

# Living in Canada

**Things you should know about  
Canada, before you come to live or  
work.**

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## Living in Canada

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As a newcomer to Canada, you may need to adapt to a new culture, language and climate. This section may help you find useful information about living in Canada

### **Necessary documents to bring with you**

Carry the following documents with you. Do not put them in your suitcases:

- A Canadian immigrant visa for each family member. When you arrive in Canada, make sure a Canadian Immigration officer signs your visa. Your visa is a valuable document and should be kept in a secure place. It proves you are a permanent resident of Canada
- A valid passport or other travel documents for each family member
- Sufficient funds for short-term living expenses
- Letters from employers and a list of your qualifications and job experience
- Two copies of a detailed list of all personal or household items brought with you and a list of items to follow later. Provide the total value of the goods. When you arrive in Canada, give the list to officials of either Customs or Immigration.

1-Note: There are strict laws about the types of plants, food and pets you can bring to Canada. Before you leave, NASC will let you know what can u bring with you to Canada.

2-Note: If you are immigrating to one of the following provinces: Ontario, British Columbia or New Brunswick, you should acquire private health care insurance for the initial waiting period of three months, when you will not be eligible for provincial health care coverage. NASC will provide you list of private insurance companies.

3-Note: There are also strict laws about the types of possessions you can bring to Canada. Before you leave, NASC will let you know what type of possessions you can bring with you.:

You should also carry the following documents with you:

- Birth or baptismal certificates
- Marriage certificate
- Adoption, separation or divorce papers
- School records, diplomas, degrees
- Trade or professional certificates
- Immunization, vaccination, dental and other health records
- Driver's license, as well as International Driver's license, and accident record from your insurance company
- Car registration. Cars must meet Canadian safety and pollution control standards. Many cars are not allowed into the country. NASC will let you know what kind of cars meet the Canadian standards.

#### Better know the following:

- Electrical appliances in Canada are 110-volt, 60-cycle current. Do not bring appliances that cannot use this current. or you will lose them by Electrical shock.
- If you are immigrating to Canada during the winter, you will need warm clothing. Wear a heavy overcoat, hat, boots and gloves. If you come from a warm climate, be ready to buy winter clothes in Canada soon after arriving.

### **Budgeting**

Better have an accurate budget?

It may cost more to get started in Canada than you expected. Although Canadian salaries are relatively high, so are costs. A budget, which is a personal or family plan to manage your money, can help you plan your expenses until your next pay cheque. Careful budgeting will help you avoid borrowing money, which you will have to repay plus interest.

#### How do you draw up a budget?

First of all, establish what you earn in terms of take-home pay. Secondly look at what you spend. The spending side of your budget divides into three general areas:

1. Taxes and other items that you must pay,
2. Necessary expenses such as food, accommodation, clothing and transportation, and
3. Luxuries.

#### How much is your take-home pay?

Your take-home pay is what you earn after you've paid such things as:

- Income taxes,
- Canada Pension Plan or Quebec Pension Plan,
- Employment Insurance,
- Union dues,
- Retirement or pension plan, and
- Any other deductions from your monthly pay cheque

Depending on your total income, these obligatory items can take about 25 to 35 per cent of your total income.

If you are self-employed, you might want to put about 30 per cent of your income in a separate account for taxes and savings for retirement.

The important thing is to plan your budget based on your take-home pay, not your pay before taxes and deductions.

#### How much should you spend on necessities?

Write down the cost of necessities -- things you are certain to need. The most important of these are:

- Shelter -- a place to live
- Heating and utilities
- Food
- Clothing
- Transportation

You can economize on necessities -- live in cheaper housing, buy food economically, choose clothes with care, walk, take the bus rather than take a car or taxi -- but you can't live without them. You may find at first that necessities take up as much as two-thirds of your budget.

#### Luxuries expenses:

Luxuries are the items you can get with the money left after you pay for the necessities. Most people have to choose very carefully how they spend that money. For example, if you must set aside money for education or medical care, there will be less for items such as a car, gifts or long distance phone calls.

#### Income tax system affection on you

Both federal and provincial taxes are normally deducted from your pay cheque by your employer. Each year, on an income tax return, you list your income, deductions and tax credits, in order to calculate the taxes that must be paid. If you have already paid more than you owe, you may be eligible for a refund.

