

# FIRST DAYS IN ONTARIO

## A Guide to Your First Two Weeks in Ontario

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# Welcome to Ontario!

*Moving to a new country can be difficult. Leaving behind friends and family can be hard. Many things – school, health care, jobs and even the law – might be different from the country you came from. Finding your way in Ontario can take some time. It is helpful to have the right information and know what to do.*

## About the First Days Guide

*The First Days Guide was produced by the Ontario Council of Agencies Serving Immigrants (OCASI). OCASI manages Settlement.Org, a website for newcomers. Every day, we help newcomers find information and we can help you take your first steps to make Ontario your new home.*

The First Days Guide tells you what you need to know in your first 2 weeks in Ontario. It will help you with your first steps, but it will not answer all of your questions about living in Ontario. There are lots of other places where you can find information. We'll tell you about some of them in this guide. Visit Settlement.Org ([www.settlement.org](http://www.settlement.org)) for more information about anything you read in this guide or for any other questions you have.

The guide also provides you with telephone numbers and information to other websites where you can get information. Where available, the guide lists toll-free telephone numbers. These are numbers that are free to call and start with 1-800, 1-888, 1-877, 1-866, 1-855 and 1-844.

## Taking you step-by-step

*This guide is organized into sections. Each section covers a topic. The Settlement.Org website is organized the same way. On the next page, you will find a checklist of things you need to do in your first weeks in Ontario. The sections of this guide explain each thing on the list in more detail. You will find links to longer articles on Settlement.Org, and information about where you can get help. You can download and print important forms from Settlement.Org.*

This guide has a lot of information. It can be hard to know where to start. Take your time and read the guide carefully to make sure that you know which things are important for you and how to get started.

You might have friends here already who can help you with some of the important tasks. They can explain how some things work in Canada. This can be really helpful but you should still read this guide so that you understand all of these important things yourself. Even if you have a friend here, you must do many things for yourself. You can do many things before you come to Ontario that will help you.

In your first weeks in Canada, you have many things to do. You need fill out forms and provide documents to access important services such as your Social Insurance Number (SIN), Ontario Health Insurance Plan (OHIP), and the Canada Child Benefit (CCB). You do not have to pay for forms. Often you can download them from the internet. You do not need to pay for help to fill out the forms. You can get free help at settlement agencies. This guide will help you find a settlement agency in your city or town. To find agencies near you visit the Settlement.Org *Services Near Me* section.

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

Here is a checklist of things to do in your first couple of weeks. You can decide what to do first. You might not need to do all of these tasks. For example, if you do not have children, you do not need to find a school near your home. You should take care of some tasks right away, such as applying for your health card (OHIP) and getting your Social Insurance Number (SIN).

## Welcome to Canada Checklist

- Find a place to live
- Apply for a Social Insurance Number (SIN)
- Find an Employment Resource Centre (ERC) close to your home
- Apply for a Health Card (OHIP)
- Find a public library close to your home
- Apply for the Canada Child Tax Benefit (CCTB)
- Learn about your rights as an employee
- Open a bank account
- Learn about your rights as a tenant
- Apply for a driver's licence or Photo ID card
- Find out how to register your children in school
- Get information about finding a job
- Get maps of streets and bus routes
- Find a settlement agency close to your home
- Find English classes for you and your family
- Find a Community Health Centre
- Look for information on [www.settlement.org](http://www.settlement.org)

## How much does it cost to settle in Canada?

*It might cost more than you think. **Immigration, Refugees and Citizenship Canada (IRCC)** asks you to show "proof of funds" when you arrive. You have to prove that you have enough money to support yourself and your family after you arrive in Canada.*

But the amount of money IRCC wants you to have is probably not enough for you to have a life like you had before you came to Canada. Many newcomers do not find a job for many months. It will take time for you to make your new life here into the life you want.

When you rent an apartment or house, you are usually required to pay the first and the last month's rent before you move in. Some rental apartments and houses have furniture, but most do not. You must buy furniture. You might have to buy winter clothes. You have to pay for transportation, telephone, food, medicine and entertainment.

The costs are not the same in all cities. To see some examples of how much it costs to live in Canada read *What are the monthly living expenses for a family of 3?* on Settlement.Org.

 [www.settlement.org/FD/01](http://www.settlement.org/FD/01)

You should find out how much it costs to live in the city where you choose to live. Save as much money as you can and budget carefully. That will make your first months easier.



## Arriving in Ontario

*When you go through Customs and Immigration, ask the Canadian immigration officer any questions you have about your immigration or visa status. If you wait until later, it might be harder to get the answers you need.*

Before you arrive in Canada, read *What documents should I bring with me when landing in Canada as a new immigrant?*

 [www.settlement.org/FD/02](http://www.settlement.org/FD/02)

If you land at Lester B. Pearson International Airport in Toronto, the Immigrant Reception and Information Services (IRIS) kiosk has a package of information to help you. The package has information about what you need to do first when you arrive in Ontario and application forms. It explains where you can find agencies that help new immigrants.

Staff at the information desk at the airport can tell you the best way to get to where you plan to stay. At airports, you can usually find buses, taxis and other ways to get to where you need to go. Some cost much more than others. It's a good idea to check the cost with airport staff or the bus or taxi company before you choose.

## Getting to know your new city

*You have a lot to do when you first arrive. You need to spend part of your time learning about your new city.*

Before you arrive, get tourist information about the city where you plan to live. When you arrive, spend a few days looking around the city in a car or using public transit.

This will help you:

- Find schools, hospitals, banks, stores, community centres and parks.
- Find the best way to travel around the area.
- Learn what activities and services are available.
- See local attractions and landmarks.

## About Ontario: Weather

*Ontario is a large province. Temperatures vary from region to region. The temperature can be different within the same region. Usually, January is the coldest month of the year and July is the warmest. The northern part of the province has longer and colder winters than southern Ontario. Radio and TV news give temperatures in degrees Celsius (C). Sometimes they also give the temperature in degrees Fahrenheit (F).*

*Ontario has 4 seasons:*

### **Spring: March 20 - June 20**

Spring is a rainy season in most of Ontario. Daytime temperatures rise throughout the season, but the nights are cool. The average temperature during the day is about 8°C in March, April and early May but it gets much cooler during the nights. Make sure you have an umbrella or a raincoat to stay dry.

### **Summer: June 21 - September 21**

Summer begins on June 21 but, to most Ontarians, July and August are the main months of summer. In summer, the weather is very warm in most parts of the province. In southern Ontario, daytime temperatures are usually above 20°C and often rise above 30°C. It can be hot and very humid in the summer. On TV and radio you will hear warnings about health problems caused by heat, sun and smog. You should wear a hat and use some sunscreen to prevent sunburns.

## **Fall (also called Autumn): September 22 - December 20**

Fall begins in September. The weather gets cool and the leaves on many trees change colour and fall to the ground. It can also be very rainy at this time of year. Make sure to carry an umbrella and a raincoat with you. In some northern parts of Ontario, it can snow in late October. In these months, the average daytime temperatures are about 10°C - 12°C in most of the province. The temperatures get lower as winter approaches.

## **Winter: December 21 - March 19**

In winter, it is cold and snows often. During the winter months (December, January and February), the temperature in most of the province is usually below 0°C, day and night. Temperatures in some parts of the province can drop below -30°C. In most of Ontario, snow can be on the ground from the middle of December until the middle of March. In the northern parts of Ontario, the winter is longer and colder than in Southern Ontario. Make sure to wear layers and stay warm.

Winters in Ontario can be very cold and snowy. If you come from a warm country, you might be surprised by how cold it can get. Winter is a time for fun in the snow, but it is important to learn about the dangers of the cold and how to stay warm. Here are some of the winter clothes you may need:

- Thick, windproof coat
- Scarf – for around your neck or across your face
- Gloves or mittens
- Warm underwear
- Winter hat that covers your ears
- Warm boots that are lined and/or waterproof

While it may be expensive to buy winter clothes when you arrive, remember that you will use what you buy to stay warm year after year.

You might also be able to buy gently used clothing at thrift stores for very reasonable prices. A thrift store is a store that has used goods that have been donated and is in good enough condition to be reused.



You can find out about the weather in your area by listening to the radio, watching TV, reading the newspaper or visiting weather websites. For more information, read *How should I dress for winter in Ontario?*

 [www.settlement.org/FD/24](http://www.settlement.org/FD/24)

## Finding Help

### Settlement Agencies

Settlement agencies can provide support to help start your life in Ontario. These agencies are community organizations that help new immigrants.

As soon as you arrive in Ontario, find a settlement agency near you to help you settle into your new city. You may be staying in a hotel when you first arrive. Settlement agencies can help you find your first place to live. They can also help you learn about your new community.

