OLIM ADVISORS

One Stop Shop For Aliyah & Real Estate

85 Tips for Aliyah and Real Estate

Everything Olim Advisors has learned from years of helping Olim, Anglos and foreigners move, settle in, and buy real estate in Israel.

Your Practical Guide to Making Aliyah, Settling in Israel & Buying a Home

www.OlimAdvisors.com

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Pre-Aliyah Tips

PAPERWORK & DOCUMENTATION

1. Contact NBN (if applicable) or the Jewish Agency in your area and complete the Aliyah paperwork.

   Make copies of everything - take all the originals with you on the plane.

2. Ask the Jewish Agency and/or NBN representative which paperwork needs to be notarized and apostilled.
3. Ask which diplomas and certificates need translation and use an approved translator.
4. Schedule an appointment to meet with the Jewish Agency.
5. Renew your current passport.
6. Renew your current driver's license if possible.
7. Get paperwork in order: life insurance, will, and power of attorney if needed.
8. Apply for an Aliyah visa through the Jewish Agency.
9. Get approval for your flight.
10. Obtain Apostilles for all required documents, such as birth certificates, marriage certificates, and any other documents that require authentication.
11. Make copies of all important documents, including:
    - Birth certificates
    - Marriage certificate
    - Passports (main photo page)
    - Aliyah visa page
12. Complete fingerprints and an FBI background check (or your country's equivalent).

    This is only valid for 6 months, so make sure to time it appropriately before your Aliyah.

HEALTH & MEDICAL

13. Make copies of all medical and dental records, including children's vaccine records.
14. Buy a 6-month supply of prescription medicine.

    Find a local doctor soon after Aliyah, so you're not left without medication.

15. Bring over-the-counter medicines you use often (children's Tylenol & Motrin, adult ibuprofen, Tylenol, etc.).

FINANCES & BANKING

16. Arrange a Global Access credit card - many banks offer no-fee cards for overseas charges.
17. Let your bank know you're moving, so your card isn't blocked when used overseas.
18. Notify all credit card companies you're moving; cancel or keep a select few for overseas use.

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19. Meet with a local accountant familiar with clients living overseas to learn about taxes and Aliyah-related changes.

HOUSING & LOGISTICS

20. Arrange to have your mail stopped and/or forwarded to a new address.
21. Cancel all utilities: water, gas, electricity, phone, mobile phone, and cable.
22. Finalize where you'll stay when you make Aliyah.

    You need an Israeli address to get Aliyah approval from the Jewish Agency.

23. Order a SIM card or eSIM for your cell phone before arriving - some brokers will mail one to your home.

SHIPPING & BELONGINGS

24. Get written quotes from different shipping companies.
25. Making Aliyah with a pet? Review Nefesh B'Nefesh's pet guidance before you plan.
26. Upgrade old electronics (phones, laptops, PCs) before you go - they're expensive in Israel.
27. Decide what belongings to bring. Sell the rest - consider a yard sale.
28. Leasing a car with time left on the lease? Find a dealership or individual to take it over.

TRANSPORTATION

29. Decide how you'll get around for the first few weeks or months - rent, lease, buy, or use public transit.

> **Money-saver:** A late-model used car with low mileage can be cheaper than buying new with Oleh rights. Use Yad2 to research pricing by model and year.

LANGUAGE & CAREER PREP

30. Plan a pilot trip, if possible - a great way to choose a community, network for jobs, and scout real estate.
31. Start working on your Hebrew - online Ulpanim and other resources are widely available.
32. Start researching job opportunities early, even though most Israeli companies won't hire remotely.
33. Join Olim Facebook groups – Anglo Support Network in Israel, Nefesh B'Nefesh Community, Living Financially Smarter in Israel, Anglos in Israel, Jobs Tel Aviv International, and more.

Post-Aliyah Tips

BANKING & GOVERNMENT REGISTRATION

34. Open an Israeli bank account.

Bring temporary TZ, Teudat Oleh, passports, SS number, and your airport form.

35. Meet with Misrad Haklita (Ministry of Absorption) to receive your Sal Klita and Ulpan vouchers.
36. Register for Ulpan.
37. Register with the health insurance (Kupat Cholim) you selected - Maccabi, Leumit, Clalit, or Meuchedet.
38. Make an appointment for a biometric TZ and Israeli passport.

