Arrival Survival Canada
A Handbook for New Immigrants

Sampler: Chapter 7

Naeem “Nick” Noorani  Sabrina Noorani

Foreword by The Rt. Hon. Adrienne Clarkson
26th Governor-General of Canada
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Foreword

THE Rt. HON. ADRIENNE CLARKSON PC, CC, CMM, CD

January 28, 2008

The Right Honourable Adrienne Clarkson, P.C., C.C. C.M.M. C.O.M. C.D.
Twenty-Sixth Governor-General of Canada

Everyone who comes to Canada will benefit from this book. All the practical
information that newcomers to Canada need is presented in a simple, helpful way.
Everything from searching for a job to shopping for groceries to buying and selling
a house are dealt with here. This book is not just information, it is a friend, a guide
and a support. Use it and you’ll find that you’ll know more, and be able to do
things with confidence. Good luck!

Adrienne Clarkson: First
Modern-Day Immigrant
Governor General

In October 1999, Adrienne Clarkson,
a well-known broadcaster in Canada
and a refugee from Hong Kong, became
Canada’s 26th Governor General. She
held this term until 2005.
“Canada, when I came in the 1940s, was a very ‘white’ place. It really
was not the kind of place it is now,” Clarkson says. It was not a place
that would celebrate a Chinese immigrant as a top official, for example.
But her family did find support among their neighbours during the
difficulties of settling in. “We were helped by a lot of people very
directly at first, and not through any immigration agency—there
weren’t any because everyone was an immigrant,” she says.
Clarkson was the first non-white person and second woman to
hold the position of Governor General. Her successor is another
woman and immigrant—Haitian-born Michaëlle Jean took over the
royal role in September 2005.

—Margaret Ikelsha
Key Features

**Q & A:** Throughout the chapters of the book, these boxes ask the most common newcomer questions and then give straightforward and informative answers.

**Key Words**
- **bilingual:** having or using two languages (n. bilingualism)
- **Cabinet** (usually "the Cabinet"): the most important leaders of departments or senior ministers in the government, who have regular meetings with the Prime Minister
- **federal government:** the governing body connected with the national government rather than the local government of a province
- **Governor General:** the representative of the Crown in Canada and other Commonwealth countries which regard the Queen as the head of state
- **Gross Domestic Product** (abbr. GDP): the total value of all the goods and services produced by a country in one year

**Canadiana:** These boxes give interesting, fun facts about Canada, helping immigrants to learn more about their new country in a memorable and enjoyable way.

**Creating Your Canadian Experience**
At the end of every chapter you will find a section called Creating Your Canadian Experience. This section asks questions to help you make the information in the book specific to you. Some of them require internet research and others might ask you to go out into your community to find answers. Answering these questions will help you to create your Canadian experience.
Chapter 7

Accommodation

In This Chapter

• What are the advantages and disadvantages of different types of housing?
• How can you find an apartment to rent?
• What’s involved in owning a condominium?
• How much money do you need to put a down payment on a house?
Settling in to a secure and safe place in your new country will probably be your first priority after landing.

You may have a relative or friend who can accommodate you for the short term, but unless that person has a really big heart and a big house, you will need to move on fairly quickly. It is always a good idea to live in a new city, get to know the place, and get to know where your friends and relatives live before selecting permanent accommodation.

**Housing Costs**

Housing is a huge subject area with so many variations it is difficult to provide sample costs for both rentals and home purchases across the country. But, as housing also constitutes your largest monthly expense, we wanted to give you some idea of what is fair market pricing.

![Average House Prices (June 2007) by Province or Territory](image)

Source: Canadian Real Estate Association
The cost of purchasing a standard three-bedroom, detached home in Toronto or Vancouver will be more than $350,000.

In some parts of Canada, you can purchase a perfectly fine house on a large lot for much less. The point here is that location is the key to housing prices in Canada. Naturally, house prices are higher in densely populated areas, such as Toronto and Vancouver, where land is scarce.

