



# WELCOME TO ONTARIO!

## Ukrainian Newcomers' Resource Guide

Ukrainian Canadian Congress (UCC)

Updated and Revised February 2024 – Third Edition



The Third Edition of this guide was produced with the generous assistance of the Canada-Ukraine Foundation

# ABOUT THE UKRAINIAN CANADIAN CONGRESS (UCC)



## Who We Are

The Ukrainian Canadian Congress (UCC) is the voice of Canada's Ukrainian community. The Congress brings together under one umbrella all the national, provincial and local Ukrainian Canadian organizations. Together with its member organizations, the UCC has been leading, coordinating and representing the interests of one of Canada's largest ethnic communities (1.4 million) since 1940 and has been instrumental in shaping Canada's social, economic and political landscape.

## Our Vision

The Ukrainian Canadian Congress (UCC) strives to be a proactive, national, united and self-sustaining body that provides a high standard of leadership for the Ukrainian Canadian community.

## Our Mission

The Ukrainian Canadian Congress (UCC) represents the Ukrainian Canadian community before the people and Government of Canada, promotes linkages with Ukraine and identifies and addresses the needs of the Ukrainian community in Canada to ensure its continued existence and development for the enhancement of Canada's socio-cultural fabric.

Ukrainian Canadian Congress [www.ucc.ca](http://www.ucc.ca)



We are grateful that Canadians of all backgrounds have welcomed with open arms the tens of thousands of Ukrainians who have arrived on Canadian soil. Community groups, churches and other places of worship, and organizations representing a vast range of nations, religions, and cultures have all come together to help Ukrainians by raising funds for humanitarian aid in Ukraine as well as providing resources and support for displaced Ukrainians settling in Canada.

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## Welcome!

**This document provides you with critical information about settlement resources in Ontario.**

**Here are some things to keep in mind when looking through the document:**

- All information is focused on Ontario.
- Embedded links that take you to an external website or resource are highlighted in **blue**.
- It is organized into three key components entitled Stages 1, 2, and 3 to help you prioritize what tasks you need to complete first.



# NAVIGATING YOUR JOURNEY

The document is organized into three key components which will help you identify what needs to be completed first before accessing other services. It provides an overview of important resources available to you and your family as you look to settle in the province of Ontario.



## Stage 1: Setting Your Foundation

We outline the essential items you need to understand and apply for in your first weeks in Ontario to ensure access to government services and to comfortably settle into a community.

- **Documents of Life:** Learn how to apply for your Federal Social Insurance Number (SIN) and Ontario Health Insurance Plan (OHIP). Learn where to get your federal government-required medical exam if you plan to stay in Canada for 6 or more months and if you want to remove all job restrictions from your open work permit.
- **Legal Rights in Canada:** Know what your legal and employment rights are and where to seek legal support.
- **Wi-Fi & Mobile Plans:** Decide on which mobile and Wi-Fi options work best for your needs.
- **Transportation:** Learn about the PRESTO transit card and available public transit options.
- **Temporary Housing:** See what housing options are available for you in the short term upon your arrival.



## Stage 2: Meeting Your Day-to-Day Needs

We provide an overview of which Ontario cities may suit you best and the different resources/organizations that can help you meet your basic needs in the community you choose to settle in.

- **Financial Assistance:** Learn about one-time financial assistance from the federal government and about temporary emergency financial support from the Ontario (provincial) government.
- **Permanent Housing:** Understand which Ontario city is the best fit for you.
- **Financial Services:** Decide on which banking plan best meets your needs.
- **Food Access:** Learn about food banks and other affordable ways to purchase food.
- **Childcare:** Understand childcare services and financial assistance available to you.

Ukrainians with temporary resident status in Canada are eligible for a range of government sponsored **newcomer settlement services** until **March 31, 2025**. Settlement services include language classes, employment counselling, community integration programs and more. Services are free across Ontario and available in many languages, including Ukrainian.



## Stage 3: Settling Into Your Community

We share basic information about navigating the healthcare and education systems, as well as steps to secure employment once you have decided which Ontario community to settle into.

- **Healthcare:** Understand the Ontario Health Insurance Plan (OHIP) coverage that you are eligible for and how to access medical, dental, vision, and drug care; assistive devices for people with disabilities; and mental health counselling.
- **Education:** Learn how to register your children for elementary or high school upon your arrival to Ontario. Learn what support is offered to Ukrainians who want to continue with their post-secondary school education.
- **Employment:** Know the process, norms, and resources you can use to start your job search.
- **Language Training:** Learn more about attending free government-funded English language classes for newcomers.
- **Driver's License:** Learn how to expedite receiving your Canadian Driver's License in Ontario, if you have a Ukrainian Driver's License.

**These links also contain information useful for Ukrainian newcomers to Ontario:**

- [Frequently Asked Questions | Ukraine Safe Haven](#) - Select "Ontario"
- [Coming to Ontario from Ukraine | ontario.ca](#)
- [Settlement and Adaptation | cuias.org](#)
- [Settlement Services - IIAS - Jewish Immigrant Aid Services | jiastoronto.org](#)

The background is a solid bright yellow color. It is decorated with several thin, white, hand-drawn style scribbles and loops that are scattered across the page, adding a dynamic and creative feel to the design.

**STEP 1**  
**SETTING UP YOUR FOUNDATION**

# 1A. DOCUMENTS OF LIFE

There are several documents you will need to obtain once you arrive to Canada. We have provided an overview and directions on how to obtain them.



## 1. GET YOUR SOCIAL INSURANCE NUMBER (SIN)

## 2. GET YOUR ONTARIO HEALTH INSURANCE (OHIP) CARD

WHY

A SIN is required for you to work and to access government programs and benefits.

OHIP pays for many health services you may need.

HOW TO APPLY

**Apply for your SIN in 3 ways. We outline the benefits and challenges of each:**

**In person**

- ✓ Get SIN number immediately
- ✗ Line-up waits can be several hours long

**Online**

- ✓ Quicker to apply (under 30 minutes)
- ✓ It takes 10 to 15 days for a decision to be mailed
- ✗ You won't know if something was done incorrectly until the letter arrives

**By Mail**

- ✓ Do not need to use a computer or wait in line at Service Canada
- ✗ Must have access to a printer. No translation available. Must send original documents in. Longer wait (5-6 weeks)

REQUIRED DOCUMENTS

- Passport
- Work or Study Permit
- Proof of residency (bill, bank opening confirmation, letter from a landlord)
- Consult this link for more information, application forms and Service Canada office locations:
- [How do I get a Social Insurance Number \(SIN\)? \(settlement.org\)](https://www.settlement.org/how-to-get-a-social-insurance-number-sin/)
- There may be SIN application clinics offered in your area. Contact [CUIAS](https://www.cuias.ca/) or look on their Facebook site for more details.

**Register for OHIP and get your health card:**

1. Book an appointment with a Service Ontario centre closest to you. See locations [here](#).
2. Either pre-fill forms at home, print, sign, and bring with you or fill in required form in person (forms only available in English).
3. Come for your appointment at a Service Ontario centre. They will confirm your paperwork or ask you to fill it in, check documents, and take a photo.
4. You will receive a confirmation of your OHIP coverage. Make sure to keep this confirmation until your OHIP cards comes in the mail.
5. Within a month your OHIP card will arrive in the mail.

Consult these links for more information, application forms and Service Canada office locations:

- ❖ [Apply for OHIP and get a health card](#)
- ❖ [Ontario Health Care for Ukrainian arrivals under the Canada-Ukraine Authorization for Emergency Travel](#)

- Passport
- Work or Study Permit – MUST reference Canada-Ukraine Authorization for Emergency Travel (CUAET) somewhere on the permit
- Proof of residency (bill, bank opening confirmation, letter from a landlord)

You may need to get your **Ontario Driver's License** for employment or other purposes. Ontario will credit your foreign driving experience and help you get your Ontario license sooner.

See [Driving Experience for Protected Persons, Refugees and People from Ukraine](#)

**Tips:**

\* Useful information is provided for CUAET arrivals on the **Нові в Канаді - New to Canada** Facebook Group hosted by CUIAS Immigrant Services. Join [here](#).

\* Only CUAET holders can apply for OHIP coverage upon arrival in Ontario. Ukrainians arriving as visitors (non-CUAET) won't automatically qualify for OHIP. Consult [Documents needed to get a health card](#) for more details.

# 1B. DOCUMENTS OF LIFE

There are several documents you will need to obtain once you arrive to Canada. We have provided the overview and directions on how to obtain these.

## 3. GET YOUR POST-ARRIVAL MEDICAL DIAGNOSTIC TEST (MDT) TO STAY IN CANADA AND REMOVE RESTRICTIONS FROM YOUR WORK PERMIT

All CUAET holders (children and adults) are **REQUIRED** to complete the MDT if they have spent 6 or more consecutive months out of the last 12 months in a TB-designated country and if they intend to stay in Canada for more than 6 months. This must be done within 90 days of arriving in Canada.

Also, if you didn't get a medical exam before coming to Canada, your CUAET open work permit will probably have restrictions that prevent you from working in healthcare, agriculture, domestic work and childcare jobs. To get job restrictions removed from your work permit, you must get a medical exam (including a chest x-ray and blood test) done within your first 90 days in Canada. Medical exams are performed by a panel physician and you will have to pay a fee for these tests. Once you receive your medical results, you can apply for a new open work permit that doesn't have any job restrictions. The fee for removal of restrictions has been waived for CUAET holders.