You may hear people call these organizations multicultural centres, or immigrant-serving agencies. These settlement services are free and always confidential. At a settlement agency you can get:

- Help interpreting and translating documents
- Help filling out forms and applications
- Information about other resources in the community

Settlement agencies can also help you find:

- Somewhere to live
- English classes
- A job
- Training programs
- Places to buy food, clothes or furniture at a low cost

You can find a settlement agency or service when you arrive in your new community. You can also visit the Settlement.Org *Services Near Me* section.

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

## Newcomer Information Centres (NIC)

A number of cities and towns including Toronto, Peel Region (Brampton, Caledonia, Mississauga, Halton), Thunder Bay, Sudbury and Ottawa, have Newcomer Information Centres (NIC) when you first arrive. NICs refer you to the community agencies that can help you to settle in these areas. Visit [Ontario's Ministry of Citizenship, Immigration and International Trade \(MCIIT\) website](#) to find one in your area or check a online to find a NIC in your area.

## Community Information Centres

If you are looking for information about community, social, health or government services, call your local Community Information Centre. The centre can help you find free and low cost services in your area. This service is free and confidential. You do not need to give any personal information to use this service.

To find a Community Information Centre near you:

- Do an online search using a search engine (e.g. Google). Search for "community information centre + your city/town" (e.g. "community information centre Hamilton").
- Dial 211 on your telephone to find information and services in your community.
- Visit the 211 website ([211Ontario.ca](http://211Ontario.ca)) and search for local Community Information Centres.

In many areas you can dial 211 on your telephone to find information and services in your community. You can also visit the [211 website](#).

## Immigration, Refugees and Citizenship Canada (IRCC)

If you have questions about your immigration status after you arrive in Canada, call the **Immigration, Refugees and Citizenship Canada (IRCC)** Call Centre at **1-888-242-2100** or visit the [IRCC website](#). You can get information from the recorded message, 24 hours a day, 7 days a week.

If you want to speak to a person, call from 8:00 a.m. - 4:00 p.m., Monday to Friday. You can get service only in English and French at this number. Sometimes, if the call volume is high because many people are trying at the same time, you may have to call back or wait on the line to speak with a representative.



# Housing

## Finding a place to live

*If you can, arrange a place to stay for your first few nights in Ontario, before you arrive. You can contact a travel agent anywhere in the world to find and reserve a place to stay.*

When you are in Canada or the U.S., you can call Tourism Ontario at **1-800-ONTARIO (1-800-668-2746)**. Tourism Ontario can provide you with information that can help you find a room and make a reservation. This service is free. However, they do not make the reservations or book rooms for you.

You can stay in a hotel, bed-and-breakfast, apartment hotel, travel hostel or a student residence in a university or college for a short time. You can stay in travel hostels or student residences for days, weeks, or months for less money than a hotel. A bed-and-breakfast is a room in a house where the owner gives you breakfast every day.

If you arrive at Lester B. Pearson International Airport in Toronto without a place to stay, look for the Immigrant Reception and Information Services (IRIS) sign or phone **905-672-3660**. They also have information about hotels and places to stay near the airport that may fit into your budget.

It could be expensive to rent a place in Ontario depending on the town and city you choose. Choose a home which fits within your budget.

Your first home may not be the one you want. But this will give you time to learn about the rental and real estate markets and different neighbourhoods. Most newcomers do not find a job for many months. Keep this in mind when you decide how much you will spend on housing.

Most experts say you should not spend more than one-third (33.3%) of your total income before taxes on a place to live.

## Housing options

*You can save money if you share an apartment or house with other people. Rent costs are different in different parts of Ontario and within cities. Usually, rent costs are higher near the centre of a major city or close to transit. Learn as much as you can about the rental market before you arrive.*

*Ask yourself these questions before you rent a place:*

- Is it close to a bus route or subway station?
- Is it close to other services? (schools, stores, laundromats, parks, playgrounds, community centres, medical clinics, places of worship)
- Is there a place to park a car? Do I have to pay extra for parking?
- Is the neighbourhood safe?
- Is it close to a school? (for people with children)
- Is the apartment building or house quiet?
- What are the other tenants like?
- Do I have to pay extra for heat, air conditioning and electricity?

## Resources

*Here are some places where you can find out more about housing in Ontario.*

### **Real Estate Rental Services:**

These services are also called Property Rental Management or Rental Locators. They are companies that help landlords find new tenants. They can help you find a place to live. They charge a fee for this. Ask them what services they provide. Will they refund your money if you are not happy with their service? If they will not, do not pay any fees and do not use these services.

### **Canadian Mortgage and Housing Corporation (CMHC):**

The Government of Canada's national housing agency can help you with information to find a safe, affordable home for your family. The website is available in multiple languages.

## Rental Listing Websites

There are many websites that list rentals. Ask your friends and family to recommend local area websites. A sample of websites with listings are available for your information only on Settlement.Org.

## Settlement Agencies

Settlement agencies can refer you to Housing Help Centres in your area. They will let you know about your short and long-term housing options.

You can find a list of the agencies in the Settlement.Org Services Near Me section.

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

## Housing Help Centres

Many communities have Housing Help Centres. They maintain a list of rentals. These centres can help you find low cost housing. You can use this service only after you arrive in Ontario. This service is good for people who do not have much money. A settlement agency can help you find the Housing Help Centre in your city.

Here are some services you can get at a Housing Help Centre:

- Help looking for housing
- Information about legal services and about the law that protects tenants and landlords (the Residential Tenancies Act)
- Lists of private landlords
- Landlord information and education
- Help applying for subsidized housing
- Information about budgeting your money
- Hostel or shelter information
- Help talking with social workers, legal aid providers, social housing providers and property managers
- Help finding programs for food, clothing or health

## Bulletin Boards

You can find bulletin boards at community centres, laundromats, grocery stores and Housing other local businesses. These bulletin boards often have information about places to rent.

Most universities and colleges have housing bulletin boards, websites and housing offices to help their students find places to rent. If you are a student, check the bulletin boards at college and university housing services.

Sometimes you can see “For Rent” or “Vacancy” signs in front of apartment buildings or in windows of houses with rooms or apartments for rent. You can also ask superintendents at apartment buildings if any units will be vacant soon. You can ask them to put your name on a waiting list. You should not need to pay a fee or deposit to do this.

Your family and friends might know about places for rent. Tell them that you are looking for a place to live. Also ask your family and friends about popular websites that could have some postings.

Look first in smaller buildings or look for landlords with apartments or rooms to rent in their homes. Some large rental companies want you to give them names of people in the city who know you. Or they may want you to pay a large deposit of money before they will rent to you. Find out more information in the Settlement.Org article [How can I look for rental housing?](https://www.settlement.org/FD/05)

 [www.settlement.org/FD/05](https://www.settlement.org/FD/05)

## Documents and applications

*When you fill out a rental application, you **may** need the following:*

- Letter from your employer stating your income
- Bank statement showing that you have enough money
- Credit check
- Person who promises to pay your rent if you cannot pay it (called a guarantor or co-signer), if your income is low, or if you do not have an income
- Personal references, such as a previous landlord, friend, settlement worker or language instructor

You may not have all these documents. Provide as many as you can.

## Deposits

*When you rent, you often have to pay first and last month's rent as a deposit. You can pay this with cash, certified cheque or money order. Your landlord must give you a receipt. Your landlord must pay you interest each year on the deposit. The landlord will pay you this interest when you move out and some landlords will pay you this interest every year.*

**This is the only type of deposit the law allows.**

Your landlord cannot ask you for a "security deposit" to pay for possible damages or "key money" that is more than the cost to replace the keys. This is illegal.

Some rental agreements do not include the cost of utilities (such as heat and electricity). If these utilities are not part of the rent you pay, then you have to contact the utility company to open an account and start the services.

## Lease

*A lease is a contract between you (the tenant) and the person or company you rent from (the landlord). Sometimes a landlord may not ask you to sign a lease. You might have a verbal agreement instead. "Month-to-month" rentals are often verbal agreements. In Ontario, as a tenant you are protected by law even if there is no written lease. However, if there are any issues, it could be difficult to prove the terms of your lease.*

You can choose to sign a lease or rent month-to-month. In both cases, you and your landlord must obey the law that governs rental housing in Ontario (the Residential Tenancies Act). Read your lease. Make sure you understand and agree with everything in your lease before you sign it. Make sure you receive a copy of your lease from your landlord.

### **A lease states:**

- The rental period (usually 12 months)
- How much you must pay for rent
- When the rent will increase
- What is included in the rent
- Other information and rules about the apartment building, house or room.

At the end of your lease, you can renew the lease. Or, you can start renting from month-to-month. You do not have to sign a new lease if you want to rent month-to-month. If you want to move out, you must write a letter and give it to the landlord 60 days before the month you will leave.

### **As a tenant, you:**

- Must pay your rent on time. Usually, the rent is due on the first or fifteenth day of each month. Your lease will tell you when your rent is due.
- Must keep your apartment clean and put garbage in the proper place.
- Must follow your city's laws about over-crowding. This means you cannot have more people living in your unit than is allowed.
- Cannot disturb other tenants in your building.