    These may need to be scheduled separately.

39. Convert your driver's license to an Israeli license.
40. Visit Bituach Leumi (National Insurance) to enroll in the children's savings program and check out other benefits.

HOUSING & UTILITIES

41. Switch Arnona (municipal tax) into your name and apply for the Oleh discount.
42. Moving into a new rental? Photograph the utility gauges right away, then switch every account into your name.
43. Ask about rent subsidy - typically available starting 9 months after Aliyah.

KIDS & SCHOOLS

44. Register for school around January 1 - don't miss the window for gan or school the following year.
45. Need special assistance? Ask the ganenet or mechanechet about services and the evaluation process.
46. Ask the school secretary about the "book project" - an organized, cheaper way to order schoolbooks.

MONEY-SAVING TIPS

47. Passport pricing is reduced Nov 1-Feb 28; prices rise March 1. Pay online for the best rate.
48. Highway 6 (blue sign) is a toll road with license-plate cameras.

    Frequent drivers save about 40% with a "paskal" (EZ-Pass equivalent).

49. Israeli stores hold end-of-season sales with substantial discounts, online and in store.
50. Watch supermarket prices - many stores run mid-week sales.
51. Track contracts like cell phone and internet plans - rates often rise automatically after a year.
52. Run appliances like the washing machine in the evening - electricity is cheaper than during the day.

SETTLING IN

53. Plan a few tiyulim (trips) once you're settled - get out and experience the country.
54. Stay in consistent touch with your children's teachers and gananot.
55. Israelis are like sabras - tough on the outside, warm on the inside.

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No doesn't always mean no - keep asking politely and persistently.

Real Estate & Home-Buying Tips

Thirty tips for Anglos and Olim thinking about buying a home in Israel, contributed by Avraham Levinsky, Adv. of Levinsky Real Estate Law Firm.

FINANCING & MORTGAGES

56. Consider "buying on paper" - purchasing based on the blueprint before it's built.

Sellers often discount these units; buyers can request changes, and you typically pay about 15% up front with the rest paid over time.

57. Israeli citizens can get a mortgage of up to 75% of the purchase price; non-citizens are typically capped at 50%.

58. Israeli banks are conservative - your total monthly debt payments generally can't exceed 40% of net income.

59. Consider working with a mortgage broker - a good one can save you tens of thousands of shekels over the life of the loan.

> **Olim Advisors tip:** We're happy to introduce you to the carefully selected realtors and mortgage brokers in our exclusive network.

60. Mortgages are structured differently in Israel - make sure your banker or broker walks you through all the options.

61. Prepayment penalties vary by mortgage type - some can be prepaid without a penalty. Ask your banker or broker.

62. Get pre-approved for a mortgage by one or more banks before you start seriously house-hunting.

63. Before you fall in love with a property, confirm the bank will approve a mortgage for it - some properties are excluded for legal or financial reasons.

REALTORS, RENTING & CHOOSING A COMMUNITY

64. Work with a realtor - Israel has no central listing service like the US MLS, so a well-connected realtor who understands foreign buyers is invaluable.

Realtors typically charge buyers 2% + VAT and renters one month's rent + VAT.

65. Working with multiple brokers exposes you to more listings, but each broker may work less hard knowing you're not exclusively theirs.

66. Consider renting before you buy - most Olim aren't 100% sure of their long-term plans when they arrive.

> **Olim Advisors tip:** Not sure whether to rent first or buy right away? Contact us for a free consultation call.

67. Picture what you want to see when you step outside - grocery stores, parks, schools, English vs. Hebrew speakers - to help narrow down the right community.
68. Act quickly. Desirable, well-priced homes sell and rent fast in Israel - be ready to move when you find the right one.

LEGAL & DUE DILIGENCE

69. Buying from a contractor? Check whether there are bank guarantees in place.
70. Buying second-hand? Ask your lawyer to register a Caveat Notice in your favor.
71. Check whether the land under the property is privately owned or state land.
72. Get a home inspection - even for new construction, not just second-hand homes.
73. Ask whether the price is linked to a "building index." If so, the amount you owe can climb considerably before the property is delivered.
74. Do due diligence on the developer - look at other projects they've built and talk to past buyers.
75. Ask your lawyer what happens if the developer misses the agreed delivery date, and whether penalties apply.
76. There's no fixed standard for payment schedules on new homes - it's subject to negotiation.
77. Don't sign a contract until your funds are in Israel - transfers can be slow.

