

Discovering Canada A Resource Guide for Daily Living





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Discovering Canada

Welcome to Canada!

Whether you are a veteran or a novice, an international move can be both an exciting and challenging experience. This Dwellworks Resource Guide is intended to provide important information to consider as you relocate to Canada. Your assigned Destination Services Consultant will assist you as you transition into your new province, city, and community. Additionally, your Consultant will expand on the topics covered in this guide according to the guidelines of your authorised program.

On behalf of the Dwellworks team, we welcome you to Canada and hope you will find this information helpful.

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Facts About Canada

- + **Official Country Name:** Canada
- + **Capital City:** Ottawa
- + **Provinces:** Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Québec, and Saskatchewan
- + **Territories:** North West Territory, Nunavut, and Yukon
- + **Official Languages:** English, French
- + **Official Religion:** Canada does not have an official religion; about two-thirds of people identify with some form of Christianity
- + **Currency:** Canadian dollar, \$ or C\$
- + **Weights and Measures:** Metric system
- + **Electricity/Voltage:** Standardized voltage is 110 Voltz and 60 Hertz

General Information

Business Hours

It's important to become familiar with the hours of each individual business. Hours may vary based on industry, location, or time of the year.

- + **Typical Office Work Hours:** Monday through Friday, 8 or 9 a.m. to 5 or 6 p.m.
- + **Banks:** Monday through Friday, 8 or 9 a.m. to 4 or 5 p.m. with limited Saturday hours
- + **Shopping Malls:** Monday through Wednesday, 10 a.m. to 6 p.m.; Thursday through Saturday, 10 a.m. to 9 p.m.; Sunday 11 a.m. to 6 p.m. Shopping malls offer extended hours during the holiday season
- + **Post Offices:** Monday through Friday, 8 a.m. to 5 p.m., additional access to post offices on weekends through convenience stores and hours will vary.

Public Holidays

In Canada, a Statutory Holiday (also known as general or public holiday) is a legislated Federal holiday. Additional Provincial holidays would also be observed. Your Dwellworks Consultant will provide you with your Provincial holiday information.

Holiday	Date
New Year	January 1
Good Friday	Friday preceding Easter
Victoria Day	Monday preceding May 24
Canada Day	July 1
ON Day	First Monday in August
Labour Day	First Monday in September
Thanksgiving Day	Second Monday in October
Remembrance Day	Nov 11
Christmas Day	Dec 25

Government

Canada is a constitutional monarchy and a federal state with a democratically elected parliament. The Parliament of Canada is found in Ottawa, Canada's capital city, and consists of the House of Commons, whose members are elected, and the Senate, whose members are appointed. On average, members of Parliament are elected every four years.

Canada's constitution contains the Canadian Charter of Rights and Freedoms, which sets out certain fundamental freedoms and rights that neither Parliament nor any provincial legislature acting alone can change. These include equality rights, mobility rights, and legal rights, together with freedoms such as speech, association, and peaceful assembly.

Economy

Canada has the 11th largest economy in the world. This economy is dominated by the service industry, as three-fourths of the population is employed by these positions. The economic system is a combination of a private and public enterprise. Although Canada was effected by the 2007-08 financial crisis, the unemployment rate is as low as 5% in some areas of Canada.

Weather

Canada covers 9.98 million square kilometres (3.85 million square miles). With such a large area the weather can vary greatly across the country. Summer is typically June to August, fall is September to November, winter is December to February, and spring is from March to May.



Severe Weather Situations

Public Safety Canada works in collaboration with other federal departments, and provincial and territorial governments, to strengthen national emergency preparedness, through planning and support to training, the exercising and testing of emergency management arrangements and plans, and sharing lessons learned from events and exercises.

These efforts, taken prior to an emergency, help support event response, contribute to reductions in the impacts of events and help identify opportunities for future prevention and mitigation efforts. In the event of actual severe weather, or other emergency, turn on a radio or local television station to learn of the specific alert and take the appropriate safety measures.

Schools are required to conduct practice drills with students in case of fire or weather emergencies. These drills ensure children get to safety in the event dangerous conditions occur during the school day.

- + **Earthquakes:** Western Canada, and particularly the Province of British Columbia, is considered to be the most seismically prone area of Canada
- + **Extreme Snow and Cold:** Heavy snowfall and extreme cold can immobilize an entire region. Winter storms can result in flooding, storm surge, closed highways, blocked roads, and downed power lines
- + **Floods:** Floods can be local and impact a neighborhood or community, or regional and affect entire river basins and multiple states. Some floods develop slowly, over a period of days; however, flash floods can develop quickly and without any visible signs of rain
- + **Heat Waves:** A heat wave is an extended period of extreme heat, often accompanied by high humidity
- + **Tornadoes:** Severe tornadoes seldom occur in Canada; the most prone region is Southwestern Ontario. Every Province is at some risk of this hazard. It is recommended to seek shelter in a low lying area or basement



Helpful Hint: For more information and tips on emergency situations visit www.getprepared.gc.ca

Time Zones

Local Time Zone

Canada uses six primary time zones. They range east to west from Newfoundland Time Zone (UTC-3:30), to the Pacific Time Zone (UTC-8).



Daylight Saving Time

Daylight Savings Time (DST) was adopted as “An Act to preserve daylight and provide standard time for Canada.” Canadian Provinces, with the exception of Saskatchewan, advance their clocks one hour during the summer months, resulting in an “extra” hour of daylight. The act was created to save energy, by reducing the amount of electricity used in the morning and evening. Although the date changes each year, in most of Canada Daylight Savings Time begins at 2:00 a.m. local time on the second Sunday in March and the first Sunday in November.

The website www.worldtimezone.com/daylight.html offers a helpful map and information on the countries and territories operating in daylight savings time.



Helpful Hint: An easy way to remember which way to reset clocks on the day DST takes effect is, “Spring forward, fall back.” Meaning clocks are advanced an hour in the spring and they move back an hour in the fall (autumn).

Comparative Size Charts

Although most countries are trying to standardize clothing sizes, there is still a great deal of variation, often making shopping in a different country very difficult. Even with a size conversion chart, always try clothing on before purchasing it.

Clothes		U.S./Canada	U.K.	Mexico	Brazil	Europe/ Costa Rica
Women's Pants	XS	0-2	4	22-24	36	32-34
	S	3-4	6	26-28	38	34-36
	M	5-6	8	30-32	40	36-38
	L	7-8	10	34-36	42	38-40
	XL	9-10	12	38	44	40-42
	XXL	11-12	14	40	46	42-44
Men's Pants (waist)		28	28	28	44	71 (cm)
		30	30	30	46	76 (cm)
		32	32	32	48	81 (cm)
		34	34	34	50	87 (cm)
		36	36	36	52	92 (cm)
		38	38	38	54	99 (cm)

Shoes

	U.S./Canada	U.K.	Mexico	Brazil	Europe/ Costa Rica
Women's Shoes	5	4.5	-	35	37
	6	5	3	36	38
	7	6	4	37	39
	8	6.5	5	38	40
	9	7	6	39	41
Men's Shoes	8	7.5	7	39	41
	9	8.5	8	40	42
	10	9.5	9	41	43
	11	10.5	10	42	44
	12	11.5	11	43	45

*Sizes may vary depending on manufacturer and country of origin

Geographic Overview

Canada is made up of 10 provinces and three territories, and is the world's second-largest country by total area – fourth-largest by land area. With a diverse topography that varies widely regionally, the Canadian landscape contains several geographic elements, such as the arctic tundra in the north, rain forests in the west, prairie wheat fields in center, and the breadth of the coastline to the west, east, and north.



