

NYLESA

NEW YORK
LOCAL EXPATRIATE
SPOUSE ASSOCIATION

Supporting UN Spouses



NYLESA WELCOME PACK 2014



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THE TO DO LIST

Use the list provided below as guidance in your preparations before leaving for New York:

- Make sure your travel documents are up to date and valid for entering the USA—Passport and Visa.
- Travel tickets.
- Cash, International Credit Cards and/or Travelers' Checks in US currency.
- Initial housing accommodation identified.
- Medical and immunization records for all family members.
- Prescriptions and a three month supply of essential medications.
- Legal documents—birth certificates, marriage certificates, death certificates, adoption certificates, divorce papers—when applicable.
- Insurance policies.
- International driver's license.
- Appropriate clothing for New York weather.
- Curriculum Vitae—updated and achievement focused.
- School records for school—aged children.
- Letters of recommendation for 'trailing spouse'.
- Contact details for relevant persons.
- Car safety seat.
- Pet entry documents.
- Inventory of all items shipped—take photos of the most precious items.

Emergency Numbers and Contacts

Dial 911 for police, fire or ambulance help. If 911 is busy, dial 0 and ask for help.

nyc.gov/html/nypd/html/home/contact_information.shtml

Dial 311 for Civilian Complaints.

Upon arrival in the US, put the number of the person you want to be contacted first by emergency personnel in case of an emergency in your mobile phone under the name 'ICE' (In Case of Emergency).

UN Benefits

Assignment/Installation Grant

This grant provides staff members with a reasonable cash amount at the beginning of an assignment or transfer to a duty station. Ask your spouse about his/her entitlement scheme.



Read more on:

un.org/depts/OHRM/salaries_allowances/allowances/asgrant.htm

Rental Subsidy

The rental subsidy scheme is designed to provide equity in accommodation expenses among UN staff in duty stations where rents vary considerably, and to alleviate hardships of staff facing higher than average rent costs for reasonable standard accommodations. Ask your spouse about his/her entitlement scheme.

Read more on:

un.org/depts/OHRM/salaries_allowances/allowances/rentalsu.htm

Education Grant

The education grant covers part of the educational costs of the staff member's children from the age of five years up to the end of the school year in which the child completes four years of post-secondary studies or is awarded the first recognized degree, or up to the school year in which the child reaches the age of twenty-five, whichever is earlier.

The staff member is entitled to a grant covering 75% of admissible costs including tuition, school food and transportation. Admissible costs are subject to a maximum amount. A staff member claiming an education grant is also entitled to claim the travel expenses of the child for one return journey each scholastic year between the educational institution and the duty station provided that the educational institution is outside the country of the duty station. Children should retain their boarding passes for proof of travel completed.

A staff member serving in a country where the language is different from his/her mother tongue is entitled to reimbursement of 75% of expenses for a child's tuition in the mother tongue up to a maximum amount. Ask your spouse about his/her entitlement scheme.

File all receipts methodically from the school for fees paid as well as for stationery and other school related purchases, including computers, etc. This will facilitate an easier repayment process from the UN Education Grant.

Read more on:

un.org/depts/OHRM/salaries_allowances/allowances/edgrant.htm

More information about UN Allowances and Benefits is available on this page:

un.org/depts/OHRM/salaries_allowances/allowanc.htm



HOUSING & UTILITIES

Short-Term Housing

Short-term rentals are common in New York. A short lease represents a suitable transitional solution while waiting for furniture to be delivered or looking for the right place to settle in.

Usually, the minimum rental period in NY is of one month and no initial fees or deposit are required. However, it is not always an easy task because many buildings in NY forbid short-term rentals.

To find temporary rentals for one year or less, you may consider one or more of these options:

- Visit the UN Housing Desk on the main floor of the UN Building on 46th Str. and 1st Ave. (location may change due to ongoing renovation works at the UN secretariat) or call them at (212)963-7066.
- The employed spouse can also check their Bulletin Board on iSeek via the UN intranet at iseek.un.org/m325.asp (UN staff access only).
- Go through a real estate agent, or refer to these websites:

airbnb.com

roomorama.com

homeaway.com

furnishedquarters.com

furnisheddwellings.com

bridgesuites.com

lodgis.com

Neighborhoods

How to choose the area?

New York City offers a large variety of choices in several districts that may meet your requirements. Don't rush into the first building you see close to the UN.

A combination of searching on the web, word of mouth, a guidebook and actually visiting buildings or apartments with a broker or real estate agent is probably the best approach.

What are your location selection criteria?

- Short commute to the UN offices.
- Close to schools.
- Residential neighborhood.



- Size of the flat.
- Type of building: brownstones, high-rise, pre-war building.
- Neighborhood specificities: lively or calm, trendy or family friendly, etc...
- If you own or wish to own a car, parking availability needs to be considered.
- Your budget.

The right place will finally be a combination and tradeoff between all your different criteria.

