

The Expatriates Guide to Atlanta

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INTRODUCTION



Living outside your home country is challenging. It puts even the most adventurous spirit to the test. Because of my sojourns abroad, I wanted to address some of the issues that one perhaps does not think about until on the way to the new homeland.

Having lived outside of my home country for approximately 20 years, I have grown to understand what a challenging transition it can be to face a different culture at any point in time of a life. Perhaps you are single and are looking for friends or people to hang out with outside of work. Perhaps you have a young family and are looking for schools and daycare and a social life outside of the home as a spouse of an expatriate transplant. This book is put together for those people who have come into the American culture at any point of their life to give a few guidelines of things that might not be otherwise anticipated or could even be puzzling.

Atlanta can be a new adventure because Atlanta is on the cusp of developing a tremendous society apart from the Old South for which it has long since been known. The movie and music industries are booming here.

Many international companies are located in the southeast because of the transportation. Atlanta has the [world's busiest](#)

[airport](#), and there is a deep-water seaport on the coast in [Savannah, Georgia](#) is competitive with tax incentives to attract companies and a ready work force. The mild climate is a bonus.

The proximity to beaches and the ocean and beautiful freshwater lakes is accessible with an easy drive my automobile or a short plane ride. If you like the excitement of a large city a two-hour flight will take you to New York City where you can enjoy world-class aspects of shopping and culture and fine dining.

Atlanta, beyond the wonderful recreational aspects of our city, has excellent restaurants. People complain about the traffic; it is however very manageable compared to other large cities like Los Angeles, New York, Chicago and Washington DC. There is also a public transportation system used by commuters to avoid traffic - [MARTA – Metro-Atlanta Rapid Transit Authority](#).

Americans enjoy a lot of conveniences and you may soon come to appreciate the advantages of our ready-to-eat food that can easily be purchased from restaurants like [Boston Market](#) and [Fresh-to-Order](#)* where you can find healthy home-cooked food in the American tradition.

Many food-loving entrepreneurs will prepare meals for you with home delivery. This is extremely helpful if you are in a rush to feed children before going out. And of course, there are the take-out and the delivery services you will come to appreciate.

It is my hope that the use of this book, **Expatriates Guide to Atlanta**, will help each reader's transition to life in Atlanta and in the United States be easier and more pleasurable in this wonderful young country and city of ours.

IMPORTANT DOCUMENTS

To Enter the Country

When entering the United States, you will need various documents depending on whether you are a returning resident or a non-resident. U.S. citizens will need a passport. U.S. resident aliens should have a reentry permit or an alien registration receipt card issued by the U.S. Immigration and Naturalization Service. A non-resident must have a valid passport and visa issued by U.S. consulate or embassy abroad. Requirements for non-resident and visa vary by nationality. Non-residents also should check with a consulate or embassy to see if they need a labor and/or immunization certificate.

Check with a U.S. consulate or embassy to confirm which documents you'll need when moving. You cannot start too early to obtain the appropriate documents. Waiting for approval can take several months, if not longer. For some applications, you will need duplicates of your passport photos. Also, copies of any marriage certificates or divorce decrees can facilitate obtaining permits, so be sure to bring them along.

Visa

Before obtaining a visa, you must have an up-to-date passport. A visa is an endorsement certifying that your passport has been examined and that permission has been granted to enter a country for a specified period of time.

Passport

It is advisable to have your passport valid for the duration of your stay, as a visa is usually granted up to the passport validity. However, if your passport does expire, find out if your consulate will issue either a temporary or a new passport. It can also issue you additional pages, should your passport pages get filled. Photographs from an automat or Polaroids are not acceptable for passports. Call your own consulate for specific requirements.

Medical and immunization records

Compile a complete medical family history listing inoculations, illnesses, hospitalization and treatment. Make copies and keep them handy in case of a medical need arising.

Pets

Bringing an Animal into the United States

Entering Georgia from another country (International), the State website refers you to the CDC ([Center for Disease Control](#)) 404-498-1670.



CDC regulations govern the importation of animals and animal products capable of causing human disease. Pets taken out of the United States are subject upon return to the same regulations as those entering for the first time.

Cats and dogs may be imported with the proper documents from a licensed veterinarian that are to be presented on arrival. They will need

- a certificate of health dated no later than 10 days before the pet started its journey stating that it comes from a country where there has been no rabies epidemic for 3 years and that it has been in that country for 6 months prior to departure.
- a certificate of anti-rabies vaccination stating the inoculation was given more than 1 month or less than 6 months prior to the entry.
- a certificate of good health is sufficient if the dog is less than 3 months old and the cat is less than 6 months old. The age must be stated on the certificate.

Import of Household Goods

The goods corresponding to your social and financial status and intended for continued use may be imported duty-free provided they have been in your possession for the previous six months. When you arrive you will be notified of a time and place set for an inspection. Unless you have new unused goods your inspection should go smoothly with no customs to pay.

Export Declaration Form

This document declares your household goods and motor vehicles to be shipped out of the country. Your shipping agent will complete this form on your behalf before your shipment is packed. It is generally advised not to pack any boxes yourself, Doing so can cause delays, as customs officials usually inspect boxes that are "packed by owner." Inspections always result in additional charges and these charges are the shipment owner's responsibility. Inspections range in cost from a few hundred dollars to thousands of dollars.

Letter of Recommendation

When required, this should be addressed to the consulate/embassy to whom you are applying for a visa. The letter should be from a bank, commercial or industrial firm, trade association, chamber of commerce or public official. The letter may be from a professional such as your attorney, your banker, accountant, etc. The letter should include your occupation, title and any business references - plus state you are financially responsible. Also, any documents you have verifying a good credit history might be needed.

Work Permit

This is normally a prerequisite that is reflected in the type of Visa you are granted. Responsibility for obtaining this permit rests with the employer. Working without authorization might result in deportation, fines and jail. Additionally, further reentry might be affected, if a country's work-related polices are violated.