### **As a tenant, you have the right to:**

- A clean, well-maintained home with electricity, heat, running water and appliances (fridge and stove) that work.
- Privacy. Usually, a landlord must give you a letter 24 hours before entering your apartment. In an emergency, such as a fire or flood, your landlord may enter without notifying you.
- End your tenancy within the time allowed in the lease or by law. It is a good idea to get tenant insurance for your household.

When you move into your new place, if you find that something is not working let your landlord know so it can be fixed.

If you have any legal issues with your housing, you can reach out to a community legal clinic. These legal clinics offer support to low-income people on various issues including housing. To find out more about these legal clinics visit the [Legal Aid Ontario website](#).

You can find more information about finding housing in Ontario in the Settlement.Org *Housing section*.

 [www.settlement.org/FD/06](http://www.settlement.org/FD/06)



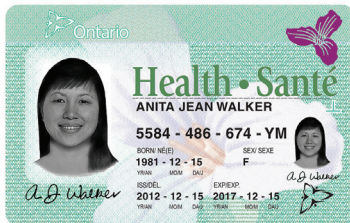


# Health

*The Government of Canada and the provincial governments collect taxes to pay for medical services and health insurance for Canadian citizens and permanent residents. The Ontario Health Insurance Plan (OHIP) pays for most basic and emergency health services for residents of Ontario.*

## Applying for the Ontario Health Insurance Plan (OHIP)

### Your Health Card



OHIP is the Ontario Health Insurance Plan. It pays for most basic and emergency health care services. You can visit health care service providers, like doctors, hospitals and walk-in clinics with your health card. They will check your Health Card (OHIP card) each time you visit. Always carry your Health Card so you can receive medical help when you need it.

However, OHIP does not pay for the cost of medication or dental services.

Generally, you **CANNOT** get an OHIP card until after you have lived in Ontario for 3 months; there are a few exceptions. You can apply for a Health Card as soon as you can show that you live in Ontario, but you will not receive your card until after the 3-month waiting period.

To apply, go to an OHIP office. Call the Ontario Ministry of Health and Long-Term Care and ask where the nearest office is. The phone number is **1-800-268-1153**. This is a free call from anywhere in Ontario. Call **416-327-4327** if you are calling from Toronto. You can also find a list of ServiceOntario locations close to you that provide health card services.

To find a location near you call the ServiceOntario INFOLine at **1-866-532-3161**.

You can also get an application form online on the [ServiceOntario Website](#), fill it out and take it to your local ServiceOntario OHIP office.

When you go to the OHIP office, you must complete an application form. You must also provide original documents that prove your immigration status and that you live in Ontario. If you have children 15 1/2 years old or older, they must go with you to the office. The staff at the OHIP office will take their picture for their card.

If your application is complete, OHIP will mail the card to you when you are eligible for coverage.


You are required to be physically present in Ontario for at least 153 of the first 183 days immediately following the date you establish residency in Ontario to keep your OHIP card.

[You can find information about applying for OHIP in many languages on Settlement.Org.](#)

It is a good idea to buy health insurance from a private company right away, so you can have health care during the 3-month waiting period. Contact the OmbudService for Life & Health Insurance (OLHI) for information about insurance companies - 1-888-295-8112 (and **1-800-855-0511** for Bell Relay Service) , which is a free call from anywhere in Ontario.

## Private Health Insurance

*On Settlement.Org, you can find a list of private insurance companies that provide individual health insurance plans. It does not list all of the companies that offer this insurance. We do not support any particular company. It is best to talk to many companies to find the best insurance for you.*

Usually, the coverage you want is for “visitors to Canada.” Ask the insurance company if it provides coverage for new immigrants to Canada. Some insurance companies have **rules and deadlines for buying insurance**. For example, for some companies, you might have to buy insurance within a certain number of days after arriving in Ontario. Find out more in the Settlement.Org article [Where can I buy private health insurance for newcomers and visitors to Canada?](#)  [www.settlement.org/FD/07](http://www.settlement.org/FD/07)

It is important to know that:

- Insurance companies charge a daily premium for each person. Depending on your age and the insurance plan you get, your premium can be from \$2 per day to more than \$8 per day.
- Most private health insurance companies will not pay for treatment for health conditions you had before you got the insurance, even if you did not know about them.
- Often, you cannot make claims until after a short waiting period.
- Most insurance covers medical emergencies, necessary treatments, medical tests and medication prescribed by a doctor.
- Most temporary private health insurance plans for newcomers do not pay for “regular” check-ups and visits to a family doctor.

When you need health services, call the insurance company first and ask if your plan will pay for them.

## Finding a doctor or a dentist

### Doctor

A family doctor is also called a “family physician,” “general practitioner” or a “GP.” A family doctor is usually the first person you see when you do not feel well or when you are sick, who will then refer you to a specialist if required. You need to find a family doctor who is taking new patients.

When you have a family doctor, you go to this doctor when you are sick. Your doctor keeps a record of your medical conditions and treatments and gets to know you and your family. In the case of an emergency, go to the hospital.

### How to find a family doctor

#### **Doctor Search Service:**

Use the Doctor Search service of [the College of Physicians and Surgeons of Ontario website](#) to find a doctor in your area.

**Health Care Connect:**

This program refers you to a local doctor or nurse practitioner who is accepting new patients if you do not have a family doctor. You need to have OHIP to use this service. It is run by the Ministry of Health and Long-Term Care. To register, call **1-800-445-1822**.

You can also ask your friends or relatives if their doctor is accepting new patients. Do not wait until you are sick to try to find a family doctor.

You may not be able to find a doctor in your area who takes new patients. You may need to go to a walk-in medical clinic. These clinics have doctors, nurses and other health care workers to help you. You usually do not need to make appointments to go to most walk-in clinics but you might have to wait for an hour or more to see a doctor.

To find a walk-in clinic near you, look online. Some clinics have long hours, so you can visit a doctor in the evening and on weekends. Many hospitals have walk-in or urgent care clinics for non-emergency health problems.

**Dentist**

**Find a Dentist service:**

Use the Find a Dentist service of the Ontario Dental Association (ODA) to find a dentist in your area. Visit the [ODA website](#) and enter your city and postal code to find a dentist near you. To find a dentist in Ontario, outside of Toronto, call **416-922-3900**. There will be a cost if this is a long distance call for you.

To find a dentist in Toronto, call the Toronto Academy of Dentistry at **416-967-5649**.

**Dental clinic programs**

Some universities and colleges have dental clinic programs for the community. Trained dentists supervise the dental students who provide the service. The service is not free, but it costs less than going to a regular dentist. You can [search for a hospital in your area](#) that may offer such a service.

The Ontario Health Insurance Plan (OHIP) does not pay for most dental services. OHIP will pay only if the patient's life is in danger and if hospital treatment is required.

In most cities in Ontario, the local Community or Public Health Department offers some free dental services. However, these services are only available to some people, such as eligible seniors and children. Contact your local Community or Public Health Department to learn what services are available in your community.

Find out more in the Settlement.Org article *How do I find a dentist?*

 [www.settlement.org/FD/08](http://www.settlement.org/FD/08)

### **Community health centres**

If you need health care but do not have a Health Card, you might be able to get help at a Community Health Centre (CHC). Services at Community Health Centres are free or cost a small fee. All services are confidential.

### **Emergencies and hospitals**

You go to the hospital only for medical emergencies, surgery, to give birth or to have special tests or medical treatment. When you go to the hospital, you need to have your Health Card (OHIP card) with you.

### **Medical emergencies**

For medical emergencies, phone 911. If you or somebody in your family suddenly feels very sick (has severe pain, is unconscious, cannot breathe, is bleeding a lot, has a seizure or has a serious accident), **call 911**.

If you or your family does not speak English, you should learn to say "Help!" and the name of your language you speak in English.

They will get an interpreter who speaks your language. The ambulance, police and fire department will all come to help.

When you call 911, you will need to tell the operator:

- What is happening
- Where you are
- Your name, address and telephone number

Stay on the phone until the operator tells you to hang up.

If you go to the nearest hospital in an emergency, go to the Emergency Department or Emergency Room (ER). The ER is often very busy. Unless your life is in danger, it may be several hours before a doctor can see you.

If you do not have OHIP or private health insurance, the hospital will send you a bill for the ambulance transport and any other medical services you used.

## Help in a Crisis

Crisis centres and distress centres give you free and confidential telephone counselling. These centres have people you can talk to, 24 hours a day, 7 days a week.

Call a crisis centre if you:

- Are thinking about suicide
- Think someone else may be considering suicide
- Just need to talk

You can find Crisis/Distress phone numbers in the Settlement.Org *Services Near Me* section.

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

## Telehealth Ontario

If you are sick but do not know if you need to go the hospital, call Telehealth Ontario. You do not need a health card to access this service.

Telehealth Ontario is a free, confidential telephone service. You can call to get health advice from a registered nurse. It is available 24 hours a day, 7 days a week. You can get service in English and French, and translation for some other languages.