### Book a Medical Exam with a Panel Physician:

1. Find a clinic in your area to complete the exam in your preferred language. For example see "Immigration Medical Doctors in the Greater Toronto Area" ([Immigration Medical Doctors in the Greater Toronto Area \(panelphysician.ca\)](https://www.panelphysician.ca/))
2. Select "Canada," then select "Ontario"
3. Find a clinic where you can complete an exam that offers services in your preferred language

- Passport
- Work or Study Permit - MUST reference CUAET program on the permit

### Common Questions:

- **How long does it take?** 3 hours.
- **How much does it cost?** The cost is generally between \$140 for a child and up to \$240 for an adult. Some locations are cash only. Confirm the price per individual when calling a clinic.
- **What happens when you arrive at the clinic?** You do not need to fast for this appointment. Bring your medications and any medical reports you have related to previous medical illnesses. Inform the clinic that you're here for a medical exam and present your Ukrainian passport. You'll fill out documents and take a photo. The staff will check your height, weight, blood pressure, lungs, throat, and ears.
- **What does my interaction with the doctor look like?** You will meet with the doctor who may ask you some further questions and examine you.
- **What tests will they do?** The clinic will generally do a chest x-ray, urine and blood test and a visual health check. Children under the age of 10 will not need to do a chest x-ray.
- **How does the appointment end?** You will receive a receipt for your medical exam. Your medical report will be submitted to IRCC. You can then apply to change the conditions on your work permit. The processing time to update work permits (essentially to receive a new work permit without job restrictions) varies, but is generally around 90 days. However, if CUAET holders include the key words "Ukraine 2022" on their applications to [change conditions](#) relating to their work permits, they will be prioritized for much quicker processing.
- To remove restrictions on your work permit, visit the following [LINK](#)

\*Post-CUAET Ukrainian visitors please look for instructions here with regard to your [visa requirements](#) and [medical exams](#).

WHY

HOW TO APPLY

REQUIRED DOCUMENTS

## 2. LEGAL RIGHTS IN CANADA

Your legal rights in Canada protect you against discrimination and abuse. We outline your core human and employment rights below.

### YOUR BASIC RIGHTS

**In Canada, human rights law protects against discrimination based on:**

- Race
- Skin color
- Place of birth
- Ethnic origin
- Age
- Gender
- Sexual orientation
- Religion
- Political beliefs
- Physical/mental disability
- Family situation (married, divorced, pregnant)

#### Gender Rights

There is gender equality in Canada based on the [Canadian Human Rights Act](#) and the [Canadian Charter of Rights and Freedoms](#).

#### Protection from Sexual Abuse and Exploitation

The Criminal Code protects everyone, including children, against sexual assault, voyeurism, trafficking in persons, non-consensual distribution of intimate images.

#### LGBTQ+ Rights

It is illegal to discriminate against people because of their sexual orientation or their gender identity. Canadian law recognizes same-sex marriages.

#### Disability Rights

People in Canada with mental or physical disabilities have the right to live free from discrimination, to enjoy the same quality of service, quality of education, quality of vocation, quality of inclusion and the same quality of life as every person in Canada.

### YOUR EMPLOYMENT RIGHTS

#### Employment Standards in Ontario

- Minimum wage in Ontario is \$16.55 CAD per hour (\$15.60 per hour for students under the age of 18 who work up to 28 hours a week when school is in session or during school breaks and summer holidays)
- Full-time jobs are 40 hours per week (37.5 paid hours of work, including breaks). After 44 hours per week, most employees are entitled to overtime pay, which is 1.5 times an employee's regular pay.
- Most employees cannot be required to work more than 8 hours per day and 48 hours per week.
- An employee cannot work more than 5 consecutive hours without getting a 30-minute break.
- All training time must be paid.

#### Vacation and Breaks

- Employees are entitled to 2 weeks of vacation per year. Vacation pay is 4% of regular wages per year.
- In Canada it is customary to give 2-weeks notice if you are planning to quit
- You must be given a day off with pay on any statutory holidays (public holidays) or a substitute day off with pay.
- Breaks are unpaid unless the employee is expected to stay in the workplace and be on call for work.

#### Work Safety

- Employers are required to provide a safe and healthy workplace, free of danger, discrimination and harassment.
- If you have been asked to perform unsafe work, immediately report the issue to your employer.
- In the event of an emergency or immediate danger call 9-1-1.

#### Termination

- When terminating employment, employers must give employees advance written notice of termination or termination pay instead of notice.
- Employees cannot be fired for taking leaves of absence, such as sick leave, family caregiver leave, infectious disease leave, family medical leave.



### RESOURCES

**Learn more about your rights:**  
**Ontario Human Rights Legal Support Centre:**  
 Linked [here](#) or 1-866-625-5179

**Employment Standards Act Guide**  
 Linked [here](#) or 1-800-531-5551 or TTY 1-866-567-8893

**In case of Injury or Illness at work:**  
 Report incident [here](#) or 1-800-387-0750 and 1-800-387-0050

**Sexual Health Infoline Ontario**  
 Linked [here](#) or 1-800-668-2437

**Ontario Association of Children's Aid Societies**  
 Linked [here](#) or 1-800-718-1797

**Assaulted Women's Help Line**  
 Crisis Line 1-866-863-0511 or TTY 1-866-863-7868

**Human Trafficking Hotline**  
 Linked [here](#) or 1-833-900-1010  
[Human Trafficking Resources](#) (available in EN/UKR)











**Settlement Support for LGBTQ+ Newcomers from Ukraine**

In Ukrainian & English by appointment; register by email at [NewToCanada@The519.org](mailto:NewToCanada@The519.org)

For free legal advice for Ukrainians arriving in Canada consult [Pro Bono Ontario](#) or call 1-877-873-7875



# 3A. MOBILE PLANS

CARRIER NAME & WEBSITE		TIPS
 <a href="https://www.rogers.com">https://www.rogers.com</a>	 <a href="http://www.freedommobile.ca">www.freedommobile.ca</a>	<p>There are a variety of mobile providers in Canada. This is a list of some providers who offer prepaid and contract plans. Canadian plans are more expensive than most European plans and data has a big impact on the price of your phone plan in Canada.</p>
 <a href="http://www.chatrwireless.com">www.chatrwireless.com</a>	 <a href="http://www.virginplus.ca">www.virginplus.ca</a>	<p>Choosing the right mobile plan for your needs will require some patience. Read this <a href="#">article</a> for newcomers to Canada by moving2canada.com entitled <a href="#">Phone providers in Canada: How to choose the best one.</a></p>
 <a href="http://www.bell.ca">www.bell.ca</a>	 <a href="http://www.koodomobile.com">www.koodomobile.com</a>	<p><b><i>What documents do I need?</i></b></p>
 <a href="http://www.telus.com">www.telus.com</a>	 <a href="http://www.gophonebox.com">www.gophonebox.com</a>	<p><i>One of the following three options for contract plans:</i></p> <ul style="list-style-type: none"> <li>• Canadian driver's license</li> <li>• Social Insurance Number + valid government-issued photo ID (e.g., passport, provincial photo ID)</li> </ul>
 <a href="http://www.fido.ca">www.fido.ca</a>	 <a href="http://www.videotron.com">www.videotron.com</a>	<ul style="list-style-type: none"> <li>• Major Canadian credit card + valid government-issued photo ID (e.g., passport, provincial photo ID)</li> </ul>

# 3B. HOME INTERNET PLANS

PROVIDER NAME & WEBSITE		TIPS
 <a href="https://www.rogers.com/internet/packages">https://www.rogers.com/internet/packages</a>	 <a href="https://www.vmedia.ca/en/internet/ontario">https://www.vmedia.ca/en/internet/ontario</a>	<p>Most Canadian households have home internet. Prices for internet plans are more expensive in Canada than in Europe and elsewhere. Expect to pay around \$95 per month.</p> <p>Price depends on the type of connection you use (e.g. fiber-optic, cable, satellite); the speed you choose; your location (city or countryside); the type of contract you agree to, and how much the equipment (such as the modem) costs to rent or buy. Weigh all your options carefully before making a decision. Here are just some internet providers to consider. Go online to check for promotions and then reach out to a representative.</p> <p>See <a href="#">Canada internet plans and service providers: A guide</a> by moving2canada.com</p>
 <a href="https://www.beanfield.com/residential/internet">https://www.beanfield.com/residential/internet</a>	 <a href="https://www.fido.ca/support/internet/package">https://www.fido.ca/support/internet/package</a>	
 <a href="https://www.bell.ca/Bell_Internet/Promotions/">https://www.bell.ca/Bell_Internet/Promotions/</a>	 <a href="https://www.videotron.com/en/internet">https://www.videotron.com/en/internet</a>	
 <a href="https://www.virginplus.ca/en/internet/index.html">https://www.virginplus.ca/en/internet/index.html</a>	 <a href="https://www.teksavvy.com">https://www.teksavvy.com</a>	

# 4. PUBLIC TRANSPORTATION

Public transit is available in most Ontario cities. In southern Ontario, a number of public transit agencies can be accessed by a single reloadable payment card called **PRESTO**. You can download the [PRESTO App](#) to view arrival/departure information.

## USE A PRESTO CARD TO TRAVEL AROUND THE GREATER TORONTO AREA (GTA), SURROUNDING REGIONS (DURHAM, HALTON, PEEL and YORK), HAMILTON AND OTTAWA.



### What is a PRESTO card and how does it work?

The PRESTO card is a contactless card that can save you money and time. You can load money onto the card at subway stations and stores like Shoppers Drug Mart. Every time you use public transit, you “tap in” by hovering the card above the PRESTO machine sensors. When you leave GO Trains and the subway, you need to “tap out” to avoid extra fees. The fare is then automatically deducted from the money you loaded onto the card. There is a \$6 charge for purchasing the card. Find locations for buying a PRESTO card [here](#). PRESTO cards can be used for: Brampton Transit, Burlington Transit, Durham Region Transit, York Region Transit, GO Transit, Hamilton Street Railway, MiWay (Mississauga), Oakville Transit, OC Transpo (Ottawa), Toronto Transit Commission (TTC) and Union Pearson Express.

You can also pay as you go for your fare by using your **credit or debit card** to tap the card reader when you board a bus or streetcar or when you enter the subway.

For people with **mobility issues** who are prevented from using public transit, the TTC provides a service called **TTC Wheel-Trans** which can also be accessed with a PRESTO card. Click [here](#) for more information on this service.

## THE PRESTOCARD CAN GIVE YOU ACCESS TO MULTIPLE TRANSPORTATION OPTIONS

### 1 Subway



There are four subway lines in the GTA: (1) Yonge-University, (2) Bloor-Danforth, (3) Scarborough, (4) Sheppard. Single adult fare is around \$3.35.