Again, prices generally rise as you move toward city centres and popular locations. The same applies for rental accommodation. A fair rule of thumb is that a one-bedroom apartment will cost about $700 to $800, a two-bedroom about $900 to $1,000 and a three-bedroom $1,000 or more, depending on the location. Expect to pay slightly more than these rates in large urban centres.

### Types of Housing

Canadian cities and towns offer many different types of housing. Your home may be a house, townhouse, semi-detached house, condominium, rented apartment, basement suite, or a room.

<table>
<thead>
<tr>
<th>Types of Housing</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Room</strong></td>
<td>Cheap but still a good amount of space Usually comes with furniture</td>
<td>Must share washroom and kitchen with other people Limited private space</td>
</tr>
<tr>
<td><strong>Apartment</strong></td>
<td>Private space Reasonable prices</td>
<td>No return on rent money Landlord and neighbours can be difficult to deal with</td>
</tr>
</tbody>
</table>
### Types of Housing

<table>
<thead>
<tr>
<th></th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Townhouse</strong></td>
<td>More personal space than room or apartment</td>
<td>Noise from neighbours with joint walls can be intrusive</td>
</tr>
<tr>
<td></td>
<td>Can be bought or rented</td>
<td>Backyard and outside space is limited</td>
</tr>
<tr>
<td><strong>Semi-detached House</strong></td>
<td>More personal space than room or apartment</td>
<td>Can be expensive</td>
</tr>
<tr>
<td></td>
<td>Usually owned so money is invested</td>
<td>Attached to neighbour’s house on one side</td>
</tr>
<tr>
<td><strong>Detached House</strong></td>
<td>Larger buildings and lots</td>
<td>Can be expensive</td>
</tr>
<tr>
<td></td>
<td>Usually owned so money is invested</td>
<td>Usually outside of city centre</td>
</tr>
<tr>
<td><strong>Condo</strong></td>
<td>Usually centrally located and have facilities to use (gym, pool)</td>
<td>High price for small place</td>
</tr>
<tr>
<td></td>
<td>Usually owned so money is invested</td>
<td>Condo fees are paid monthly</td>
</tr>
</tbody>
</table>

Do not worry if your first home in Canada is not all you would like it to be. Many Canadians start out with basic housing and then work toward more satisfactory accommodation. In fact, moving and changing accommodation seems to be normal in Canada, as half of all Canadians move every three years.

Rental apartments and homes always include a stove and a refrigerator. Newer or more expensive apartments often come equipped with other appliances, such as a dishwasher, microwave, clothes washer and dryer, and even an air conditioner.
Renting a House or Apartment

Your first task is to clarify in your own mind what kind of accommodation you’re looking for—a rental house, an apartment, a townhouse, a duplex—how many bedrooms you need, whether you need to be near public transit, and what neighbourhood you’d like to live in.

Once you’ve settled on your search criteria, there is no better search engine than the friends and relatives you’re already connected to. Let them know what you’re looking for, and let them help you in your search.
The following definitions are regularly used to describe various rental accommodations:

- “Apartment” means a separate unit in a building, with a number of other units. Residents enter the building through one main entrance but have individual units.
- “Rental house” means a detached family dwelling, or at least the main floor or aboveground level of the dwelling. There may or may not be another suite above or below you occupied by other tenants.
- “Basement” means below-ground level accommodation in the basement of a home. These are among the cheapest accommodations available.
- “Townhouse” means a two- or three-storey apartment attached to another apartment or a row of apartments. Townhouses usually offer individual street entrances and addresses, as well as a small patio or outdoor space.
- “Bachelor” or “studio apartment” means a unit with no separate bedroom, although it could contain an alcove for a bed.
- “Shared accommodation” means someone with an apartment or house is looking for someone to share that space with. This obviously requires some caution, as you don’t know the stranger you are going to live with!

Finding Accommodation

The following list suggests some of the more common means used to find a new home. Whatever you do, make sure you consult a good street map when looking at ads, so you don’t waste time following up on a great, cheap apartment two hours from town.