**Call 1-866-797-0000 from anywhere in Ontario.**

When you call Telehealth Ontario, you talk with a registered nurse. The nurse will ask you to describe your problem and answer questions about how serious your problem is. Then the nurse will give you advice about how to take care of yourself. That nurse can also tell you if you need to visit a doctor or give you the phone numbers of community resources near you.

Do not call Telehealth if you know it is an emergency. In an emergency, call 911.

## **Community or Public Health Departments**

The Public Health Department focuses on the health of the public or the whole community. Public health professionals include doctors, dentists, nurses, nutritionists and many others.

The Public Health Department provides service in 3 areas:

- Health protection (preventing disease)
- Early detection of health problems
- Health promotion (educating people on healthy ways to live)

Public health professionals give information and services in schools and workplaces. For example, a public health nurse in a school may vaccinate your children against disease or check all the children for head lice.

If **Immigration, Refugees and Citizenship Canada (IRCC)** gave you a Medical Surveillance Undertaking form, you need to visit your local public health department within 30 days after entering Canada.

## **Medication and Prescriptions**

The Ontario Health Insurance Plan (OHIP) does not cover drug prescriptions.

If your doctor gives you a prescription for medicine, you must take it to a pharmacist. Pharmacists are health care professionals who can give you the medication that your doctor prescribes. They work in drug stores or in pharmacies in larger stores, hospitals and community health centres.

Pharmacists:

- Check that the dosage (the amount) of your prescription is correct.
- Tell you about possible side effects.
- Check for reactions with other medicines you are taking.
- Explain how to take the medication.
- Answer any questions you may have about your medication. Drug prescriptions can be very expensive.

Pharmacies usually charge you a dispensing fee. A dispensing fee is the amount you pay for the pharmacist to prepare your drug prescriptions. Ontario pharmacies charge dispensing fees that vary depending on the region. The pharmacist adds this fee to the cost of the medication.

Find more information about health care in Ontario in the Settlement.Org *Health* section.

 [www.settlement.org/FD/09](http://www.settlement.org/FD/09)





# Employment

## Social Insurance Number (SIN)

*You must have a Social Insurance Number (SIN) to receive benefits and services from government programs and also to be able to work in Canada. Every person who is a Canadian citizen, a newcomer or a temporary resident will have a SIN.*

*It is not legal for an employer to pay you without this number.*

## Applying for a SIN

*Applying for a SIN is very easy. You need to take all the required documents and go to a Service Canada Centre near you. Phone **1-800-206-7218** to find the centre nearest to you, or visit the *Settlement.Org Services Near Me* section.*

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

At the Service Canada Centre, you will need to show documents to prove who you are and to confirm your immigration status. To find out which documents you can use visit the [Service Canada website](#) or phone **1-800-206-7218**. If all your documents are in order and your application is accepted you will get your SIN number during the visit. A SIN confirmation letter will be given to you at that time.

In Ontario, parents or guardians can apply for a SIN for a child who is under 18 years of age, who is considered a minor.

There is no fee to apply for a SIN.

## Providing your SIN to your employer

*Employers will need your SIN when you are hired. You can give them your SIN or you can show your SIN confirmation letter to the employer within 3 days of starting your job.*

If your SIN starts with the number “9” it is a temporary SIN. Before an employer can hire you, you must also show your employment authorization (work permit) from Immigration, Refugees and Citizenship Canada. However, if you are a foreign student and you meet certain requirements, you do not need a work permit to work part-time during the school year or full-time during breaks.

## You don't always have to share your SIN

*Your SIN is not a piece of identification. Do not give your SIN number to people who do not require it. No law stops a business from asking you for your SIN, but you do not need to share it.*

Be careful about who you share your SIN with.

For instance, you do not have to give your SIN when you apply for a job (before you are hired) or apply for a rental home, rent a car, apply to a college or university or sign up for a cell phone.

If somebody gets a job and uses your SIN, you have to pay taxes on that person's salary.

The law says you must share your SIN with government departments of all levels. You also have to share it with all institutions from which you earn income or interest (banks, credit unions).

You may notice that some of your friends and residents who have moved earlier may have a plastic SIN Card. However, Service Canada is no longer issuing SIN cards and will only be providing a confirmation of SIN letter.

## Finding a Job

*Many newcomers ask us, "Is it easy to find work in Ontario?" There is no simple answer. It is not always easy to find work in Canada that is right for your skills and experience.*

You will often hear that employers want "Canadian experience." Generally, employers are not allowed to require Canadian experience, but you may find that some do. Why do they want Canadian experience? Some employers believe that it proves that you have good language and communication skills, that you have a good understanding of Canadian employment standards, and that you understand Canadian business and workplace culture.

You need to learn how to show the value of your foreign education and work experience.

Many employers do not know how to assess your experience, so you need to show them how it can be valuable to them.

It is very important to talk to other people in your field or community to see what they have done to find a job and what they would recommend.

You can also get advice from an Employment Resource Centre.

## Language Skills

*If this guide is hard for you to read, you might not be ready to work in a professional or highly-skilled English-language workplace in Ontario.*

English is the main language in Ontario. Fluent English will help you find work. It will make it easier for you to settle in your new community.

Many communities are multilingual. You can probably find people who speak your first language. But if your goal is to immigrate to Ontario permanently, you must learn to speak, read and write English well.

## Business Culture

*The way that people work and do business in Ontario might be different than the country you came from. You need to learn about Canadian workplace culture.*

You can find information about this in many places, such as in the Settlement.Org *Find a Job* section. [www.settlement.org/FD/28](http://www.settlement.org/FD/28)

## Job Search

*Newcomers have different experiences searching for work. Some find the same type of job they had before within months. For others, it can take years. Before you come to Canada, take time to learn about the Canadian job market. Find out what support is available to you and how you can find work in Ontario.*

Job search methods in Ontario may be very different from those you have used before. Having to search for a job may not be something you are used to. You might have to learn how to write a résumé or create a portfolio of your work. Do you know the type of résumé employers in your industry expect you to provide? You might need help to get a job in Canada.

You might not find your dream job right away. You may have to take a “survival job” when you first arrive. If you are lucky, this job may be in your profession or trade, but at a lower level than the job you had before you came. Many newcomers experience this. You are not alone.

## Getting Help

*The government does not arrange jobs for people. It has programs that will help you to find a job, but these programs will not get a job for you. People who say they can guarantee you a job might want to sell you something. Be very cautious about giving anyone money.*

Many community agencies provide employment services to help newcomers find jobs.

These services are free.

It is not easy for newcomers to find jobs in Ontario. Why? Here are some things to think about:

- Do you know where the jobs in your field are advertised and how do you find jobs that are not advertised?
- Are you sure that your English language skills are good enough for the job you want?
- Are you willing to start at a junior level for your first job, or to start in a small or mid-sized company?
- Do you understand Canadian work culture, and the importance of communication, teamwork and organizational skills?

You can't expect to know everything about Canadian work culture when you first arrive in Ontario. But you can get help. Settlement agencies can help you find a job.

Some community agencies can help you with one-on-one advice or can help you create your résumé and cover letter, and find local companies. Others have classroom programs about how to find work in your field in Canada. These programs can help you find a job more quickly than if you search on your own.

Most settlement agencies in Ontario can give you some help to get started in your job search. To find agencies near you visit the Settlement.Org *Services Near Me* section.

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

These agencies can also tell you about employment services for groups such as:

- Internationally Educated Professionals and Trades people
- Women
- Youth
- Older workers

Many settlement agencies in Ontario provide free Job Search Workshops to help newcomers learn how to find work in Canada. The workshops take 3 or 4 days. To attend, you must be a Permanent Resident who is legally able to work in Canada.

You may get upset or frustrated with your job search because you do not know why businesses do not want to hire someone with your skills. However, employers want much more than just the skills needed to do the job.

In some cases, you might need or want to learn new skills or upgrade your skills. There are many ways you can get help and training. Some training programs cost money. Some are free for certain groups of people. Settlement agencies can help you find out more about what training you can take.

## Employment Standards

*Federal and provincial labour laws protect your rights as a worker. The Ontario Employment Standards Act protects most workers in Ontario.*

No one may discriminate against you because of your age, gender, religion, race or sexual orientation. Any employer who discriminates against you for these reasons is breaking the law.

Workers have responsibilities under the law too. You have to learn how the laws can keep you safe and healthy at work. If you want others to treat you fairly at work, you need to learn what your rights are under the law.

For more information on your rights and responsibilities at work, you can visit the Settlement.Org *My Rights at Work* section. [www.settlement.org/FD/10](http://www.settlement.org/FD/10)

## Evaluating education and work skills

*If you apply for a job or an educational program, the employer or school may ask you for proof of your level of education or training. The employer or school might also want to know how your training compares to Canadian diplomas or certificates.*

### **You may need to get a credential assessment**

Credential assessment means getting your educational credentials compared to their Canadian equivalents. When you get your educational documents assessed, you will get

a written report or letter that describes the education you did outside of Canada and compares it to the education you can get in Canada. This letter should tell you what the Canadian equivalents are for your grades and documents.

