

Chinese Immigrant Orientation Program

Module 3

Your first few days in Canada

Objectives

This module will provide you with information on housing, health and work.

Goals

You will learn about:

Finding a place to live
Applying for a health insurance card
Applying for a social insurance card

Finding a place to live

To buy or to rent

When you first arrive in Canada, you will probably be living in a temporary home. You will soon be looking for a more permanent place to live. Canada has many different types of housing and a wide range of prices. Finding the right place will take some time and effort. Your first decision will be whether to rent a house or an apartment, or to buy a house.

Whether you rent or buy will depend on your personal finances and whether you already have a job in Canada. Most newcomers decide they should first rent a house or apartment. This gives them more time to save money to buy a house and to decide where they want to live.

If you want to buy a house, unless you can pay the full price, you will need to get a long-term loan called a mortgage. Mortgage loans are provided by banks and other financial institutions. They decide whether the borrower has enough income, more assets than debts, and a good credit rating. Most will ask you to pay at least 10 percent of the cost of the house from your own money.

Types of housing

- **Furnished or unfurnished:** Furnished housing should include beds, tables, chairs, lamps, curtains, a stove and a refrigerator. Unfurnished housing may include a stove and a refrigerator, but not always.
- **Room for rent:** This is usually in a house or an apartment that is owned or rented by other people. Everyone shares the kitchen and bathrooms.
- **Bachelor or studio apartment:** These are small apartments designed mainly for one person. They have one large room with a kitchen and a sleeping area, plus a separate bathroom.
- **Other apartments:** Most other apartments have from one to three bedrooms. All will have a separate kitchen, a living room and a bathroom.
- **Duplex:** This is a house divided into two separate apartments. It may be bought or rented.
- **Townhouse:** This is a small house joined to other houses. It may be bought or rented.
- **Condominium:** This is an apartment or townhouse that is individually owned, while "common areas" are jointly owned. As well as the mortgage payment and property taxes, each owner pays a monthly fee for maintenance, such as snow removal, grass cutting and repairs.

How to find a place to live

Here's how to look for the right home for you:

- search the classified advertisements in local newspapers;
- become familiar with the public transportation available;
- ask an immigrant-serving organization in your area for advice;
- ask friends and family already living in the area for advice;
- look for "Vacancy" or "For Rent" signs on houses and apartment buildings;
- check bulletin boards in grocery stores, laundromats, health clinics and community centres; and
- ask for advice at your place of worship.

Housing issues

What if you have a large family?

If you have three or more children, or you have older relatives living with you, you will probably not be able to find a big enough apartment. In that case, you may need to think about renting a house.

How much will it cost?

You could expect to pay between \$350 a month for a room, and \$2,000 a month for a luxury apartment or a large house. Rental costs vary greatly across cities and across Canada. Housing is more reasonable outside the large cities. An immigrant-serving organization in the area where you plan to settle can help you find affordable housing.

Signing a lease

Once you agree to rent an apartment or a house, you may be asked to sign a one-year lease. This legal document of one or two pages describes the rental property, the utilities included and the options, such as parking and storage. It may also state whether pets or more people are allowed. Most apartments are leased by the year, although some are rented monthly.

You will probably need to pay the first and last month's rent when you sign the lease.

If your apartment requires a lease, your landlord will give you the lease form to sign. Read it over carefully before you sign it. Pay special attention to the parts that state exceptions and additions. You should know which utilities you will pay for and which ones will be paid for by the landlord. Be sure you know what the monthly rent payment includes. For example, is the electricity included? the water included? the parking included?

Also find out whether you have to pay a fee if you leave before the lease term is over. You cannot usually break a lease agreement. It is also likely you will be asked to provide a Canadian reference or to have a co-signer sign the lease to guarantee your financial commitment.

If you don't understand some of the legal terms used in the lease document, contact one of the groups that help immigrants, or someone you know and trust who can help you. Once you sign the lease, it is a legal document.

Plan on spending 35 to 50 percent of your income on housing. This should include the cost of electricity, heating, telephone service and water. To find out more before you arrive in Canada, visit the Web site www.cic.gc.ca or www.cmhc-schl.gc.ca/en/bureho/reho

As people in Canada tend to move in the spring and summer months, these are the best times to look for a home; there will be more choices available.

Applying for a Health Insurance Card

One of the most important things you need to do as soon as you arrive in Canada is to apply for a health insurance card. All members of your family, even newborn babies, must have their own card. You can get an application form from the provincial ministry of health office, any doctor's office, a hospital or a pharmacy. If necessary, the immigrant-serving organization in your area can help you fill out the form. To apply for a health card, you will need your birth certificate, Record of Landing (IMM 1000) or Confirmation of Permanent Residence (IMM 5292) and passport. The Permanent Residence card may also be presented. In most provinces, you will receive coverage as soon as you apply.

In Ontario, British Columbia, New Brunswick and Quebec, there is a three-month waiting period before you become eligible for medicare coverage. If you are immigrating to any of these provinces, you should get private, short-term health-care insurance for the first three months. Insurance companies are listed in the Yellow Pages of all Canadian telephone books, under "Insurance."

Health-care services covered by medicare include:

- examination and treatment by family doctors;
- many types of surgery;
- most treatment by specialists;
- hospital care;
- X-rays;
- many laboratory tests; and
- most immunizations.

Health-care services not covered by medicare, and for which you will have to pay, include:

- ambulance services;
- prescription drugs;
- dental care; and
- glasses and contact lenses.

These services are sometimes covered by workplace benefit packages.

Your health insurance card is mainly for use in the province where you live. If you are visiting another province and have a medical emergency, you can use your card. However, if you move to another province, you will need to apply for a new card.

Applying for a Social Insurance Number

To work in Canada, you must have a Social Insurance Number. This is a nine-digit number that you will need to look for a job and to receive government benefits. Sometimes, you will hear people call it the SIN number. You can get a SIN application form through the Human Resources Development Canada Centre near you. These centres are run by the federal government. You can also get a form through your local immigrant-serving organization or from the post office, or you can download one from the Internet at www.hrdc-drhc.gc.ca/sin-nas. The SIN card will be sent to you in the mail. There is a small fee for processing the application.

To find the nearest Human Resources Centre, look in the Blue Pages of any telephone book under "Government of Canada -- Employment," or go on the Internet at www.hrdc-drhc.gc.ca/menu/profile-search.shtml#100