Also, by completing the tax return, you give the federal government the information needed to determine if you are qualified to receive the Child Tax Benefit and the Goods and Services Tax.

## **Banking**

### The mechanism of the banks

Essentially, banks and other financial institutions such as trust companies, caisses popularizes and credit unions provide:

- a safe place to keep your money,
- Services to help you manage your money, and
- Loans and mortgages.



It is important to know that financial institutions do not just hold your money in a safe place. They make money by:

- Investing your money, for which they pay you interest;
- Lending you money, for which they charge you interest; and
- Providing you with credit, usually in the form of a credit card. The interest rate on credit cards on your unpaid balance is quite a lot higher than on a conventional loan.

#### How do credit cards work?

A credit card, usually provided by a financial institution or a department store, allows you to buy things to a certain limit and then to pay the money over a period of time. In other words, you owe money to the credit card company. If you pay only the "balance now due" portion of the monthly bill, you are paying interest, but you are not paying off the debt you owe to the credit card company.

#### What do financial institutions offer you?

- Safety. The federal government to determine whether they are financially sound regulates all banks and most trust companies. The provinces regulate all Caisses Populaires and credit unions and some trust companies. All deposit taking institutions, other than caisses populaires and credit unions are required to be members of the Canada Deposit Insurance Corporation (CDIC). CDIC insures eligible deposits to a maximum of \$ 60,000.00.
- Advice. Banks tell you in advance what kind of account, loan or mortgage you can receive. They usually give responsible advice, but you should check with more than one to find the accounts and services that are best for you. You do not need to sign any agreement until you are sure that you understand what it means.
- Services. All financial institutions offer packages of financial services. You should choose the type of account that you will use most. For example, an account that offers travelers' cheques, international credit cards and foreign banking services may charge extra for each of these services.

#### Reasons for you to borrow money?

There are many good reasons to borrow money, such as, furthering your education, opening or expanding a business or buying a house. These are all investments that will likely provide a good return in the long run. You might also need a car, a computer or other tools to help you with your business.

### **Education**

#### PUBLIC EDUCATION

Public education is managed by the provincial governments and paid for by taxes, and is available to every child. By law, children must attend school until the age of 15 or 16, depending on the province.

Ninety-five per cent of all children in Canada attend public schools. In some provinces there are separate public school boards reflecting religious and language preferences.

Generally the language of instruction is either English or French. If a student has difficulty with the language, he or she is usually given extra language training. In Quebec, almost all newcomers attend French language schools.

Approximately five per cent of students go to private schools, which charge school fees.

#### How many levels of instruction are there?

Depending on the individual province, primary education starts at pre-kindergarten and continues to the end of grade 6 or 8. This is followed by secondary education or high school. In some provinces this may be divided into junior high (grades 7 to 9) and senior high (grades 10-12). Normally, students must complete the required academic courses in high school in order to be admitted to university.

#### How do you enroll your children in school?

Parents must register children at the local school or school board office. School boards are listed in the provincial government section of the telephone book.

When you register your children, you must take with you:

- Canada Immigration visa (Record of Landing)
- Birth or baptismal certificate
- Vaccination certificate
- Any previous school records

Their language and mathematical skills will be measured, if necessary, and they will be placed in the program the school thinks is best for them. If you think that your children may have been incorrectly placed, talk to their teacher, guidance counselor or school principal.

#### How are children taught?

Boys and girls share classrooms and instruction in almost all public schools. Teachers in all provinces must be qualified and licensed. All academic teachers have at least one university degree and advanced qualifications in education.

#### ADVANCED EDUCATION

Where do you go for more education or training?

You can study towards a diploma in a trade, in technical or administrative skills at a community college, or a degree from a university. An undergraduate degree is required for acceptance into a professional course, such as law or medicine.

If you have been practicing a profession or trade in your country of origin you may be expected to equality in Canada. This will probably involve attending courses. And gaining Canadian job experience.

#### What else are community colleges called?

The provinces have many names for community colleges, which do not grant an academic degree. They can be called:

- Colleges of applied arts and technology,
- Institutes of applied arts and sciences,
- Community colleges,
- Technical/vocational and university-oriented colleges,
- Institutes of technology or technical institutes,
- In Quebec, they are known as colleges d'enseignement general et professional, or CEGEPs.

There are also training institutes specializing in fields such as forestry, fisheries and transportation.