Immunization/Medical Certificates

Depending on your country of domicile/origin you may be required to show, along with your passport, a validated International Certificate of Vaccination Health Card as proof of vaccination against certain diseases. This form is available at passport offices and most city, county and state health departments. Check with a consulate or embassy to determine which immunizations are required in your new country. Have all required inoculations three or more months in advance, if possible.

A medical certificate from an examining physician might be required for visa applications. Some consulates and embassies designate the examining physician and provide medical examination forms.

The [International Association for Medical Assistance to Travel \(IAMAT\)](#) offers travel clinical record forms, also called medical passports, to use in detailing your medical history. For a form, which is helpful should you need medical attention overseas, write to the IAMAT at

417 Center St., Lewiston, NY 14092, or call (716)754-4883.

Questions to Ask at the Consulate or Embassy

The following are miscellaneous questions you might want to ask a U.S. consulate or embassy:

- **Are original documents required?**
- **Do they need to be translated into English?**
- **Notarized by a consulate or embassy before departure?**
- **Are there restrictions on the quantity of goods I can bring?**

- Can I bring more than one shipment?
- Are other taxes or fees involved besides duty?
- Are model or serial numbers of electrical items and /or appliances required on the inventory or special forms for customs clearance?
- Are there special laws/regulations regarding women/children?
- How much prescribed medications may be entered through customs?
- Must I declare my shipment upon my personal arrival?
- Must I arrive in my new country before my shipment arrives?

[*This information provided in part by UniGroup Worldwide](#)

Social Security Numbers and Tax ID Numbers

This is our way of tracking your earnings and establishing eligibility into our retirement system.

[Social Security and Tax ID Numbers](#)

Social Security Numbers Based on Work Authorization:

Non-citizens who have permission from the Department of Homeland Security (DHS) to work in the United States can apply for a Social Security number.

If you are not eligible for a “Social Security Number” you may apply for a **Tax Identification Number**. For example, if you want to purchase property in the U.S. you will need this for home financing and even for a cash purchase. It is the tax authority’s way of making sure you are taxed on any profits you make from the sale of the property later on.

Additionally, verification of social security numbers is required by state and federal law prior to issuance of a driver's license or identification card.

Driver's Licenses

Previous Licenses or Instructional Permits

Non-US citizens should present their Out-of-Country/International License or Identification card to receive a Georgia license or Identification card. Most Out-of-Country licenses or Identification cards will be returned to non-US citizens. However, all customers applying for a commercial driver's license must surrender any previously issued driver's license, and non-citizen customers who hold driver's licenses or identification cards issued by any other U.S. state or the District of Columbia must surrender those cards to be eligible for a driver's license or identification card in Georgia.

Transfer Unexpired Out-of-Country Driver's License

Non-US citizens holding a valid foreign driver's license are allowed to drive in the state of Georgia for tourism or business purposes. If the foreign license is not printed in English, the driver must also have an [International Driving Permit \(IDP\)](#) or similar translation issued in accordance with the provision of the Convention on Road Traffic, any similar treaty, international agreement, or reciprocal agreement between the United States and a foreign nation. Non-US citizens must obtain an IDP from their home country prior to coming to the U.S.



If a non-US citizen establishes residency in Georgia, he or she **must** [obtain a Georgia driver's license](#) **within thirty (30) days**. A non-US citizen would be considered a resident of Georgia if he or she meets any of the following criteria:

- If a person accepts employment or engages in trade in Georgia, and enrolls his or her children in private or public school within ten days after the commencement of employment; or
- If a person has been present in the state for 30 or more days.

The pre-requisites for issuance of a Georgia driver's license **include passing tests relating to vision, knowledge of our traffic laws (including road signs), and driving skills**. Also, to be issued a Georgia's driver's license, the driver must be a United States citizen or have lawful status in the United States. Georgia law does not allow non-US citizen, non-resident drivers to operate a motor vehicle if he or she does not have a lawful status in the United States.

Vision Exam

Your eyes will be tested by means of a mechanical device. The minimum acceptable vision is 20/60 in one eye, with or without corrective lenses, and a field of vision of, at least, 140 degrees. Upon failure of the field vision exam the applicant will be required to have a certain form (DS-274) completed by a licensed practitioner.

Knowledge Exam

The Knowledge Exam consists of two tests – [the Road Rules Test and the Road Signs Test.](#)

The applicant must pass each test. A minimum score of 15 out of 20 correct answers, on each test, is required to pass. Necessary information can be found in the DDS Driver Manual. A Practice Test is available on the website at no cost.

The Knowledge Exam must begin at least 30 minutes before the Customer Service Center closes to allow adequate time for testing and issuance.

Road Rules Test

- a. The Road Rules Test consists of questions about driver responsibility, knowledge of laws and safe driving practices, applicable to the class of license for which the applicant applied.
- b. The Road Rules Test is available in some non-English Languages. See a list of all languages available for this Exam.

Road Signs Test

- a. The Road Signs Test consists of questions about the meaning of standard highway signs. You will be asked to identify certain signs, signals and markers.
- b. The Road Signs Test is in English only. All drivers must have the ability to read and understand simple English such as used in highway traffic and directional signs.

Road Skills Test

1. All vehicles used for the Road Skills Test must be covered by liability insurance (you must show a valid insurance card), pass a safety inspection and if the vehicle is not equipped with turn signals you must know your hand signals.
2. You must present your vehicle registration and the tag (license plate) cannot be expired.
3. The Road Skills Test is in English only.

How Do I Schedule My Road Test?

You can schedule a road test by phone at 1-678-413-8400. Road skills tests are given by appointment only. There may be same day appointments available, please call 1-678-413-8400 for availability.

