  $^{\circ}$ F = ( $^{\circ}$ C x 9/5) + 32







**Clothing Conversions** (mens sizes are the same across countries)

# **WOMEN'S CLOTHING SIZES**

UK	US	Japan	France / Spain Portugal	Germany Scandinavia	Italy	Australia New Zealand
6/8	6	7-9	36	34	40	8
10	8	9-11	38	36	42	10
12	10	11-13	40	38	44	12
14	12	13-15	42	39	46	14
16	14	15-17	44	40	48	16
18	16	17-19	46	42	50	18
20	18	19-21	48	44	52	20

# **CHILDREN'S CLOTHING SIZES**

US / Canada	UK	European	Australia
12-18 m	12 m	80 cm	
18-24 m	18 m	80-86 cm	18 m
23/24 m	24 m	86-92 cm	2
2T	2-3	92-98 cm	3
4T	3-4	98-104 cm	4
5	4-5	104-110 cm	5
6	5-6	110-116 cm	6
6X-7	6-7	116-122 cm	7
7 to 8	7-8	122-128 cm	8
9 to 10	8-9	128-134 cm	9
10	9-10	134-140 cm	10
11	10-11	140-146 cm	11
14	11-12	146-152 cm	12



Go to www.zappos.com/c/shoe-size-conversion for shoe size charts.





# **Public Holidays**

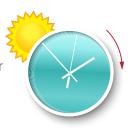
Most schools, banks and government offices close on public holidays and mail is not delivered on these days. For asterisked (\*) holidays, most businesses are closed.

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New Year's Day 🛠	January 1
Martin Luther King Day	Observed on Monday on or following January 15
President's Day	Third Monday in February.
Easter	First Sunday after the first full moon of Spring.
Memorial Day 🔆	Last Monday in May. To honor and remember all who died serving our country.
Independence Day 🗱	July 4. Celebrating US independence.
Labor Day 🗱	First Monday in September.
Columbus Day	Second Monday of October.
Veteran's Day	November 11. A day dedicated to the cause of world peace and to be celebrated and known as "Veterans Day" set aside to honor veterans.
Thanksgiving *	Fourth Thursday in November. A tribute to the original Colonists and their first fall harvest.
Christmas *	December 25.

# **Daylight Savings Time (DST)**

The practice of adjusting clocks forward one hour at the start of spring and adjust them backward in the autumn so that in the evening daylight is experienced an hour longer.



Arizona and Hawaii are the only places in the US that do not observe DST.



# **Emergency Information**

In case of emergency, dial 911 for fire, police or ambulance.

**Note:** If you accidentally call 911, do not hang up. The police will call back and if you don't answer, they will be dispatched to your home.

Poison Control 1-800-222-1222 Animal Poison Control 1-800-548-2423

Doctor's Phone	 	 	
Dontist's Phone			

Allergies:



# **Notes**





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