In many cases, it is possible to transfer from community college to university. This should be confirmed with the schools ahead of time.

#### How long does it take to get a diploma from a community college?

It depends on your course of study and previous education. It is possible to earn a diploma in less than a year, particularly from colleges that run 12 months a year. Courses such as computer programming, communications or administration can take from two to three years.

#### Where can you get trade and technical training?

This varies from province to province. Generally, training is offered at community colleges or vocational centers. It is also sometimes available at work through government-funded training programs designed for particular regions or certain groups of people such as newcomers or Aboriginal Peoples.

#### How do you become registered to practice a trade?

Qualifications for trades such as hairdressers, electricians and carpenters are controlled in each province. You begin as an apprentice; after fulfilling the requirements of training, on-the job experience and examinations, you progress to becoming a registered trades person. If you move to another province, you may have to re-qualify.

#### the way to qualify for college or university entrance?

You must have a high school diploma or equivalent. Popular courses in colleges and universities get so many applications that you may need above average marks to be accepted. Apply at least a year in advance.

Many colleges and universities allow adults over 25 or 30 to enter as mature students, based on their individual abilities and background, rather than on previous education.

#### How long does it take to get a degree from a university?

The bachelor's degree (BA, BSc, etc.) normally takes three or four academic years of eight months each. An honors degree (BA Hon, BSc Hon, etc.) usually requires four academic years. Some universities offer courses throughout the calendar year. This allows students to complete a degree more quickly. Or if you need to earn money for your education, you can work during some terms.

#### How much does it cost to get a diploma or degree?

You must pay fees to attend college or university. Tuition costs range from \$3,000 to

\$9,000 for an eight-month term, depending on the province and the program.

Living expenses, books and supplies etc., are additional costs. Tuition fees cover about 25 per cent of the costs of higher education; the rest comes from taxes. Medicine, science and business programs generally cost more than the humanities and arts.

To help with university costs, scholarships, bursaries or student loans may be available, depending on how long the student has lived in Canada. Many university students have a part-time job. Many graduate students support themselves financially through bursaries, scholarships, loans or by working as teaching assistants.

#### How do you acquire professional qualifications?

To enter a law degree program (LL.B.), you usually need a bachelor's degree or at least two years of undergraduate courses, plus high marks in a standardized examination. The course of study lasts three years. After completing the program, law students article with a law firm for one year, and then pass bar examinations to be granted professional status.

Degrees in medicine (M.D.) normally take three to four years beyond qualifying undergraduate courses. Then medical students intern for one or two years, after which the provincial medical boards license them.

Lawyers or doctors who move to another province must requalify.

Graduate degrees take, on average, two years to the master's level, and a further three to six or more to the doctorate.

#### Can you continue to improve your education?

Yes. Continuing education or lifetime learning is an important part of many Canadians' lives. Many people continue their education on a part-time basis at universities, colleges and through courses offered by public school boards or through their jobs.

## **SAVING**

#### Why, where and how should you save money?

Most people budget to save some money each month, usually in a savings account in a bank, trust company, caisse populaire or credit union. You can save for a number of reasons:

- Major purchases. Before a reputable financial institution will lend you money for a house, a car or to start a small business, it will usually require that you provide a down payment of up to 20 per cent of the full cost from your own savings.
- Retirement. If you contribute to a registered retirement savings plan (RRSP), you do not have to pay income tax on these savings until you use them. Many people contribute to such a plan at work through payroll deductions, especially if they do not have a pension plan. Your bank can tell you more about RRSPs.
- Emergencies. To some degree you can insure against accidents, sickness and loss of income, but it is a good idea to have savings put aside for the unexpected. Most financial advisors suggest you try to keep three months' salary in the bank.
- Specific longer-term family needs such as your children's post-secondary education, which is not free in Canada.

## **Canadian Government**

### How is Canada governed?

Canada is a federation. The federal system of government means that powers and responsibilities are divided between the federal government and the 10 Canadian provincial governments. Canada also has territorial jurisdictions in the far north of the country.

The federal government includes the Prime Minister and Cabinet. Government members are members of parliament. The Parliament buildings are located in Ottawa. Different federal departments implement the laws passed in parliament.