### 2 Streetcars



Streetcars in Toronto are powered by overhead electric cables. Riding the streetcar is similar to riding the bus. Single adult fare is around \$3.35.

### 3 Buses



Bus schedules vary by days of the week and times of day. Single fare is for adults is around \$3.35.

### 4 GO Trains



You can travel across the GTA and Hamilton using the GO Train. Minimum fare is around \$3.70 but will increase depending on distance travelled. Children under 12 travel for free

## TIPS

### Subsidized Fare

If you have a lower income and live in the City of Toronto, you may qualify for the Fair Pass Transit Discount Program. More details [here](#).

*\*If you live in Brampton or Mississauga apply for a discounted transit pass under the [Affordable Transit Program](#)*

### Additional Resources

Click these links to learn more:

- [Getting from Pearson airport to Downtown Toronto](#)
- [Getting around Toronto using the Subway or TTC](#)
- [Getting around the GTA using GO Transit](#)

Your fare is valid for 2 hours. During this time, there is no extra cost if you are switching between the subway, streetcars, and buses operated by the Toronto Transit Commission (TTC) (e.g., taking the subway then streetcar). The GO Train is not part of the TTC. To set your fare type on your PRESTO card, visit a Shoppers Drug Mart location or one of your transit agency’s Customer Service Outlets. **Transit fares are cheaper for children, youth and seniors.** To set your fare type on your PRESTO card, visit a Shoppers Drug Mart location or one of your transit agency’s Customer Service Outlets.

# 5A. TEMPORARY HOUSING

When you first arrive in Ontario, you'll likely stay in one of the following: government sponsored hotel accommodation; private hotel: hostel; short-term rental; a home with a vetted host family; an unverified host family; a friend or a family member.

	GOVERNMENT SPONSORED HOTEL	HOUSING HOST PROGRAM	PRIVATE HOSTEL
WHAT IS IT	Federally-funded hotel accommodation for up to 14 days for CUAET holders <b>only</b> in need of immediate emergency accommodation. Available on a one-time basis for CUAET holders who arrive in Canada no later than <b>March 31, 2024</b> . Please note that this type of hotel accommodation will end on <b>April 14, 2024</b> . Emergency accommodation is also temporarily available in municipally funded hotels located in the Greater Toronto and Hamilton Area (GTHA). This is an area which includes Toronto, Hamilton, Durham, Halton, Peel and York.	<a href="#">COSTI Immigrant Services</a> coordinates a Housing Host program within the Greater Toronto Area (GTA) connecting CUAET holders with vetted* hosts who have agreed to house CUAET holders for a temporary period of time. There are newcomer settlement agencies outside of Toronto who may also be able to connect you with a vetted housing host.	Private or shared rooms with or without a communal kitchen and with private or shared bathroom facilities.
HOW TO ACCESS	CUIAS provides welcome reception services at Toronto Pearson airport as well as hotel bookings for federally-funded hotels in Ontario. Service is available at the airport Terminals 1 and 3 from Monday-Sunday, 2pm - 2 am. Service is also available virtually via a 24-hour phone line: <b>1-888-557- 6133</b> , and by email at: <a href="mailto:welcomeon@cuias.org">welcomeon@cuias.org</a>	Families interested in being matched with a host family can contact <a href="mailto:housinghost@costi.org">housinghost@costi.org</a>	<ul style="list-style-type: none"> <li>• <a href="#">Orbitz</a></li> <li>• <a href="#">Hostel World</a></li> <li>• <a href="#">Booking.com</a></li> <li>• <a href="#">Expedia.ca</a></li> </ul>
PRICE	<ul style="list-style-type: none"> <li>• Free In-airport services end March 31, 2024. Virtual support service will be in place until April 14, 2024, but only to support those CUEAT newcomers staying at hotels.</li> </ul>	<ul style="list-style-type: none"> <li>• Very affordable</li> </ul>	<ul style="list-style-type: none"> <li>• \$50-\$75/night for shared dorms</li> <li>• \$100-\$150/night for private rooms</li> </ul>
PROS	<ul style="list-style-type: none"> <li>• The most vulnerable arrivals are prioritized</li> <li>• Settlement services available during hotel stay</li> <li>• Transportation provided to hotel</li> </ul>	<ul style="list-style-type: none"> <li>• You will receive settlement services support as part of the matching process with your host family</li> <li>• Ability to immerse yourself into Canadian way of life</li> <li>• More personalized living experience</li> <li>• Save money</li> </ul>	<ul style="list-style-type: none"> <li>• Extended stays available</li> <li>• Front desk provides information on local area</li> </ul>
CONS	<ul style="list-style-type: none"> <li>• Your hotel stay is limited to a one-time only, 2-week stay</li> <li>• You are not provided with free meals at the hotel</li> <li>• This emergency accommodation cannot be guaranteed for all arrivals</li> <li>• Priority will be given to women with children; the elderly; people with disabilities and unaccompanied minors</li> <li>• Please note that federally funded hotel rooms may be fully occupied. Have a back-up plan in place to find and pay for your own accommodation upon your arrival to Ontario.</li> </ul>	<ul style="list-style-type: none"> <li>• It may be challenging to adapt to the host family's attitudes, house rules and/or expectations with regard to your contribution to shared living expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Limited availability</li> <li>• No newcomer settlement services on site</li> <li>• Possible language barriers</li> <li>• Not really suitable for children</li> <li>• Inconsistent level of quality</li> </ul>

\*A "vetted" host means that the host will have undergone a police check, called a "Vulnerable Sector Check" (VSC), intended for individuals seeking volunteer opportunities (such as hosting in a private home) with vulnerable persons, such as recently arrived CUAET holders.

# 5B. TEMPORARY HOUSING

When you first arrive in Ontario, you'll likely stay in one of the following: government sponsored hotel accommodation; private hotel; hostel; short-term rental; a home with a vetted host family; an unverified host family; or a friend or a family member.

	SHORT-TERM RENTAL	PRIVATE HOTEL AND MOTEL
WHAT IS IT	Rental of all or part of a dwelling unit generally rented out for less than 28 days, found through an on-line hosting platform that may or may not take a fee for its services	Private self-contained rooms with or without kitchenettes and additional amenities (such as gyms or swimming pools) offering accommodation on a short term basis
HOW TO ACCESS	<ul style="list-style-type: none"> <li>• <a href="#">Airbnb</a></li> <li>• <a href="#">Airbnb (Monthly)</a></li> <li>• <a href="#">Kijiji</a></li> <li>• <a href="#">Vrbo</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Trivago</a></li> <li>• <a href="#">Expedia</a></li> <li>• <a href="#">Booking.com</a></li> </ul>
PRICE	<ul style="list-style-type: none"> <li>• Varies by location, amenities and whether the unit is private and self-contained or shared</li> <li>• \$75 to \$300+ per night</li> </ul>	<ul style="list-style-type: none"> <li>• Varies from \$150 to \$400+ per night</li> </ul>
PROS	<ul style="list-style-type: none"> <li>• Hosts are licensed by the municipality and are verified and insured through the company offering the on-line hosting platforms</li> <li>• Extended stays are possible</li> <li>• Furnished suites</li> </ul>	<ul style="list-style-type: none"> <li>• Privacy</li> <li>• Front desk support</li> <li>• Additional amenities</li> </ul>
CONS	<ul style="list-style-type: none"> <li>• Not all hosts will be verified</li> <li>• No newcomer settlement services will be available</li> <li>• In the longer term, rental costs will be much higher than renting an apartment and entering into a longer term lease agreement with the landlord</li> </ul>	<ul style="list-style-type: none"> <li>• Can be very expensive especially in larger centers</li> <li>• Limited availability depending on time of year</li> <li>• No newcomer settlement services offered</li> <li>• Possible language barriers</li> </ul>

**Important Note:**  
Please be careful in accepting accommodation offers from potential hosts that you may have met on-line, but who are not part of any formal Housing Host program and who have not undergone a vetting process through the police, as described on page 12 of this document. If you do match with an unverified host online through Facebook or by some other means, remember to not send them any money or provide them with any banking or other personal information before meeting them in person and viewing their home. Use your instincts to assess the safety of your situation. If you arrive by air at Toronto Pearson Airport, take a moment to connect with the [Canadian Ukrainian Immigrant Aid Society \(CUIAS\)](#) which is providing reception services for newcomers at the airport.

**Download this excellent guide entitled "Finding your home in Canada" by [Arrivein.com](#).** The guide contains valuable information about finding the right short-term and long-term accommodation to meet your needs.

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STEP 2

**MEETING YOUR DAY-TO-DAY NEEDS**



# 1. FINANCIAL ASSISTANCE

Several types of temporary income support are available to CUAET holders.

## COST OF LIVING IN ONTARIO:

The average cost of living in Ontario and indeed in Canada, is higher than in Ukraine and can vary significantly depending on the city you live in. Accommodation will likely be your biggest expense. Use a cost of living in Canada calculator from [arrive](#) or [wowa](#) to estimate your family's average monthly expenses.

### ONE-TIME TRANSITIONAL FINANCIAL ASSISTANCE – GOVT OF CANADA

CUAET holders **only** are eligible for a one-time non-taxable cash payment from the Government of Canada. To receive this financial assistance, you must be physically present in Canada, open a Canadian bank account and submit your application on-line. See below.

#### Who is eligible for transitional financial assistance?

- All individuals approved under CUAET who are in Canada and have a valid work permit, study permit, temporary resident permit or visitor record are eligible to apply.
- This is a universal payment to all CUAET holders, adults and children, and is not tied to any means test.

#### How long will CUAET visa holders be able to access the one-time direct payment?

- CUAET holders have to arrive in Canada no later than **March 31, 2024** to be eligible for the one-time financial assistance. They will then have until the final date of June 30, 2024 to apply.

