Settlement Issues
– What Your Clients Need to Know in Order to Begin Life in Canada

So you’ve assisted your client in successfully navigating Canada’s immigration system, and he or she, and family members in some cases, are now permitted, from an immigration standpoint, to live and work in Canada. Now what? What about all the other practical, logistical and administrative details that are critical to a smooth transition to life in Canada?

Citizenship and Immigration Canada has made great efforts over the past few years to assist newcomers with respect to settlement issues. Flashy television commercials and new spots on the web have been put together to clarify settlement issues and provide one-stop shopping for answers. For example, www.cic.gc.ca/new1 is part of the Canadian government’s campaign to make settlement easier. An on-line mechanism for accessing, comparing and contrasting all provincial settlement services has also been conveniently established at http://atwork.settlement.org/sys/atwork_offsite_frame.asp?anno_id=2009464. There is, of course, value in this promotion of settlement services. If immigrants and foreign workers make the best use of their skills, and adapt quickly to life here by obtaining the language, training, and credentials assessment they need, and they make highest and best use of their time because issues with respect to health insurance, schooling, insurance, customs, taxation and other issues are made as easy to understand as possible .. then it’s good for Canada.

The following is less of an academic paper, and more of a “resource guide” that practitioners can use to assist clients in dealing with settlement issues.

BEFORE WORK STARTS ..

In order to work in Canada as a temporary foreign worker or as a permanent resident, a person will need a Social Insurance Number (SIN) Card. To receive a SIN card, the applicant must submit an application to Human Resources and Skills Development Canada (HRSDC) and provide original documents proving identity and status in Canada (e.g. passport & work permit or permanent residence approval/card).

www.servicecanada.gc.ca/eng/sc/sin/index.shtml (SIN Card Information)
www.labour.gov.on.ca/english/about/index.html (Employment Laws and Resources)

HEALTHCARE COVERAGE

Provincial health insurance, called different things in different parts of Canada, is available to Canadian citizens, permanent residents and those on a work permit for more than six (6) months. In order to obtain service a person must have a card issued by the relevant Ministry of Health for the province in which the applicant intends to reside for at least six months. If a person is in Canada on a work permit, or has just arrived in Canada as a permanent resident, there is a three (3) month waiting period (approximately, it’s slightly shorter in some provinces) before he/she
can obtain coverage and a card entitling service, so it is advisable to have private insurance coverage (both Liberty Health and Blue Cross provide this kind of temporary coverage, for example) until qualifying for a card. In order to apply for a card, your client must present a work permit, passport, and proof of residence (e.g. phone bill, utilities bill, or signed lease agreement) to the relevant provincial health insurance office. An application may take several months to process, so it is advisable for your client to apply or inquire about applying immediately upon arrival to Canada. If a person holds a temporary work permit, they must meet the following two (2) conditions in order to obtain coverage: they must be physically present in their province of choice for at least 153 days in any 12-month period; and they must be physically present in, for example, Ontario, for 153 of the first 183 days immediately after establishing residency in the province. Other provincial health plans operate similarly.

For further information for coverage in all parts of Canada, go to:

http://www.servicecanada.gc.ca/eng/subjects/cards/health_card.shtml

CUSTOMS CONCERNS AND QUESTIONS

When arriving in Canada for the first time, a person can temporarily import personal and household effects without duty and taxes. This exemption covers furniture, tableware, silverware, appliances and motor vehicles. While these items are not normally subject to duty and taxes at the time of importation, the Canadian Border Services Agency (CBSA) may require that your client post a refundable security deposit. The following conditions apply: (1) the goods cannot be used by a resident of Canada; (2) the person “importing” them cannot sell or otherwise dispose of the goods in Canada; and (3) the person must take all non-consumable items with them when they leave Canada at the end of their temporary stay.

It is important that your client prepare a list (in duplicate) of all the goods they are bringing into Canada as temporary resident personal effects. The list should indicate the value, make and model/serial number of the goods, where applicable. Jewellery should be included on the list; for “big ticket” items, it is best to use the wording from an insurance policy or jeweller's appraisal and to include photographs that have been dated and signed by the jeweller.

Temporary residents should note when the temporary admission permit for their goods expires. A few days before it expires, the “importer” should go to the local CBSA office and arrange for a renewal. The border services officer will want to know whether all the goods brought into Canada are still in the temporary resident’s possession.