### Queen's role

Queen Elizabeth II is Canada's official head of state. The Governor General at the federal level and the Lieutenant Governors at the provincial level represent her in this country. All federal legislation must receive the assent of the Governor General, within the parameters of the Canadian constitution. This is what makes Canada a constitutional monarchy.

### The way of choosing the Parliament

Parliament consists of the House of Commons, the Senate and the Governor General.

The House of Commons is the national legislature elected by Canadian citizens. It is made up of 301 members. Members of parliament are usually associated with a political party, although some members do sit independently.

The Senate is the Upper House of Parliament. The Governor General upon recommendation by the Prime Minister appoints members of the Senate. In addition to its consideration of parliamentary legislation, the Senate is also asked to investigate important economic and social issues.

With specific exceptions, the House of Commons, the Senate and the Governor General must approve all parliamentary legislation before it can become law. The government introduces most parliamentary legislation.

### How is the federal government formed?

By convention, the political party with the most elected members in the House of Commons will take the leading role in forming the government. If it has a majority of seats (151), then it automatically forms a majority government. If it has fewer than 151 seats, the leading party will seek the cooperation of other parties. The leader of this party becomes the Prime Minister. The party with the second highest number of seats usually becomes the Official Opposition. Its leader becomes the Leader of the Opposition. Since the federal election of 2 June 1997, there are five official parties in the House of Commons.

The Prime Minister chooses a Cabinet from members of the leading party in the House of Commons. The Prime Minister and Cabinet must maintain the confidence of the House of Commons, a practice known as 'responsible government'.

Each member of Cabinet is responsible for the management of certain aspects of the federal government. To this end, most Cabinet members oversee the operations of one

or more federal departments or agencies. The most senior officials in departments are called Deputy Ministers. They are not elected, and are, generally career public servants, directly responsible to the Cabinet Minister.

#### How are the provincial and territorial governments formed?

According to the practice of their federal counterparts, each provincial government is drawn from the elected members of the provincial assembly. The provincial leader, however, is called the Premier.

The provincial legislatures do not have a Senate. In order for provincial legislation to become law, it needs approval of the provincial assembly and the Queen's provincial representative, the Lieutenant Governor.

#### Territorial Governments

The territories are not sovereign units. Their powers are delegated by Parliament, and so they are subordinate bodies. The territories also have elected assemblies that follow many of the same practices as the provincial and federal governments.

#### Local Governments

Local governments are elected regularly to manage municipalities, cities, towns and regions. Local governments do not have constitutional powers, but rather have functions delegated to them by other levels of government. Mayors, councilors and school board officials, for example, are elected to their positions directly. Usually, they do not formally represent political parties.

What are the responsibilities of the levels of government in Canada?

In accordance largely with the Constitution Act of 1867, the federal government handles such matters as

- Defense
- Criminal law
- Banking
- Postal system
- Foreign relations

The federal government is also involved in many other areas including transportation, communication, immigration, health, and environmental matters. Provincial governments are constitutionally responsible for such matters as

- Civil justice
- Property
- Municipal institutions

In practice, the provinces share responsibility with the federal government for such matters as:

- Health services
- Agriculture
- Immigration
- Social assistance
- Transportation

Local governments are responsible for services within a city or region including:

- Schools
- Police and fire protection
- Water and sewage services
- Recreation
- Local public transportation

#### How and when are elections held?

Law must hold federal and provincial elections held at least every five years, although they can be called earlier. If a minority government has a bill defeated in the House of Commons, an election must take place. In all cases, the decision to call an election is taken by the Prime Minister.

All voting is by secret ballot.

At the local levels of government, elections are usually held every two or three years.

#### Who can vote?

To vote in a federal election, you must be a Canadian citizen and at least 18 years old. For provincial or municipal elections, the age and citizenship requirements may vary.

#### How is law enforced?

The Canadian Charter of Rights and Freedoms bind all individuals and organizations in Canada, including Parliament. The laws of Parliament also bind all individuals and organizations. Law enforcement agencies throughout the country, including the Royal Canadian Mounted Police, have the responsibility of ensuring universal compliance with the laws of Parliament.

#### How is the Canadian legal system constituted?

Canada has an independent judiciary, with numerous levels of courts including the federal courts at the federal level and superior courts, county courts, provincial courts, family courts, juvenile courts and small-claims courts at the provincial level.

There are two forms of law in the country: those that deal with civil disputes and those that deal with criminal acts and punishment.