On the Road Skills Test you will be expected to do all or part of the following:

1. Parallel Parking: Park midway between two standards so that your car is not more than 18 inches from the curb.

2. Quick Stops: Drive at a speed of 20 miles per hour and make a quick, safe stop when the examiner instructs you.
3. Backing: Back your car for a distance of about 50 feet, at a slow rate of speed, and as straight and as smoothly as possible. Turn your head and look back at all times while backing.
4. Stopping for Signs or Traffic Signals: Give the proper hand or brake signal; approach in the proper lane; stop before reaching a pedestrian crosswalk; and remain stopped until you can move safely through.
5. Turnabout: Turn your car in a narrow space using two, three, or five, point turns.
6. Use of Clutch: If your car has a standard transmission, you must shift smoothly and correctly.
7. Approaching Corners: You must be in proper lane and look in both directions.
8. Yielding Right-of-Way: Always yield right-of-way to pedestrians, motor vehicles, bicyclists or anyone else who moves into the intersection before you.
9. Turning: Get into the proper lane and give signal an adequate distance before reaching the turn.
10. Passing: Always look ahead and behind to make sure you can safely pass without interfering with other traffic.
11. Following: Do not drive too closely behind other cars. Watch the car ahead of you; when it passes some reference point, such as a telephone pole, and then count "one-thousand-one, one-thousand-two." If you

pass the same spot before you are through counting, you are following too closely.

12. Posture: Keep both hands on the steering wheel. Do not rest your elbow on the window and do not attempt to carry on a conversation with the Examiner because they will be busy giving instructions and recording your score.

At the end of the test, the license examiner will gladly show you your score sheet and will provide you ample opportunity to discuss the test if you so desire. The applicant must achieve a minimum score of 75% to pass.

Retesting

1. Applicants who fail the Knowledge Exam or Road Skills Test must wait at least one day to retest.
2. Applicants who fail the Knowledge Exam or Road Skills Test a second or subsequent time (third, fourth, etc.) must wait at least 7 days to retest.
3. A 30-day waiting period to retest applies to an applicant who fails the Road Skills Test due to a traffic accident or traffic violation during the Road Skills Test, whether ticketed or not.
4. All retesting is subject to reservation availability.
5. The permit fee must be paid before the test begins. DDS accepts cash, money order, check or credit/debit cards.
6. Fees are not refundable and must be paid each time the test is taken.

The Motorcycle Rider Skills Test

Safe motorcycle riding depends largely on your knowledge and skills. The skills for motorcycling require a lot of practice. If you have just learned to handle a motorcycle and have very little riding experience, then the most important part of learning to ride is still ahead.

You can take a Georgia Motorcycle Safety Program rider education course that offers a driver's license test waiver for graduates. For more information about locations and schedules, visit www.dds.ga.gov/training . The Rider Skills Test (RST) is used for both two-wheeled (RST-2W) and three-wheeled vehicles (RST-3W).

Both tests consist of four riding evaluations that measure your control of the motorcycle and your hazard-response skills. The final two exercises involve speeds of about 15 miles per hour. Please see the Georgia Motorcycle Operator's Manual for more details about each evaluation.

You will be scored on time / distance standards as well as path violations. The test can be ended early for point accumulation, committing an unsafe act, or failure to understand or follow instructions.

When you report for your test, you should have:

1. An approved helmet and protective goggles.
2. For safety, it is suggested to wear long sleeves, long pants, gloves, and sturdy footwear.

3. You must furnish a street-legal motorcycle for the test and pass a safety inspection of the motorcycle by the driver's license examiner before the riding test is given.

PLEASE NOTE: You have the right to cancel the test at any time. Inform the examiner that you do not wish to continue the test. The examiner will explain the conditions for taking the test later.

The examiner also has the right to stop the test if you:

- a. Fail to demonstrate basic control skills;
- b. Accumulate more than the maximum number of penalty points allowed;
- c. Commit any unsafe act;
- d. Fail to understand or follow directions;
- e. Fall or drop the motorcycle.

If any of these instances occur, the test will be discontinued.

Finally, all testing can be suspended due to inclement weather, equipment failure or other circumstances beyond the control of you or the examiner.

Students under the age of 18 who successfully complete the Basic Course **MUST** be at least 17 years of age **BEFORE** the 90-day waiver period expires to get their driver's license. They must also meet the requirements of Joshua's Law.

Identity and Lawful Status Requirements

Non-US citizens are required to present immigration documents in person at a Customer Service Center to prove identity and lawful status in the United States. Original documentation must be submitted each time a service is requested pertaining to a driver's license or identification card. In some cases, one immigration document is sufficient to prove lawful status. In others, additional immigration documents are required to prove lawful status.

Note: Original immigration documentation must be submitted each time service is requested pertaining to a driver license or identification card.

Automobile Title and Registration

(Taken from the State of Georgia Dept. of Revenue Website 2016)

http://dol.georgia.gov/getting-georgia-title-faqs#field_related_links-486-15

What do I need to get a Georgia title and license plate for my vehicle that is currently titled and/or registered in another state or country?

1. A completed and signed Form MV-1 Title/Tag Application.
2. An original valid title issued in your name or properly assigned to you. If your title is being held by your financial institution or leasing company, the person processing your application will contact your financial institution or leasing company by mail requesting the

- submission of your out-of-state title for the issuance of a Georgia title.
3. An out of state/country original valid registration certificate.
 4. A completed and signed Form T-22B Certification of Inspection
 5. If the vehicle is a 1986 or newer year model and the previous state or country does not issue titles, you must submit.
 6. Georgia liability insurance.
 7. An Emission Inspection Certificate, if applicable.
 8. Translation - An English translation of each document not printed in the English language.
 9. A copy of your Georgia license or Georgia identification card.
 10. When a motor vehicle, not a trailer or a vehicle imported from Puerto Rico, is imported into the United States, **three federal forms are required. The required forms are: U.S. DOT Form HS-7, U.S. EPA Form 3520-1 and U.S. Customs & Border Protection Form CBP-7501.** The CBP-7501 Form must be stamped and signed by a U.S. Customs' representative. No one, not a resident, a non-resident or the military is exempt from providing these forms. In lieu of the CBP-7501 form, you may submit a DD 1252 or DD 1854 form from military personnel. If you do not have these forms or you need additional information, please contact a U.S. Customs office (located throughout Georgia). All vehicles must go through customs before entry into the U.S. The applicant must submit the original(s) and copies of

these forms; the original(s) will be returned. Important: If the US Customs Form CBP-7501 reflects the vehicle identification number (VIN), states that the vehicle was manufactured for sale in the United States, and is stamped and signed by a US Customs representative, the EPA Form 3520-1 and the US DOT Form HS-7 are not required.