#### How much is the one-time direct payment?

- Eligible adults (18 years and older at the time of the transitional financial assistance application) will receive a direct deposit of CA \$3,000 each, and CA \$1,500 per child (17 years and under at the time of the transitional financial assistance application).

#### How to apply?

- Applications must be submitted online through the Government of Canada's [online portal](#).

#### What is needed to apply?

- A bank account at a Canadian banking institution must be opened.
- The bank account should be in the same name as the name of the adult's temporary resident visa status document (work permit, study permit, temporary resident permit or visitor record).
- Parents or guardians can apply for their entire family.
- A SIN is not required to apply, however, most Canadian banks will require a SIN for tax and reporting services.

#### How long will the approval of payment process take?

- Payments are to be issued via direct deposit to your bank account within 5 business days of application submission.

**FINANCIAL CREDITS:** You may be eligible for financial credits from the federal government **once you file your first income tax return the year after you arrive in Canada**. For example, if you have children under the age of 18, you may be entitled to Canada Child Benefit (CCB) payments. If your income is below a certain threshold, you may also be eligible for quarterly Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit payments. See our [Tax Guide for Newcomers under CUAET](#).



### TEMPORARY INCOME SUPPORT – GOVT OF ONTARIO

Some Provinces, including Ontario, are providing temporary emergency income support for CUAET holders who are unable to afford basic living costs, such as housing and food. In Ontario, you may be eligible to receive up to \$733 per month if you are a single person. You may receive more if you have children. You and your family may receive financial support for up to 6 months. If you are eligible for emergency assistance, you will be issued a drug card to pay for part of your prescription drug costs.

#### How to apply?

- Only one application per family is necessary
- If you have a Canadian social insurance number (SIN), you can [apply online](#).
- If you do not have a SIN, contact your local [Ontario Works office](#)
- A worker from your local Ontario Works office will contact you via telephone within four business days of submitting your application
- They may ask for documentation to verify your application

#### What information is needed to apply?

- Housing costs, total family income, bank account information (if available), documentation confirming CUAET status.
- See what one Ontario region ([Peel Region](#)) has prepared for applicants

#### Payment details:

- Payment amount depends on existing rent obligations and income. You may be eligible to receive up to \$733 per month as a single person and more, if you have children. You and your family may receive financial support for up to 6 months.
- Payments will be transferred to your bank account
- If you do not have a bank account, payments can be transferred to a reloadable card that can be acquired via mail or at your local Ontario Works office.

## 2. PERMANENT HOUSING OPTIONS

There are many cities and regions across Ontario that may have more affordable housing options than Toronto. Many of these settlements have employment opportunities, vibrant communities and an active Ukrainian diaspora.

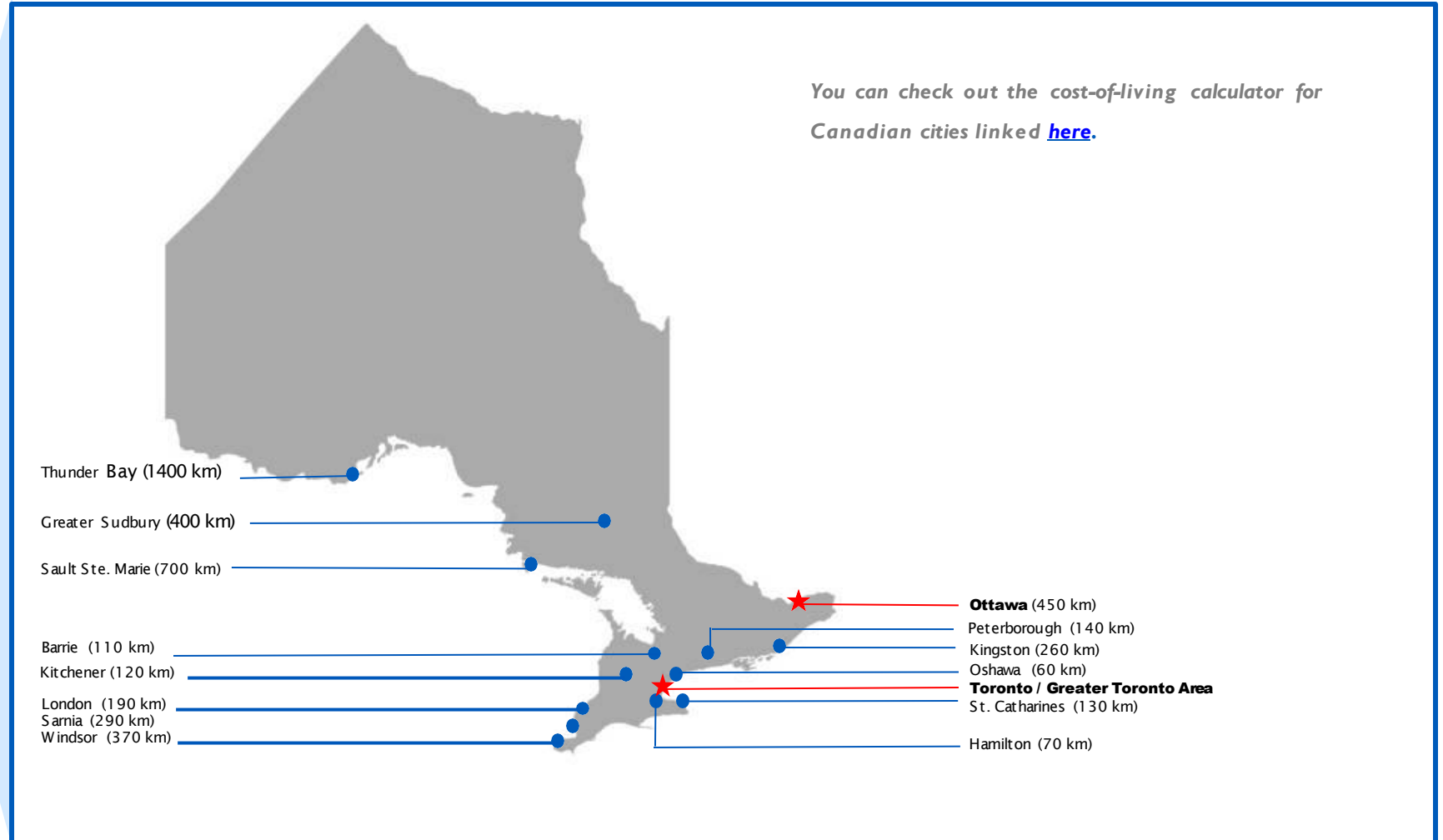
Ontario is a big province! It's 1.8x bigger than Ukraine in land mass but with the population of 14.6 million. Canada is home to 1.4 million Canadians of Ukrainian descent (Of this number, 28% live across Ontario, and 11% live in Toronto alone). For an introduction to Ontario for newcomers. See [here](#).



MAP OF CANADA

**The Greater Toronto Area (GTA)** consists of the City of Toronto & 4 regions: Durham, Halton, Peel & York) **Population 6,370,000**

We highlight some promising cities and their distances from Toronto below:





# FINDING A HOME IN ONTARIO

Finding permanent accommodation is a key step in your journey to make Ontario your new home.

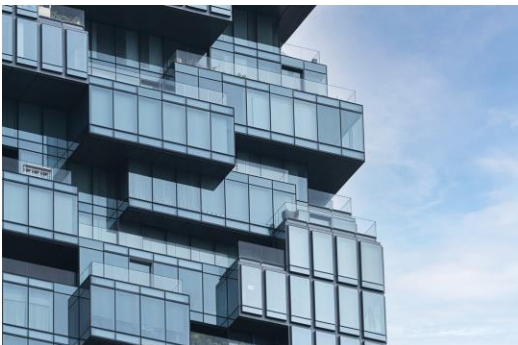
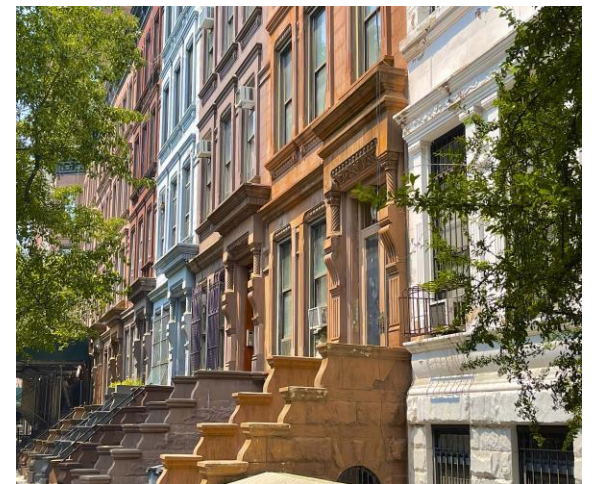
There are several housing options available in Ontario ranging from basement apartments, independent apartments and condos, to semi-detached and detached homes. Before choosing a home to rent, consider the type of neighbourhood you want to live in, access to public transportation, distance from the city centre, and most importantly, your budget.

## RENTING

[Renting your first home](#) can be challenging since most landlords will ask for a Canadian employment letter and credit history, which most newcomers don't have.

Read this article on [how to rent an apartment with no credit history or job letter in Canada](#) to explore ways to overcome this challenge.

Know your rights as a tenant and always inspect the property in person before signing a lease agreement or making a payment, to avoid scams. For information on your rights as a tenant in Ontario click [here](#). For information on rights and responsibilities for landlords and tenants click [here](#). For the Ontario Landlord and Tenant Act, questions and answers click [here](#).



# ONTARIO CITIES TO CONSIDER (1/2)

Check what these cities and regions have to offer and remember that there are active Ukrainian communities in each area mentioned that you can reach out to - all of which can be easily found on **Facebook**.