The Supreme Court of Canada is the highest court in the land. It interprets constitutional matters and defines the limits of federal and provincial powers. There are nine Supreme Court justices, three of whom are always from the province of Quebec.

#### What is the Canadian Charter of Rights and Freedoms?

The Canadian Charter of Rights and Freedoms is part of the Constitution Act, 1982, and enshrines the basic principles and values by which Canadians live and govern themselves. It also defines and guarantees personal rights and fundamental freedoms including freedom of conscience and religion, freedom of thought, belief, opinion and expression, freedom of peaceful assembly and freedom of association.

#### What is official bilingualism?

Official bilingualism allows all Canadians to communicate with the federal government, especially the courts and Parliament, in either English or French.



### What is a multicultural society?

Canada is comprised of people from different national and ethnic backgrounds. Canadians celebrate this diversity. Canadian society actively encourages people to practice their customs and traditions, provided that they are in accordance with Canadian law.

### How do Canadians view government?

Canadians are proud of their democracy, and see government as a body responsible to them. Canadians value principles of fair and equal access and the open exchange of ideas. Bribery and corruption at any level of government are not tolerated. The majority of Canadians votes regularly in government elections, and, indeed, sees voting as a responsibility in a democratic society.

## **HEALTH**

### How can you get medical services?

Medical services are available from hospitals, doctors and other health care providers. Persons without health insurance coverage are charged directly for these services. Insurance coverage for essential medical services is available to all Canadian citizens and permanent residents. Each person carries a personal health card, which must be shown at the reception desk of the doctor or hospital. Each province has its own particular requirements to obtain a health insurance card so it is important to contact a provincial ministry of health office in the province you reside.

### How do you get a health card?

You can apply for a health card at the provincial ministry of health office in your city. You will find the address in the provincial government listings in your telephone book. Take with you your birth certificate, Canada Immigration visa (Record of Landing) and passport. Some provinces also request further documentation showing your name and address and your signature.

All members of your family must have their own coverage. Take their documents with you, and ask the government officer for information about registering them.

### Who is eligible to receive a health card?

Canadian citizens and permanent residents are eligible in all provinces. Certain persons in Canada for a temporary period of time (e.g., temporary workers, holders of a Minister's permit, foreign students, and refugees whose status has been confirmed by the Immigration Refugee Board) are also eligible in some provinces. Essential health care services are available to refugee claimants through the Interim Federal Health Program at Citizenship and Immigration Canada.

### When are you eligible?

Permanent residents are eligible immediately, except in British Columbia, Ontario, Quebec and New Brunswick where there is a three-month waiting period. Persons in Canada temporarily and holding Immigration Canada documentation (e.g., temporary workers, holders of a Minister's permit and foreign students) have different waiting periods, depending on the province. For more information, contact the provincial ministry of health.

During the waiting period, you should acquire private health care coverage.

### Is your health card accepted all over Canada?

For permanent residents, your health card is primarily for use in the province you live in. If you move to another province, reapply as soon as possible. There are waiting periods before you can be covered, although you are covered by the health plan of the province you left for a certain amount of time. If you are visiting another province, your card can be used in an emergency. Residents residing in a province for a temporary period should contact the provincial health insurance plan office in the province of permanent residence for further clarification concerning their coverage throughout Canada.

### How are medical services paid for?

Most medical services are paid for by various tax measures. Basic hospital charges and doctors' fees are covered. Two provinces charge premiums (British Columbia and Alberta). In general, insured services are provided on a prepaid basis, i.e. provincial plans pay the hospital or doctor directly for services they provide to eligible residents.

### What medical services are NOT covered?

Provinces do not pay for services that are medically unnecessary, such as cosmetic surgery. Some provinces provide coverage for non-medical service coverage, such as prescription drugs and assistive devices. These may require a co-payment by the patient.

## **INCOME SECURITY**

### What kinds of income security benefits are available?

Governments at the federal, provincial and municipal level help people who are unable to provide for themselves and their families.

Special programs help people in different circumstances, such as:

- Raising children (Canada Child Tax Benefit)
- Retirement (Canada Pension/Quebec Pension, Old Age Security and Guaranteed Income Supplement),
- Job-related injuries (Workers' Compensation),
- The loss of a job (Employment Insurance),
- Longer-term unemployment (Social Assistance)

### Who can receive income security benefits?

Most benefits are for people in specific circumstances. You must qualify for each type of government assistance. For some benefits, you must pay into the plan to be eligible to receive them. Sometimes, a person or family may qualify for more than one kind of income security, but each has separate application or procedures and rules to ensure that benefits only go to those who need them.