11. Payment for all fees/taxes due
 - a. Vehicles purchased on or after March 1, 2013 and titled in this state will be exempt from sales and use tax and the annual ad valorem tax. Instead, these vehicles will be subject to a new, one-time Title Ad Valorem Tax that is based on the value of the vehicle.
 - b. A \$20.00 tag fee.
 - c. An \$18.00 title fee.

HEALTH CARE FOR US BOUND EXPATRIATES

When you move to the United States to live and work, you will have a unique set of needs to address when considering options for health insurance. Outside of the US, health insurance is usually provided by the government as part of the tax system. The government plan may require a patient to pay something at the time of service, but a majority of the costs are paid for by the government health scheme through taxes.

The US health care system is designed around private health insurance. Individuals may receive their health insurance through an employer, with the employer picking up a percentage of the cost of the plan, or the coverage can be purchased individually. If you choose not to purchase health insurance, you could end up with significant medical expenses for which you are solely responsible.

Navigating the health insurance system involves its own set of challenges. A few of the issues to consider are outlined below:

Provider Networks - Most health insurance plans revolve around “networks” of providers. Insurance companies negotiate with hospitals, physicians, and pharmacies to establish pricing for services. Members’ out of pocket cost is determined based on whether the provider is in network or “out-of-network”. Under the umbrella of a coverage offered, you may choose depending on your needs:

PPO Plan – (Preferred Provider Organization) A PPO plan does not require you to select a Primary Care Physician. You can

receive care from any doctor you choose, however you will save more money by choosing a doctor, specialist or hospital that is within your network. PPO plans do not require you to get a referral in order to see a specialist. In some cases with a PPO, you will have to pay a doctor for services directly and then file a claim to get reimbursed. This is most common when you seek a service from an out-of-network provider.

PPOs tend to have higher monthly premiums in exchange for the flexibility to choose providers both in- and out-of-network and without a referral. Out-of-pocket medical costs can also run higher with a PPO plan.

HMO Plan – (Healthcare Maintenance Organization) with most HMO plans, all of your healthcare services will be coordinated between you and your designated Primary Care Physician (PCP) who you will choose from those contracting with the insurance company. Since HMOs only allow you to see in-network providers, it's likely you'll never have to file a claim. This is because your insurance company pays the provider directly

Primary Care Physician (PCP) – Primary care physicians can be generalists, internists or other physicians who specialize in an area about which you are most often concerned. These doctors focus on a member's total well-being and help their patients coordinate health care. In an HMO plan, a member must get a referral from a PCP to a specialist before seeking care.

Deductible – In most US health insurance plans, members are required to pay a deductible or first dollar payment, before

the plan pays for care. The amount of the deductible will vary based on the type of plan in which you are enrolled, and may vary depending on whether you use in or out of network providers. Usually, plans with higher deductibles have lower coinsurance requirements.

Coinsurance – Once you have met your deductible, the plan will pay for care based on the coinsurance percentage for the service. You will continue to pay coinsurance until you have reached your out of pocket maximum. At that point, the plan will pay 100% of covered services.

Co-pays – In HMO plans, payment to providers is usually done by co-pay. This is a set amount paid for each service received. PCPs often have lower co-pays than specialists. Hospitals may have separate co-pays for visits to emergency rooms or for inpatient care. Some prescription drug plans have co-pays for medications.

Balance billing – When a member seeks care from a non-network provider, the provider can determine the cost of providing a service. The insurance company will pay for care based on “reasonable and customary” fees, but the provider can bill the member (“balance bill”) for the amount that the plan does not pay. The member is responsible for any charges above reasonable and customary.

Reasonable and Customary (R&C) – Most insurance plans set reimbursement for services based on compiled data of the average charges for a particular procedure in a particular geographic region. Plans will not pay more than the allowed amount for care, and out of network providers can bill

patients for the amount that the insurance company does not pay.

Emergency Room (ER) Visits – Most insurance plans are designed to discourage you from using an ER unless you have a “true emergency”. Plans often increase the amount that you as a member pay for non-emergency use of an emergency room.

Urgent Care Facilities – To encourage members to use alternatives to the ER, many plans promote the use of urgent care facilities. These are often stand-alone facilities staffed with primary care providers. They can treat minor illnesses and injuries, including stitches, and can prescribe medications. These facilities often are open seven days per week, and provide extended hours to accommodate work schedules.

Pharmacy On-Site Clinics – Some pharmacies operate clinics that provide similar services to an urgent care facility. These clinics tend to be staffed with physician assistants and nurse practitioners, and they can write prescriptions for minor conditions.

Routine Physical Exams – US health insurance plans pay 100% of the cost of an annual physical exam for adults and children. Members are encouraged to use this benefit to get screened so that your provider has a baseline for your health.

Understanding these key features of a US health insurance plan will help to make sure that you can gain the full advantages of the plan. You need to know that the total cost of health insurance includes the premium that you pay, any

deductibles and coinsurance or co-pays, and the costs of prescription drugs.

A good local contacts for more information

M. Margaret O'Brien, CEBS

Domestic and International Insurance

O - 404/941-9205

M - 404/353-9045

Philippe Marozeau, Partner

Specializing in Insurance for Foreign Nationals

MarozeauExpats

678-896-6196

Philippe@MarozeauExpats.com

SCHOOLS IN THE ATLANTA AREA



You will quickly learn that living in a part of town with a good public school rating is extremely important if you have school –age children. To check out school ratings, there is a website where you can look at different municipality ratings in the Atlanta area. You can put in a zip code (referred to as postal codes in other countries) and you can see how the schools rate.

You can find this information online at

<http://www.greatschools.org/georgia/atlanta/schools/>

In addition, there are many private schools. These are schools where you pay tuition for your child. Programs vary so look at the websites for information to short list the schools and then arrange an interview to check out the atmosphere of the school and speak with the school administrator.

There both public and private schools offering the International Baccalaureate program in the state of Georgia. To explore this possibility, go to the website <http://www.ibo.org> and narrow your search to the Atlanta area.