If you want to work in certain professions and trades and use the professional title (such as Engineer, Nurse, Teacher or Hairstylist) you must have a licence or certificate. These are called Regulated Professions and Trades. To get this licence, you need to register with the regulatory body that regulates your occupation. Like some schools, these groups have their own assessment processes.

Generally, you must pay for a credential assessment. Talk to the employer, school or regulatory association of your occupation about what kind of evaluation you need before you pay for an assessment.

An evaluation prepared for an employer might not be the same as one that is prepared for an educational program. When you come to Canada, look at different evaluation services and their reports before you use their service. You may need assessments for employment, immigration, higher education, licensing and apprenticeship training. Since you have to pay a fee for each report, try to get 1 report that you can use for many purposes.

### **Find out if you need a licence to work in your field**

You don't need a licence to work in most jobs in Canada – these are called non-regulated professions. The employer will need you to have a certain level of skills and education to hire you for the job. For instance, marketing is not a regulated profession (that is you don't need to have a license to work in the field) but most employers will need some level of education and experience in the field.

In Canada, about 20% of professions need a license. Getting a license can take some time, if you were trained outside of Canada. You may need to get more training or experience in your field to get a license. During this time, you might want to continue working in a non-regulated job in your field (a job which does not need a license).

For more information about all of these areas, visit the Settlement.Org *Employment* section.

 [www.settlement.org/FD/11](http://www.settlement.org/FD/11)



# Education

## Registering your children in school

*You may find that the education system in Ontario is different from the one in your home country.*

In Ontario, the law says all children from 6 to 18 years old must go to school. But most children begin school in a kindergarten class when they are 4 or 5 years old. Elementary schools, also called primary schools, provide instruction for kindergarten and grades 1-8. Some school boards offer a “middle school” for grades 6-8. Secondary schools, often called “high schools,” provide instruction from grades 9 - 12. Generally, students begin high school at 14 years of age and graduate at 18.

You must register your children at your local school or school board. Call your local school board to find out where the nearest school is and how to register your child. Some high schools have special programs. If your child will start in high school, you can ask about these at your local school or school board. Most children in Ontario attend public schools. Ontario public schools are free and offer good quality education.

In Ontario there are 4 publicly funded school systems:

- English Public
- English Catholic
- French-language Public
- French-language Catholic

Different local school boards manage the schools in each system. The school board can tell you the names of the schools that your child can attend.

**All children can attend school, regardless of immigration status. The immigration status of children, their parents or legal guardian does not stop children from attending school.** If you have problems enrolling a child because of immigration status, contact your local Community Legal Clinic for help.



The school year begins the day after Labour Day in September and finishes at the end of June. Each school board decides whether children can enter a school after the school year has started.

You can find information about the school system in the *Newcomers' Guides to Education* in Ontario on Settlement.Org. [www.settlement.org/FD/12](http://www.settlement.org/FD/12)

## Adult education and upgrading

*You may also want to take courses or find a program of study that relates to your career.*

You can find information about what is available in the Settlement.Org *Education* section.

[www.settlement.org/FD/13](http://www.settlement.org/FD/13)

## Learning English

*Being able to communicate easily in English will help you settle and find work in Ontario. If you are not fluent in English, you may want to take classes in order to improve your skills, meet new people and learn about life in Canada.*

There are many different kinds of English programs available. They are designed for people with different goals and levels of English. Before you sign up for a language program, make sure it is the right one for you. Find out what type of program it is and if you have to pay a fee. Some of the programs have eligibility requirements related to residency in Canada and immigration status.

If you are at least 18 years old you may be eligible for a language assessment and many language classes. However, you also need to be:

- Canadian Citizen born outside of Canada
- Permanent Resident (PR)
- Convention Refugee/Protected Person

- If your application has been Approved in Principle. In other words, if your PR application is being processed and you have received an approval letter from IRCC pending an admissibility assessment. This only applies to:
  - Refugee Claimants
  - Temporary Workers or Students
  - Caregivers

Some examples of different types of English classes are:

- **English as a Second Language (ESL)** – A program offered at no cost to eligible individuals, usually through a local school board, to adult learners funded by the Government of Ontario.
- **Language Instruction for Newcomers to Canada (LINC)** – A program offered at no cost to eligible adult learners, usually through community organizations and some school boards, and is funded by the Government of Canada. Some LINC classes have childminding services.
- **English literacy development (ELD) programs** – Classes for people who speak a language other than English and do not read or write very well in any language. Literacy classes help to improve reading, writing and basic math skills in English.
- **Enhanced Language Training (ELT)** – Programs that provide job-specific, advanced level English training to adults. ELT is particularly useful for internationally-trained professionals.
- **Occupation-specific Language Training (OSLT)** – Free courses for eligible internationally-trained professionals and tradespeople at Canadian Language Benchmark (CLB) level 6-8 to improve communications skills for work. These courses are offered at select colleges in Ontario.
- **Test preparation classes** – Classes that help you prepare for certain English ability tests, such as TOEFL or IELTS. These classes may have a fee.

## Registering for English Classes

*To register for English classes, you might have to go to an Assessment Centre.*

Staff at the centre will usually test your listening, speaking, reading and writing. The test can take 1-3 hours. The higher your language level, the longer the test takes.

The centre will help you register for the right class. Call a settlement agency or a Community Information Centre and ask where the nearest Assessment Centre is. It is usually free to take the test. You should call the Assessment Centre to make an appointment for the test.

You can find contact information for these organizations in the Settlement.Org *Services Near Me* section. [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

## Advanced English Training

*You can also get more advanced training in English at:*

- Universities
- Community colleges
- Private language schools
- Community organizations

Contact these schools and organizations for information about courses and fees. Some courses are free. But you must pay for many courses. Some can be expensive. These schools may also call their English programs ESL even if they aren't funded by the Ontario government.

For more information about English classes, visit the Settlement.Org *English as a Second Language (ESL)* section. [www.settlement.org/FD/14](http://www.settlement.org/FD/14)

## Advanced French Training

There are several government-funded french programs in Ontario. The eligibility requirements are similar to English, however, there are restrictions if you already speak an official language fluently or if you have already taken English classes.

Options for learning French include:

- **Cours de langue pour les immigrants au Canada (CLIC)** – This is the French equivalent of the Language Instruction for Newcomers (LINC) program. It covers general language concepts.
- **La formation linguistique axée sur les professions (FLAP)** – This is the French version of the Occupation-Specific Language Training (OSLT) program. They offer free courses for eligible internationally-trained professionals and tradespeople at Canadian Language Benchmark (CLB) levels or niveaux de compétence linguistique canadiens 6-8 to improve communications skills for work. These courses are offered at select colleges in Ontario.
- **Cours de langue de niveau avancé (CLNA)** – This is the French equivalent to the English Language Training (ELT) English program. This program provides job-specific, advanced level language training to adults. It is particularly useful for internationally-trained professionals.
- **French as a Second Language (FSL)** - There are public and private schools that teach French as a Second Language (FSL). Usually, you have to pay for these classes. There may be lower cost or free FSL classes through your local French language school board.



# Immigration and Citizenship

## Permanent Resident Card

*The Permanent Resident (PR) Card is an identity document and it gives proof of your Permanent Resident status in Canada.*

You will get your Permanent Resident (PR) Card (which is sometimes called the Maple Leaf card) in the mail after you arrive in Canada. When you enter Canada and go through immigration, you should give a Canadian mailing address to the immigration officer.

If you did not give your mailing address to **Immigration, Refugees and Citizenship Canada (IRCC)** at your point of entry, you should do this as soon as you can. Visit the IRCC website or call the IRCC Call Centre to give your address. You do not need to fill in an application to receive a card.

For information on immigration and citizenship including the the PR Card call the **Immigration, Refugees and Citizenship Canada (IRCC)** Call Centre **1-888-242-2100**.

You can visit the [IRCC website](#) to see how long it is taking to issue cards. If you do not receive your PR Card within 30 days after you send IRCC your address, call the **Immigration, Refugees and Citizenship Canada** Call Centre.

If IRCC does not receive your address within 180 days of the date you arrived in Canada, you will need to apply again for your PR Card and pay a fee.

For any questions about the Permanent Resident Card, phone the IRCC Call Centre.

## Residency requirements

*You can travel outside Canada after you arrive. However, you must be physically present in Canada for 730 days (2 years) in every 5-year period to keep your status as a Permanent Resident. The two years does not need to be continuous.*

This means that you can spend up to 3 years outside of Canada during a 5-year period. But, if you leave the country for a long visit, you need to prove to IRCC that you plan to continue to live in Canada.