Manhattan neighborhoods (colored on the map) are very diverse and secure.

- **YES:** Upper East/West Side, Midtown East/West, Murray Hill and Gramercy seem to be the most commonly chosen areas (schools, short commute, secure).
- **Not really:** Only Garment District, Lower East Side and Chinatown would be less recommended.
- **Why Not:** Chelsea, the Villages, Soho and Tribeca are regarded as the lively and trendy areas of NYC.

Queens and **Brooklyn** are usually less expensive and quieter but entails longer commutes

New York City area:

Manhattan: Refer to the map for the different Manhattan neighborhoods.

Roosevelt Island: Less expensive, quieter and short commute. It is the long stretched island on the East River, facing the UN secretariat building.

Brooklyn: Generally less expensive and quieter but entails longer commutes.

Interesting neighborhoods: Greenpoint, Williamsburg, Fort Greene / Clinton Hill, Boerum Hill / Cobble Hill/ Carroll Gardens and Park Slope / Prospect Heights

Queens: Mostly less expensive and quieter but entails longer commutes.

Long Island City and Astoria-Sunnyside: Hunters Point has been the center of a recent development project across the river





from the UN, one subway stop from Grand Central or East River Ferry to 34th/First

New Jersey area:

Lower taxes, should be less expensive and quieter but entails longer commutes.

Some neighborhoods are Hoboken, Weehawken (connected to Manhattan via the Path train or ferry)

Metro North - Connecticut area

Westchester County (Pelham, New Rochelle, Larchmont, Mamaroneck etc), in New York along the MTA Metro North Railroad New Haven Line, has family friendly residential areas with good local schools.

Housing market information

A few preliminary considerations to keep in mind when you set out in search of your New York dwelling:

- UN staff are entitled to a rental subsidy under certain conditions, including the size of the family and salary level. The subsidy includes one—off broker fees: make sure you obtain a receipt from the broker for all fees paid. A rental subsidy calculation tool is available here:
sas.undp.org/webforms/rentalsubsidy/default.asp
- Define the boundaries of the neighborhood you aim to live in as early as possible. New York is very large and extending your search over the whole city would be inefficient and time consuming.
- Establish your budget early in your search. Landlords in general require that tenants' joint annual gross incomes come to 40 times the monthly rent. **When it comes to calculating your threshold, ask your prospective landlord to take into account any UN rental subsidy that you are entitled to as well as the fact that UN salaries are paid net.** Bonuses are not taken into account in determining the gross annual income. If your income is below the commonly required threshold, you still may be able to rent that perfect apartment you found: however, you will need a US guarantor or you will be asked to provide additional security.
- Keep in mind that every extra room will cost about \$2,000, so you might want to avoid an empty guest room! In general, large apartments are scarce in Manhattan, and people share them, so prices of 2 or 3 bedrooms are high and 4 bedrooms are rare. For example, if a 2br is \$4,800, a 3 bedroom in the same building can be \$7,000.
- Establish your priorities and select apartments that meet most of your requirements. Try to be open-minded: terms and conditions here may be different from the ones you have encountered elsewhere. For example, if you insist on having a washing machine inside your apartment, you are limiting your search to 2%



of the available apartments in NYC. Most buildings have a common laundry room; and washing machines are not allowed inside most apartments.

- Once you have found an apartment you like, you need to be fast in submitting a formal application. Applying means: filling in an application, paying an application fee (about \$100) and providing information about you. Have your documentation ready ahead of time (see checklist below).
- Unlike what happens in other cities, most rental units in New York, and specifically in Manhattan, are owned by real estate companies managing many buildings. This makes the rental process very standardized. Not having the standard required documents available may make you a less attractive tenant, which would lead you to being asked to provide additional written assurance of solvency. The approval process can take from a few hours to a couple of days, and upon approval you are told how much security deposit you will be required to pay. You will be asked to sign a lease and make payments within two days of approval.
- The security deposit is the equivalent of a minimum of one month's rent for all landlords when tenants meet all qualifications, including a good credit score. Since you may not have all the documentation required (including Social Security Number which allows the landlord to access your credit history) you may be asked to provide additional assurance. A security deposit of three months is considered normal for foreign residents.
- Be aware that if you rent an apartment in a condo—as opposed to units in a rental building—there is an additional step to the process: after signing the lease, building approval is required before you can move in. This process takes about 3 weeks. Condos also require additional application payments (average \$1,000). But the rent can be lower and the building/location better than the average rental complex. Renting in a co-op building poses additional difficulties, since admission requirements include going through an interview and the scrutiny of a board, whose final decision is arbitrary and can come after several weeks.
- Since all payments are due when the lease is signed, it is highly recommended that you open a bank account and transfer funds immediately upon arrival, and be ready to pay with your own funds (unless the UN is quick to deposit the assignment grant funds)

Resources:

- UN Housing Desk.
- Visit the UN Housing Desk at the main floor of the UN Building on 46th Str. and 1st Ave. (location may change due to ongoing renovation works at the UN Secretariat) or call the number (212)963-7066.
- Your spouse can also check their Bulletin Board on iSeek via the UN intranet at iseek.un.org/m325.asp (UN staff access only).