To qualify for any benefits, you must have a Social Insurance Number.

### What is a Social Insurance Number (SIN)?

A Social Insurance Number (SIN) is an identification number given to each person for the purposes of income tax, Employment Insurance, old age pension, etc.

Most newcomers receive an application form for a Social Insurance Number (SIN) when

they first arrive in Canada. If you did not get one, you can apply at any Human Resource Centre of Canada (HRCC). You will need to show your birth certificate, Canada Immigration visa (Record of Landing) and passport. There is a small administrative fee. Forms are also available at Canada Post offices and through many immigrant-serving agencies.

#### **CANADA CHILD TAX BENEFIT**

The federal government provides monthly payments to parents or guardians on behalf of children under the age of 18, through a program called the Canada Child Tax Benefit. It is usually paid to the mother of the child if the child lives with her. The amount is different according to family income, number of children and their ages.

#### Who is eligible?

To be considered for the Canada Child Tax Benefit you must be the parent or guardian of the child who lives with you. In addition, you or your spouse must be either a:

- Canadian citizen,
- Permanent resident,
- Convention refugee in Canada whose refugee status has been confirmed by the Immigration and Refugee Board, or
- Visitor or holder of a Minister's Permit under the Immigration Act, who has lived at least 18 continuous months in Canada before applying for the Benefit.

#### **How do you apply?**

Send an application form to the Canada Customs and Revenue Agency and show documents such as Record of Landing or passport. Proof of birth must also be provided for each child. You may also contact a Client Service Center, Income Security Program, and Human Resources Development Canada. For further information, look in the government pages of your telephone book.

#### OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT AND SPOUSE'S ALLOWANCE

The Old Age Security (OAS) pension is given to people 65 and over who meet residence requirements. Those who have little or no other income may be eligible for the Guaranteed Income Supplement (GIS). The spouse (between the ages of 60 and 64) of a low income or deceased pensioner may qualify for the Spouse's Allowance (SPA).


#### Who is eligible?

If you are a Canadian citizen or permanent resident who has lived in Canada for 40 years after the age of 18, you are eligible for a full OAS pension. People who have lived in Canada for less than 40 years may get a reduced pension. Permanent residents from some countries may be able to receive old age security from their previous country of residence.

Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) are available to people who can prove they need the money.


#### CANADA AND QUEBEC PENSION PLANS

Canada and Quebec Pension Plans are a form of insurance to which people must contribute during their working years, to receive monthly payments starting at age 65. A reduced pension is available at age 60. These plans also include survivor's pensions for



the spouses of deceased pensioners, disability pensions and children's and death benefits.

#### Who is eligible?



Canadian citizens, permanent residents, visitors and holders of a Minister's Permit who have been legally admitted to Canada for one year, whose income that year was subject to Canadian income tax and who contributed to the plan. The amount paid out will depend on the total amount contributed.

## **EMPLOYMENT INSURANCE**

#### Who is eligible?

You are eligible if you have made payments to Employment Insurance (EI) while you were working over a minimum time, and if you lose your job through no fault of your own.

You may also be eligible for benefits if your reason of unemployment is the birth or adoption of a child, enrolment in a national training program, work sharing or job training.

#### Social Assistance

Social Assistance, often called welfare, helps people in need who are not eligible for other benefits. Benefit payments help pay for food, shelter, fuel, clothing, prescription drugs, and other health services.

Eligibility rules and the size of payment are different from region to region. In some cases, you may be eligible for programs to train you for the work that is available. Social Assistance is usually administered through local offices of the provincial or municipal departments of social services.

#### Workers' Compensation

People injured while at work may be eligible to receive financial benefits, medical and rehabilitative services.

The provincial Workers' Compensation Board offices decide if you qualify for compensation, based on medical reports and proof that your injury was work-related.

## **Rights and Responsibilities**

#### What are my rights as a Canadian?

All Canadians enjoy certain rights based on Canada's tradition of democracy and respect for human dignity and freedom. These rights are found in Canada's Human Rights Codes and in the Canadian Charter of Rights and Freedoms.