Specialty Schools include

[The Cottage School](#), for special needs children

[The Swift School](#), a school for dyslexic children

[The Lovett School](#)

[American International School](#)

[Woodward Academy](#)

Higher Education

Prominent universities abound in Atlanta both state-run and private. Some of the better known are

[Emory University](#)

[Georgia State University](#)

[Georgia Institute of Technology](#)

[Savannah College for Art and Design](#)

LOOKING FOR A HOME



If you are new to an area you might want to rent for 6 months to determine a community in which you are most comfortable. Determining factors to consider might be:

- Proximity to employment
- Traffic flow
- Schools
- Type of housing
- Restaurants and shopping in the area
- Gated or not
- Social amenities such as community events, golf and tennis clubs, etc.

Work, Play, Live Communities are very trendy in the Atlanta area. This concept keeps dollars in the municipality/community while improving the quality of life by providing amenities such as bike paths, walking trails, restaurants and entertainment without driving.

Gated communities are a popular concept throughout suburban U.S. These communities provide limited access into the housing space, thus increased safety from burglary, etc.

Gated communities are governed by a set of covenants that dictate what is allowed within the community confines. This could include the percentage of dwellings allowed to be rented, the color of the exterior of the home, the landscaping of the home frontage, fencing, etc.

To enforce the covenants, there is a homeowners' committee which is elected to monitor what goes on in the community. Certain expense are paid for the maintenance of the community such as landscaping, water irrigation, road repair. These funds are collected by a professional management company (Home Owners Association or HOA) and paid by the homeowner on a monthly or quarterly basis. HOAs are very powerful and one should always ensure that payments to the HOA are in good order.

Condominiums

HOA fees are also part of condominium ownership. Condominiums are units – usually multi-family dwellings in the form of high-rises and townhomes- where no land is associated with the dwelling.

It is important to note that condos will limit the size of your pet. It is important to ask about this whether renting or buying.

New Home Communities

With the real estate market developing again in Atlanta, many new communities are being built. A new home is nice for that reason. It has never been lived in.

Considerations for buying in a new community are

- You may have to wait for completion
- If a lot of homes are coming on the market, resale may be difficult.

Using a Real Estate Agent

If you are purchasing a home, it costs nothing to be represented by a professional, licensed agent. An agent will work on your behalf to

- Identify properties to suit your specifications
- Schedule appointments to gain access to show
- Advise you on price
- Negotiate the deal for you
- Monitor activities for you such as
 - Home Inspection
 - Needs your lender may have
 - Review the Closing Disclosure with you
 - Advise you of contacts for utility services

An agent is an invaluable asset for you. Even if you go to a new community, make sure to take the agent with you.

The person working for the builder represents the builder. Your agent will be your very own advocate and can negotiate upgrades, accompany you on walk-throughs (very important) and be of other benefit on things you may not have thought of.

HOME FINANCING IN THE UNITED STATES

Many foreigners look to pay cash when purchasing a home in their new country of employment. There are financing tools available for foreign nationals for both investment properties and primary residences.

Your interest rate is what you pay to own your home. It is simply a snapshot of the market at the time you locked the rate in, just like a car loan, and it can always be refinanced if you find a lower rate or if rates go down. Shop for a good rate but don't let rates hold up your transaction.

What you buy today in rate has no intrinsic value. Ultimately, you want to be well-positioned at the lowest cost. Many times, because consumers get caught up on rate, they will "buy" the rate down to get a lower one. This translates into higher closing costs.

Understanding the U.S. Mentality on Homeownership

Fact: The average time to hold a mortgage is 5 to 7 years. This is because people will refinance to take equity out of their home, they want to take advantage of a lower interest rate, or they move.

Fact: The average time in a home in the U.S. is 9 years. Though other cultures live by the "debt free" philosophy, I have worked with people who have been transferred and were unable to sell their home on a timely basis or at a price they needed to get. If a significant amount of their money is tied up in the home, they are unable to access it for other

needs, for example a new move or buying a home at their new location.

Applying for a Loan

Underwriting is very stringent and a lot is required to substantiate that you are a good risk for loan payback.

If you are from a non-English-speaking country and your documents are in a different language, you will be required to have your documents translated by a certified translator.

This would be documents such as bank statements, employment contracts, etc. Other advice to make the process as easy as possible:

- ✓ Keep paying bills on time
- ✓ Inform of any significant changes (job, new expenses)
- ✓ Provide all documentation requested on a timely basis
- ✓ Tell your loan officer of large new deposits to bank accounts
- ✓ Keep a paper trail of any new deposits/transfers into bank accounts that are not payroll related
- ✓ Use funds for closing from only the assets accounts the bank has on file for you.
- ✓ Refrain from changing jobs, becoming self-employed or quitting your job
- ✓ Refrain from making large purchases (car, furniture, appliances) on credit
- ✓ Refrain from using credit cards excessively and increasing credit card balances
- ✓ Refrain from making large deposits without first checking with your loan officer

U.S. TAXES

As a resident of the U.S. and also as a Green Card holder, your income, both earned and unearned, will be taxed regardless of the country from which it is originated. Over the past several years the IRS has made it a requirement that all investment earnings abroad should be reported for income taxation purposes the same as any investments held in the US. The form for foreign investments is Form 114.

Employed in the United States, you will receive a year-end report of your total earnings for the year on form W-2. This will show your taxable earnings, any taxes withheld for Federal, State, social security (FICA), etc. A copy of this statement is sent to the Internal Revenue Service so the information must be reflected exactly on the return.

While preparing your Federal return, keep in mind that a State return is required as well and is generally filed at the same time.

Most tax returns are filed electronically and are due April 15 unless you reside outside the country. If you owe taxes a check should accompany your return. Failure to pay any taxes due will result in interest and a penalty as well if paid after April 15.

If you need additional time you may file for an extension. You may extend to October 15 of the year but this does not exempt you from payment of any taxes that are due. You will also accrue interest and incur penalties if you owe any tax.