- New York Local Expatriate Spouse Association (NYLESA) nylesa.org It can provide you with additional information at reachus@nylesa.org or welcome@nylesa.org. So feel free to make contact and join NYLESA if you have difficulties during the process of finding a home.

Brokers

A broker is not indispensable in order to rent in NYC. However, it is a useful resource because some landlords don't post their vacancies to the general public but rather prefer to make them available through broker agencies. Being presented by a broker has the additional advantage of having already gone through a preliminary screening.

Resources on the Internet

Some good starter websites are:

- NYC Rent Guidelines Board: housingnyc.com/html/resources/faq.html
- Good information on housing market in NY streeteasy.com/nyc/rentals
- newyork.craigslist.org (Beware of scams!)
- nakedapartments.com
- renthop.com

Real Estate agencies

A brief list of possible websites:

- citi-habitats.com
- elliman.com (with fee)
- corcoran.com (with fee)

Several high-rise buildings have on-site rental offices. If you are interested in a specific building, you can walk in and ask for the management office. Also, ask colleagues if they know of any such building. Examples of real estate companies known for being "foreign friendly" and who run several rental buildings in New York are Related Companies, Glenwood Management and Solow Management. Their apartments are of high standard, if somewhat pricey. A residential complex close to the UN Secretariat building often chosen by the UN community is the Waterside Plaza.

Check List for Renting

- Have some commonly requested documentation ready before starting your search:
 - The last two paystubs or an employment letter (stating position, salary and length of employment) from the HR department.
 - Two recent bank statements (preferably from your local account).
 - Copy of ID/visa.
 - A Social Security Number helps: refer to your local Social Security Administration office <https://secure.ssa.gov/ICON/> to obtain one.



- Open a bank account in New York as soon as you can. Have 3 to 6 months' rent available for: deposit fee, security fee, first month's rent and realtor's commission. Use checks from your bank account or money order for all payments.
- Ask friends or relatives for recommendations of different real estate companies and individual agents.
- Meet with different agents and select the one with whom you feel most comfortable.
- Discuss the real estate agent's fee with the chosen individual/agency.
- Research neighborhoods and prepare a list to discuss with the agent.
- Look for convenient parking, nearby bus, train or subway routes.
- Check electricity, water and gas supply conditions and contracts. Ask if the payment of any of them is included in your rent.
- Check for on-site laundry facilities (whether in the apartment or in the building).
- Check on availability of laundromats and grocery stores in the vicinity.
- Read carefully through all documents before signing a lease. Make sure you understand all terms of the contract.
- Should you be required to provide a credit score in order to rent (see under Finance) and you do not have a US credit history, you might be able to use a written recommendation from your previous bank outside the US.
- Buy renters insurance to protect your belongings. If you are subletting an apartment, ask the tenant if they have insurance and whether they will submit a claim for you in case of need.
- If you wish, you can inform the landlord you are employed with the UN and ask how long in advance you are required to give notice if you should need to relocate. You can also ask to have this stipulation added to your lease contract.
- Remember to find out what UN rental subsidy, if any, you are entitled to:
sas.undp.org/webforms/rentalsubsidy/default.asp.

TV/Internet/Phone

There are many cable television and Internet providers in New York and the services they provide are generally similar but often have different prices. Many advertised services are available only within certain areas and may be priced differently depending on your location.

It is often most cost effective, where available, to buy a package deal which includes Internet, TV and telephone service. Always check with the service provider to ensure that their advertised service is available in your neighborhood.

Here's a list of possible providers:

- Time Warner: timewarnercable.com
- RCN: rcn.com



- Cablevision Systems Corp: cablevision.com
- Verizon: verizon.com

Mobile Phone

You have the choice between two main types of plan: postpaid (contract) or prepaid. Normally, you are required to have a social security number to be eligible for a post-paid plan. However, for T-mobile, a copy of the letter of employment is sufficient.

Postpaid plans have lower rates but most of them imply a 2 year agreement. This means that if you leave NY before the end of the contract you will be required to pay the remaining months until the end of the 2 year period. T-mobile may waive the fees for withdrawing from contract if you can provide proof that you have to leave NY because of job relocation. Other main providers are: AT&T, Verizon wireless and Sprint.

Electricity and Gas

Normally, you will be automatically billed (on a monthly basis) when you enter a new location. Sometimes the cost of utilities is included in the rent.

In NY, the dominant gas and electric company is Consolidated Edison coned.com. You may also choose to compare and pick your utilities provider through this website: newyorkpowertochoose.com/

NJ's gas and electric company is Public Service Electric and Gas (PSE&G) pseg.com.