## City of Kitchener

**Population: 259,000**

### In Region of Waterloo

**Population (including Kitchener) 579,000**

Newcomer settlement services:  
[Immigration Waterloo Region](#)  
[Kitchener-Waterloo Multicultural Centre](#)

## City of Barrie

**Population: 158,000**

### In Simcoe County

**Population (including Barrie) 564,945**

Newcomer settlement services:  
[YMCA of Simcoe/Muskoka - Immigrant Services](#)  
[nsm Healthline](#)  
[Immigration Simcoe](#)

## City of Ste. Saint Marie

**Population: 76,000**

Newcomer settlement services:  
[Sault Career Centre](#)

## City of Peterborough

**Population 83,700**

Newcomer settlement services:  
[New Canadians Centre](#)  
[Welcome to Peterborough](#)

## City of Kingston

**Population 595,000**

Newcomer settlement services:  
[New to Kingston](#)  
[Immigrant Services of Kingston and Area \(ISKA\)](#)  
[Kingston Employment and Youth Services \(KEYS\)](#)

## City of Ottawa (Canada's capital city)

**Population 1,020,000**

Newcomer settlement services:  
[Ukrainian Canadian Congress – Ottawa Branch](#)  
[Catholic Centre for Immigrants](#)

## City of Oshawa

**Population 406,000**

### In Durham Region

**Population 700,000**

Newcomer settlement services for Oshawa and Pickering provided through Region of Durham:  
[Pickering Welcome Centre](#)  
[Durham Immigration - Ukrainian Settlement Services](#)  
[Durham Region Unemployed Help Centre](#)  
[Support for Ukrainians in Durham](#)

## City of Windsor

**Population 340,000**

### In Windsor-Essex County

**Population 422,650**

Newcomer settlement services:  
[Workforce Windsor Essex](#)  
[Multicultural Council of Windsor and Essex County](#)  
[New Canadians Centre of Excellence](#)

## City of Sarnia

**Population 72,000**

### In Lambton County

**Population 134,330**

Newcomer settlement services:  
[Sarnia-Lambton Local Immigration Partnership](#)  
[YMCA of Southwestern Ontario - Newcomer Settlement Program \(Windsor/Sarnia\)](#)

## City of Greater Sudbury

**Population: 166,000**

Newcomer settlement services:  
[Support for Ukrainian Nationals](#)  
[Timmins & District Multicultural Centre](#)  
[YMCA of Northeastern Ontario](#)

## City of London

**Population: 515,000**

Newcomer settlement services:  
[Immigration London & Middlesex County](#)  
[London Cross-Cultural Learner Centre](#)

# ONTARIO CITIES TO CONSIDER (2/2)

## York Region

Population 1,225,000

### City of Markham

Population 353,000

### City of Vaughan

Population 341,000

### Richmond Hill

Population 212,000

Newcomer settlement services:

[York Region Newcomer Services](#)

[Canadian Ukrainian Immigrant Aid Society \(CUIAS - North York office\)](#) -

[Central Health Line](#)

## Halton Region

Population 630,000

### City of Burlington

Population 195,000

### City of Oakville

Population 211,000

Newcomer settlement services:

[Halton Region - Supports for Ukrainian Newcomers](#) -

[Halton Multicultural Centre](#)

## Peel Region

Population 1,450,000

### City of Brampton

Population 682,000

### City of Mississauga

Population 722,000

Newcomer settlement services:

[Information for CUAET Holders](#)

[Immigration Peel](#)

[Peel Multicultural Council](#)

[Canadian Ukrainian Immigrant Aid Society \(CUIAS\)](#)

[Newcomer Centre of Peel \(NCP\)](#)

## City of St. Catharines

Population 137,000

### In Niagara Region

Population 424,000

Newcomer settlement services:

[Niagara Folk Arts Multicultural Centre](#) -

[Support for Ukrainians](#)

[Niagara Immigration Information](#)

[YMCA of Niagara Settlement Services](#)

## City of Toronto

Population 2,890,000

Newcomer settlement services:

[Canadian Ukrainian Immigrant Aid Society \(CUIAS\)](#)

[COSTI Immigrant Services](#)

[Jewish Immigrant Aid Services \(JIAS\)](#)

[City of Toronto – Help for People Fleeing Ukraine](#)

## City of Hamilton

Population 776,000

Newcomer settlement services:

[Ukrainian Welcome & Information Centre](#)

[Hamilton Welcomes Ukrainians](#)

[Hamilton Immigration Partnership Council \(HIPC\)](#)

[YMCA of Hamilton, Burlington, Brantford](#)

[College Boreal – Hamilton Access Centre](#)

## City of Thunder Bay

Population: 109,000

Newcomer settlement services:

[NWO Ontario](#)

[Thunder Bay Multicultural Association \(TBMA\)](#)

## 3. FINANCIAL SERVICES (1/2)

There are multiple financial institutions offering special banking packages for displaced Ukrainians. We list a few options here.

**Having a bank account is essential to satisfy your daily financial needs, build credit history and have a reliable option to save your money. A bank account is also generally required for employment (i.e., receive compensation); government services and to pay your bills.**



Information in select branches available in **Ukrainian language**

### Offers:

- CIBC Smart Account** for Newcomers with no monthly fee for 24 months
  - Unlimited *Interac* e-Transfer
  - Visa Debit
  - One free non-CIBC ATM withdrawal per month in Canada

**Promotion: receive \$400 within 7 months (if conditions met)**

- CIBC Credit Card** with no annual fee

More info about the offers [here](#).

Information online & in branch available in **Ukrainian language**

### Offers:

- No-fee Chequing Account**, including free cheques
- No-fee Savings Account**
- No-fee Debit Card** (\$500 daily ATM withdrawal limit & \$750 daily in-store withdrawal limit)
- Credit Card** – up to \$1,500 credit limit and no annual fee
- International Money Transfers** for no fee when sending money to Ukraine or neighboring countries

More info about the offers [here](#).

Information online & in branch available in **Ukrainian language**

### Offers:

- Performance Chequing Account** (no annual fee for 2 years, free small safety deposit box, can add a family member with no fee)
- No fee wires to Ukraine**
- Credit Card** with no annual fee

**Promotion: receive \$350 bonus (if conditions met)**

More info about the offers [here](#).

Information online & in branch available in **Ukrainian language**

### Offers:

- No-fee Chequing Account**, including free cheques
- No-fee Savings Account**
- No-fee eTransfers and ATM withdrawals**
- Credit Card** with the limit \$500-1500 with no annual fee
- Free International Money Transfers** to Ukraine
- Complimentary PRESTO card** with \$20 balance for transportation purposes

More info about the offers [here](#).

### How to Open a Bank Account

To open a bank account you'll need both of the following:

- Your temporary resident status document [IMM 1442]. This can be your visitor record, work permit, study permit or temporary resident permit; and
- Your passport.

Click [here](#) for information on how to open a bank account in Canada

Click [here](#) for information on banking in Canada

Click [here](#) for information on the way money works in Canada



## 3. FINANCIAL SERVICES(2/2)

There are multiple financial institutions offering special banking packages for displaced Ukrainians. We list a few options here.



Royal Bank

Information in select branches available in **Ukrainian language**

*Offers:*

1. **RBC Advantage Banking Account**
  - No monthly fees for one year
  - Unlimited debit transactions in Canada
  - Free e-transfer transactions
  - Free cheques
1. **RBC Credit Card** up to \$15,000 credit limit with no annual fee
3. **Safe Deposit Box** – free for up to two years

More info about the offers [here](#).



Information in select branches available in **Ukrainian language**

*Offers:*

1. **TD Unlimited Chequing Account for newcomers**
  - No monthly fees for one year
  - Unlimited transactions
  - Free interac e-transfer transactions
2. **No-fee Savings Account**
3. **Credit Card** with no annual fee (limits vary)

More info about the offers [here](#).



Select branches offer services in **Ukrainian language**

*Offers:*

1. **Chequing account** for no fee one year (includes unlimited *Interac* e-Transfers)
2. **No-fee Savings Account**
3. **Unlimited** no-fee international money transfers
4. **Free small safety deposit box** for a year
5. **Credit Card** with no annual fee (limits vary)

More info about the offers [here](#).



## 4. FOOD ACCESS

Food prices in Canada have gone up substantially. It is important to be aware of affordable grocery shopping options in Ontario and different ways to save on your grocery bill.



### AFFORDABLE GROCERIES

#### Ontario's Cheapest Grocery Stores:

- No Frills (same products can be 15%-20% less than in other supermarkets, all coupons can be tracked at [flashfood.app](http://flashfood.app))
- Longo's
- FreshCo
- Metro
- Real Canadian Superstore
- Giant Tiger
- B.J. Supermarket
- Dollarama or Dollar Tree (everything between \$1-5 dollars; have nonperishable foods only)
- Costco Grocery (members only warehouse – family membership \$60 per year. Products are sold in bulk, allowing more groceries at a lower price than regular supermarkets)
- Walmart – company policy to match the price of competitors on identical products

Avoid purchases at convenience stores like 7/11. Those are open 24/7 and as such costs to run the store are passed to the buyer with products having a 25% markup.



### TIPS & TRICKS

- Watch for price reductions using apps like [Flipp](#).
- Use coupons which you can find on websites like: [Canadian Free Stuff](#), [Save.ca](#), and [Extreme Savings Canada](#).
- Anything that is marked "Organic" will cost 30%-40% more.
- Take advantage of the reward points programs at available stores.
- Use price match policies; this means the grocery store will lower the price for you if you can find that an identical item is sold for cheaper at another store.
- Save on grocery costs by buying generic instead of brand-name items; larger cuts of cheaper meats and freezing the rest for another time; fewer prepackaged and preprepared items because they are always more expensive; frozen vegetables and fruit because they are cheaper.



### FOOD BANKS

#### What are Food Banks?

These are non-profit organizations that collect and distribute food for those in need. Food banks secure food donations through farms, corporate partners, and individuals.

#### How Food Banks Work

- Food banks are free
- Restricted to a specific geographic area (postal code)
- Supplies vary by organizations and donations
- Usually, one visit is allowed per month, and you receive 5-7 days worth of food



#### Documents Required for a Food Bank:

- Photo ID
- Proof of address
- Income records (usually voluntary)

The best way to reach a food bank is to **call them** and set up an appointment.