All Canadians enjoy the following rights:

- equality rights: equal treatment before and under the law, and equal protection and benefit of the law without discrimination
- democratic rights: such as the right to participate in political activities, to vote and to be elected to political office

- legal rights: such as the right to be presumed innocent until proven guilty, the right to retain a lawyer and to be informed of that right, and the right to an interpreter in a court proceeding
- mobility rights: such as the right to enter and leave Canada, and to move to and take up residence in any province
- language rights: generally, the right to use either the English or French languages in communications with Canada's federal government and certain of Canada's provincial governments.
- minority language education rights: in general, French and English minorities in every province and territory have the right to be educated in their own language

All Canadians also enjoy fundamental freedoms of religion, thought, expression, peaceful assembly, and association.

#### What are my responsibilities as a Canadian?

Canadians also share common responsibilities. Canadians should:

- Understand and obey Canadian laws
  - Participate in Canada's democratic political system
  - Vote in elections
  - Allow other Canadians to enjoy their rights and freedoms
  - Appreciate and help to preserve Canada's multicultural heritage
- All Canadians are encouraged to become informed about political activities, and to help better their communities and the country.

#### What is a "multicultural heritage"?

Canadians are proud of their multicultural heritage. In Canada, many different cultural and ethnic groups live and work together in harmony and tolerance. The Canadian Charter of Rights and Freedoms, and the Canadian Multiculturalism Act encourage Canada's diversity. These laws say that all Canadians are free to promote and share our multicultural heritage.

Another major component of Canada's multicultural heritage is the existence of aboriginal people in Canada. Aboriginal people lived in Canada thousands of years before the first immigrants arrived. Aboriginal people of Canada enjoy certain additional rights to protect their cultures and languages and to become self-governing.

#### How do you enforce your rights?

If the federal or provincial governments have violated your rights, you can challenge that action in court.

If a private individual has violated your rights, you can seek justice from federal or provincial Human Rights Commissions or Ombudspersons, whose jobs it is to hear, investigate, and resolve human rights violations.

If you require legal assistance to enforce your rights, but cannot afford to pay for a lawyer, you may be eligible for free or low-cost Legal Aid in your local community.

#### Is it necessary to learn English or French?

The English and French languages are the two official languages of Canada. Canada's

two official languages are an important part of Canadian identity. You must learn one of these two languages to become a Canadian citizen.

## **Housing**

### Things to consider when looking for a place to live?

When you first arrive in Canada, you will probably be living in temporary accommodation. You will soon be looking for a permanent place to live. The cost of setting up your first home may be more expensive than you expected.

Finding a place to live can take several weeks. Think of the search as three separate tasks:

- Deciding how much you can afford to pay, how many rooms you need and where you want to live.
- Finding the apartment or house you want.
- Completing the legal contract to rent or buy.

### Will finding a place to live be the same everywhere in Canada?

Not entirely. Prices are different from city to city, and each province has slightly different laws on renting and buying. However, the process is the same everywhere in Canada.

### How much do houses and apartments cost?

Prices depend on the location, age and condition of the apartment or house, and the local housing market. Some cities and provinces control how much landlords can charge for rent.

When you are budgeting for your housing costs, you may have to allow as much as 35 to 50 per cent of your income. This should include the costs for such things as heating, utilities and laundry.

The table below gives a good idea of average costs for a particular year. Many houses are bought and sold in the spring and early summer, and prices might be higher then, although there will probably be a greater choice.

### **Housing Price Comparisons**

City Average Price\*

Calgary, Alberta	\$155,104
Edmonton, Alberta	\$111,526
Halifax-Dartmouth, Nova Scotia	\$116,122
Montreal, Quebec	\$110,749
Ottawa-Carleton, Ontario	\$138,532
Outaouais-Hull, Québec	\$85,749
Regina, Saskatchewan	\$76,257
Saskatoon, Saskatchewan	\$100,302
St. John's, Newfoundland	\$80,132
Toronto, Ontario	\$214,577
Vancouver, British Columbia	\$289,975
Victoria, British Columbia	\$226,284
Winnipeg, Manitoba	\$83,944

*\* Based on a February 1998 survey of MLS residential average prices by the Canadian Real Estate Association (CREA).*

#### How do you find an apartment to rent?

Your main sources of information are the classified advertisements in local newspapers and what you hear from other people. Some agencies, which advertise apartments, may charge a fee. This does not mean they will find a home for you, but they may show you more of what is available. Be careful before you sign any type of contract.