The rules with respect to vehicles can sometimes be tricky. …. A vehicle may be brought into Ontario, for example, from the U.S.A. with a valid work permit for up to one (1) year. After one (1) year, the vehicle will need to be registered in Ontario after passing a safety and emissions test. If a person is bringing a vehicle from outside the U.S., the “importer” will need to go through customs and register the vehicle upon entry into Canada.
Not all vehicles that are manufactured for sale in the United States can be imported into Canada. As a general rule, if the vehicle which a person plans to import was manufactured for sale in the United States and is less than 15 years old, it is important to find out if it qualifies for importation under Transport Canada's Registrar of Imported Vehicles (RIV) program. The RIV program ensures that qualifying vehicles imported into Canada are modified, inspected and certified to meet Canadian safety standards.

If the vehicle qualifies for importation, the owner must register it in the RIV program when he/she reports to the CBSA office upon arrival in Canada. The RIV program registration fee is $195 plus the goods and services tax (GST) (and the Quebec sales tax for vehicles entering through a port in Quebec). One must also pay any customs and other import assessments, including taxes, that may apply. After that, the owner has 45 days to have the necessary changes made to the vehicle and have it inspected. The vehicle cannot be licensed in Canada until it is modified and passes the federal inspection from the RIV. Before your client imports a vehicle, have him/her call the RIV to check out the applicable rules. (www.riv.ca)

There are exemptions to the need to register with RIV – they can be found in detail at www.riv.ca. but they include:

“vehicles imported by visitors for a period not exceeding 12 months, temporary residents (such as students) studying at an institution of learning for the duration of their studies in Canada, or individuals with valid work permits/authorizations for employment for a period not exceeding 36 months”;

Temporary residents may import cats and dogs from any country and ferrets from the United States that are older than three months, if a certificate signed and dated by a licensed veterinarian for each pet is provided. The certificate must clearly identify the animal and show that the animal has been vaccinated against rabies within the last three years. Animal tags are not accepted in lieu of certificates. Unaccompanied dogs between the ages of three and eight months from any country have specific documentation requirements. These requirements can be found by visiting the CFIA’s Web site at www.inspection.gc.ca/english/anima/impe.shtml.

Those settling permanently in Canada can also bring in their household effects. The items must have been owned and in use by the settler in order to qualify for importation without duty/tariff. The use requirement is waived in certain cases – for example on wedding presents, as long as they were owned by and in the possession of the settler before the settler’s arrival in Canada. In order to qualify, the settler’s marriage must have occurred within the three-month period immediately preceding his or her arrival in Canada or the marriage must be scheduled to take place within three months of the person’s arrival in Canada.

For more information on bringing personal property into Canada, see the following:
www.cbsa-asfc.gc.ca/publications/pub/bsf5068-eng.html (CBSA Publication on Temporary Imports)

DRIVING A MOTOR VEHICLE

Driving in most provinces/territories requires that a person be at least 16 years old and have a valid driver’s licence. A temporary resident’s (inter)national driver’s licence will allow the person to drive for up to three (3) months in Canada, after which a “local” driver’s licence will be required – and the applicant will need to undergo a vision, written and driving test (one or more, depending on the province). If time permits, persons considering a move to Canada can apply for an International Driving Permit in their country of residence; this will allow them to drive in Canada for up to one (1) year.

For further information:


INSURANCE

Vehicular insurance is mandatory in order to drive a vehicle in Canada. All other insurance is optional. Health insurance is advisable, as “public” health care can only be obtained after a three (3) month waiting period and does not normally cover dental care, prescriptions or other “common” medical needs. Insurance can be purchased directly from an insurer or through an agent or broker.

For further information:
www.insurance-canada.ca – 1.800.268.8099 (Insurance Canada)

FINANCIAL SERVICES

To open an account or transact virtually any business with a financial institution, your client will need to prove their identity, status in Canada, and possibly employment. To obtain a mortgage with CMHC backing, a purchaser will need to show proof of permanent residence in Canada. Where a person is here on a work permit, mortgage brokers and banks will often ask only for proof that a person is in the process of applying for permanent residence. This can come in the form of a letter from an authorized representative advising that he or she has been retained to file an application, or where the application has proceeded further, proof of payment of application fees or a file number from the relevant visa office.