Furniture & Appliances

Listed below are a number of suppliers of furniture, appliances and houseware that can be found in New York City:

- IKEA Brooklyn, Red Hook (free water taxi or shuttle buses) or IKEA Elizabeth, NJ (free buses from Manhattan).
- Gothic Cabinet Craft.
- CB2, Crate and Barrel, ABC Carpet.
- Bed Bath & Beyond.
- Home Depot.
- Best Buy, P.C. Richards and B&H for electronics.
- Bo concept.
- ABC Carpet & Home Warehouse Outlet.
- Jennifer Convertibles.
- Lighting & Beyond.
- Pier 1 imports.
- Just Scandinavian.
- Gracious Home.
- Allmodern.



- Anthropologie.

Storage

Storage spaces are a second home for many New Yorkers. Very few flats have attics or cellars available.

Some of the many storage companies in NYC:

- manhattanministorage.com
- nystorage.com
- nycministorage.com



CHILDREN

Schooling

Finding the right school can be both difficult and tedious and requires thorough research as well as networking to gather as much information as possible. Six years old is the compulsory school age in NY State. Children start school at the age of five.

An idea of the enrollment process and requirements can be obtained through this webpage: wnyc.org/schoolbook/guides/enrollment/

The school year begins in September, just after Labor Day at most schools, and ends in June. The summer break is about 3 months long. Working parents will probably want to enroll their kids in a summer camp program, which is offered at most schools, or to find a child minder.

If you are interested in Montessori schools, you can locate a school near you through this page: amshq.org/School-Resources/Find-a-School.aspx

Public Schools

For a family with children, deciding where to live is often influenced by the schooling needs. In most instances, the public school a child attends is determined by his/her home address.

A child may also be enrolled in a public school in another district if the parents' workplace is in that district. Information regarding these variances should be sought directly from the school district of interest.

High School: Admission process is based on test results, and not on school zoning. You may contact the following offices for new High School Students:

333 Seventh Avenue (12th Floor), New York, 10001, 718—935—2383 (districts 1, 2, 4)

388 West 125th Street (7th Floor), New York, 10027, 718—935—2385 (districts 3, 5, 6)

It is not possible to apply to the public school system before arriving in NYC.

All children are guaranteed a place in the NYC public system.

General information on the NY school system may be found at:

- Government sites: schools.nyc.gov/default.aspx
- Guide to NYC public schools: insideschools.org
- Schools rating: greatschools.org/new-york/new-york-city

Private Schools

Private schools have their own admission procedures, including tests and interviews.

In Manhattan the majority of private schools are located on the Upper East Side.



All schools will require copies of your child's three previous school year reports at least.

A directory of NY private schools can be found on this page:

abacusguide.com/NY%20private%20schools%20directory.htm

Some insight on NYC private schools can be obtained here:

privateschoolreview.com/town_schools/stateid/NY/townid/5470

International schools in New York

UNIS (UN International School) unis.org/ is an international private not-for-profit school in New York for U.N. affiliated families and other families that would benefit from such an education. For admission, children are required to be interviewed and assessed in person at UNIS.

British School, bis-ny.org

German School, dsny.org

Waldorf schools, steiner.edu, brooklynwaldorf.org

The Dwight School, dwright.edu

Avenues, The World School, avenues.org

Trench schools: The French-American School of New York (Larchmont), Lycee Francais of New York (Manhattan), The Lyceum Kennedy (Manhattan).

Child Care

Kindergartens

Though the UN education grant does not cover any education before the 5th birthday of the child, many parents choose the kindergarten option, since it is considered a preparatory school for elementary school.

Two schools are located in and around the UN: the UN daycare and the International day care. Another alternative close to the UN is the Family school, a small Montessori school accepting children from two and a half years of age. There is one more recently opened Montessori school at 28th Street and 2nd Avenue.

pk.greatschools.org/new-york/new-york-city/preschools/Gold-Material-Montessori-School---Kips-Bay-Branch/13579/

For other options, a combination of searching on the web and word of mouth may be the most effective approach, as well as exploring directly in the neighborhood.

savvysource.com/preschools/ny/new-york

Day Care

Timing is essential when it comes to looking for childcare, since the majority of day-care centers have a waiting list. In order to register your child or baby-to-be, in some instances you will be required to fill-out a registration form and pay a registration fee (USD 50 to USD 250).



List of some daycare centers in New York:

- UN Daycare Bright Horizons.
- Golden Material Montessori School.
- Preschool of America.
- Tudor Time.
- VanDerBilt YMCA Early Childhood Center.
- Lyceum Kennedy (French International School).
- The Family School (Montessori).
- The Montessori School of NY (montessorischoolny.com).

Resources to help you find a daycare center:

- dccnyinc.org
- ocfs.state.ny.us/main/childcare/looking.asp
- nyc.gov/html/doh/html/living/childcare.shtml
- childcareinc.org

Nanny/Au-Pair

An effective quest for a nanny would normally involve a combination of searching on the web, consulting the UN Bulletin Board on iSeek, as well as searching through nanny agencies, consulate social groups and word-of-mouth recommendations.