> **Olim Advisors tip:** Ask us about reducing the cost of transferring money to Israel.

MONEY, TAXES & GOVERNMENT PROGRAMS

78. Many older apartments don't have a Mamad (safe room) - newer buildings include one in every unit.
79. Take advantage of the Arnona discount for Olim - typically 70-90% off the first 100 square meters for a 12-month period within your first two years.
80. Ask about Oleh discounts on purchase tax and mortgage interest rates.
81. Purchase tax ranges from 0-10% - ask your lawyer for your estimated rate before you spend time house-hunting.
82. Purchase tax is generally due within 60 days of the purchase.
83. Buying second-hand comes with additional expenses - ask your lawyer what to expect.
84. Take a photo of the utility meters the day you move in - it simplifies transferring accounts and protects you from a previous tenant's unpaid bills.
85. Get the rental assistance you're entitled to - Misrad Hashikun offers Olim Chadashim monthly rental assistance starting in month 8, for up to 5 years.

    *If your bank account or marital status changes, contact Misrad Hashikun at *5442 to keep your rental assistance active. Certain groups may qualify for additional support - ask Misrad Hashikun for details.*

Buying a home is one of the biggest decisions you'll make - carefully select every professional you work with. Olim Advisors spent countless hours building a network of vetted real estate professionals. If you'd like an introduction, contact us.

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> **Do you need a real estate attorney?** When you're ready, we'll connect you directly with our trusted real estate attorney, Avraham Levinsky of Levinsky Real Estate Law Firm.

Israeli Resources & Contacts

The numbers and links you'll want fastest during your first weeks in Israel.

EMERGENCY CONTACT NUMBERS

- **Police** - 100
- **Ambulance / MADA** - 101
- **Fire** - 102
- **Electric Company** - 103
- **Home Front Command** - 104
- **Emergency Services** - 112
- **Bezeq** - 118
- **Ministry of Health Corona Hotline** - *5400
- **Yedidim, 24/6 roadside assistance (volunteers)** - 053-313-1310
- **24-Hour Poison Control Hotline, Rambam Hospital** - 04-777-1900

KUPOT CHOLIM (HEALTH FUNDS)

- **Clalit** - *2700
- **Maccabi** - *3555
- **Leumit** - *507
- **Meuchedet** - *3833

Each Kupat Cholim runs a WhatsApp info group for new members - ask your local branch for the current invite link. The Shira Pransky Project also helps English-speaking Olim navigate the Israeli health system.

SOCIAL SERVICES & CRISIS SUPPORT

- **24-Hour Crisis Line** - 118
- **Emotional Crisis (ERAN)** - 1201
- **Rape Crisis & Sexual Abuse** - 1202 (Women) / 1203 (Men)
- **Violence Hotline for Students** - 1204
- **Student Hotline** - 1-800-222-003
- **Family Violence** - 1-800-220-000
- **Disaster Victim Identification (ZAKA)** - 1220
- **Israel Assoc. for Child Protection (ELI)** - 1-800-223-966
- **Listening Ear for Children (Yad B'Yad)** - 03-620-4999

GOVERNMENT, DIRECTORIES & COMMUNITY GROUPS

- **Nefesh B'Nefesh, Government Offices Directory:** nbn.org.il/directory
- **Olim Advisors Facebook Group:** facebook.com/groups/anglosupportnetworkinisrael
- **Assistance for the Elderly:** myparents.co.il
- **State Comptroller (Complaints):** mevaker.gov.il
- **Telfed (Olim from South Africa, Australia & NZ):** telfed.org.il
- **National Parks Authority:** parks.org.il/en
- **Kvish 6 (Toll Road) Information:** kvish6.co.il

Tip: save this page to your phone before your flight - several of these numbers are the ones you'll want fastest during your first weeks in Israel.

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Get in Touch

Questions about your Aliyah or your home search? Reach out any time.

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Most of all - take a deep breath and take it one step at a time. We're here if you have any questions or need more guidance. Good luck on your Aliyah journey!

- The Olim Advisors Team