- Nothing beats walking or driving around the neighbourhood you’re interested in to look for “Apartment for Rent” signs. Many landlords will post a notice outside a building or house advertising the vacancy immediately after the suite becomes available or the tenant has given notice. This saves the landlord the costs of advertising the apartment in the newspaper.
- Newspaper classified ads list apartments by municipality and district, so you should be familiar with a region before you start browsing.
- Bulletin boards at community centres and laundromats frequently contain ads for rental accommodations in the immediate neighbourhood. They always seem to have postings for shared accommodations, too, which is okay for a single person, but would be a bit crowded for a family.
Once you’ve noticed an ad for something you’re interested in, the standard procedure is to call the landlord to get a few more details. You might ask questions about when it is available, how many bedrooms it has, or whether there are laundry facilities. You may as well tell the landlord over the phone if you smoke or have pets because landlords in most provinces may choose to decline you if you do. If you want to look at the apartment, you can make an appointment to view the suite. If after viewing you don’t want it, simply thank the landlord and leave.

**Classified ads are paid for by the letter. In order to be more cost efficient, users have developed a short form for many common words. Below are some of these short forms and their meanings.**

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bldg = Building</td>
<td></td>
</tr>
<tr>
<td>Bdrm = Bedroom</td>
<td></td>
</tr>
<tr>
<td>Reno = Renovated</td>
<td></td>
</tr>
<tr>
<td>Balc = Balcony</td>
<td></td>
</tr>
<tr>
<td>Prkg = Parking</td>
<td></td>
</tr>
<tr>
<td>UG Prkg = Underground Parking</td>
<td></td>
</tr>
<tr>
<td>Hrdwd = Hardwood flooring</td>
<td></td>
</tr>
<tr>
<td>Incl = Includes all utilities (Inclusive)</td>
<td></td>
</tr>
<tr>
<td>Immed = available immediately</td>
<td></td>
</tr>
<tr>
<td>Avail = Available</td>
<td></td>
</tr>
<tr>
<td>Bths = Bathrooms</td>
<td></td>
</tr>
<tr>
<td>Lrg = Large</td>
<td></td>
</tr>
<tr>
<td>Flr = Floor</td>
<td></td>
</tr>
<tr>
<td>+ hydro = Tenant must pay hydro on top of rent</td>
<td></td>
</tr>
<tr>
<td>Furn = Furnished</td>
<td></td>
</tr>
<tr>
<td>Jr 1 Bdrm = Very small one bedroom</td>
<td></td>
</tr>
<tr>
<td>A/c = Air conditioning</td>
<td></td>
</tr>
<tr>
<td>Sol = Solarium</td>
<td></td>
</tr>
<tr>
<td>A pt = Apartment</td>
<td></td>
</tr>
<tr>
<td>Sep entr = Separate Entrance</td>
<td></td>
</tr>
<tr>
<td>Kit = Kitchen</td>
<td></td>
</tr>
<tr>
<td>Apps = Appliances</td>
<td></td>
</tr>
<tr>
<td>PH = Penthouse</td>
<td></td>
</tr>
<tr>
<td>Dntn = Downtown</td>
<td></td>
</tr>
<tr>
<td>Bsmt = Basement</td>
<td></td>
</tr>
<tr>
<td>High ceil = High Ceilings</td>
<td></td>
</tr>
<tr>
<td>Spac = Spacious (big)</td>
<td></td>
</tr>
<tr>
<td>Lndry = Laundry</td>
<td></td>
</tr>
</tbody>
</table>
Key Words

**asking price:** the price that the seller wants to sell something for

**broker:** a person who arranges the buying and selling of things such as property, insurance, etc. for other people

**commission:** money that a person gets for selling something

**condition:** something that must happen so that something else can happen or be possible

**damage deposit (also security deposit):** a sum of money that you pay when you rent something and that you get back when you return it or finish using it without damage