Before hiring a nanny, consider the following: references, type of hiring contract (including contractual provisions on taxes, insurance and other benefits), salary, and also evaluate the opportunity of bringing a nanny from a previous duty station and the Au-Pair option. Don't forget to make a copy of the ID of the nanny you are hiring.

Some resources on the Internet you can use to direct your search:

- interexchange.org/au-pair-usa/child-care/au-pair-usa-costs
- aupaircare.com/host-families/welcome
- nanniesofnewyork.com
- care.com/new-york-nannies
- urbansitter.com

Activities

New York provides a wealth of activities for children of all ages. To begin with, if your children are of school age, all schools organize their afternoon activity programs including sports, arts, and more. Many schools also have volunteering programs that children can become involved in, such as animal shelters or soup kitchens. Community service is highly encouraged at most schools and universities.

There are many NY parks during the summer offering various programs oriented towards children nycgovparks.org. One of the most active is Madison Square Park; you can become a member and follow the activities madisonsquarepark.org.

NYC public libraries also organize activities for babies and toddlers: nypl.org



The Childrens' Museum of New York is a great choice for introducing your child to science: cmom.org

If your child enjoys arts, you can start with the Children's Museum of Arts cmany.org, before visiting MoMA moma.org or The Metropolitan Museum of Art met-museum.org.

Of course don't forget to plan a visit to the Empire State Building Observation Deck, also open at night, or to the Museum of National History amnh.org, a great place to spend time during rainy days.

New York City also has great botanical gardens and zoos. The New York Botanical Garden and the Bronx Zoo, close to each other, as well as the Central park Zoo are all very well worth visiting: nybg.org, centralparkzoo.com, bronxzoo.com. Broadway shows and different parades throughout the year add to the range of opportunities. Your child will certainly thrive with all the activities taking place in New York.

Some resources to consult when planning your leisure time:

- Mommy Poppins mommypoppins.com
- Red tricycle: redtri.com
- Time Out New York for kids: timeoutnewyorkkids.com
- NY.com: ny.com/kids



PAPERWORK & IDs

A first recommendation is to always check for specific indications provided by the Human Resources Department at your spouse's office.

These are the documents you might need during your stay in New York:

- Valid Visa for the USA.
- UN Spouse index number, if you do not have one from earlier assignments with your spouse.
- UN Spouse PID in the USA.
- UN Family Member ID Card.
- Work permit.
- Social security number.
- Driver license.

Visa for USA

Apply for a Visa before you leave for the USA. The instructions are sent together with your spouse's official documents. Most spouses or registered partners are entitled to apply for a G-4 visa.

See travel.state.gov/visa/visa_1750.html for general information on visas.

UN Spouse Index Number

The spouse and dependents of UN staff members are normally issued a UN index number, which reflects the staff member's index number. This number should not be mistaken for the UN spouse ID Number illustrated below.

UN spouse PID Number for USA

In order to obtain your PID number, your spouse needs to contact the UN Travel Unit (Tel. +12129636292). If you arrived together with your spouse and you have a G-4 Visa, your applications can be processed at the same time.

You will be required to provide the following documentation:

- Copy of the G4 Visa.
- Copy of both sides of the I-94 form, downloadable from: cbp.gov/I94
- Copy of the biographic page of your national passport.
- Copy of the UN staff PA reflecting the presence of a dependent.

The procedure is rather straightforward, but you will have to wait about a month to receive your PID number. If you apply for a work permit before receiving it, you can simply put the date of your arrival.



When your PID number is delivered, your spouse will find it in the UN intranet at this address: 157.150.196.220/hcrs/jsp/searchPid.faces

UN Family Member ID card (optional)

This photograph identification card identifies the bearer as a dependent of a UN staff member. It does not provide access to UN premises but it makes it easier to pass the front desk.

Ask your spouse to contact his/her UN agency HR office to obtain the proof of her/his present employment status at UN. With that document and your passport you can go and obtain the UN Family Member ID card from the Pass and Identification Unit located at 801 United Nations Plaza (at the corner of 1st Avenue and East 45th Street) on the Ground Floor.

Work Permit

Spouses holding G-4 visas are authorized to work for the United Nations and Missions to the United Nations without obtaining a work permit.

You also have the right to work outside UN and obtain employment on the US job market. However, if you are not a citizen or a legal permanent resident, you need to apply for an Employment Authorization Document (EAD) to prove that you may work in the USA. If you don't have an EAD, your future employer will have to sponsor you. More information on EADs may be found here: uscis.gov

You can apply for a work permit either as a self-employed person in your field of expertise, or after you have found a job and the employer is willing to provide you with a letter of intent to hire for that purpose.