SHOPPING



The United States has a plethora of retail stores from high-end to high-end discount. Unlike in many countries, if you purchase something and it does not work for you, you may return it unused within a certain timeframe along with your receipt.

We love our outlet malls and there are several around the city including the

North Georgia Premium Outlets

Address: 800 GA-400, Dawsonville, GA 30534

The Outlet Shoppes at Atlanta

Address: 915 Ridgewalk Pkwy, Woodstock, GA 30188

Sugarloaf Mills

Address: 5900 Sugarloaf Pkwy, Lawrenceville, GA 30043

Local discount stores found throughout the city are

Marshalls

T.J. Maxx

Homegoods and Bed Bath and Beyond

Ross' Dress for Less

Dick's and REI are great sporting goods stores

And don't forget for a fun outing try the Avalon, Exit 10 on Hwy 400 for exclusive shops, cafes, and restaurants.

In addition to the notable high-end malls of Phipps Plaza and Lenox Square, The Shoppes in Buckhead has a concentrated area of internationally known designer boutiques at the intersection of Peachtree and Buckhead Avenue.

Groceries

Publix – a bit more expensive but has 2 for the price of one specials. You can search their weekly coffee special which allows you to get great brands at a good savings.

Kroger - known for lower prices and carries great selection. Some locations also offer discounted gasoline. And if you hear of the Disco Kroger, it is in Buckhead on Piedmont between Lenox Road and Peachtree. There is nothing special about this particular store however the designation makes it a landmark.

Sprouts is an all-around store for organic produce and meats

Aldi is where you will find a unique experience compared to other food chains. It is of German origin and carries its concept successful here in the United States.

Trader Joe's is a specialty store coming east from California known for its brand and lower prices.



Wine and Spirits

Hinton's in Alpharetta, Sandy Springs and Roswell (founded by former Atlanta Falcons player, Chris Hinton) has been recommended as one of the best wine stores outside the Perimeter

Sherlock's for a distinctive wine selection.

Total Wine for great wine selections and liquor (the Perimeter location carries only wine and beer)

The Kroger on Monroe and Piedmont is known for its excellent wine selection.

RECREATION

Golf



Since golf is such a popular sport, it deserves a category of its own here in the Atlanta area. There are many public courses and driving ranges. And there are exceptional courses to be played around the city. Associated with these golf courses are many times beautiful, private social clubs one can join. An introduction by one or more members will usually be required in addition to buying the membership and monthly dues.

Private clubs may require an investment in the club and additional fees. If you expect to stay in the region for 5 years or less, ensure that you can get your full deposit back when you leave the region. (Some clubs will retain up to 25% of the original deposit.)

There are also newer subdivisions (see gated communities) which have golf courses. Some are public which allow any golfer to play and some allow only the private members to play, along with their guests. Living in such a

community does not require one to buy membership in the golf club.

Some of the more exclusive ones can be found north of Atlanta in Milton which is also an area where one finds beautiful equestrian farms and communities.

Kennesaw Mountain National Battlefield Park



A national historic battlefield full of history, this park is worthy of regular visits to enjoy Georgia's beauty in natural surroundings. even if you aren't a history buff. Not only is the park a great place for biking (on open, paved roadways), running or hiking the more than 17 miles of interpretive trails, it also is dog-friendly (on a leash no more than 6 ft.). Enjoy a picnic in the designated areas; a few small grills are even available.

Today, the 2,884-acre park includes three battlefield areas: In front of the Visitor Center, off Burnt Hickory Road and the main site is located at Cheatham Hill. Eleven miles of earthworks are preserved within the park, which is the only National Park Service property that commemorates the Atlanta Campaign.

Of course, no visit is complete without a trip up Kennesaw Mountain. The Visitor Center — with an 18-minute film about the Atlanta Campaign and the Battle of Kennesaw, an expanded museum and a shop — is a good place to stop before heading up the mountain. The mountain is 1808 feet above sea level, and the incline from the Visitor Center to the mountain's summit is approximately 700 feet.

Just imagine the battle taking place here! The hike up is approximately 1.4 miles on the road and 1.2 mile up the trail. If the walk is too much for you, you may drive your car to the mountain top on weekdays. On the weekends, the road is closed but shuttle service is available. Your efforts will be rewarded by an unparalleled view once you reach the top. On weekends a shuttle bus is available to the mountain top.

If you drive to Cheatham Hill (the main battlefield) then to Kolb Farm you can discover more of the deeper history of Kennesaw Mountain. You can also picnic in designated areas and then enjoy a hike on some of the 18 miles of our maintained interpretive trails. Make sure to bring your binoculars to go birdwatching or your camera and capture a moment of the natural beauty and history of Kennesaw Mountain.

While there's no fee to park or enter Kennesaw Mountain National Battlefield Park, there is a small price (\$1 to \$2) if you want to ride the shuttle bus to the top of the mountain.

Stone Mountain Park



Stone Mountain Park is a perfect place to enjoy a bike ride, a strenuous hike, family-oriented festivals and many other outdoor activities. There are dozens of fun annual events such as Spring FUN Break, Summer at the Rock, Yellow Daisy Festival, Indian Festival and Pow-Wow, Stone Mountain Christmas and Snow Mountain. Stone Mountain activities are suitable for all ages.

Other options that are available year-round are the all-new Geysers Towers® where you can play in the spray or stay high and dry, trek through the treetops on SkyHike®, the nation's largest adventure course.

A great way to see this amazing rock is to take a cable car to the top of Stone Mountain and get an up-close look at the Stone Mountain Carving. While the carving does not look so impressive from the observation deck, you can really see how large it is from the cable car.

If you don't want to hike you can enjoy a scenic train ride around the mountain. End your day at the world's largest laser light show featuring a fantastic fireworks finale!

And if you want a nearby weekend escape, stay at the Marriott Stone Mountain Inn or Evergreen Marriott resort, or spend the night in a tent or your RV at the largest Georgia campground.

Stone Mountain is open year-round, but attraction hours vary by season. Check our hours of operations and events calendar for schedules on the date(s) of your visit. Buy annual attraction passes online and be sure to check out our special offers and vacation packages.