The country is sparsely populated, with the majority of its land territory being dominated by forest, tundra, and the Rocky Mountains; about 80% of the country's population of 35 million people live in the southern region bordering the U.S. The Pacific Ocean borders Canada to the west, the Atlantic Ocean to the east, and the Arctic Ocean to the north. Canada's southern border with the United States is the world's longest land border. The great lakes line the southeastern border of Canada, including Huron, Superior, Erie, and Ontario. Canada's landmass is also 8% water, due to the two million lakes that dot its landscape.

Major Cities

Ottawa is the capital city of Canada, and is the sixth-largest city in the country. The other major cities are:

- + **Toronto, Ontario:** With a population of over 5.1 million people, Toronto is the capital of province of Ontario. It is one of the largest cities in North America
- + **Montreal, Québec:** This city in Québec has over 3 million people, and serves as the largest city in the province as a whole
- + **Vancouver, British Columbia:** Located on the coast, Vancouver has over 2 million people, and is the second-largest city on the U.S./Canada border
- + **Calgary, Alberta:** Calgary has a population of over one million people, and is situated between the Bow River and the Elbow River
- + **Edmonton, Alberta:** As the capital city of Alberta, Edmonton has a population of just under a million people
- + **Other major cities:** Ottawa-Gatineau, Ontario/Québec; Québec City, Québec; Winnipeg, Manitoba; and Hamilton, Ontario

People and Culture

Demographics

In Canada, many different cultural and ethnic groups live together in harmony and tolerance. The country's diversity is encouraged by the Canadian Charter of Rights and Freedoms and the Canadian Multiculturalism Act, which state that all Canadians are free to promote and share their multicultural heritage. A major part of Canada's multicultural heritage is the existence of Aboriginal people in the country, pre-dating European settlement by thousands of years. First Nations Canadians enjoy certain additional rights to protect their cultures and languages, and allows them to be self-governing.

Language

Although the mother tongue of almost 60% of Canadians is English, Canada has two official languages, with French, being the first language of 23% of the population, 25% of whom live outside of Québec. A full 18% of Canadians have either more than one mother tongue or a mother tongue other than either of the two official languages, English or French. Canada's federal institutions reflect the equality of its two official languages by offering bilingual services, these language rights are also guaranteed by the Canadian Charter of Rights and Freedoms.

Religion

Religion in Canada encompasses a wide range of groups and beliefs. The majority of Canadians are Christians, with the Catholic Church having the most adherents. Christians, represent 67.3% of the population, are followed by people having no religion with 23.9% of the total population. The practice of religion is now generally considered a private matter throughout society and Government.

Etiquette

Greetings and Introductions

In Canada, a greeting to a new or old friend is, "Hi! How are you?" or "How are you doing?" This phrase is common between two people, even if not literally asking how that person is. It is a conversation starter and generally considered a polite thing to ask.

Handshakes are very common when first meeting someone, especially in business. If you are not familiar with the social situation or the people you are with, allow them to take the lead. First impressions are very important in the American culture, so engaging in an introduction and light-conversation is a good way to make a great first impression. A firm handshake, combined with adequate personal space and good eye contact is appropriate during a typical greeting.

Addressing People

When greeting someone it is polite to use their name to show that they had a memorable impact on you. And take the lead from whom you are being introduced to. If they use your first name rather than your surname in first addressing you, feel free to also use their first name in response.

Business Etiquette

The traditional office attire is formal business attire. For men this generally means a suit and tie, while women will dress in a suit or dress and jacket. However, in most Canadian offices, simply business attire is the norm which includes a button down shirt and dress pants. Business casual for men can include khaki or dark slacks, paired with a polo or button down shirt. A woman can wear a blouse or sweater with slacks. Casual “logo” t-shirts are typically not welcomed. If you are unsure what to do, it is better to be overdressed than to be underdressed.

In Canada, building a professional relationship with colleagues and/or clients is important in order to conduct the business at hand. However, we also don't waste time so in most meetings, it is common to attempt to reach an oral agreement before the meeting adjourns. Typical business hours are 8 a.m. to 5 p.m., usually with an hour lunch break around noon.

Punctuality

Everyone's time is equally important, and therefore punctuality is imperative. When a meeting has a start time, participants aim to be punctual, even arriving a few minutes early if possible. If you are going to be late, it is considered polite to alert the meeting organizer.

Tipping Practices

Service employees who count on tips include restaurant wait staff, bartenders, hotel maid, bellman, doorman, concierge, and room service delivery person. Other service employees who expect tips regularly include hair dressers, cab drivers, parking attendants, tour guides, car wash attendants, pet groomers, and delivery people. You do not need to tip at fast food restaurants, in cafeterias, at self-service buffets, a laundry mat, utility repairmen, grocery store cashiers or baggers, nurses or doctors, real estate agents, travel agents, or postal service personnel.

Tips are based on the cost and quality of the service provided. In most cases, a tip of 15% to 20% of the cost is appropriate.

Food

Cuisine in Canada is as diverse as the population. In all metropolitan regions the variety of ethnic restaurants and food stores are limited only by your imagination. From health food stores and vegan restaurants, to Caribbean, Greek, French, Italian, Korean, Thai, and Chinese, ingredients for your favourite dishes and access to restaurants is plentiful.

Ingredients and Typical Dishes (within different regions)

Regionally, both the West Coast (British Columbia) and the East Coast (Nova Scotia, New Brunswick, PEI and Newfoundland and Labrador) share a love and abundance of fresh seafood. The Prairies, where many Ukrainian/Russian immigrants settled have fabulous pierogis and schnitzel; Québec, in addition to the traditional tortiere pie and poutine, has some of the best cheeses made in Canada.

Daily Meals

- + **Breakfast:** Common foods include cereal, fresh fruit, eggs, toast and other breads, juice, and milk
- + **Lunch:** The meal to carry you over from breakfast to dinner usually includes sandwiches, salads, and other easy-prep foods
- + **Dinner:** The biggest meal. It usually contains a protein, starch, and vegetable that will keep you feeling full through the night

Grocery

Typical Canadian grocery stores, or supermarkets, tend to be large and may also sell household supplies such as cleaning products, toiletries, and paper products. Some supermarkets also have a pharmacy or bank branch located inside.

Most supermarkets and grocery stores are open seven days a week and many have extended hours. Store clerks may ask if you prefer your purchases in plastic or paper bags. Frequently, shoppers use permanent cloth bags to use upon each visit, in order to reduce waste.

Many Canadians also shop at specialty stores including butchers, bakers and fresh produce markets.



Registrations

Social Insurance Number

A Social Insurance Number (SIN) is required for work in Canada. It is best to apply for a Social Insurance Number in person at a Service Canada office. It is fast and convenient, and does not require you to part with your valuable identity documents.