How to obtain a Work Permit:

- All issues related to work permits involving the US Mission to the UN are processed through the UN office of Visa Committee/LDSD/OHRM (Phone (212)963-7092). This office also provides UN staff members with advice regarding the application process. For general advice on work permit issues, contact: careersupport@nylesa.org
- The application for the work permit or EAD must be submitted to the UN Office of Visa Committee/LDSD/OHRM in two copies, including:
 - Form I-566 (download the form or Google it).
 - Form I-765 (download the form or Google it).
 - Two color passport size (2 inch x 2 inch) photographs with a light background.
 - Copy of G4 Visa.
 - Copy of both sides of the I-94 form, downloadable from: cbp.gov/I94
 - Copy of the biographic page of your national passport.



- A statement of self-employment. The letter must include the educational background of the applicant, his/her past experience, the work to be performed, the salary to be earned and the targeted clientele OR
- If you have found an employer other than yourself, your new employer must submit, to the same office, a statement (job offer) that describes the position offered, duties to be performed, the salary offered and hours to be worked. The statement must also include telephone number, name and original signature of the person making the offer.

If your employment will not be with the UN, you will have to pay US taxes on the amounts earned: keep all your paperwork safely so that your tax return can be filed with the IRS at the appropriate time (normally, April 15 of each year)

Work Permits need to be renewed annually and will not be done unless your taxes have been paid.

Social Security Number

A Social Security Number (SSN) is a 9-digit number issued to citizens, permanent residents and temporary working residents. To a large extent, the SSN has become a national identification number even though its initial primary purpose was that of tracking individuals for taxation purposes.

It allows you to apply for a driver's license or obtain a post-paid mobile phone. You might be requested to provide a SSN to rent, buy or lease a vehicle, rent an apartment, buy a house or apply for credit.

To apply for a SSN, you must appear in person at your local Social Security Office with the following:

- Completed application form: ssa.gov
- Valid Passport
- Copy of both sides of the I-94 form, downloadable from: cbp.gov/I94
- For F Visa bearers, your I-20
- For J Visa bearers, your IAP-66 (pink copy)
- Verification of your employment authorization (work permit)

To find the Social Security Office closest to you for your convenience, check on the following webpage: secure.ssa.gov/ICON/ic001.do#cardCenterNotice-Desktop

Driver License

Holders of a valid US or Canadian driver's license are eligible to drive in the US. Residents of most other countries may temporarily drive in the US for a period of six (6) months with a valid driver's license from their home countries.

Requirements for obtaining a US driver license varies with each state and careful attention must be paid to all required documents and procedures.



Consult the motor vehicle department in your state for further information and clarification: usa.gov/Topics/Motor_Vehicles.shtml

- New York: dmv.ny.gov/license.htm
- New Jersey MVC: state.nj.us/mvc
- Connecticut DMV: ct.gov/dmv

Some tips for acquiring a Driver's License:

- Check all the information available from your local DMV office or on the website (listed above)!
- Prepare for a written test. Testing material is available from your local DMV office.
- An eyesight test will be undertaken at the local DMV office.
- Applicants resident in the state of NY will be required to complete a 5-hour pre-licensing course and a road test. Applicants in NJ will not be required to complete a pre-licensing course or do a road test as long as they present their foreign driver's license.
- Visit your local DMV where you will be required to meet the six points of ID requirement in order to apply for a driver's license. Visit this page for a list of acceptable documents to prove your identity: dmv.ny.gov/forms/id44.pdf. No appointment is needed but it is advised that you go early and expect to be there for over an hour. After passing the written test, the DMV releases a temporary learner's permit. You will then receive at home in the mail a learner's permit with which you will be allowed to sit the road test.
- In order to receive your driver's license, according to NY DMV regulations, you are required to surrender your foreign license after passing the road test. Your foreign license will be stored at the local DMV office and destroyed after 60 days. You may, however, request that your foreign license be filed so that you may use it when returning home. In order to retrieve your foreign license from the DMV, you must surrender your NY license. For advice on how to proceed, contact NYLESA.
- You are allowed to keep your foreign license along with your NJ license.
- See the section on "Drivers from other nations" in the DMV site. dmv.ny.gov/license.htm#driversfromothernations



INSURANCE

Banking

Most UN staff members do their banking with the United Nations Federal Credit Union (UNFCU), branches of which are located within the UN Plaza unfcu.org. Your spouse can also open an account in your name.

Should you want to open an account with another bank, you will need to provide them with a document (e.g. electricity bill) proving that you live in NY. Chase bank is a popular option with UN staff, since they are familiar with G4 visa holders and have several branches within the UN Plaza. chase.com

In addition to these two choices, there are a large number of different options to explore for your financial transactions while at the NY duty station, and even after leaving this duty station.

When choosing a Bank/Credit Union you should consider the conditions offered with each product, such as: location, services offered, ATM fees and proximity, interest rates offered and charged, and minimum balance requirements.

Credit History and Credit Score

Your credit score is used to represent your credit worthiness and your likelihood to pay your debts.

