

NEWCOMERS' GUIDE TO ONTARIO

CORPORATE IMMIGRATION LAW FIRM

This Guide is designed to assist you in learning what to expect in some of the key areas related to living and working when you arrive in Ontario. Most of the information below can be found at www.settlement.org (Citizenship and Immigration Canada, Settlement Directorate). As this is a guide, you should always confirm specific information related to service and costs with the responsible agency or business providing the services.

■ HEALTH COVERAGE

While health insurance is a National service, each province administers its own program and there may be some variations in eligibility from province to province. As a holder of a work permit valid for at least 6 months, you and your accompanying family members may qualify for OHIP (Ontario Health Insurance Plan). To be eligible for health services at no charge from medical practitioners or at medical clinics, health centers or hospitals in Ontario, you must have a health card issued by the Ontario Ministry of Health – OHIP card. When you use these services, you simply present your Health Insurance Card. Application forms are available at a doctor's office, a hospital, a pharmacy or at an OHIP office.

If your work permit is not valid for 3 years, OHIP may request a letter from your employer confirming their intent to employ you for at least 3 years. There is a three-month waiting period before the card is issued. In the interim you should purchase private medical coverage. For those employed outside of Ontario there will be similar provincial health care programs. For more details on how and where to apply for OHIP coverage, contact:

www.health.gov.on.ca – 1.800.268.1154 (Ministry of Health)

■ WORKING IN CANADA & SOCIAL INSURANCE NUMBER

In addition to your work permit or proof of permanent residence, you must have a Social Insurance Number and a SIN card to work in Canada. The SIN card is needed for a variety of purposes, such as payroll entries, opening a bank account, making a financial investment and filing a tax return. To receive a SIN card, you must submit an application to Human Resources and Skills Development Canada (HRSDC) and provide original documents that prove your identity and status in Canada. For more details on how and where to apply, contact:

www.cic.gc.ca – 1.888.242.2100
(Citizenship and Immigration Canada)

www.hrsdc.gc.ca – 1.800.206.7218
(Human Resources and Skills Development Canada – HRSDC)

www.cbsa-asfc.gc.ca (Canada Border Services Agency)

www.cra-arc.gc.ca (Canada Revenue Agency)

In Canada there are Provincial and Federal labour laws designed to protect employees and employers. These laws set minimum wage levels, health and safety standards, hours

of work, maternity leave, annual paid vacations and provide protection for children. There are also human rights laws, which protect employees from unfair treatment by employers based on sex, age, race, religion or disability. These laws may differ from your country of origin and you should familiarize yourself with the various aspects of regulations, particularly if you are in a managerial position or an entrepreneur planning to establish a business. For further information:

<http://www.labour.gov.on.ca/english/about/index.html>

<http://www.hrmanagement.gc.ca>

■ DRIVING A MOTOR VEHICLE IN ONTARIO

If you live in Ontario, you must be at least 16 years old and have a valid Ontario driver's licence from the Ontario Ministry of Transportation to drive in the province. As a newcomer you are required to apply for an Ontario driver's licence within 60 days of taking up residence in the province. Most foreign driver's licences are valid for only 60 days after admission to Canada. If you do not have a driver's licence or your foreign driver's licence does not meet provincial standards, you will be required to pass a vision test and take both a written test and a driving test before you will be issued an Ontario driver's licence. New Ontario residents have 30 days before they have to register their vehicles and get Ontario licence plates and vehicle permits.

For further information:

www.mto.gov.on.ca – 1.800.268.4686 (Ministry of Transportation)

www.drivetest.ca (Ontario Drive Test)

■ PERSONAL AND HOUSEHOLD EFFECTS

Most personal and household effects can be brought into Canada duty free if you owned, possessed or used these goods before you arrive in Canada and you are coming to live permanently or for temporary employment. These items do not have to accompany you, and you must present an itemized list when you first enter Canada. The Canadian Border Services Agency and Canada Revenue Agency can advise you what items are admissible.

The entry of vehicles is administered by Transport Canada (Government of Canada) and the entry of pets is administered by Canadian Food Inspection Agency.