SIN's that begin with the number 9 are issued to individuals who are neither Canadian citizens nor permanent residents, (like temporary foreign workers), and who need a SIN for employment purposes or for other authorised uses. All SIN's issued that begin with 9 will have an expiry date. These special SIN's will be valid until the end of the person's authorised stay in Canada to a maximum of 5 years, as determined by Citizenship and Immigration Canada. In most cases, individuals affected will need a Work Permit, or a Study Permit with a contract of employment.



Helpful Hint: It is **not** recommended that you divulge your SIN number to anyone, other than your employer, your bank, and Revenue Canada. For more information, speak with your Dwellworks Consultant or visit: www.servicecanada.gc.ca/eng/sc/sin/index.shtml

Driver's License

In most Provinces in Canada, you have 60 days, post move, to secure a driver's license, if you wish to drive. A foreign, out-of-province, or international driving permit is no longer valid after 60 days. If you hold a valid International Driver's license, be advised that it is only valid for visitors. As soon as you sign a lease or purchase a home, you become a resident and are, therefore, subject to the mandatory time frame allowed to secure a provincial driver's license. You must also secure auto insurance for your vehicle.

Most provinces have a reciprocal license exchange program for experienced drivers from other countries. As example, in Ontario if you are a licensed driver with two or more years of uninterrupted driving experience from one of the reciprocal exchange countries (the United States, Japan, the Republic of Korea, Germany, Belgium, Austria, United Kingdom, France and Switzerland) you may get full Class G license privileges without taking a knowledge or road test.

It is important to note the issue date shown on an existing license is used to calculate the length of time you have been eligible to drive. If your current license has been renewed within the previous two years, it is advisable to obtain a "certified driver's abstract" from your local licensing office to qualify to exchange your license.

To exchange your driver's license, you must:

- + Be at least 16 years of age
- + Complete an application for driver's license
- + Present your out of country/province current valid driver's license verifying previous driving experience or written confirmation about your previous driving experience from the licensing authorities
- + Provide one other piece of identification showing your signature
- + Provide a document proving your residency in the province
- + Pass a vision test
- + Pay the applicable fees

Visas

Part of moving to Canada is applying for your visa. The visa applied for will be dependent on the type of stay in the country. There are different rules and regulations for a visitor's visa and a temporary resident visa. Your employer will inform you of which one to apply for. For more information, visit the Government of Canada's website: www.cic.gc.ca.

Pets

Deciding on whether or not to bring your family pet on an international assignment is a personal decision. Before making your decision, consider the following:

- + How long will your stay be in Canada?
- + Will having your pets with you help your family adjust to the new life?
- + If you do not bring your pet, will you worry about your pet the entire time you are away?

Registration

Register your pet at the local city licensing department, or look to see if your city offers a mail-in option. Though registering your pet is not mandatory in all Provinces it is highly encouraged. Check with your municipal office to see if the law requires you to have a pet license – in most cases you will need to obtain a license (tag). Registering your pet also improves the chance of finding him if lost. Yearly registration is also a great reminder for regular rabies vaccination.

Care

The first and most important thing to do for your pet is following local laws for licensing and vaccinating for rabies. Your Dwellworks Consultant can provide referrals to veterinarians in our area. Many cities also have 24-hour or late night clinics for after hour pet emergencies.

Money and Banking

Banks

Although there will be many banking options in your area, some banks have more experience servicing international assignees, especially without a Canadian credit history. If your employer does not already have a preferred banker, your Dwellworks Consultant will be happy to set up a meeting with banking personnel to establish your accounts and provide an orientation to the banking system.

Bank Accounts

Most banks, trust companies, credit unions and other financial institutions offer three basic types of accounts: chequing, saving, and a combination of the two. Most often, you will need the following information to open a bank account:

- + Two forms of picture identification including: your passport, visa, or driver's license
- + A letter of employment from your employer in lieu of a Social Insurance Number
- + A mailing address; you may use a temporary address if you have not selected housing
- + Initial funds to deposit into the account per the minimum amount required

It is possible to establish multiple accounts at more than one bank in Canada. Explore the options that best suit your need, as costs, interest rates, and features of the account vary. Some people have a chequing account at one bank, a savings account at another, and a certificate of deposit at a third bank.

It is a good idea to open a bank account at a financial institution in your new home town early in your relocation process, (for instance during your house-hunting trip), if possible. Once a choice of bank has been made, and an appointment with their personal accounts manager booked, the process is quite simple. In most cases you will leave that initial appointment with an account in place and an automatic teller machine (ATM) card. It is recommended as well, that for your convenience you apply for a credit card at this time.

Some bank managers will use your work address as an interim alternative if you do not yet have your new home address. If this is the case, bring your employment letter of offer, official addressed mail, or other documents which would give this information. This documentation may also serve to lower your service fees, as some institutions offer special rates to people working for certain corporations, and is especially important if you intend to apply for credit.

To make the process of opening a new account even easier, a letter of reference from your current financial institution is strongly recommended. It can be very general, giving an overview of your credit, deposit and investment history over the period that you banked there.

You should make sure that the financial institution in the city you are leaving is aware of your change of location and knows how to contact you until you close that account; and you should inform yourself of the options that they offer when it comes to transferring funds. If you decide to transfer your funds by writing a cheque from a foreign bank, you can expect that your cheque may be held for up to 30 days to clear. Wired money, depending on the originating country, can often arrive in 3 to 5 days, and these transfers can usually be arranged from your new home town, by fax or e-mail to your previous bank.

Savings Accounts

Savings accounts pay interest on the deposited money, so many times people open one in addition to a chequing account. Funds can typically be transferred between your savings and chequing accounts as your needs and bank policy dictate. In order to open this kind of account, you must have a SIN.

Account Statements

Once per month, the bank sends a statement of the account(s). The statement provides a record of transactions for that month as well as final account balances. Banks offer statements by paper copy in the mail or electronically via email.

Currency Exchange

Exchanges are offered at airports, but the best rate is typically at a bank. If you need to carry a lot of money, a traveler's check may be a safer option. When traveling with a credit or debit card, you can use an automated teller machine (ATM) to withdraw funds, although check with your bank for any additional fees and limitations. This will allow you to access Canadian dollars immediately and the exchange will take place automatically.



Helpful Hint: Exchange some money before arriving. You will be able to take a cab or get a bite to eat right away.

Payment Methods

Goods can be purchased with cash, credit card, ATM/debit card, but seldom personal check. If paying by check, most stores will ask to see your driver's license to verify the information on the check. Although the clerk may ask, you are not required to provide your email address. It is best to use a debit card or credit card if you do not have cash.

Automatic Teller Machine (ATM) and Debit Cards

When you open your chequing account, you will likely have the opportunity to sign up for an ATM/debit card. This card will typically have a dual purpose: it is used for obtaining cash from ATMs and for purchase of goods and services. The common attribute of all ATM and debit card transactions is that the transaction is directly linked to the consumer's bank account.

Upon applying for your ATM/debit card, you will be asked to select a personal identification number (PIN) that only you should have access to. This number will allow you to verify your identity each time you use your ATM/debit card. It is important to keep your PIN confidential.

Through the ATM, you may deposit, transfer, and withdraw funds. There will usually be a limit to the amount of money you can withdraw in any 24-hour period. It is important to note that if you use your ATM/debit card to obtain cash at an ATM not owned by the bank that issued your card, you will be charged a fee for this service.