Piedmont Park

Home of the Atlanta Jazz Festival Piedmont Park an expansive green space in mid-town Atlanta. A great place for the "urban" dweller to walk and jog, there are also picnic facilities, playgrounds, tennis courts, public swimming pool, two ponds and dog park.

Some of Atlanta's largest annual events are held in the park including the Atlanta Dogwood Festival and other art shows, the Atlanta Jazz Festival culminates here with free, open-air concerts (conducive to bringing your dog and a lawn picnic), The Gay Pride Festival, and Music Midtown.

Adjacent to Piedmont Park is the Atlanta Botanical Garden. Bring along a picnic or dine next to the park at Park Tavern and Willy's Mexicana Grill. Several pubs, cafes and

restaurants can also be found within a very short walk along Piedmont Park's bordering corridors of Piedmont Ave, 10th Street and Monroe Drive

Georgia Aquarium

Georgia Aquarium is an entertaining, intriguing and educational experience for guests of all ages. While promoting a fun and enjoyable learning experience, the Aquarium instills in its guests a new appreciation for the world's aquatic biodiversity.

Grant Park and Atlanta Zoo

An escape from the bustle of Atlanta, as the oldest surviving city park in Atlanta, Grant Park encompasses 131.5 acres. Its amenities include picnic facilities, historical structures, athletic fields, children's play areas, botanical diversity, quiet walks and more.

Grant Park is home to the Atlanta Zoo which is also a great outing to enjoy our lovely spring and fall weather especially.

Other points of interest that are nearby are historic Oakland Cemetery (est. 1850), Turner Field, Martin Luther King National Historic Site, the Fulton Cotton Mill, the Grant Park residential neighborhood (Atlanta's largest historic district).

Bicycling



The Big Creek Greenway

A great trail running north from Roswell, and somewhat paralleling Highway 400, on this trail you will find families walking their dogs, biking, jogging, etc. There are many places along the trail to park for free.

There are currently two sections to the trail. The Forsyth County portion extends from Bethelview Road down to McFarland Parkway. The Alpharetta portion extends from Marconi Drive to just south of Mansell Road with parking off of Old Alabama Road. There are plans to connect the two trails, but no solidified plan has been accepted yet.

Silver Comet Trail

The Silver Comet Trail is located 13 miles northwest of Atlanta, Georgia. It's free of charge, and travels west through Cobb, Paulding, and Polk counties. This quiet, non-motorized, paved trail is for walkers, hikers, bicyclists, rollerbladers, horses, dog walkers, and is wheelchair accessible.

The Silver Comet Trail is 61.5 miles long, and starts at the Mavell Road Trailhead in Smyrna, Georgia. It ends at the Georgia/Alabama state line, near Cedartown and The Esom Hill Trailhead.

At the Georgia/Alabama state line, the Silver Comet connects to the 33-mile long Chief Ladiga Trail. Plans are underway to extend the Chief Ladiga an additional 7 miles. Both the Silver Comet Trail and Chief Ladiga are fully paved rail-trails built on abandoned railroad lines. The combined Silver Comet and Chief Ladiga trail length is estimated to be 94.5 paved miles from Smyrna, Georgia to Anniston, Alabama.

The area is full of heritage and you stumble upon it in many different venues, from the old cemetery in Stone Mountain Village, which is outside the park, housing a very good German restaurant, other eateries and a walking path to the park itself. In Roswell along the riverside park you will find markers telling the story of the "Trail of Tears". A very sad history of how the Cherokee Indians were driven from their homes by escort to a designated reservation.

THE ARTS AND ENTERTAINMENT

While Atlanta has always supported the arts in some secondary market sort of way, the past several years has seen huge leaps in quality and variety.

Having lived and cultivated clients in major international centers, I feel qualified to say that the [Atlanta Opera](#) is world-class.



Offering major performances at the Cobb Energy Center, they have developed alliances around the city to introduce modern operatic performances in addition to the classical ones.

The Atlanta Symphony Orchestra plays at the Woodruff Arts Center and offers additional performances at Kennesaw State University as well as the Verizon Amphitheater in Alpharetta during the summer months. The conductors are of international recognition and acclaim, bringing in internationally celebrated guests artists.



Not to be omitted is the Schwartz Center for the Performing Arts housed on the Emory campus in Decatur.

In addition to the talent it brings in from an international pool, it has an excellent music department and, during the academic year, one can enjoy classical music for free, generally on Sunday afternoons. There is free parking in the deck next to the performance hall.



Atlanta also supports an excellent baroque orchestra that performs several times a year. Google Atlanta Baroque Orchestra to get on their email list for upcoming performances.

The High Museum

Designed by the same architect who designed the Guggenheim in Manhattan, it houses an impressive permanent collection. The museum is open till 9 p.m. on Fridays. The third Friday evening of the month is “Jazz at the Museum”. Small bites and beverages can be purchased while you listen to local musicians.

Fernbank Museum of Natural History Museum

World of Coca-Cola

Outlying City Centers of Interest

Marietta Square and the Big Chicken

A landmark referred to frequently is “The Big Chicken” which is in Marietta. People from wide and far have heard of it. Basically, this is nothing but a big white structure that has a beak and rotating eyeball advertising a Kentucky Fried Chicken location. If you are headed toward the Marietta Square you will undoubtedly pass it, taking a turn at this intersection.

Marietta Square is a fabulous destination with many special events throughout the year. You will pass an old military grave site on your way. The Square is surrounded by small boutiques, restaurants and shops. Marietta has an “off-Broadway” theater on the square which produces some very interesting theater. During the seasons, there are art shows and festivals

Historic Decatur

Similarly, Decatur has a lovely restored historic center. There is a great little off-Broadway theater only 5 minutes from the center and a fabulous small French restaurant on Main Street, Café Alsace among other venues for eating, coffee shop Dancing Goats and music at Eddie’s Attic.