## Rights and restrictions of permanent residents

### Rights of permanent residents

- Human Rights (in areas including employment and housing)
- Right to live and work anywhere in Canada
- Right to Legal Aid (help for people who do not have money to pay for a lawyer)
- Right to provincial health insurance
- Right to social services benefits such as Ontario Works, low cost housing and daycare, shelters, free food and clothing programs, counselling and other types of assistance from community agencies.
- Right to education (elementary and secondary school)
- Right to work and to laws protecting workers:
  - Health and Safety
  - Employment Standards
  - Employment Insurance
  - Collective Bargaining
  - Workers' Compensation

## Restrictions on Permanent Residents

**Immigration, Refugees and Citizenship Canada (IRCC)** can refuse to let you stay in Canada if:

- You had false documents and gave false information when you applied for permanent residence or when you landed.
- You did not obey the conditions of your permanent resident status (if you had any).
- You are convicted of a criminal offence.
- Authorities believe you have been involved in espionage, organized crime or have committed war crimes.

Permanent residents cannot vote in elections or be a candidate for political office.

## Immigration questions

*If you have any questions about immigration, your status, or services you can access, contact a settlement agency.*

You can find a list of these agencies in the Settlement.Org *Services Near Me* section.

 [www.settlement.org/FD/04](http://www.settlement.org/FD/04)

You can also phone the **Immigration, Refugees and Citizenship Canada (IRCC)** Call Centre free from anywhere in Ontario at **1-888-242-2100**.

You can get information from a recorded message, 24 hours a day, 7 days a week.

If you want to speak to a person, phone from 8 a.m.-4 p.m., from Monday to Friday. The Call Centre offers service only in English and French.



# Legal Services

## Human Rights

*In Canada, men and women are equal and have the same rights. These rights are described in the Canadian Charter of Rights and Freedoms. The charter makes sure that everyone in Canada has fundamental freedoms such as the freedom to practice any religion, the freedom to protest peacefully, the freedom of belief and expression including the freedom of press and the media and the freedom to join or leave any group that you choose.*

Any type of abuse - physical, mental or financial - of any person is illegal.

Many community agencies work to educate people about the rights of all Ontarians, including newcomers and their families. The Ontario Human Rights Code protects people against discrimination.

Discrimination means being treated unfairly because of your:

- Age
- Country of origin
- Citizenship
- Disability
- Record of offences (criminal record)
- Ethnic origin
- Ancestry
- Race
- Marital status
- Family status
- Dependence on public assistance
- Sex (includes pregnancy & breastfeeding)
- Sexual orientation
- Gender Identity/Expression
- Religion

The Ontario Human Rights Code says that everyone has the right to freedom from discrimination when seeking services, goods and facilities, housing, contracts, employment and membership in groups.

If you suffer discrimination based on any of these grounds, contact the HRTO (Human Rights Tribunal of Ontario) to make a complaint or to get more information at **1-866-598-0322**.



## Police

*In Canada, the police are separate from government and from the military. Ontario has 3 levels of police:*

- Local (or municipal) police
- Provincial police: Ontario Provincial Police (OPP)
- National police: Royal Canadian Mounted Police (RCMP)

Most police forces now use a community policing approach. Community policing means that police officers work with residents of each community to prevent crime and to increase safety.

If it is an emergency and you need the police immediately call **911**. If it is not an emergency call the police non-emergency number. To find the contact information for your local police go to the [Services Near Me](#) pages and search for police under community services.

If the police stop you, search you, arrest or detain you, they must follow very strict rules. Police officers must:

- Tell you why they are detaining you.
- Inform you of all of your rights.
- Make sure that you understand your rights

If you are arrested or charged with an offence, you have the right to a lawyer. You have the right to choose your lawyer and you have the right to get legal advice in your first language.

## Getting a Lawyer

*Finding the right lawyer is very important. Here are a few ways to start:*

- Ask friends, colleagues and family if they know a lawyer they can recommend.
- Ask a settlement worker or another worker at a social service agency for suggestions.
- Contact the Law Society Referral Service.
- Search for a certified specialist in the Law Society of Upper Canada's online directory:

 [www.settlement.org/FD/29](http://www.settlement.org/FD/29)

## Law Society Referral Service (LSRS)

*The Law Society Referral Service (LSRS) is an online service for residents of Ontario. The online request, the referral process, and your initial consultation of up to 30 minutes are free. ([www.findlink.at/lruc-lrs](http://www.findlink.at/lruc-lrs))*

The consultation is meant to help you determine your rights and options. You should not expect to receive legal representation or free legal work during this time. You may ask the Legal Information Officers what your legal costs may be. You can ask the LSRS to find a lawyer who speaks your first language.

You do not have to hire the person you are referred to as your lawyer. You cannot, however, ask the LSRS for a second referral for the same legal problem. You can only call them once for a referral for the same issue.

You can also use this service if you are in a **crisis situation**, for example, if you are in a shelter, in jail, or have no fixed address. In these cases call **1-855-947-5255** Monday - Friday between 9 am - 5 pm. Tell the LSRS if you cannot wait 3 days for a referral or if you cannot safely receive a return phone call.

Trained Legal Information Officers assist callers in need through the crisis line. The crisis line is intended for people who are unable to use the online service, such as those in custody, in a shelter or in a remote community without access to the internet.

If you cannot or do not want to get legal help from a lawyer, you can also get legal help from a community legal clinic, paralegal or immigration consultant. These types of professionals generally charge lower fees than lawyers but not always. They may work with lawyers or have supervision by lawyers.

## Community Legal Clinics

*If you cannot pay for a lawyer yourself, you may also be able to get legal help at a community legal clinic (CLC). Usually, you must live in the area the clinic serves. CLCs can give you free or low-cost legal information, advice and representation.*

## Legal Services

These clinics provide services in specific areas of law. These include:

- Landlord and tenant disputes
- Workers' Compensation
- Employment Insurance
- Social assistance
- Canada Pension Plan
- Refugee and immigration law
- Employment law
- Human rights

Contact your local CLC to find out if they deal with the area of law that you need.

Usually, clinics do not provide criminal or family law services. For these services, you need a private lawyer and a Legal Aid certificate – this certificate guarantees the lawyer who takes your case will get paid at a later date. To find out more, you can call Legal Aid Ontario at **1-800-668-8258**.

You do not need a Legal Aid certificate to get help at community legal clinics.

For more information, visit the Settlement.Org *Legal Services* section.

 [www.settlement.org/FD/22](http://www.settlement.org/FD/22)



# Community and Recreation

## Get out into the community

*You will spend a lot of your time finding a place to live, learning or improving your English and finding a job. But you will settle more quickly into your new community in Ontario if you take part in recreational and community activities. You will also meet new people and build contacts to help you in your job search.*

Most cities in Ontario have community and recreation programs and facilities that you can use. Often, these are free or cost very little to use.

During the summer school holidays, many parents want to find sports or fun activities for their children. These include day camps, summer camps or summer programs. You can often find information about these at your local community centre.

You can find recreational programs for you and your family all year round. You can look for activities for all ages in fitness, arts and crafts, or social groups. Each season has different activities, such as ice skating in the winter and swimming in the summer.

You can also find volunteer opportunities in your community which can help you understand the Canadian workplace culture, get work experience and make contacts and new friends. Find out more at a [volunteer centre close to you](#).

Go to a community information centre or a settlement agency to learn about programs and activities in your area. You can also contact the Parks and Recreation Department in your community.

## Libraries

*The library is an important public place in your community. It is free to use a library. Libraries have something for people of all ages. You need to get a library card to borrow books or use computers at your library. To get a card, bring a piece of identification (for example, a driver's licence or your Permanent Resident Card) and a piece of mail that shows your address (for example, a phone bill). The library needs proof of your identity and your local address. The card is free if you live in the community.*

Here are some of the programs and services you may find at the library:

- Homework clubs to help children with school work
- Story time and toy libraries for children
- Classes and resources for job- finding and career planning
- Adult literacy programs, with tutors who teach literacy or help to improve reading skills
- Multilingual collections: books, movies, newspapers and magazines in many languages
- English as a Second Language (ESL) resources
- Readings by local authors and exhibits by local artists
- Lectures or classes on topics like health and personal finance

Computers are an important part of how libraries work. Many libraries have computers and printers you can use for job searches email and internet access. You may have to pay a small fee to use the printers.

## Having fun

*Most communities in Ontario have free and low-cost events, celebrations, parks, arts and cultural activities. Artistic and cultural festivals happen all year. Some may focus on an art form, such as music, or on the arts of a community group, such as the Chinese-Canadian community. Many of Ontario's cultural and arts festivals take place outdoors during the summer and are free. There are festivals of comedy, jazz, authors and film.*

Most communities have museums, art galleries, historic sites and other places and events of interest. Many galleries and museums have one day a week or specific times when entrance is free or at a lower cost. Often the cost is lower for children, students and people over age 65.

Chinese New Year, Pride Parades, Toronto's Caribbean Carnival and Ottawa's Winterlude are a few examples of special events and important celebrations in Ontario. Many of these, including Canada Day on July 1st, are public celebrations with parades, fireworks and music.