Find a food bank in Ontario [here](#). Here are a few links to food banks we found:

- **Toronto:** [Daily Bread Food Bank](#)
- **GTA:** [North York Harvest Food Bank](#)
- **GTA:** [The Mississauga Food Bank](#)
- **St. Catharines:** [Community Care St. Catharine's & Thorold](#)
- **Niagara:** [Project Share](#)
- **Ottawa:** [Ottawa Food Bank](#)
- **Ottawa:** [Kanata Food Cupboard](#)
- **Oshawa:** [Feed the Need in Durham](#)
- **Burlington:** [Burlington Food Bank](#)
- **London:** [London Food Bank](#)
- **Hamilton:** [Hamilton Food Share](#)

Did you know that the average cost of feeding a family of four in Ontario is \$1,287 per month and \$468 for a single person household?

## 5. CHILD CARE (1/2)

There are many full-time and part-time child care options to consider in determining how to best balance your care duties with work. Options range from nannies to licensed and unlicensed daycares, home daycares, and before and after school programs.

CHILD CARE TYPE	DESCRIPTION	HOW TO FIND	PROS / CONS
<b>Licensed home child care</b>	<p>Individual home child care providers are not licensed by the Ministry of Education. They are contracted by home child care agencies that are licensed by the ministry.</p> <p><u>These providers may care for:</u> infants, toddlers, preschool aged children, school aged children.</p> <p><u>They may offer:</u> full-day care, before and after school care, extended hours, overnight care.</p>	Click <a href="#">here</a> to find available Licensed child care.	<ul style="list-style-type: none"> <li>✓ Small group size</li> <li>✓ Child care fee subsidies that may be available</li> <li>× Waiting lists are common</li> </ul>
<b>Licensed child care centres</b>	<p>Child care centres operate in a variety of locations including workplaces, community centres, schools and places of worship.</p> <p><u>Licensed child care centres can care for:</u> infants, toddlers, pre-school and school-aged children.</p> <p><u>They may include:</u> nurseries, full-day care, extended hours care, overnight care, before-and-after-school programs.</p>	Click <a href="#">here</a> to find available Licensed child care.	<ul style="list-style-type: none"> <li>✓ Are government-regulated and inspected</li> <li>✓ Have activities designed for children at different stages of development</li> <li>✓ May have child care fee subsidies available</li> <li>× There's less individual attention</li> <li>× Waiting lists are common</li> </ul>
<b>Before-school and after-school care</b>	<p>Where there is sufficient demand, schools that offer kindergarten to grade six must also offer before-and-after-school programs. These programs complement the regular school day with a mix of exploration, guided independent activities, quiet times and outdoor play.</p>	Click <a href="#">here</a> to contact local school boards.	<ul style="list-style-type: none"> <li>✓ Keep kids safe outside of school hours</li> <li>✓ Opportunities for socialization and friendships</li> <li>× Focus on academics</li> <li>× More expensive than an in-home center</li> </ul>
<b>Unlicensed child care</b>	<p>Unlicensed child care providers are not allowed to care for more than five children, which includes:</p> <ul style="list-style-type: none"> <li>• the provider's own children under the age of four</li> <li>• no more than three children under the age of two</li> </ul>	Private arrangements between parents and a caregiver.	<ul style="list-style-type: none"> <li>✓ Small group size (than five children)</li> <li>✓ Many options</li> <li>× Child care fee subsidies are not available</li> <li>× Are not inspected by the Ministry of Education</li> </ul>

## 5. CHILD CARE (2/2)

Child care affordability will be improving in Ontario. There may also be a child care subsidy available to you in the region where you settle.

When compared to other provinces (such as Manitoba and Quebec), the cost of daycare in Ontario has been very expensive. Daycare costs are highest in Toronto with the average monthly cost for toddlers (children between the ages of 18 months and 3 years) being \$1578 and for pre-school age children \$1250. However, fees for child care in Ontario were frozen in March 2022, and since then fees for infant care have been cut by about 50%. However, finding affordable daycare in Ontario remains challenging because of limited availability.

**Through a newly formed national child care program in Canada, the provincial and federal governments have agreed to bring down the cost of licensed daycare across Canada to an average of \$10 per day by March 2026, and to create 86,000 new licensed child care spaces in Ontario.**

### Child Care Subsidies

Child care subsidies may be available to you through the city or region where you have settled. Contact your city or regional level of government to ask about your current or future eligibility for assistance.

Toronto contact [toronto.ca](https://toronto.ca) - "Apply for a Child Care Fee Subsidy"

In Durham Region contact [durham.ca](https://durham.ca) - "Child Care Fee Help (Subsidy)"

In Peel Region contact [peelregion.ca](https://peelregion.ca) - "Child Care Subsidy"

### Helpful Links

[Child Care in Canada: Types, cost and tips for newcomers](#)

[Canada's \\$10-a-day daycare program: A guide for families](#)



You may be eligible for provincial and federal child care fee subsidies, tax credits and tax-free monthly payments to help with the cost of raising your children when you start filing a yearly income-tax return with the Government of Canada. See our **[Tax Guide for Newcomers under CUAET](#)**.





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STEP 3

**SETTLING INTO YOUR COMMUNITY**

# 1. HEALTH CARE

**CUAET holders are eligible to apply for the Ontario Health Insurance Plan (OHIP) provided by the Ontario government upon arrival to Ontario.** This plan provides many medical services free of charge. See the outline of services offered below. Non-CUAET Ukrainian newcomers to Ontario **may** be eligible for OHIP coverage if they meet its eligibility criteria. Check your eligibility for a health card [here](#).

## OVERVIEW OF THE ONTARIO HEALTH INSURANCE PLAN (OHIP)



### What is OHIP and why is it important?

In Canada, it is critical to have a health care plan because medical treatment may be very expensive. Each province in Canada, including Ontario, administers its own health care plan.

Refer to *Documents of Life* on page 5 on how to apply for OHIP coverage. To learn more, click [here](#).

### What OHIP covers:

- ✓ Appointments with a family doctor (*In Canada, people have a family doctor who will see you for your general medical needs and if needed, will further refer you to a specialist. However, as a newcomer, you most likely will go to walk-in clinics for the first few months.*)
- ✓ Visits to walk-in clinics and some other health care providers
- ✓ Visit to a hospital emergency room
- ✓ Medical tests and surgeries
- ✓ Ambulance services
- ✓ Certain dental and eye surgeries performed at the hospital

Refer [here](#) for a full list of what OHIP covers.

### What OHIP does not cover:

- × Prescription drugs provided in non-hospital settings (by family doctor or walk-in clinic)
- × Dental services provided in a dentist's office
- × Eyeglasses, contact lenses
- × Laser eye surgeries
- × Cosmetic surgeries
- × Chiropractic services

For services not covered by OHIP, newcomers can buy private insurance.

Click [here](#) for more info.

Find out what OHIP covers when you're in another Canadian province temporarily. Click [here](#).



## Dental and Other Services for Youth and Seniors

### Dental Plan For Children

Healthy Smiles Program is a government-funded program that is designed to assist children and youth in low-income families, 17 years old and under.

#### Covered services include:

- Examinations/assessments
- Radiographs (X-rays)
- Preventive Services
- Restorative Services
- Endodontic Services
- Periodontal Services
- Prosthodontic Services
- Oral Surgery Services
- Anesthesia

### Dental Plan for Seniors

The new Ontario Seniors Dental Care Program is a government-funded dental care program. It provides free, routine dental services for low-income seniors who are **65 years of age or older. Services are similar to those described in the children's plan.** Dental prosthetics (prosthodontic services) will be partially covered.

To learn more about the Healthy Smiles Program, click [here](#).

To learn more about Ontario Seniors Dental Care Program, click [here](#).

Children and Youth under 19 and Seniors 65 years and older are eligible for free eye exams once a year. Click [here](#) for more information. Seniors 65 and over are also eligible for the Ontario Drug Benefit Plan (OFB). Click [here](#) for more information. OHIP also covers many drugs for anyone 24 years of age and younger who isn't covered by a private health plan. Click [here](#) for more information. The Trillium Drug Program is available to OHIP insured Ontarians who have high prescription drug costs compared to their income. Click [here](#) for more information.



## Wellbeing and Mental Health Counselling Services

- The [Canadian Centre for Victims of Torture \(CCVT\)](#) is a non-profit organization that can help you integrate into Canadian society. CCVT has doctors, lawyers and social workers who provide legal, medical and social services. CCVT also has English-as-a-Second-Language (ESL) classes, music and art therapy and support groups.
- [Connex Ontario](#) provides free and confidential health services info for people experiencing problems with drugs and alcohol, gambling or mental illness. Counselling is available in Ukrainian and Russian.
- [IG Vital Health Services](#) offers psychotherapy services that are performed by registered and licensed psychotherapists and psychologists. They are based in the Greater Toronto Area (GTA).
- [ReNu Counselling and Psychotherapy](#) offers counselling and psychotherapy services that are performed by a Registered Psychotherapist and Clinical Counsellor.
- For more information: <https://settlement.org/ontario/>

## 2. EDUCATION (1/2)

Ontario provides free primary and secondary education for children arriving on a CUAET visa. Non-CUAET arrivals need to check eligibility with their local school board.

### ENROLL YOUR CHILD IN PRIMARY AND SECONDARY SCHOOL\*

In Ontario, all children between the ages of 6-18 must attend school (either a publicly-funded, private, or home school). Children can attend a publicly-funded school for free regardless of their immigration status or the status of their parents. However, the rules are different for visitors to Canada. Non-CUAET Ukrainians with temporary resident status (including study permit and work permit holders) need to supply their local school board with certain documents to verify their child's eligibility for a free public school education in Ontario. Contact your local [school board](#) for more information.

There are two types of English-speaking school boards in Ontario: public school boards and Catholic school boards. Admission to Catholic schools generally requires a proof of Catholicity for parents and students. Public schools are available for everyone. For more information, click [here](#).

Before enrolling your children in school, the school boards will generally: (1) Assess their education level; (2) Decide what level they should be placed at and whether they need additional support (i.e., English or French language classes) provided by the school free of charge. Click [here](#) for information on how to get your child assessed for school support. Click [here](#) to find out when your child needs an individual education plan.