For further information:
www.cba.ca – 1.800.263.0231 (Canadian Banker’s Association)
www.cmhc.schl.gc.ca (Canadian Housing Mortgage Corporation)
LANGUAGE SERVICES

English and French School Boards or community agencies located across Canada provide language training classes. These services are also part of the Settlement Services that the Government of Canada has included in their “New to Canada?” campaign – and information about where and how to obtain services can be found at www.cic.gc.ca/new1. Many language training classes are free.

For more details on free language training:
www.ontarioimmigration.ca/english/learnenglish_improving.asp (Ontario Immigration)

CREDENTIAL RECOGNITION

Qualifying as a skilled worker for immigration to Canada does not mean that a person’s educational credentials and work experience will be recognized or that a successful immigration applicant will be qualified to work in a particular occupation. In many cases, in order to work in their profession in Canada, newcomers will need to have their credentials assessed to see whether they meet the Canadian standard or need more training, education or Canadian work experience in order to find employment.

Regulated and non-regulated
In Canada, there are two types of occupations: regulated (including trades) and non-regulated. Many professions set their own standards of practice. These are called regulated occupations. About 20 percent of jobs are in occupations regulated by the provincial or territorial governments. Through legislation and regulations, the provinces and territories delegate to professions the authority to self-regulate in order to protect public health and safety, and to ensure that professionals meet the required standards of practice and competence.

If a newcomer wants to work in a regulated occupation and use a regulated title, he or she must have a licence or a certificate or be registered with the regulatory body for the occupation in the province or territory where he or she plans to work.

Some fields where regulated occupations are commonly found include: health care; financial services; law and legal services; engineering.

To find out about the licensing requirements for different provinces and territories, use the “Working in Canada Tool”: http://workingincanada.gc.ca/welcome-eng.do.

A job in a non-regulated occupation is one for which a person doesn’t need a licence, certificate or registration. Most jobs in Canada are in non-regulated occupations. Even for unregulated jobs, newcomers may need to demonstrate that they have the education or experience to do the
job. Credential assessment and recognition helps Canadian employers understand a newcomer’s qualifications.

In order to understand what’s involved for your clients in working in their chosen field in Canada, it’s a good idea to have them search the occupation on the “Working in Canada” tool to see a job description, find the professional association and learn what skills are required to do this job in Canada. They can check if there is voluntary certification or registration available and what the requirements are for certification.

Getting credentials or qualifications recognized
People considering getting into the Canadian labour market can use the Working in Canada Tool to create a report that will tell them whether their job is in a regulated occupation and help them to find the correct regulatory body or apprenticeship authority. It is useful for newcomers to compare their qualifications to the requirements for licensing, certification or registration to work in that job in that province or territory. People new to the Canadian labour market should contact the regulatory body for their profession in their province or territory or visit its website to determine what they need to do to obtain a licence or authorization. Generally, one is required to demonstrate that one’s training, experience and other skills are equivalent to the standards that people trained in Canada must also meet, so it’s a good idea to have an assessment done to determine the Canadian equivalent of the education one has obtained outside of Canada. In many cases, it is useful to use an assessment agency to do this. A person can have their academic credentials assessed and begin the application process for licensure or certification before leaving their home country.

Note: The recognition process is different in each province or territory and for each profession and trade. If your client needs to have their credentials assessed for educational purposes, they should contact the Canadian Information Centre for International Credentials (http://www.cicdi.ca/2/home.canada). It assists individuals, employers, professionals and organizations with foreign credential recognition and the assessment of diplomas and qualifications in Canada.

Working in the trades
If your client plans to work in the trades, provincial or territorial regulations and academic and work experience requirements also apply. Examples of trades include plumbers, carpenters and hair stylists. Find a full list of trades and related work information on the Interprovincial Standards Red Seal Program website: www.red-seal.ca.

Persons new to the Canadian labour market will be required to demonstrate that their training, skills and experience meet the standard set for people trained in Canada. Each province or territory is responsible for setting the requirements for working in the trades. Provincial or territorial requirements differ. Newcomers can use the Working in Canada Tool to create a report that will help them find the correct apprenticeship authority.

Settlement issues have been revolutionized since the advent of the internet – where access and answers are relatively easy to find. Also, the federal and provincial governments have made significant efforts to make the process easier and more efficient. This information paper provides links and direction to some of the questions clients may have about settling in to Canada. Whether your clients are arriving in Canada for temporary work or study, or settling permanently, the resources and assistance offered by various government and non-government agencies will ease the transition.