## Finding places of worship

A place of worship can be an important source of support for you as a newcomer. For example, you can find out where to find food that meets your religious dietary needs, or stay connected to your language, culture and traditions. In Canada, places of worship often provide **social services**. For example, they might organize food or clothing for people in need, or help newcomers settle in their communities.

Many community agencies can help you find a place of worship. Find a [community agency close to you](#).

Visit the Settlement.Org Get Involved in my Community section for more information on fun and interesting ways to be involved in your community.

 [www.settlement.org/FD/15](http://www.settlement.org/FD/15)



# Consumer Information

## Exchanging money

*It is a good idea to get some Canadian money before you arrive in Ontario. You might need some Canadian money as soon as you arrive. You might get a better exchange rate in the country you are coming from.*

There is a currency exchange at Toronto Pearson International Airport. However, you will likely get a better exchange rate outside of the airport.

You can also find currency exchange services at banks, travel agencies and in downtown areas of most cities. Hotels will exchange small amounts of money, but the exchange rate might be poor. In Ontario, banks are often the best place to exchange money.

There are a number of ATMs at the airport and across Canada and you may be able to use your debit or credit card to withdraw cash if your card has a Visa or PLUS logo. However, you will have to pay a charge to do so. Before you come to Canada, it may be a good idea to check with the card-issuing bank in your country about using your card in Canada and the costs associated with using it.

## Using the telephone

### Getting phone service at home

Bell and Rogers are the 2 major home telephone (landline) providers in Ontario; however many companies provide similar services. You might want to buy a “bundle,” in which a single company provides many services, such as telephone, television and internet services. Usually, you pay standard monthly fee for a phone line, and are charged extra for calls you make outside of your local area. Most companies have long-distance savings plans.

In many cases, you will already have a phone line at your place of residence; you just need to choose a telephone company to make your calls. However, if you need to put in a phone line, you should talk to a telephone provider to find out how to do this and the cost of this service. Contact different companies to compare their plans and rates. Search for telephone providers using the internet.

## Cellular or Mobile phones

Cell phones are very popular in Canada. There are many plans to choose from and it can be difficult to decide which is the right one for you. You can find out a lot about the types of cell phone plans on the internet, before you arrive. Here is a helpful website:

 [www.settlement.org/FD/19](http://www.settlement.org/FD/19)

The services here may be different from the country you are coming from. Learn about the different costs, plans and types of phones available before you sign a contract with a cell phone provider.

## Public Pay Phones

You can find public telephones in the airport, bus and train stations, restaurants, stores, shopping malls and on some street corners. These phones are also known as “pay phones.”

## Making local calls

Local calls from your home phone are free, but it costs 50 cents to make a local phone call from a pay phone. It will cost more to make a long distance call.

To make a call within a city or town, lift the receiver, deposit 50 cents and dial the number. Most telephones accept 5, 10, 25 cent and \$1 coins. You may not get change if you use a \$1 coin.

You might need to dial the area code first in some areas. For example, in Toronto and surrounding areas, you need to dial 416, 647, 437 before the rest of the phone number – in these areas, a local phone number has 10 digits. Some 905, 289 and 365 numbers are also considered local for the Greater Toronto Area (GTA).



## Long distance calls

You can get a long distance plan for your home phone or cell phone or you can choose to use prepaid phone cards. Prepaid long distance calling cards can be much cheaper than dialing long distance directly. They are definitely cheaper than paying for a long distance call with money or a credit card at a payphone.

When you buy a prepaid phone card you can find out if are getting the best rate for the country you will be calling. Ask the sales staff for a comparison chart. Compare the 1-minute rates for the country you are calling for different calling cards. You can also ask your friends in the country for recommendations for phone card that offer the best rate to call your family in your country.

You can also make "collect calls." A collect call means that the person you are calling will pay for the call. To make a collect call, dial "0" then the area code and the phone number and follow the instructions from the automated system.

To make a long-distance call to a different country, dial "011" followed by the country code and the number. You can also dial "0" and ask the operator to help you.

## Toll-free numbers

Some long distance numbers are called toll-free numbers. You do not pay any fee if you call these numbers. They start with the numbers 1-800, 1-866, 1-877, 1-888, 1-855 or 1-844. Government offices, community agencies and many businesses have toll-free numbers. 1-900 and 1-976 numbers are not toll-free. You pay a fee for each minute you are on the phone. These fees can be very expensive.

## Sending and Receiving Mail

The postal system in Canada is owned and run by the Government. Mail is delivered every weekday except on official holidays.

Go to the Canada Post website to find [the post office location nearest you](#) and the hours of operation.

## Mailing a letter or parcel



To send a letter or parcel, you have to pay postage. Postage is the amount it costs to send your letter or package.

Postal services are available at post offices and at postal outlets in stores like major pharmacies.

To find a post office, look for the red and blue Canada Post sign in store windows. You can look online to find the post office closest to you.

The cost of sending a letter or parcel depends on its size and weight. The cost also depends on where you want to send it and on how fast you want it to get there. Usually, the farther the parcel has to travel, the more it will cost.

If you are sending a parcel to a different country, you must complete a customs form. You can get a customs form at the post office. The form describes what is in the parcel. It also describes how much the parcel is worth and how much it weighs. A worker at the post office can help you to fill out this form.

## Getting a mailing address

After you find a place to live, people can send mail directly to your home or post office box.

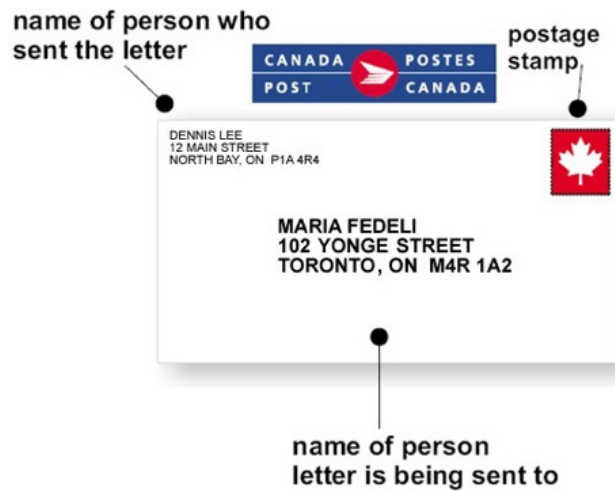
*YOUR NAME*  
*c/o FRIEND/RELATIVE'S NAME*  
*1234 MAIN STREET GUELPH, ON N2R 5H2*

Before you find a place to live, you can receive mail in 3 different ways:

*YOUR NAME*  
*GD STN MAIN*  
*TORONTO, ON M2R 5H2*

Ask if you can use the mailing address of a relative or friend. Tell people to send mail to you "care of" or "c/o".


Ask for general delivery service at the post office. This service is known worldwide as "poste restante." General Delivery or Poste restante mail is held for pickup at the local main post office. In large cities with more than 1 large post office, 1 of the post offices in the area is listed as the pickup point for General Delivery or Poste restante mail.



Rent a mailbox at the post office or a store that sells business services. This will give you an address where you can receive mail. If you receive a package that is too big to fit in your mailbox, the store will leave you a note and you can collect it from the counter.

## Transportation

### Driving

If you live in Ontario and want to drive, you must have an Ontario driver's licence. The Ontario Ministry of Transportation (MTO) website provides driver and vehicle licensing in the province. Find out more in the Settlement.Org article [How do I get an Ontario driver's licence?](https://www.settlement.org/FD/16)  [www.settlement.org/FD/16](https://www.settlement.org/FD/16)

You can use a foreign driver's licence for 60 days after you arrive in Canada if it is still valid and is written in English or French. If not, you will need to have it translated by a certified translator. It is important that you carry your licence with you at all times when you are driving.

After that, you will need to take a driving test and get an Ontario driver's licence. You may think that if you drive in one place, you can drive anywhere. But this is not always the case. The rules and regulations in Ontario could be different from the rules in your country. Also, you will notice that in Canada, everyone drives on the right side of the road. Make sure you drive only if you are comfortable doing so and only when have familiarized yourself with the rules and regulations.

Contact the Ontario Ministry of Transportation for information about licences and driving rules and to find the drive test centre near you at 1-800-387-3445 or you can visit the drivetest website at [www.drivetest.ca](https://www.drivetest.ca). You must register your car with the provincial motor vehicle licensing agency. You also have to get car insurance. It is illegal to drive without car insurance. Car insurance can be costly, but it protects you and other drivers in case of an accident.

If you do not have a car, you can rent one (for a day, a week or longer) from a car rental or car sharing company. Most companies can give you information about driving rules.

Car rental companies charge you a fee based on the amount of time you have the car and the distance you travel in the car. You may also need to buy accident insurance from the rental company and pay for the gas you use.

## Getting around – public transportation

Most large and medium-sized cities in Ontario have public transit systems of buses.

Toronto also has a system of streetcars and subways. Most systems provide free transit maps.