It is used by lenders, landlords and by some companies to make decisions as to whether to hire you, rent their property to you or approve your application for a mortgage or other financial services.

Your credit score is determined by your spending pattern and history in the US, and is not significantly influenced by how much cash you possess.

In order to have a credit history, you need to link your credit scoring to your social security number. To do so, you have to appear in person at your bank with your social security number and ask them to link it to your credit card account.

Credit Scoring Tips

- Never close an account, especially a credit card account, as this will immediately lower your score.
- Use your credit card instead of cash and pay back on time.
- Many of us are at a disadvantage, since we do not have significant spending history in the US; it is therefore advisable that you start working on building history as soon as you arrive. UNFCU will generally give a credit card to UN staff without an adequate credit score. Note that UN staff can also obtain a UNFCU credit card while working in other duty stations.



- Some banks offer secured credit cards, which can be used to build credit. HSBC is one of the most popular banks providing this service. us.hsbc.com
- The more lines of credit you have, the greater your capacity to build credit.
- Shopping around for credit can lower your score. It is advisable that you limit the number of times that your credit is checked over a period of time. See scoring agencies for specific details.
- Everyone is entitled to a free credit report within a twelve—month period and additional credit reports may be obtained at a cost.

Insurance

Medical Insurance Plan

Non-US UN staff members stationed in New York and their accompanying family members have three medical insurance plans to choose from:

- AETNA “Open Choice” PPO.
- Empire Blue Cross PPO.
- HIP Health Plan of New York.

Dental insurance

The CIGNA Dental PPO plan is available. US citizens and retirees are also entitled to apply for Medicare.

For detailed information consult the UN Health and Life Insurance Section located in the FF Building Room 300 (304 East 45th Street, 3rd floor) or their website at un.org/insurance

Other forms of Insurance

It is most likely that your landlord will ask you to purchase a renter’s insurance policy at the signature of your lease contract. It is recommended to add a personal liability protection to it.

UNFCU can provide you with information about insurance companies. For information about different insurance policies offered by UNFCU visit unfcu.org/insurance.

It is also recommended to request cost estimates from different insurance companies to get the most appropriate offer to suit your needs and budget.

Taxation in USA

UN staff members who are also holders of a G- visa are exempt for paying taxes on income from work. You will however, be required to pay property taxes (if you own property in the US), sales tax and taxes on any other form of income, where applicable.



For accompanying spouses who find employment outside the UN or who are self-employed, taxes must be paid on income according to the prescribed scale set by the US government.

In addition to the federal income tax, many states impose an additional income tax.

It is recommended that a qualified Certified Public Accountant (CPA) be used to complete tax returns, which are due on April 15th of each year. In addition to a CPA, there are several income tax preparation companies throughout NY and NJ that assist employees in filing their tax returns.

The option of learning to file your own tax returns is always available through short courses usually held throughout the year by many of the tax preparation franchising companies in New York and by some local libraries.



WELL-BEING

Health Care

Please refer to the “Medical Insurance Plan” under the “Finance and Insurances” section.

Medical Services

The best way to find good doctors is to ask your spouse to ask his/her colleagues. Before going to any doctor, make sure that the doctor accepts the insurance plan you have. This will avoid you having to pay any ‘out-of network’ charges. The site zocdoc.com can help you find a doctor and also has Reviews and Ratings. Your insurance also has an in-house directory of doctors that accept their insurance.

Care for the Elderly

The Visa Committee at the UN Secretariat/OHRM (2129637092) can provide information as to the visa and legal requirements for taking your extended family to your new duty station. All relevant forms to facilitate the process can be found on the Human Resources section of the Intranet of your particular UN agency.

NY resources and information:

nygcm.org/links.htm

eldercare.gov/Eldercare.NET/Public/Index.aspx

List of hospitals by neighborhoods

Upper East Side:

- Mount Sinai.
- Metropolitan Hospital.
- Beth Israel Medical Centre.
- Lenox Hill Hospital.
- New York Hospital.

Midtown & Upper West Side:

- Cabrini Medical Center.
- St. Luke’s Roosevelt Hospital Center.





Roosevelt Island:

- Goldwater Memorial Hospital.

Murray Hill & Gramercy:

- NY University Medical Center.
- Bellevue Hospital Center.

Chelsea:

- St. Clare's Hospital & Health Center.

Soho and Greenwich Village:

- St. Vincent's Hospital & Medical Center.

East Village:

- Beth Israel Hospital Medical Center.

Down town:

- NY Downtown Hospital.

Queens:

- Elmhurst Hospital Center.
- St. John's Hospital.
- LaGuardia Hospital.
- North Shore University Hospital.

Household Help

Outside of networking sources, you can find household help from:

- Ads in the local and community newspapers.
- Community centers and local places of worship.
- Employment agencies and local business directories.
- In-house domestic services provided by some buildings.