While an ATM transaction typically involves withdrawing cash from an ATM machine, a debit card transaction involves the purchase of a good or service. In this case, the consumer presents his or her ATM/debit card to a merchant, and the consumer either enters a PIN or signs a receipt.

Protecting Your ATM / Debit Cards

The best protection against card fraud is to know where your cards are at all times and to keep them secure. Always keep your PIN a secret. Don't use your address, birth date, phone number, or Social Insurance Number as the PIN.

Credit Cards

Credit cards are a very popular and convenient way to purchase goods and services. You can obtain credit cards through banks and other financial lending institutions. This is not the same as an ATM card, which draws on funds in your bank account. The credit card allows you to obtain what you want now and pay for it later, either all at once or in installments over a period of time, and at a specific interest rate.

The financial institution that issues the card will check your credit history. Based upon your established Canadian credit history, you will be approved for a card and issued a credit limit, which is the highest amount that you may charge to your card. Credit card companies will charge interest for any outstanding balances kept on the card and may charge an annual fee for being a cardholder.

Once per month, the credit card company will send you a statement with a detailed list of your purchases and a minimum fee that must be paid. Make sure you are aware of all of the fees that will apply to your account.



Helpful Hint: Please note that not all stores and restaurants will accept credit cards.

Credit History

For many international assignees, the lack of Canadian credit history is a challenge. There are several credit reporting agencies in Canada that collect financial information which is compiled into what is known as an individual's "credit history." Information is reported to the agencies when an individual completes a loan or credit card application, pays utility bills, and more.

Information received includes employer name, yearly income, how much money you owe and to whom, and how you have repaid money owed.

Even though you may be considered to have a “good” credit standing in your home country, the credit reporting agencies search only Canadian data based on SIN. In most cases, you will not be approved for a. unsecured credit card immediately, and you may have to follow different procedures or pay deposits to obtain a mobile phone or utilities, and/or purchasing or leasing a vehicle. Your Consultant will attempt to assist you with these processes.

One suggestion to assist in building your Canadian credit history is to obtain a secured credit card. With approval from the bank, you can put a certain amount of money in a savings account that will remain in the account. You will need to use your secured credit card and make the minimum monthly payments. After a predetermined timeframe, typically up to 12 months, if the bank sees that you have a good payment record, they may approve you for a regular credit card.

Credit Unions

A credit union is a cooperative financial institution, owned and controlled by the people (its members) who use the services. Credit unions are not-for-profit, and exist to provide a safe, convenient place for members to save money and to obtain loans at reasonable rates. To find credit unions near you, visit: www.cuna.org

Taxes

Taxes in Canada are levied at the federal, provincial, and local/regional levels. To the right is a list, of the Federal Goods and Services Tax (GST) or Harmonized Sales Tax (HST) which applies to most services and goods purchased for each province. Québec has its own tax in addition to GST. For a list of Federal and Provincial Sales tax exceptions, and more information on income and other taxes, please visit the government’s website at: www.cra-arc.gc.ca.

Province	% Rate	Tax
Alberta	5%	GST
British Columbia	5%	GST
Manitoba	5%	GST
New Brunswick	13%	HST
Newfoundland and Labrador	13%	HST
Northwest Territories	5%	GST
Nova Scotia	15%	HST
Nunavut	5%	GST
Ontario	13%	HST
Prince Edward Island	14%	HST
Saskatchewan	5%	GST
Yukon	5%	GST
Québec	5% + 9.975%	QST+GST

Safety and Security

As in any country at any time, common sense is the pillar of personal safety and security. Canada is considered very safe by most. Violent crime is very low, but being aware of your surroundings by following a few key recommendations listed below always helps.

At Home

- + Keep doors and windows locked when you are not actively using them
- + Never share personal identifying information over the phone
- + Never tell strangers about household routines
- + Ensure the exterior of your home is well lit.
- + Installing a security system can help increase safety within the home

On the Streets

- + Be aware of your surroundings and avoid traveling to unsafe areas at night alone
- + Pay attention to personal belongings in large crowds to avoid pick-pocketing
- + Keep photocopies of important documents at home in case of theft

In the Car

- + While driving, keep your doors locked
- + Inside the vehicle, keep packages and personal belongings out of sight or in the trunk
- + Tell your children to never accept rides from people they don't know
- + Drive in accordance to those around you, especially in poor weather conditions

Emergency

IN CASE OF AN EMERGENCY DIAL 911 FOR FIRE, POLICE, AND AMBULANCE

Any time you are in serious danger or witness an accident or a crime, dial 911 immediately. If possible, remain on the phone with the 911 operator until help arrives.

If the person calling 911 is unable to speak English, they can tell the operator what language they speak. The 911 Operator can access an interpreter to assist with the translation. They will ask for your name, address, and phone number so it is important to have this information accessible to all members of your family.



Helpful Hint: If you accidentally call 911, do not hang up; simply explain to the operator the call was an accident. If you hang up, the operator will call you back and unless you answer, police, fire, and emergency crews will automatically be dispatched to your home to make sure there are no problems.

Communication and Media

Telephone

Landlines are still used in many homes in Canada, and the telephone jack and electrical current will most likely be pre-installed in your home. Adapters for different phones can be found easily. The international country code for Canada is +1.

Mobile

While a contract may be possible, you may have to pay an expensive deposit before establishing service. To avoid this, it is recommended that you purchase a pre-paid or pay-as-you-go phone until credit is built. Several mobile phone providers offer prepaid plans, which allows service without a contractual agreement. Most prepaid plans offer international long distance plans. This type of service requires the user to purchase additional minutes on an as-needed basis.

There are a few factors to look into when picking a provider. First, be sure that the coverage of your mobile device coincides with the areas you live and travel to. Some carriers offer special rates for calls within their network, which is important amongst families. If you plan to make international calls, the rates associated with that may also be a factor to consider. Most U.S. mobile phones should automatically be compatible with the service provider equivalent in Canada. Depending on the plan you look into, the rates vary.

Television

Cable television service provides more available channels to watch as well as better visual and sound quality. The selection of cable television providers available in your area will vary depending on the city, township, or even the apartment complex in which you live. To have cable installed in your home, it is likely that the provider may need to come into your home to coordinate initial setup. Either the service technician or your Consultant can provide you with information that explains the types of programming available as well as a channel directory.

An alternative to cable television is satellite TV. Often these providers offer competitive pricing and a wider variety of channels. Be aware that many rental units, especially apartments or townhomes, prohibit or charge a nominal fee for the mounting of a dish outside of the unit.

Internet and Wi-Fi

Internet access or Wi-Fi in your home is installed and maintained by your cable provider. Most public places will have Wi-Fi networks available for connection to the internet. Some companies offer “bundle packages” where you can get phone service, cable, and internet for one rate. Providers are different across provinces and territories, but the products offered are similar.

Newspapers

The most popular National newspaper in Canada is The Globe and Mail. Local newspapers may also be available. Newspapers are typically available in grocery or drug stores, unless subscribed to services that will deliver directly to your home.