Once you decide on a price range, size, and preferred location, you should be able to identify several possible apartments. Normally, you telephone for an appointment to see the apartments.

Look for convenient parking, nearby bus routes, shopping, schools, and laundry facilities (washing machines) in or near the building.

Ask the landlord or the person renting the apartment what facilities are included in the rent, such as parking, whether or not you can keep a pet and how many people can live in the apartment.

The landlord will hold the apartment for you after you pay a deposit (which will be applied to the rent) and you both sign an offer to rent the apartment.

#### What can you expect in a rented apartment?

Every apartment should have:

- Its own door, which can be locked, to a common hallway or to the street;
- A kitchen with a sink and hot and cold water, countertop, shelves or cupboards and appliances such as a stove and a refrigerator;
- Closets and storage space;
- A private bathroom with a sink, toilet and bath or shower.

Your apartment will be equipped with several essential utilities, including:

- A heating system;
- Light and electricity;
- Hot and cold water;
- Telephone lines; and
- Sewage pipes.

You should find out if the costs of electricity, gas, heat and water are included in the rent, or whether you will be charged directly by the utility companies.

The landlord pays property taxes. You must pay the costs of telephone and cable television connection and the monthly bills for those services.

Furnished apartments should include beds, chairs, tables, floor covering, light fixtures, curtains, basic kitchen equipment in addition to utilities, a stove and a refrigerator.

#### What legal arrangements are involved in renting?

In many cities there is a standard rental agreement, or lease, that both you and your

landlord sign. This is a printed document of one or two pages, which specifies the number of rooms, utilities and options such as parking or storage space.

Read it carefully before signing. Be sure you understand which utilities you will pay, which will be paid by the landlord and what penalty you may have to pay if you leave before the lease is over. An immigrant-serving agency will be able to help you understand exactly what is expected of you.

The lease will most likely be for at least one year, and you will have to make an initial payment, possibly the first and last month's rent. You may also be asked for a damage deposit, which will be returned to you when you leave if you have not caused any damage to the property beyond normal use. For this reason it is important to note any damage and tell your landlord before you move in.

#### How do you rent a house?

Renting a house is the same process as renting an apartment. There may be more appliances, such as a clothes washer and dryer. The tenant usually pays for utilities and heat.

#### How do you buy a house?

Your main sources of information are friends and neighbors, real estate agents and classified advertisements in the local newspapers. A real estate agent is a member of a licensed real estate firm, who can show you several different homes and describe what various areas are like to live in.

#### What can you expect when you buy a house?

You can expect that the central heating, hot water heater and all built-in furniture such as cupboards will be included in the price. You may be able to buy the curtains, stove, refrigerator, washer and dryer from the previous owner of the house.

#### What legal arrangements are involved in buying a house?

Property law is complicated. You should hire a lawyer (or in the Province of Quebec, a notary).


When you have decided on which house you wish to buy, you usually make a legal written offer, often with the condition that the house passes a professional inspection of its condition and structure. The offer normally includes a deposit. Usually, the buyer and the seller will bargain on price, in writing. If the seller accepts an offer, the offer becomes an agreement to purchase.

You will probably want to arrange financing (a mortgage) with a bank or trust company. The down payment is usually at least 10 per cent of the total price, although first-time home buyers may be eligible for a five per cent down payment. Mortgages can be paid over a period as long as 25 years, with interest rates fixed for terms varying from one to five years.

#### Are there other types of accommodation?

Yes. In addition to furnished and unfurnished apartments, furnished bedrooms to rent, and houses for rent or for sale, there are also condominiums.

#### What is a condominium?



Condominiums are apartments or townhouses that are individually owned, while the common areas (gardens, playground, walkways) are owned together. As well as the mortgage payment and taxes, you will make a monthly payment, the condominium fee, to the manager of the condominium for common maintenance and repairs.

Sources of information and advice

Immigrant-serving agencies, reception houses and national associations can give you advice on renting an apartment, as well as other useful information.

The Canadian Charter of Rights and Freedoms protects you from unfair discrimination. The provincial department (or ministry) of housing administers a landlord and tenant act that governs renting. You will find the information you need in the federal or provincial government listings of the telephone book.