For further information:

www.cra-arc.gc.ca – 1.800.959.2221 (Canada Revenue Agency)

<http://www.cbsa-asfc.gc.ca> – 1.800.461.9999
(Canada Border Services Agency)

www.tc.gc.ca – 1.800.333.0371 (Transport Canada)

www.inspection.gc.ca – 1.888.732.6222
(Canadian Food Inspection Agency)

■ ATTENDING SCHOOL

Ontario law requires that all Canadian citizens and permanent residents between the ages of 6 and 16 attend school. Classes usually start in early September and end in late June. Children attend school Monday to Friday, for about six hours per day and can attend the public school system or Catholic school system without charge or pay to attend private schools that include French language, religious or culturally specific schools.

The best way to find out which schools your children should attend is by phoning the school boards in your area. These are listed under "Schools" in the yellow pages of your telephone book.

All post-secondary education and training requires the payment of enrollment fees. Entry at the post-secondary level is determined by individual institutions based on the student establishing proof of qualifications, identity and status in Canada. A study permit is required to study at the post-secondary level or at the secondary level once the individual becomes 18 years of age. For further information:

www.edu.gov.on.ca – 1. 800.387.5514 (Ministry of Education)

www.tdsb.on.ca – 416.397.3000
(Toronto District School Board)

www.tcdsb.org – 416.222.8282
(Toronto Catholic School Board)

www.caiss.ca – 705.652.1745
(Canadian Association of Independent Schools)

■ HOUSING AND ACCOMMODATION

Choosing the location of a house is dependant on personal preference and a number of practical considerations. Many newcomers rent accommodation until they feel properly orientated in their city or town and decide to purchase a house that meets their preference based on location and amenities such as schools, hospitals, shopping, access to recreational facilities and proximity to work and level of affordability. The rental agreement is a legally binding document, so if you do not fully understand the terms of the agreement you should obtain independent legal advice. More often than not, following the first anniversary of the agreement you do not have to sign a further one-year lease, and you can continue to rent on a month-by month basis. If you buy a home, you should probably consult a registered real estate agent or broker. They will explain to you all the local requirements, refer you to a real estate lawyer and assist you through the process till you sign a Purchase and Sale Agreement. For further information:

www.torontorealestateboard.com
(Toronto Real Estate Board)

www.orea.com (Ontario Real Estate Board)

www.cmhc-schl.gc.ca – 1.800.668.2642
(Canadian Housing Mortgage Corporation)

www.orht.gov.on.ca (Ontario Rental Housing Tribunal)

www.equalityrights.org/cera
(Centre for Equality Rights in Accommodations)

www.mpac.ca
(Ontario Municipal Assessment Corporation)

■ FINANCIAL SERVICES AND INSURANCE

In Ontario financial services are available through a variety of financial institutions that include chartered banks, trust and loan companies, credit unions, brokerage houses, money management companies and investment companies. You will find both national and international banks and other financial institutions here. As a newcomer to Canada, it is probably wise at least at the outset to seek professional advice when transferring funds, borrowing money, purchasing property, arranging loans on mortgages or applying for a line of credit. To negotiate most financial transactions and to open a bank account you will have to prove identity, status in Canada, financial worth and possibly employment. Canada has both Federal and Provincial privacy laws to protect individuals. For further information:

www.cba.ca – 1.800.263.0231 (Canadian Banker's Association)

<http://www.privcom.gc.ca> (Privacy Laws)

Personal, health and property insurance are necessary in Canada as they are in other countries around the world. Ontario has compulsory automobile insurance. Before you can attach licence plates to a vehicle or renew your registration, or buy a temporary permit, the vehicle must be insured, in Ontario private companies provide insurance coverage. When driving your own or someone else's vehicle, you must carry the pink liability insurance card for that particular vehicle. You may be asked to produce this slip by a police officer. For further information:

www.insurance-canada.ca – 1.800.268.8099
(Insurance Canada)

■ CORPORATE IMMIGRATION LAW FIRM CONTACT INFORMATION:

Corporate Immigration Law Firm is engaged in the practice of Canadian and foreign immigration and consular matters.

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This guide is designed to provide information of a general nature only and is not intended as a substitute for professional consultation and advice in a particular case.