Canadian Postal Service – Canada Post

Canada Post Corporation is the country's primary postal operator. Canada Post delivers mail traditionally, via door-to-door service. Most cities have a local Post Office that you may visit in order to weigh letters/packages, purchase postage, and buy shipping supplies such as boxes and envelopes. In addition to your local post office many national chains of convenience stores have a post office kiosk onsite which provides convenience and extended hours of service to residents.

Sending/Receiving Letters

In order to mail a letter, individuals may address an envelope and include the necessary postage (typically done by placing a stamp on the upper right-hand corner of the envelope). The envelope is then placed in a red Canada Post mailbox – typically found on street corners or outside of businesses and public buildings.



Helpful Hint: When mailing money, it is important never to send cash. Cash cannot be replaced if it is lost in the mail. Always use a cheque or money order when sending money by mail.

In addition to the Canada Post, two major, independent providers exist to offer enhanced and convenient shipping services. United Parcel Service (UPS), Federal Express (FedEx), and DHL Express (DHL) offer shipping and delivery options for items varying in weight and size throughout Canada and overseas. UPS and FedEx both offer package pickup at your door as well as overnight delivery to countries outside of Canada. Packages may be tracked through a reference number or email account at certain stages in the shipping/delivery process. Additionally, insurance can be purchased for goods of high value. For specific information, visit the following websites:

- + United Parcel Service (UPS) – www.ups.com/content/ca/en/index.jsx
- + Federal Express (FedEx) – www.fedex.com/ca_english
- + DHL Express (DHL) – <http://international.dhl.ca/en.html>

Driving

Rules and Regulations

In Canada, you drive on the right side of the road. If you have no prior experience driving in North America or in winter driving conditions, it is recommended that you take a driving course or a few extra lessons so that you become accustomed to driving in winter weather.

Stopping for School Buses

When its red lights are flashing, and its stop arm is extended, traffic in both directions (except on divided roads or highways), must stop for a yellow school bus.

Right Turns on Red Lights

Some provinces do allow for right turns on red lights, but not all. When permitted, you must come to a full stop at the light, and may proceed with caution if the way is clear.



Mobile Phone Use

Regulation has been passed prohibiting drivers from using hand-held devices to talk, email, or send text messages while behind the wheel. The law does not affect the use of hands-free devices such as Bluetooth or using mobile phones for 911 calls.



Helpful Hint: Cities and municipalities have their own laws regarding mobile phone usage while driving. Be sure to check the local laws.

Seat Belts and Car Seats for Children

Across Canada, the law requires all drivers and passengers in motor vehicles to wear seat belts or to use appropriate car seats. The driver is responsible for the safety of all passengers under the age of 16 years and is, therefore, required to use special protection devices for small children in the vehicle. Where the front seat is equipped with an air-bag, it is recommended that children under the age of 12 should be seated in the back seat. Car seats are regulated by the Safety Board of Canada and must meet their requirements. In most cases you will need to purchase new car seats in Canada. Chain hardware stores provide installation services at a nominal cost.

Don't Drink and Drive

Driving motorized vehicles, including all-terrain vehicles, snowmobiles and boats, while impaired, is illegal and severely punished.

If You Are Stopped by a Police Officer

In the event of a driving violation, an officer may point you to the side of the road, flash the police lights, or sound the police siren while driving behind you. Remain calm and ask any passengers to remain quiet and calm as well. Pull off to the right side of the roadway and position your vehicle as far away from the lane of traffic as possible. It is suggested that you turn off your engine, radio, and any other device that might hinder your communication with the officer. Turn on your emergency flashers, and if it is dark, turn on interior lights as well, so the officer can easily see into your vehicle.



Helpful Hints: Keep your safety belt fastened and ask your passengers to keep their seat belts fastened until the officer sees you wearing them. Stay in your seat and do not get out of the vehicle unless the officer instructs you to exit the vehicle. Keep your hands in plain view, preferably on the steering wheel, and ask your passengers to keep their hands in plain view as well.

Do not make any movement that might be misinterpreted by the officer that you are hiding or searching for something. Be courteous and above all, DO NOT offer the police officer money to overlook your offense; this is bribery, a crime for which you can be immediately arrested.

The officer will ask you for a valid driver's license, proof of vehicle registration, and proof of insurance. Answer the officer's questions and ask your own questions in a calm and courteous manner. If the charge or citation is not clear, ask the officer for an explanation in a respectful manner. Also, it is permitted, and often suggested, to ask the officer for official identification (i.e., name and badge number.)

Do not argue if you disagree with the citation or the officer's actions. You will have the chance to dispute the matter before a judge in court on an appointed court date. The citation will show the date and location of your court date. In most provinces, you will be asked for your signature if the officer gives you a citation. Your signature is not an admission of guilt. It only means that you have received the citation. Refusal to sign the citation may result in an arrest.

Please note that some police cars do not have official law enforcement markings. If the vehicle is unmarked, you may wish to wait to pull aside until you reach a public or well-lit location to ensure your safety. Drive slowly and turn on your hazard lights to indicate to the officer that you are aware of his/her presence.

Roads

There are different classes of roads in Canada. The inter-provincial systems are the Trans-Canada Highway and National Highway System.

Speed limits

Speed is measured in kilometres per hour. Limits on most highways are 80 to 90 kph and on freeways 100 kph. On city streets the normal speed is 50 kph unless otherwise posted. Metric measures are used for highway speeds and map distances. One kilometre equals 5/8 of a mile.

Fuel

Most gas stations in Canada are self-service. Patrons pull up to a single-serve station, pay for their fuel, and fill up their tanks. Information for operating each pump is located at the station. Canadian visitors are often surprised at the length between gas stations, sometimes reaching up to 100 km (or 60 miles).

Vehicle Registration and License Plates

Each province requires all vehicles to be registered and plated in the province of residency. To register your vehicle, bring any previous registration and ownership paperwork, proof of address and primary and secondary identification to your local licensing bureau. Different provinces also have air emission/safety certificate requirements to be completed prior to obtaining a license plate/sticker across Canada. All vehicles must also have auto insurance prior to obtaining a registration sticker.

Required Original Documents:

- + Valid driver's license
- + Proof of vehicle ownership/title
- + Proof of insurance
- + Vehicle safety certificate

Before you import a vehicle to Canada, make sure your vehicle is admissible and can be modified to meet Canadian requirements by checking Transport Canada's List of Admissible Vehicles. Contact the original equipment manufacturer or authorised dealer of your vehicle to obtain a recall clearance letter. Obtain information from the manufacturer or authorised dealer on costs and availability of parts for the required modifications. Remember that the costs of the modifications are your responsibility.

Vehicles manufactured for sale in countries other than Canada and the United States that do not comply with the requirements of the Canada Motor Vehicle Safety Act, and cannot be altered to comply, cannot be imported into Canada. The only exceptions to this rule are vehicles 15 years-old or older.

If you are residing in Canada on a work permit, then you are considered to be **“temporarily”** importing your vehicle. It is also important to note that, should your vehicle be accompanying you on your work permit, then you will **not** be permitted to sell this vehicle while in Canada. The vehicle must leave the country when you do.

Please ensure the Port of Entry Customs Agent is aware of this and you sign a declaration stating that you agree not to sell or give away the car in Canada. Otherwise, you will have to pay the applicable fees associated with actually importing your vehicle.