It is generally recommended that any household help found through these sources be screened and asked to provide references. You should ensure that a clear job description is provided and agreed to by all parties involved. Cultural differences must be kept in mind and all expectations need to be discussed openly and candidly to prevent future problems.

Any additional information regarding the hiring, payment and tax obligations related to the employment of household help while in NY should be sought from the Internal Revenue Service (IRS):

[irs.gov/publications/p926/index.html](https://www.irs.gov/publications/p926/index.html)



WORK & STUDIES

Job Search

Spouses holding G-4 visas are authorized to work for the United Nations and Missions to the United Nations without obtaining a work permit.

However, if you are not a citizen or a legal permanent resident and are looking to work outside the UN, you need to apply for an Employment Authorization Document (EAD) to prove that you may work in the US. If you don't have an EAD, your future employer will have to sponsor you.

To obtain an EAD/work permit, please refer to the "Work Permit" information under the "Paperwork & ID" section.

Job search recommendations:

- Adapt your resume and cover letter to the American format. There are many sample resumes available on the Internet on dedicated websites such as LiveCareer.com or resume-now.com to assist you in formatting your resume.
- Prepare your pitch and know your transferable competencies and skills.
- Networking is the key: build your network, meet with people and attend conferences.
- Volunteering as work experience is highly recognized in US.
- Use online professional networking tools such as LinkedIn.
- Join NYLESA to get familiar with the UN hiring procedures and receive a regular list of vacancies within the UN.
- Be flexible.

UN jobs are found on each agency's website or on a privately kept website: unjob-list.org

Possible other job search websites outside the UN:

indeed.com

theladders.com

jobsearch.nytimes.monster.com

manpower.us/en/Job-Seekers.htm

The NYLESA website nylesa.org provides more information about jobs and career planning in New York. NYLESA also organizes regular Career Support events. All regular members may subscribe to the NYLESA's groups on the forum but also on LinkedIn and Facebook, that helps to get advice and increase the network.



Self-Employment

You can apply for a work permit as self-employed and work as a consultant or become an entrepreneur and develop your own business. Your self-employed work permit can also be easily changed to an employee work permit if you get a job in a company. For information on obtaining a work permit, refer to the “Work Permit” information under the “Paperwork & IDs” section.

NYC government portal for entrepreneurs:

nyc.gov/portal/site/nycgov/menuitem.f03e2e8e105ecbf6a62fa24601c789a0

Volunteering

Volunteering is deeply rooted in the American culture and will allow you to extend your network, acquire well-recognized work experience, meet with new people, and facilitate your integration.

Find some volunteering organizations, resources and ideas:

- New York cares: newyorkcares.org
- Volunteering in NYC: newyorkersvolunteer.ny.gov
- Big sisters and big brothers: bbbs.org
- Central Park Skate Patrol: skatepatrol.org

Other resources: Volunteers Portals:

VolunteerMatch.org volunteermatch.org/search/index.jsp?r=msa&l=12563

- NYC Service nycservice.org/#s

Continuous Learning Opportunities in New York

New York offers a large variety of high quality classes and courses from many schools and universities.

The New York Public Library is a great resource. Throughout the year, it offers more than 25,000 free public programs at its 89 locations in the Bronx, Manhattan, and Staten Island. It is also one of the most easy and affordable ways to enter New York life. nypl.org/events/classes

To become a member you can go to any Public Library with some form of identification and proof of residence in the US, e.g. a copy of your rental contract or utilities bill. If your name is not on the bill, you can get a letter from your building’s Management Office stating that you and all your family members live there. Membership is free.

Universities

The following website provides a list of Universities and Schools that could match your needs depending on your area of interest and expertise:

ny.com/academia/colleges.html



Most of them offer flexible programs such as non-credit classes, certificates and summer classes.

Art and Music

Are you interested in photography, pottery, visual arts or music? Some art studies available:

- School of Visual Art (SVA): sva.edu
- Art Student League: theartstudentsleague.org
- NY Film Academy: nyfa.edu
- Neighborhood Playhouse School of Theatre: neighborhoodplayhouse.org
- MoMA: moma.org/learn/courses/index
- Juilliard School: catalog.juilliard.edu/index.php?catoid=14
- The New York Institute of Photography: nyip.com
- 92 Y Cultural Institution & Community Center: 92y.org
- 14 Y Cultural Institution & Community Center: 14streeety.org/index.php?src=

For more information and networking opportunities, become a member of NYLESA!

Contact welcome@nylesa.org and check out our website nylesa.org

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Contents: Teresa Solá, Lora Wiley, Swendrini Cooray, Renuka Naidoo, Boyana Beshanska-Pederson, Suraiya Naher, Michelle Negreros, Paloma Adil Granada, Jenny Nasser, Cristina Bertarelli, Magdalena Piechucka, Sirkku Laakkonen and Olivier Caudron.

Editing: Zeno Tutino and Paul Henderson.

Compiling: José Antonio Blázquez Morera.