The Toronto Transit System (TTC) has information in many languages on their phone system – call **416-393-4636**. You can also find information on the TTC website.

 [www.settlement.org/FD/17](http://www.settlement.org/FD/17)

To use public transit, you can pay cash for each trip. You must have the exact amount of money for the buses because the drivers cannot give you change. If you use public transit often, you can buy tickets, tokens or a daily, weekly or monthly pass. It costs more if you pay cash for each trip.

You can buy tickets, tokens, transit cards, and passes at bus or subway stations and in some stores.

Sometimes you need to change from 1 bus, streetcar or train to another to get where you want to go. When this happens, you need a 'transfer'. A transfer is a piece of paper that tells the driver that you do not have to pay again. Ask the driver for a transfer when you get on the first bus or streetcar, or get one at the subway station where you start your trip.

## Traveling between cities

Most cities and towns in Ontario have a bus or train station. At the station, you can learn where the bus or train goes, what days and times it travels and what it costs. Bus travel is usually the cheapest way to travel between cities in Ontario. There are a number of bus lines offering services. You can find information on bus lines on the [OntarioTravel.net website](http://OntarioTravel.net).

The Ontario government operates [Travel Information Centres](#) that provide tourist information, maps and directions. Visit one of their locations or call **1-800-ONTARIO (1-800-668-2746)** for more information.

If you are travelling outside Ontario, you can take a bus, train or visit a travel booking website or call a travel agent to find out about schedules and fees for flights between cities.

## Taxi

If your area does not have public transit or you need to go somewhere quickly, you can take a taxi or cab. You can call a taxi company and ask for a taxi to come to the address you provide. You can even call ahead of time and ask for a taxi to come to get you at a specific time.

You can also hail a taxi on busy downtown streets. Stand on the sidewalk and hold your hand high to wave at a taxi that has no passengers in it. Getting a taxi on the street is not easy in every city. Only a car with a lighted roof sign (which means that it is available for passengers) can pick you up.

The price for a taxi ride appears on a meter in the front beside the driver. The meter will display a minimum charge when you get in the car. You can ask the driver to estimate how much the trip will cost before you get in the car.

## Walking and road rules

Pedestrian signals appear at all street corners with stoplights. The signals tell you when it is safe to cross the street. You can also cross the street at crosswalks with yellow lights overhead.

# Money and Finances

## Opening a bank account

It is a good idea to open a bank account as soon as you can. Decide what your banking needs are and compare services at several banks and credit unions before you open an account.

Any bank or credit union in Ontario is a safe place to keep your money and makes it easier to manage. A bank account also helps to give you a credit history, which will be helpful if you need to borrow money or get a credit card.

Banks, trust companies and credit unions are types of financial institutions where you can open savings and chequing accounts. All of these provide free information about their services, including debit and credit cards. You can walk into any bank or credit union and ask about their services.

In Canada, you have the right to open a personal bank account even if you do not have a job or have money to put into the account right away. You will generally need 2 pieces of identification to open an account at a bank, trust company or credit union. Usually, 1 piece must have your photo on it.

You do not need to have a Social Insurance Number (SIN) to open an account.

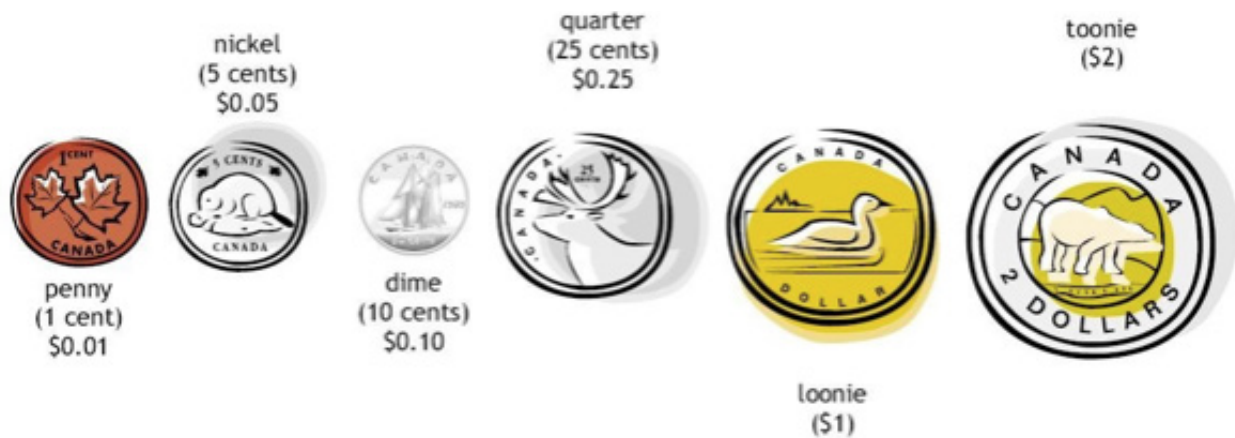
## **Using a bank machine**

When you open a bank account, you will receive a bank card, also called a debit card. This card lets you do your banking at a bank machine instead of going to the bank. You can use the bank machines to deposit money, withdraw money and pay bills. These machines are called Automated Banking Machines (ABMs) or Automated Teller Machines (ATMs).

You must choose a Personal Identification Number (PIN) to use with the card. This is a security number that prevents others from using your card. Memorize the number. Do not tell others your PIN. You must enter the PIN every time you use your bank card.

If you use the ABM of another bank, you will have to pay a fee. The fee is even higher when you use a private ABM. These machines are found in corner stores, restaurants and other places. They often charge you a lot of money just to take out money. It is cheaper to use the machines owned by one of the banks or credit unions.

In Canada, the penny (or the 1 cent coin) is not being issued as currency by the Government since 2013 and transactions are being rounded to the closest nickel. For instance, an item costing \$1.02 will be rounded to \$1.00 and an item costing \$1.03 will be rounded to \$1.05.



## Credit cards and building credit

Even if you had many years of credit history with worldwide credit card companies such as VISA and MasterCard, you may not be able to issue you these credit cards in Canada.

If possible, do not cancel your credit cards before you come to Canada. You might need them because you might not be able to get a credit card here right away.

To build your credit history in Canada, apply for a credit card. Talk to the staff at your local bank. Your bank may be willing to give you a credit card with a smaller spending limit or a secured credit card.

To obtain a secured card, you will need to deposit a sum of money with the credit card issuer. The security deposit for a secured card will depend on the credit limit you request. If you pay back your monthly credit fees and build up a good credit history, you will get the deposit back with interest. You can then get a regular credit card.

In many stores you can pay for items using store credit cards. These cards often have very high interest rates. If you do not pay the entire balance each month, you will have to pay a lot of interest.

## Prices and tax

In Ontario, you pay the amount marked on the price tag, plus the sales tax. It is not common to barter for lower prices. The sales tax is called the Harmonized Sales Tax (HST) and is 13%. Of this, 8% goes to the provincial (Ontario) government and 5% goes to the federal government.

Usually, the HST is added at the cash register, so the amount on the price tag may not be the final price. For example, if you see a price tag of \$100 on an item, a sum of \$13 will be added at the cash register and you will have to pay a total of \$113.

You do not have to pay HST on all things you buy. For example, there is no HST on basic groceries, child care and drugs prescribed by a doctor. If you order alcohol in a restaurant, a 10% liquor tax will also be added.

## **Tax Credits**

### **Harmonized Sales Tax (HST) credit:**

You pay Harmonized Sales Tax (HST) on most goods and services sold in Canada. The HST Credit is a tax-free payment made every 3 months to some individuals and families with low and modest incomes. It gives back all or part of the HST that they pay.

To receive the HST payments you must meet eligibility requirements and you have to file income tax and benefit returns every year.

You can get more information by calling the HST Information line at **1-800-959-1953**.

### **Canada Child Benefit (CCB):**

If your children are under 18 years of age, you be eligible for the Canada Child Benefit (CCB). The CCB is a monthly payment from the Canadian government that helps with the cost of raising children.

You can get an application form from the Canada Revenue Agency (CRA) website at [findlink.at/cctbf](https://findlink.at/cctbf). You should apply for the CCB as soon as you arrive and settle in your new home.

The CRA decides the amount of your payment based on the number of children you have, their ages, the province you live in, and your family's net world income for the present year and two prior years.





## Next Steps

*We hope this guide has helped answer the many questions you have about beginning your new life in Ontario. There are many things to do and you may not know where to begin.*

### Welcome to Canada Checklist

The Welcome to Canada checklist (on page 5) of this guide is a good start. Check off the items that don't apply to you or that you have already done. The guide has information on how to complete the steps you still have to do. If you need help there are many agencies that are happy to answer your questions and help you fill out the necessary forms, often for free. Click on the links in each section to find the services you need in your area.

### Settlement.Org

Settlement.Org is a great place to find more information, locate services, download forms and communicate with other newcomers. We hope you visit our site and participate in the [discussion forum](#).

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***Good luck!***

***We wish you a successful future in Ontario.***



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