Private schools charge a fee or tuition to attend. Contact private schools directly to learn more.

#### Additional Information

**Free full-day kindergarten** is available for 4- to 5-year-olds in publicly funded schools in Ontario. Kindergarten is not mandatory. There are two levels of kindergarten in Ontario - Junior Kindergarten (JK) and Senior Kindergarten (SK). Kindergarten is a popular and cost-effective option for many working parents in Ontario. For more information about kindergartens in Ontario click [here](#).

For more information on who needs a study permit and how to apply, click [here](#).

Safety advice for children (5 to 8 years of age) in Ukrainian and English.

Click [here](#).

Public School	Private School
<p>The publicly-funded education system is broken down into three stages*:</p> <p><b><u>Primary school (also known as Elementary School) for ages 6-13</u></b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> choice of English, French and/or Catholic education</li> <li><input type="checkbox"/> typically begins in kindergarten and ends in Grade 8</li> <li><input type="checkbox"/> students will learn and understand the foundations of reading, writing and math</li> </ul> <p><b><u>Secondary school (also known as High School) for ages 14-18</u></b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> choice of English, French and/or Catholic education</li> <li><input type="checkbox"/> typically begins in Grade 9 and ends in Grade 12</li> <li><input type="checkbox"/> students will focus on their interests and prepare for graduation and beyond</li> </ul> <p><b><u>Post-secondary school</u></b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> for college, university and post-graduate students of all ages</li> <li><input type="checkbox"/> <b>you must pay for your tuition and books</b></li> <li><input type="checkbox"/> however, you may be eligible for a scholarship or a bursary to help you pay for your education through your specific institution. (See the next page for details)</li> </ul> <p>Learn more about:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Click <a href="#">here</a> on how to enroll your child in school</li> <li><input type="checkbox"/> Click <a href="#">here</a> on how to find elementary and secondary schools in your community</li> <li><input type="checkbox"/> Click <a href="#">here</a> for key dates in the school year</li> <li><input type="checkbox"/> Click <a href="#">here</a> to learn how to apply to Ontario's 23 publicly assisted universities, 24 colleges or more than 500 registered private career colleges and institutions</li> </ul>	<p><b>The government does not pay for private schooling.</b> You must pay for that on your own.</p> <p>Learn more about:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Private elementary and secondary schools <a href="#">here</a></li> <li><input type="checkbox"/> Private post-secondary schools <a href="#">here</a></li> <li><input type="checkbox"/> Private career colleges <a href="#">here</a></li> </ul>

#### There are 4 publicly-funded schools in and around Toronto that teach students in Ukrainian.

- The Toronto Catholic District School Board (TCDSB) runs 3 Ukrainian schools (St. Demetrius Catholic School, Josyf Cardinal Slipyj Catholic School, and St. Josephat Catholic School)
- The Dufferin-Peel Catholic District School Board (DPCDSB) operates one (St. Sofia Separate School) in Mississauga.
- [Saturday Ukrainian language schools](#) are available in many cities and towns across Ontario.

## 2. EDUCATION (2/2)

There are no tuition-free post-secondary schools in Canada. CUAET students and other temporary visa holders are not considered to be domestic students and are subject to higher level international student fees in Ontario. Ukrainian students in Canada with temporary resident status require a Student Visa to attend a post-secondary institution full-time.

### POST-SECONDARY STUDENT INFORMATION

CUEAT student visa holders and other temporary residents from Ukraine **are not considered to be domestic students in Ontario** and are subject to higher level international student fees. Some colleges and universities in Ontario do offer Ukrainian students scholarships based on academic merit and financial need and a few offer limited enrolment at domestic fee rates. The Ontario government is currently offering 2 modest scholarship programs for the 2023-2024 academic year for around 200 students impacted by “international tragedies”, namely **The Ontario-Ukraine Solidarity** and the **Remembrance Scholarships**. Contact your post-secondary institution’s financial aid office for more information on how to apply for these and other scholarships and grants.

Support for students from Ukraine varies greatly by province. For instance, starting in 2023, CUEAT holders studying in British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia will be eligible to pay domestic student fees. Consider study options elsewhere in Canada.

#### More info:

- Learn about applying to Ontario’s 23 publicly assisted universities, 24 colleges or more than 500 registered career colleges and institutions: **[Go to college or university in Ontario | ontario.ca](#)**
- Learn about **[Resources for students from Ukraine](#)**
- The **[Ukrainian Canadian Student’s Union \(SUSK\)](#)** is the non-profit coordinating body of Ukrainian Students’ Organizations (USOs) at post-secondary institutions across Canada.
- For SUSK info RE: student supports, click **[here](#)**

#### Other Programs:

- **Literacy and Basic Skills** (linked **[here](#)**) for adults looking to develop reading, writing and other skills.
- **General Education Development Certificate** (linked **[here](#)**) for adults to take the GED test as proof of high school level knowledge.

Ukrainian newcomers are eligible for both the English as a Second Language (ESL) and Language Instruction for Newcomers to Canada (LINC) language programs. Currently, LINC program eligibility for Ukrainians ends March 31, 2025. ESL classes are funded by the province and offered through School Boards whereas LINC classes are funded by the federal government. The ESL program is described above. For more information about LINC click **[here](#)**.

### LEARNING PROGRAMS FOR ADULTS

Adult Learning in Ontario offers language and career readiness programs for adults 19 years of age and older. These programs are available online and in person. Participants can attend on a part-time or full-time basis. For more overview information click **[here](#)**.

Program	Cost	Eligibility	Registration
<b>English as a Second Language (ESL)</b> for people looking to improve their English.	Free	<ul style="list-style-type: none"> <li>• CUAET visa holder</li> </ul>	Click <b><a href="#">here</a></b> to learn about the different kinds of ESL programs. Contact your nearest language assessment centre (linked <b><a href="#">here</a></b> ) to assess your language skills in English or French. Once completed, you will be given a list of programs you are eligible for to choose from.
<b>Academic Career Entrance</b> for adults looking to improve their knowledge for admission into college programs.		<ul style="list-style-type: none"> <li>• At least 19 years old</li> <li>• Colleges may have additional requirements</li> </ul>	Contact a college you are interested to complete an assessment with the institution to evaluate your skills and knowledge.
<b>Ontario Bridge Training Program</b> for people looking to continue their career in Canada.	Fees vary by institution	<ul style="list-style-type: none"> <li>• At least 18 years old</li> <li>• CUAET visa holder</li> <li>• English level proficiency of CLB level 7 or higher</li> </ul>	Review the following approved training programs to find one that meets your needs <b><a href="#">here</a></b> . Contact the organization to register.

**To work and attend school at the same time, you must have a permit for both. Check the [Government of Canada website](#) for more information.**

### 3. EMPLOYMENT(1/4)

See job search tips for Ukrainian newcomers and links to information about job readiness, job search and credentials transfers.

With your valid temporary resident status, your **\*open work permit** and your SIN number you can start work in Canada immediately. The open work permit allows you to work for almost **any employer in Canada** and is valid for **up to 3 years**, as long as your passport or other travel document and your biometrics are valid for the entire time.

\*To remove restrictions from your work permit, see Page 7 of this document.

Consider getting an initial survival-type job until you settle in and are able to search for a more suitable job in your field: [How to Find Survival Jobs As a Newcomer in Canada | Arrive \(arrivein.com\)](#) Understand that Canada has a large hidden job market and many available jobs are not publicly advertised. Instead, these jobs are filled through the employers' or recruiters' networks.

- See what government sponsored job retraining and recertification options are available to you.
- Get your credentials re-assessed.
- Get restrictions removed from your work permit to be able to apply for healthcare, agriculture, domestic work and childcare jobs. (See Documents of Life, page 6 of this Guide for details).
- Enroll in [English as a second language \(ESL\)](#) classes for free: [Adult Learning: English as a second language | ontario.ca](#)
- Join [LinkedIn](#). In Canada, LinkedIn is widely used as a networking tool by both jobseekers and employers.

Ukrainian newcomers who want to re-train for a new career may be eligible for financial support through the [Better Jobs Ontario](#) program. Second Career/Better Jobs Ontario is a cost-sharing grant provided to individuals looking to train for a new career. This grant may cover tuition, living expenses, transportation, books, childcare and more. It is provided based on need, and applicants may need to contribute to the cost of the training. Funding for programs that fall in one of the four priority streams will be fast-tracked. Follow the link or contact the Better Jobs Ontario Call Centre at 1-800-387-5656.

**Important tip:** Remember that you will have to renew your Ukrainian passport, if it is expiring, in order to submit an application to extend your work permit in Canada. Give yourself enough time to get your passport renewed before the expiry date of your current passport. If your status expires prior to submitting an extension along with a restoration application, you will no longer be eligible to work until the government makes a decision on your application.

To extend or change the conditions of your work permit, learn more [here](#).



*Giving back to the community (or volunteering) is usually well-regarded and valued in Canadian society. It can help you gain Canadian experience and learn the local culture and serves as a good way to meet other people and build your network.*



## 3. EMPLOYMENT(2/4)

See job search tips for Ukrainian newcomers and links to information about job readiness, job search and credentials transfers.



### ONTARIO GOVERNMENT EMPLOYMENT SERVICES & JOB SEARCH SUPPORT

The [Government of Ontario](#) provides targeted services to help Ukrainian newcomers connect with employers in the community. If you need help finding employment in Ontario, call **1-888-562-4769** to be referred to an agency that can help you.

[Employment Ontario](#) can help you find work or training. You can [make a free appointment](#) to speak with an employment counsellor that can help you identify the right career path to follow; prepare a Canadian style resume and cover letter; prepare for an interview; connect with employers that are hiring, and more.

The [Ontario Job Bank](#) is an employment service for people looking for a job and employers looking for workers in Ontario. If you are looking for a job, you can use the job bank to search for jobs near you. There is also a Canada-wide job bank established for Ukrainians called [Jobs for Ukraine](#) where you can search for employment.