Historic Roswell

Canton Street is the place to wander for great galleries, an amazing variety of restaurants from a great steakhouse (Little Alley) to a French café. During the warmer months, there is

“Alive After Five” which people tell me is a street party and then the 1st Friday of the month “Art Walk” when all the galleries open their doors and offer you a glass of wine and perhaps a tidbit to eat while you enjoy the art they host.

ABOUT THE AUTHOR



Originally from Birmingham, Alabama, Sherry von Klitzing started her career as a Financial Advisor with a Wall Street investment firm. She moved to Germany to complete her doctorate and worked in Europe for 17 years based in Bonn, Stuttgart and Vienna.

As President of an international investment company, she expanded markets with a team of 15 U.S. expatriates throughout Europe, Eastern Europe, the Middle East, Africa and Asia, providing the financial planning needs of Embassy and United Nations Diplomats, the expatriate community, the US Military, and a broad international clientele.

In 1996 she moved to New York City and practiced from Wall Street until 2003 when she moved to Florida where she became involved in real estate and financing to rank nationally in the top 100, becoming a President's Circle producer.

In Atlanta, she specializes in real estate and nurtures her fluency in German and French within the international business and cultural circles and teaching language classes at Emory University.

INTERNATIONAL MOVING CHECKLIST

TWO OR THREE MONTHS BEFORE THE MOVE

Establish a timetable for the move. Consider when the working partner should be in the new location, and when the rest of the family will follow.

- Decide what to do with your current housing: rent out, sell, or terminate lease.
- Consider storage costs for storing personal possessions in your home country rather than shipping them to the new destination.
- Choose the moving company and set a date for the movers to pack your belongings.
- Obtain information and documentation from your Representative for the paperwork needed to complete prior to packing, including the Order For Service form, Extended Protection coverage and documents related to export and import customs clearance, and shipment of your personal possessions.
- Consider a small airfreight shipment of essential items that you would like to be there on your arrival.
- Choose a relocation agent and inform them of your accommodation and schooling needs (if you are one of the lucky ones whose company provides a relocation service). Check out the many links on my website for information or assistance with your relocation needs.
- Obtain original copies of important documents, i.e., passports, driving license(s), birth certificate(s), wedding certificate(s), school report(s), work references and medical reports.

- Apply for visa(s) and working permit(s), if applicable. See links.
- Gather information on the new location or your new country of residence by visiting my website: www.sherry-von-klitzing.com
- Arrange temporary accommodation for the period prior to the move (when having your house packed up) and in the new destination prior to the arrival of your belongings.
- Give notice to your child's school and request school reports. Investigate schooling in the new residence.
- Investigate work opportunities for partner and/or children in the new destination.
- If possible, arrange to visit the destination prior to moving to find housing and schooling.
<https://sherry-von-klitzing.com/concierge>
- Check on the quarantine laws regarding taking pets to your new destination. See page in this book

INTERNATIONAL MOVING CHECKLIST

ONE MONTH BEFORE

Notify post office of change of address.

- Change of address notifications for any accounts that you wish to maintain (credit cards, etc.)
- Stop/transfer subscriptions.
- Cancel insurance policies, and check if you can get any money back for the period after the cancellation.
- Check that your appliances will work in the new destination. The voltage in the UK is 220/240 watts and 50Hz, unlike some countries (e.g., the U.S.) which is 110 watts and 60 Hz. It is quite costly to convert or buy transformers for the bigger appliances so it would be better to buy new or secondhand locally. Televisions and video recorders also operate on different frequencies and systems. They can be converted locally but it may be costly. The standard plug in the U.K. is a three-pin model. However, converters for European and U.S. models are widely available.
- Arrange to see your doctor and dentist. Obtain original copies of any medical reports and supplies of medication (find out the generic name in case you need to purchase medication in the new destination.)
- Order contact lenses, or spare glasses...Make a list of things to take, to leave behind and to buy.
- Find out whether your current bank has an overseas branch and if it can handle your future needs.
- If transferring to a new location, but working for the same employer, consider if your salary needs to be paid

into your existing account or into your new overseas account.

- Arrange for a statement of “no-claims bonus” from your vehicle insurer.
- Sell things that you don’t need or can’t take with you. Take out advertisements for things to sell, have a garage sale, and donate things to charity.

Notes:

INTERNATIONAL MOVING CHECKLIST

THREE WEEKS BEFORE

Buy products you might need that aren't available or are cheaper in your home country than in the new destination.

- Start segregating goods to take and leave behind.
- Send out notification of new address.
- Enjoy your time and friends before you leave. Make sure you get their e-mail addresses to stay in contact.

TWO WEEKS BEFORE

- Arrange for transfer of bank accounts.
- Take pets to vet for immunization, and obtain travel documents.
- Take care of any bills and investments.
- Arrange for any insurance requirements.

ONE WEEK BEFORE

- Arrange for deliveries to be stopped.
- Yet more packing and shopping.
- List all belongings to be moved, indicating a value for each (get forms from the moving company).
- Arrange for someone to look after children and pets during the packing.

Reminders

When you get to your new location you will need a cellular phone for domestic access and availability. Get a pre-paid phone from any carrier.

TWO DAYS BEFORE

- More packing and cleaning, leaving any cartons you pack open for inspection.
- Buy any last-minute products to take with you.
- Buy travelers checks or obtain cash needed for trip and your first week in your new location (credit cards can be used to get cash in your new country, but you will pay a commission.)
- Deal with anything that needs to be picked up or taken back (e.g., dry cleaning, library books, videos, etc.)

Reminders:

INTERNATIONAL MOVING CHECKLIST

DAY BEFORE PACKERS ARRIVE

Clean and dry all electrical appliances to avoid mildew.

- Decide if you want certain items to be packed together and group them together.

IMPORTANT DOCUMENTS TO TAKE WITH YOU:

- Passports
- Travel Documents
- Birth Certificate
- Marriage Certificate
- Divorce Papers
- Child Custody Papers
- Adoption Papers
- Driving License(s)
- Record of Vehicle “No-Claims Bonus”
- Medical and dental records, medication and insurance (If applicable)
- School/University Papers
- Any insurance policies and legal documents (Will, Power of Attorney, Bank Statements, Income Tax Records, etc.)