**district:** an official division of a city, state, country, etc.

**financing:** providing the money to pay for something

**fixed term of tenancy:** a set length of time for which a person rents an apartment, a building or a piece of land

**interest rate:** the money that you have to pay for borrowing money, usually expressed as a percentage of the total sum borrowed, for a stated period of time

**landlord:** a person or company that rents a house or an apartment to people for money

**mortgage:** money that you borrow in order to buy a house

**notary (also notary public):** a person with official authority to say that he/she has seen a person sign a document, which makes that document valid in law

**open house:** a day when the public can visit a place that is usually closed to them

**resident:** a person who lives in a place

**strata council:** a group of unit owners of a condominium who run the day-to-day operations of the strata corporation, which manages the affairs related to the common areas of the condominium

**suite:** a set of rooms, especially in an apartment or hotel

**tenancy agreement:** a contract between the tenant and the landlord that contains details about the terms and conditions of the rental arrangements
tenant: a person who pays money to the owner of an apartment, a building or a piece of land so that he/she can live in it or use it

vacancy: a room in a hotel, etc. that is not being used

Creating Your Canadian Experience

1. Find out the average house price in the city where you live.
   Tip: type the name of your city and “Average House Price” into a search engine.

2. Choose a city or town near where you live and search on the Internet for the average house price there.


<table>
<thead>
<tr>
<th>Name</th>
<th>Company</th>
<th>Contact Information</th>
<th>How Found</th>
<th>Comments</th>
</tr>
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<tr>
<td></td>
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</table>

4. Research the mortgage rate at two local banks and compare that to the rate a mortgage broker can offer.
   Tip: look up the names of two banks and a mortgage broker in the phone book. Then type each lender’s name into a search engine to find its website.

<table>
<thead>
<tr>
<th>Bank 1</th>
<th>Rate</th>
<th>Bank 2</th>
<th>Rate</th>
<th>Mortgage Broker</th>
<th>Rate</th>
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</table>
How to Find a Job in Canada: Common Problems and Effective Solutions

is a comprehensive job guide that includes traditional topics and addresses them from a newcomer’s perspective.

- Provides newcomers with detailed information on all aspects of finding work in Canada.
- Answers questions to most commonly faced newcomer issues in an easy to use Problem/Solution format.
- Connects with newcomers through stories about immigrants’ authentic experiences and successes.
- Engages readers with graphs and tables that help them relate to and understand the text.
- Encourages newcomers to be active readers and personalize the universal information in the book to their specific needs with the Creating Your Canadian Experience feature at the end of each unit.
- Includes a glossary of key terms to explain new, unfamiliar, and specifically Canadian words.

Written by Efim Cheinis, a Russian immigrant to Canada who lived through the difficulties of finding a job, and Dale Sproule, the publisher of Canadian Newcomer Magazine, the book combines their experience and knowledge into a problem/solution model written in straightforward language.
Arrival Survival Canada
A Handbook for New Immigrants

Arrival Survival Canada: A Handbook for New Immigrants is a guide to life in Canada. It covers many subjects, such as packing before emigrating, opening bank accounts, creating a credit history, and understanding Canadian school systems. The book teaches readers about Canadian culture and gives solutions to the most common newcomer problems. Arrival Survival Canada provides immigrants, and people considering immigration, with a base of information upon which to build their new lives.

Features:
• Common newcomer questions answered in convenient boxes
• Definitions of over 350 key words and terms newcomers encounter
• Fact boxes to help readers learn about Canadian history and culture
• 30 real-life immigrant experiences and success stories
• Maps, graphs, and tables help to explain the information

Naeem “Nick” and Sabrina Noorani immigrated to Canada from India via Dubai in 1998. From a desire to ease the transition for other newcomers, they founded the Canadian Immigrant magazine, a monthly publication for immigrants. Nick, with a weekly “Ask Nick” segment on CBC’s Radio Canada International, has become a leading voice for the immigrant community, has won numerous awards and recognitions, and is on the boards of several newcomer agencies.

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