#### MORE TIPS:

- Take extra care in accepting cash jobs on Facebook or other social media sites.
- Avoid employment without written agreements, set wages, set hours and unsafe work conditions
- Take advantage of [free on-line resources and guides for newcomers](#) looking to find work in Canada
- Know your employment rights, employment standards, and health and safety requirements. Summary available on this [site](#)

#### Are you interested in preparing for Permanent Residence status in Ontario?

[The Ontario Immigrant Nominee Program \(OINP\)](#) works in partnership with the Government of Canada through [Immigration, Refugees and Citizenship](#). The OINP recognizes and nominates people for permanent residence who have the skills and experience the Ontario economy needs, with the Government of Canada making the final decision to approve applications for permanent residence. Ukrainian applicants who are invited to apply based on [established program criteria](#) will benefit from expedited processing: <http://www.ontario.ca/page/coming-ontario-ukraine>



### NON-PROFIT SETTLEMENT EMPLOYMENT AGENCIES

The following are some public agencies that can provide you with free job search counseling and support. Listed agencies often hold workshops on resume writing, job readiness, job fairs, and more. Check their websites and social media pages (Facebook) for dates and location. Please note that settlement services will be offered to Ukrainians until March 31, 2025.

[The Canadian Ukrainian Immigrant Aid Society \(CUIAS\)](#) provides a wide range of free settlement services, including referrals for employment counselling for Ukrainian newcomers in Ontario. Depending on your location and needs, CUIAS can also refer you to other settlement service agencies located elsewhere in Ontario.

[ACCES Employment](#) provides a variety of job search services free-of-charge through physical locations in the Greater Toronto Area (GTA) only.

[JVS](#) is a non-profit organization in the GTA providing career exploration, job support employment recruitment, mentoring, job coaching and retention, as well as psychological, educational and vocational assessments and treatment services delivered virtually and in-person. They also offer Intensive English for Employment for newcomers and Canadian Workplace Communication.

[YMCA](#) has multiple locations in areas such as: London, Oshawa, Barrie, Durham, Hamilton, Ottawa. They offer a wide range of employment services to newcomers such as language assessment for skills upgrading or training opportunities.

[COSTI](#) offers free employer services, refugee services, workshops on developing interviewing skills, enhanced language training, and cybersecurity bridging programs, they have multiple locations in the GTA, and specifically offer settlement services, housing and job support to Ukrainian Newcomers to Canada.

*\*Pages 18 and 19 of this document list links to government and non-profit settlement/employment services across Ontario.*

## 3. EMPLOYMENT(3/4)

See job search tips for Ukrainian newcomers and links to information about job readiness, job search and credentials transfers.



### CREDENTIALS ASSESSMENT & TRANSFER

**The following are designated Educational Credential Assessment Organizations used by CIC to authenticate foreign credentials and determine the equivalent completed Canadian Credentials:**

Most Canadian employers will verify your academic credentials before hiring you. If you completed your studies in Ukraine, you must get your Ukrainian educational credentials assessed by a designated organization such as World Education Services (WES) or International Credential Evaluation Service (ICES) to prove their validity and equivalency to a Canadian credential. This is called an Educational Credential Assessment (ECA). To get your credentials evaluated you must submit an application with personal information (such as country of education, type of education, name of institution), pay the fees and wait the standard processing times at the following types of organizations:

**[International Credential Assessment service of Canada](#)** is an approved provider of credential assessment services for individuals applying to colleges in Ontario.

**[World Education Services](#)** assesses the educational credentials of individuals who have been displaced as a result of adverse circumstances in their home country. WES is offering ECAs to Ukrainians who are already in Canada. To get an ECA through the [WES Gateway Program](#), you must be referred to WES by a designated Canadian partner organization.

**[Comparative Education Service](#)** provides assessments for you so you can apply for employment or obtain the licenses you need to practice a profession in Canada.

**In Ontario, the government regulates over 100 professions and trades. To get the qualifications you need to practice your profession or trade, see resources below:**

- [Government of Ontario Guidance](#)
- [Trade Equivalency Assessment](#)
- [Access Centre](#) (the most comprehensive list for licensing bodies)
- [Apprenticeship Programs in Ontario](#)
- [Skilled Trades Ontario](#)

**If you are looking for freelancing opportunities or remote work sites, the following are good options:**

- [UpWork](#)
- [Fiverr](#)
- [Jobillico](#)
- [Jobspresso](#)

Use websites like [Eventbrite](#) and [Meetup](#) to locate industry-specific networking events near you. These events are good forums to find people from your field of work and strengthen your professional network.



# 3. EMPLOYMENT(4/4) AND EXPERT INSIGHTS FOR NEWCOMERS

See job search sites and tips. Access expert insights for Ukrainian newcomers.



## JOB SEARCH SITES

The following list of popular job sites can be used to find jobs in Canada:

[LinkedIn](#) is a professional network, utilized to find internships, jobs, connect and strengthen professional relationships. See tutorial [here](#) on how to create your profile, with additional beginner tips with example walkthrough.

[Workopolis](#) is a location specific national job board in Canada. You must create a profile and upload your resume prior to applying for jobs. Their website has a career guide section that provides resources on job search, resume writing and interviewing.

[Monster](#) is a global employment website; you can utilize the website to search for jobs globally. See [here](#) to learn how to narrow your job search, by location, skill, key words, job types, etc.

[Indeed](#) is a worldwide employment website for job listings. Access this [link](#) to get a tutorial on how to create an indeed account.

[CareerBuilder Canada](#) is an employment website founded in 1995 and with offices in the United States, Canada, Europe, and Asia. Access this [link](#) to learn how to optimize your job search and resume on CareerBuilder.

[Canadian Jobs for Ukrainians](#) Facebook group created by Red Seal Recruiting to connect employers with Ukrainians seeking work.



## EXPERT INSIGHTS

The *Expert Insights* program, launched by the Ukrainian Canadian Congress (UCC) in 2023, and continuing into 2024, is a series of free, open to all, bi-weekly [Ukrainian-language webinars](#) on a variety of important topics of interest to Ukrainian newcomers. Click the link above to see the range of topics covered. If you are unable to join the webinars live, they are recorded and uploaded on YouTube. The YouTube links can be found the day after the scheduled live webinar.



## INTERVIEW ETIQUETTE

The following are tips to help you prepare for a successful interview:

**When you have been invited for an interview, some best practices to take into consideration are:**

- **Research the company:** Look at their “About Us” section to get insight about their history, products and services, look at their media releases to gain insight updates and insight about what the company is doing in their community, who they are aligned with or if they have launched a new product.
- **Practice:** Rehearse common interview questions, record and videotape yourself to gain insights into your communication style, confidence, body language and professionalism.
- **Dress professionally:** For a formal workplace, ladies can wear dark colored attire, a dress with a blazer, pantsuits, skirt suits - keep it simple. Men can wear a dress shirt, blazer, matching pants, and a belt with comfortable loafers.
- **Prepare specific examples:** List specific instances from your work that aligns with the job description. Use the STAR Method (Describe the situation, tasks, actions you took, and the result of the situation you are describing).
- **Bring physical copies of your resume and references:** Use them to speak to your abilities and skills.
- **Create a list of questions to ask:** At the end of the interview, you can ask the interviewers about the role, their experience at the organization, or general next steps.

**Canadian Human Rights law prohibits employers from asking the following questions in an interview:**

1. Country or place of origin and citizenship status
2. Questions around your religion
3. Questions about your age, gender, sexual orientation, race or ethnicity
4. Your marital status or family structure
5. Mental, physical health and disability
6. Questions about pardoned offences

Read some tips for writing resumes and cover letters [here](#).



# Ukrainian Canadian Congress – Ontario Provincial Council (UCC-OPC)

## Local Branches and Member Organizations

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**Who we are:** The Ukrainian Canadian Congress – (UCC-OPC) is the voice of Ontario’s Ukrainian community and brings together under one umbrella Ukrainian Canadian organizations through the local UCC branches and affiliated organizations. [www.uccon.ca](http://www.uccon.ca) [www.facebook.com/uccontario](https://www.facebook.com/uccontario)

*UCC Toronto - UCC Ottawa - UCC Hamilton - UCC Niagara - UCC Durham Region - UCC Waterloo-Wellington - UCC London - UCC Windsor*  
Find a UCC local branch near you: <https://www.ucc.ca/ucc-near-you/>

*For local UCC branches, member organizations, organized communities & friends of Ontario Provincial Council with websites/Facebook pages, see below*

### **UCC Toronto**

[www.ucctoronto.ca](http://www.ucctoronto.ca)

[Facebook - UCC Toronto](#)

[Facebook – Dopomoha Toronto](#)

(resettlement info for Ukrainian newcomers)

[Instagram: @ucctoronto](#)

[Instagram: @dopomoha\\_toronto](#)

### **Barrie UNF/YHO Ukrainian National Federation Barrie and Simcoe County**

[Facebook – UNF/YHO Barrie and Simcoe County](#)

### **Ukrainian Community of Bradford**

[Facebook – Ukrainian Community of Bradford](#)

### **UCC Ottawa**

[www.uccottawa.ca](http://www.uccottawa.ca)

[Facebook – UCC Ottawa](#)

### **UCC Niagara**

[Facebook – UCC Niagara](#)

### **UCC Waterloo-Wellington**

[Facebook – UCC Waterloo-Wellington](#)

### **Ukrainian Community of Peterborough and the Kawarthas - UCPK**

[Facebook – Ukrainian Community of Peterborough and the Kawarthas](#)

### **UCC Hamilton**

[www.ucchamilton.ca](http://www.ucchamilton.ca)

[Facebook – UCC Hamilton](#)

### **UCC Durham Region**

[Facebook – UCC Durham Region](#)

### **Ukrainian National Federation – Sudbury Branch**

[Facebook – UNF Sudbury](#)

### **Thunder Bay**

[Facebook – Ukrainians in Thunder Bay](#)

[Facebook – League of Ukrainian Canadians Thunder Bay](#)

**\*See settlement agency links for the branch locations listed on this page – Pages 18 and 19 of this guide.**