Make sure you have the required documentation: title documents, registration, sales receipts, statement of compliance label, and manufacturer's recall clearance letter. If your car is leased or has a loan against it, you must have a letter from the leasing company or the bank which states they will allow you to bring your car into Canada. You must have the vehicle registration and title.

Insurance and Assistance

All vehicles in Canada must carry car insurance. There are a number of private insurance providers in most provinces that you can choose from. In British Columbia and Saskatchewan, the provincial government is the sole provider of basic car insurance. To help reduce your car insurance premiums, please request a "Letter of Experience", which is a written document from your current insurer, detailing your driving history and claims record. Also request a "Driver's Abstract" from your local licensing authority that details any convictions, infractions, tickets, or license suspensions that you may have had. Without these two documents as evidence, insurers will assume that you have no driving experience and your insurance costs will be at their highest.

Automobile insurance protects you (the driver), your passengers, and the third party driver and passengers against lawsuits resulting from injuries and damage. Third party liability insurance coverage is mandatory in order to operate a motorized vehicle. Failure to carry this insurance can result in a \$5,000 or higher fine in some provinces. Auto insurance also protects against the financial costs related to collisions, fire, theft, vandalism, and windshield breakage. "Collision Coverage" is often an optional form of coverage, but it is mandatory on newer vehicles or on vehicles that are financed or have a lien against them. The other types of insurance coverage fall under the "Comprehensive Coverage" section of the typical insurance policy.



Helpful Hint: For more information: ask your Dwellworks Consultant or visit the Insurance Bureau of Canada online at www.ibc.ca.

When Involved in an Automobile Crash

If you are in a traffic accident involving only your car, call your insurance company immediately and describe the circumstances and the damage. If there is another car involved, injuries, considerable damage, or if your car has damaged others' property, stop and remain at the scene while dialing 911.

If there were witnesses to the accident, get their names and contact information. Then exchange names, addresses, and registration and insurance information with the other drivers involved. Call your insurance agent as soon as possible to report the accident, but do not leave the scene of the accident as it may result in fines or imprisonment.

Child Safety Regulations

Transport Canada develops and enforces the Canada Motor Vehicle Safety Standards, which includes a set of safety requirements for restraint systems and booster seats. The Act requires products manufactured for sale in Canada or imported into Canada to be certified and labeled to indicate compliance with the Canadian standards.

Driving During the Winter

The [Environment Canada Weather Office](#) monitors and issues warnings of extreme weather conditions, and your provincial transport ministry monitors road conditions and sometimes even provides live views from highway “cams”.

The following are descriptions of the worst driving conditions that can occur:

- + **Blizzard:** The most perilous of winter storms combining falling, blowing, drifting snow, winds of 40 km/hour or more, visibility less than one km, temperatures less than -10°C; duration: six hours or more
- + **Heavy snow:** Ten centimetres or more in 12 hours, or 15 cm or more in 24 hours. Even less in temperate climates
- + **Freezing rain or drizzle:** An ice storm coating roads, trees, overhead wires, etc. with ice
- + **Cold wave:** A rapid fall in temperature in a short period, requiring greater than normal protective measures
- + **Winds:** The cause of blizzard conditions, drifting, reduced visibility, and wind chill effects



Health

Medical Systems Overview

When Canadians need medical care, in most instances they go to their family practitioner or local clinic and present the health insurance card issued to all eligible residents of their province/territory. Contrary to popular belief, health care in Canada is financed primarily through taxation, in the form of provincial and federal personal and corporate income taxes, rather than co-pay or private insurance companies. The federal government “transfers” funds to each province, which is responsible for the management and funding of health care services in each province. Prescription drugs, dental, and eyeglasses are not covered in the provincial program.

“Extended” health plans are typically provided by larger employers. Under most provincial laws, private insurers are restricted from offering coverage which duplicates that of the governmental programs, but they can compete in the supplementary benefits market. In most provinces individuals do not pay any premiums for doctor visits, examinations, hospital emergency department visits or for non-elective surgery.

In Alberta and British Columbia, there is a single or family nominal premium that each resident pays. However, in most provinces there is no personal premium to pay in order to receive health care benefits. There are no deductibles, co-payments or dollar limits on coverage for Provincial insured services.

Insurance

In most provinces there is a three month waiting period required post arrival before you can apply for Provincial Health Coverage. For this reason, it is advisable to maintain your private insurance or obtain private insurance before you move to Canada.

To apply for a provincial Health Card, you must provide the following: proof of residency in the province (residential lease or utility bill), work permit (authorised for at least six months), photo ID (driver’s license, passport), and please remember to bring all passports and supporting documents for all family members.

Education

School Registration

If you are relocating with school-age children, it is advisable to bring a copy of their last school report card, proof of immunization, and their birth certificate. This documentation will be necessary to register them at the local school or school board office.

Required documentation:

- + Proof of residency
- + Birth certificate
- + Vaccination certificate
- + Any previous school records

Previous years' report cards are crucial to ensure the child is placed in an appropriate grade level. Immunization records are mandatory, and help protect public health. Depending on the child's immigration status and if you are arriving on a work permit they will need a student authorization form.

Your children's language and mathematical skills may be tested in order for the school to determine the best program for them. If you think that your children may have been incorrectly placed, talk to their teacher, guidance counselor or school principal.

Immunization

When children are immunized they receive a shot that will protect them from serious childhood diseases. In Canada, there are regulations that help ensure that as many people as possible are protected by vaccines from the diseases they prevent. In some provinces, like Ontario for example, it is mandatory to immunize your child before he or she can start school. Each school can provide you with immunization requirements.

When you enroll your child, bring proof of immunization with you. Parents who decide not to immunize their children must make a declaration of that choice, so that they can be informed to keep their children home from school if there is an outbreak of the disease for which they have not been vaccinated. This is designed to keep unimmunized children from getting sick and to keep the outbreak from spreading.

Public Education

There are generally three types of school board in Canada. Public school board schools provide basic, universal, secular education; separate or Roman Catholic board schools provide basic education with some religious teaching; and francophone board schools are for parents whose first language is French and who want their children educated in their native tongue.

In some provinces in Canada (Ontario, Québec, Alberta, Saskatchewan, and the North West Territories), children can receive a publicly funded Catholic education in both elementary and high school. In all other provinces, a Catholic education is offered in the private school system.

French and English are Canada's two official languages. Outside of Québec, Canadians are predominantly Anglophone but French instruction is always offered in the public or separate school system in some form. Everything from elective language classes a couple of times a week, to partial or total immersion, to entirely French language school boards are available all over the country.

In most of Canada, French immersion is available to any student whose parents see the value of French as a Second Language instruction, often starting as early as senior kindergarten, or Grade 4, or Grade 7. These programs continue through to the end of secondary school.

In Québec, French is not only spoken, it is the province's official language and the language most commonly used in public life – at work, in communications, in business and in industry. Immigrants who do not speak French are encouraged to learn it, the government of Québec offers French courses, and the children of immigrants are required to enroll in French school.



Whether registering your child for a French Immersion program, the regular English instruction program, or a strictly French Language curriculum, you must register with the school board, generally done at the school of your choice, usually a school within the neighbourhood where you will be residing. Please refer to the school board listing for contact information for the board or boards that serve your new neighbourhood.

Private Education

Many parents believe that the student teacher ratio in the public school system is too high (average 32/1), but the Canadian public school system works very well for most children. Charter schools offer more choice in education programs, teaching methods, and learning environments than may be offered in the regular school system. If you choose to send your child to a private school, the cost of his or her education is not covered by the provincial government.

All of Canada's major urban centres and their surrounding suburbs have a good selection of private schools. You can find private education for children anywhere from 3 to 18, and the schools that offer classes have many different philosophies and reasons for being. Some private schools are religious or language differentiated, while some are based on alternative teaching disciplines such as Montessori.

Before registering your child in a private school, it is important to find out whether or not the school is accredited. Accredited private schools follow the provincial curriculum, employ certified teachers, are monitored by the provincial education ministry, and will give out a provincial high school graduation diploma. Be aware that there are registered private schools that do not meet these criteria and do not award provincially certified diplomas.

Tuition for private schools in Canada varies from one school to another. On average, a transferee can expect to pay \$15,000 Canadian per annum per student for private day schools, and \$30,000 per annum per student for boarding schools. These fees may or may not include the costs of school uniforms, which are often mandatory, and busing, which may be necessary.

If you are considering the private school option, contact and tour the schools that interest you, as there are many from which to choose.

Common Questions for Public and Private Schools

As you give careful consideration to your children's school selection and best fit, you may wish to consider asking some of these questions for the local school official during your visit:

- + Is there space for my child in his or her grade? If so, what is the average class size?
- + What is the admissions process and criteria?
- + How many students are enrolled in this school?
- + What academic programs do you offer?
- + Do students have a choice regarding program selections?
- + What provisions are offered for children with special needs and/or language support?
- + Do you offer foreign language instruction?
- + What intervention program is available when a skill is not mastered?
- + Is your school accredited? What organization(s) has/have granted accreditation?
- + What is the typical length of stay of faculty members?
- + What is the diversity of the faculty?
- + Which universities do the graduates attend?
- + Do you have counselors that support the college search/enrollment process?
- + Is transportation provided to and from school?
- + What organizations and clubs are available before/after school for students?
- + Are there school organizations for parents?
- + Do you have a handbook that describes the student code of conduct?

Housing

Home Finding

Selection of a rental home in your new community is one of the most critical aspects of your relocation. Your Dwellworks Consultant will provide basic information on neighborhoods, schools, and activities to help you with the first steps of this decision.

Things to Consider:

Before beginning the rental search, it is important to determine which community best fits your needs. The city you are moving to may be a large area with many different residential areas. Each of these areas has its own advantages and disadvantages. In selecting an area, consider the points below. It is likely that several communities may meet your needs.

Commute Time and Public Transportation

Driving long distances to work and navigating large highway systems and traffic can consume much of your time and be frustrating. Is it important that you have access to public transportation? You should consider this when selecting a location in which to live.

Cultural Activities and Sports Events

Most large cities and communities offer concerts, museums, plays, opera, sports events, universities, and other venues of cultural interest. Typically, they are located in the central part of the city but may be spread throughout the area.

Housing

Do you prefer an urban, suburban, or rural area? With some important exceptions, larger and newer houses are further away from the city center, perhaps offering more luxury for the money. However, you may have to drive further to work, access stores and services, participate in cultural activities and sporting events.

Partner's Possible Future Employment

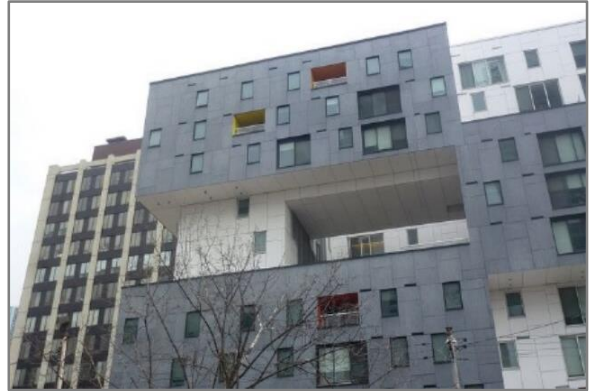
If the accompanying partner is eligible to work and is interested in looking for a job, consider where in the area that job may be found. Living in an area where the partner would have access to job opportunities could prove beneficial in the future.

Types of Rental Housing

The following are descriptions of the types of rental housing typically available in the Canada. Please keep in mind that available housing styles and rental costs vary from city to city and even from neighborhood to neighborhood within cities. Your Consultant will advise on the housing options and price ranges available in your destination city.

Apartments

These are multi-residential units in low or high rise buildings. They range in size from a studio (one large room) apartment to units with three bedrooms and two and a half baths. Styles include flats and townhouses. Apartment complexes can be as small as five units and as large as 500 units. The apartment building may have private entrances into each unit or have a common entrance shared by all residents.



Advantages	Disadvantages
No maintenance responsibilities	Lack of privacy
Major appliances and/or hook-up provided	Limited covered/enclosed parking
Recreational amenities may be available	Limited storage
Some utilities may be included	Pet restrictions

Multiplexes are usually two, three, or four connected units, which can be of townhouse, condominium, or flat design.

Advantages	Disadvantages
Yard (garden) space	Yard maintenance may be your responsibility
Garage/covered parking	Tenant responsible for several utilities
Some privacy	Tenant may have to provide major appliances



Single-Family Homes are free standing residential properties. Styles include ranch (single story), split-level, and tri- or multi-level.

Advantages	Disadvantages
Privacy	Yard maintenance may be your responsibility
Garages	Tenant responsible for all utilities
Yard (gardens)	Snow removal, as applicable



Understanding the Rental Contract

Application

The rental application will ask about your housing history, employment history, salary, and debts. Your Dwellworks Consultant can assist you with the completion of the application. You will typically also be asked to pay for a “credit check”, which evaluates an applicant’s likelihood of paying debt and confirming a history of good financial standing. Since it is very likely that you will not have a credit history established in Canada, the property owner or landlord may additionally request a Letter of Employment, supplied by your local Canadian employer.

Pre-Payment of Rent and/or Legal Deposits

Most landlords will require either prepayment of first and last month’s rent or a combination of security/ damage deposit to be paid, by cheque or money order when you sign your application to rent. Each Province has specific rules and regulations but your Consultant will advise you in advance of your house hunting what deposits will be required. Total deposit may be as much as one or two times the monthly rent, so it is important to confirm the amount before you sign a lease. At the end of your lease, if a security deposit is required the condition of the property is evaluated and the security deposit is returned to you less the cost to repair any damages.

Lease Review

Prior to signing your lease, it is important to read and understand the terms of the rental agreement. Your Consultant will act as your advocate during this process. The lease document will outline the length of time you rent the property (a one-year term is standard), how much notice you need to give when you plan to move out, the rental amount, your responsibilities in maintaining the property, as well as the landlord’s responsibilities. Any specific property rules will also be outlined in the lease. Be certain that you are willing to meet all of the rules listed. These may include restrictions on pets, smoking or the number of persons allowed to reside in the home.

Transfer / Cancellation Clause

Your employer may require that a Transfer or Cancellation Clause be included in your lease. This allows you to terminate the lease without a large monetary penalty in the event that you are transferred. If your company requires a Cancellation Clause, your Consultant will help you negotiate the inclusion of this clause. Please note: not all landlords are willing to include this in the lease.

Monthly Rent / Utility Costs

Rental prices and details vary. Before signing the lease, it is important to determine what is included in your monthly rent. For example, some landlords/management companies may pay for heating, electricity, and/or waste removal on your behalf, while others require the tenant to assume all utility costs. In these instances, utility service connection will need to be established.

“Pet Friendly” Housing

Some rental properties are deemed “pet friendly” or accepting of pets/domesticated animals such as dogs, cats, birds, fish, guinea pigs, rabbits, hamsters, gerbils, and small reptiles.

The acceptance of a pet(s) is at the landlord's discretion. You may have limited choice of housing options if planning to have a pet occupy your rental unit. Additionally, landlords often have limits on the type and number of animals allowed as well as restrictions on breeds and weight. Notify the landlord during the home selection process if you are a pet owner.

Additionally, pet deposit fees and/or deposits are typically charged to tenants with pets. By law, landlords are permitted to ask for a half month's rent as a pet deposit. The total pre-paid deposit (damage + pet), cannot exceed one month's rent.

Rental Furniture

Typically, rental homes in Canada do not include furniture. If you are not shipping your furniture, you can furnish an apartment, house, or condominium with furniture from a rental company. Your Consultant will advise on furniture rental companies available in your area. Rentals are typically on a monthly basis and you will have the option to rent full room sets or single pieces. These companies may also offer other items necessary to maintain a working household, including a full line of linens, small kitchen appliances, and silverware.

Renter's Insurance

The owner of the property you rent in Canada will insure the structure against damage or destruction. This policy is for the property owner's benefit only and does not cover you, your personal possessions or any furniture you rent. Some landlords require proof of renter's insurance prior to move in. Therefore, renter's insurance is a necessity. Your Consultant can provide you with a list of local insurance agents who will be able to explain details of the coverage.

Renters insurance provides coverage for theft or damage of the personal property in your rental home (such as furniture, electronics, clothing, etc.) If you are renting furniture, contact the furniture rental company and ask for the replacement cost of the furniture. This information should be given to your insurance agent along with the value of your personal possessions.

Renters insurance also provides personal liability coverage. You and your dependents are protected while at home or away, for both personal injury and for damage to the property of others. Renters insurance may also include such things as protecting against stolen bank and credit cards, covering the cost of a hotel stay in case of flood or fire, and paying for damages to pipes or appliances caused by frozen plumbing.

It is important that you understand exactly what your insurance policy covers. It may be recommended to pay for additional policies that specifically guard against severe weather damage prevalent in your region of the country. This may include flood protection or hurricane insurance, for example. Your Consultant can advise which, if any, policies should be considered for coverage against weather damage in your area.

Insurance companies often offer discounted rates when combining various types of coverage. For example, if you receive renters and automobile insurance from the same carrier, they may offer a less expensive rate for carrying the two different policies with their company.

Move-in Walk Through

During your first days of occupancy in the rental property, your Consultant will assist you in completing a move-in walk through. It is important to evaluate and document, in detail, the move-in condition of the property. Upon the close of your tenancy and lease agreement, a move-out walk through should also be conducted. Money will be deducted from your security deposit or you will be liable if no security deposit was collected to cover any damages found at the property when you vacate not previously listed on the move-in walk through checklist.



Helpful Hint: It is advisable that you take photos of existing damage when you move in, as further proof of documentation during move out.

Smoke and Carbon Monoxide Detectors

Homes and apartments in Canada come equipped with smoke detectors. These devices are typically mounted on the ceilings and are installed to alert residents should there be a fire. If smoke is present in the home, the detector will sound a very loud alarm indicating that residents should evacuate immediately and call the fire department.

Although not as prevalent as smoke detectors, some homes may also have carbon monoxide detectors. Similar to smoke detectors, these also may be mounted on the ceilings and possibly in an area near the home's furnace. Carbon monoxide is a colorless, odorless, and tasteless gas that is toxic to humans if inhaled in concentrated doses. Detectors are designed to alert residents in the event that high levels of the gas are detected in the home.

Your Dwellworks Consultant will help you determine the location of the smoke detectors and carbon monoxide detectors (if present) in your home. Please note that these devices are most often battery operated and set off a short alert should the batteries need to be replaced. It is typically the responsibility of the tenant to ensure batteries in all detectors are functioning.

Departure

Security Deposit and Move-Out Walk Through

A typical Security Deposit is paid at the start of a lease, held for the duration of the lease, and refunded at move-out. Landlords may deduct money from the security deposit for damages to the property. An important part of this refund process is to complete a move-out walk through just prior to departing the home. During this walk through, the landlord and tenant go through the home and make note of its current condition. The tenant should reference the walk through checklist completed at move-in to prevent deductions for any “pre-existing” damages.

After the walk through, the landlord is required to provide a full refund or accounting of deductions within a specific timeframe according to provincial law. Language regarding the security deposit is also typically included in the lease contract.

This may state the amount as well as timeframe and conditions surrounding its return. A forwarding address must be provided to the landlord so these funds can be returned via mail.

Lease Completion and Returning Your Property to Acceptable Condition

Although lease contracts typically stipulate a lease end date, a key requirement in departing a rental home in Canada is providing formal notice of departure to the landlord.

It is important to note that the tenant's obligations conclude on the lease end date, not the date the home is vacated. Tenant obligations include: maintaining the interior and exterior premises and the payment of all charges (i.e. utilities and monthly rent). Additionally, the tenant may be required to allow access to the premises for maintenance and for marketing purposes.



Helpful Hint: Leaving the property in acceptable condition is vital to ensure a full refund of the security deposit. Even the most conscientious tenant is likely to cause some minor 'damage' while living in a home. For example: nails in walls, stickers on cupboard door, chips to walls from furniture, and marks on the carpets.

It is the tenant's obligation to return the property in the condition typically outlined in the lease, normal wear and tear excepted. Although damage charges may be negotiated, landlords reserve the right to require monetary reimbursement for repairs and damages required outside the terms of the lease agreement.

Overall Expectations

It is expected that all "damages" which have occurred during occupancy are repaired and all tenant maintenance obligations have been met (e.g. electric, plumbing, appliances, etc. are in working order). These expectations extend to the exterior of the home including, but not limited to garden spaces, swimming pool and lawn. Remove any nails, picture hooks, shelves, or alterations. Consult with your landlord should there be a need to hire a professional to carry out repairs. A property will be delivered in a clean state and it will be expected to be in that condition when the tenant vacates.

Professional Cleaning

It is typically a requirement that the premises are professionally cleaned upon lease completion. This may include a comprehensive cleaning of the entire home or be limited to carpets. Carpets are an important feature of any home. If carpets are marked beyond wear and tear and professional cleaning is not successful, one can expect the landlord to insist on replacement.

Structural Defects

Typically, the lease stipulates that the tenant must immediately notify the landlord of any leaks, dampness or structural defects (e.g. leaks in plumbing or the roof); it is then the obligation of the landlord to attend to these within a specified time period. If, however, the tenant has not notified the landlord of these types of defects during the lease, the tenant is usually liable for the repairs of the affected area and additional damages at the end of the lease.

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