

British Columbia

Newcomers' Guide

to Resources and Services



WelcomeBC



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British Columbia

Newcomers' Guide

to Resources and Services

2021 Edition



WelcomeBC

Please note

2021 Provincial Edition: The information in this guide is up to date at the time of printing. Names, addresses, and telephone numbers may change, and publications go out of print, without notice.

This guide has been written using the Canadian Language Benchmark 4 (CLB 4) level to meet the needs of non-native English speakers.

To access copies of this guide

The *B.C. Newcomers' Guide* is available in Arabic, Chinese (simplified and traditional), English, French, Korean, Punjabi, and Tagalog. You can find it at welcomebc.ca.

Print copies are also available free of charge while quantities last. To order, fill in the resource order form at: welcomebc.ca/newcomersguides.

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(2021 Edition)

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Definitions

Agency – an organization that provides a service. For example, government agencies provide services to citizens. Real estate agencies provide service to people buying and selling homes.

Assistance – helping or giving a service to someone. This can be through money or special programs. People get assistance to find work, a place to live, or money for food. Assistance can be given by government or by social agencies.

Benefits – money or programs to help people when they are sick, do not have a job, or cannot take care of themselves. Employers provide benefits to workers. Governments provide benefits to citizens.

Credentials – proof that a person has the education, skills, and experience for a job.

Fraud – when a person lies, embellishes, exaggerates, or intentionally leaves out information to get something valuable.

Municipal (or local) government – the government of a town or city.

Professional – a person with a job that has special standards and rules. Professionals usually need an education related to the career. They may also have to join a professional group or organization, and must behave in a way that is approved of by the organization. If there are complaints against the professional, their organization will investigate.

Regional district – the level of government that provides services for several cities and towns in an area. This could include parks, recreation centres, water, sewer, and garbage pickup.

Scams – a scam is a lie people tell to trick someone into giving up something valuable, like money or personal information. Someone may say you owe money to the government, or that you need to verify your bank account number.

Service provider – an agency that gets money from government to provide specific services to people. For example, a settlement agency is a service provider that helps new immigrants settle in Canada.

Settlement agency – organizations that help newcomers to Canada settle in. They can help people find a place to live, a job, or an education. They can explain how things work in Canada, help people learn English, and help new residents settle into their new home.

Table of Contents, Index – a list of the information available in a book, and where to find it. The Table of Contents lists the chapter titles and is usually in the front of the book. The index lists all the information covered and the page number. It is at the back of the book.

Third party – a person or organization that is separate from an organization. For example, a software company may develop an app that works with a computer program. It is separate from the computer program, but delivers a service for it as a third party.



Using the B.C. Newcomers' Guide

The *British Columbia Newcomers' Guide to Resources and Services* has information to help you in your first few months living here.

- There is a Table of Contents at the beginning of this guide and an Index at the back. Use them to find information in the guide.
- If you see words you don't understand, check the Definitions at the beginning of each chapter.
- There is a list of abbreviations on page 137. An abbreviation is a short way to refer to something that has a long name. For example, Canadians often call a "Social Insurance Number" a "SIN".
- All websites are in English. Many organizations also provide information in other languages.

Please note: some information may have changed since this guide was published.

Newcomers' Guide videos

The WelcomeBC website has videos with information for people who are new to B.C. They are available in many languages. You can watch them on the WelcomeBC website. welcomebc.ca/newcomersvideos

Using apps to get B.C. Newcomers' Guide information

You can find the information in the B.C. Newcomers' Guide on an app for your mobile phone. The Arrival Advisor is a third party app. It is free, and available in many languages. arrivaladvisor.ca





Fraud and scams

Fraud and scams are when people lie to you to try and steal your money or your personal information. Fraud can also happen when someone lies, embellishes, exaggerates, or intentionally leaves out information.

Many Canadians have received phone calls or emails from scammers. Often, new immigrants are seen as easy targets for scams. Some scams promise that they can help you get into Canada, or get permanent residence status quickly. Some scammers will try to scare you. They may say you are doing something illegal, or you are in trouble with the government.

It can be difficult to tell the difference between a real government website, email, or letter, and a fake one. Scammers may send you emails, texts, and voice messages. They might say that you owe the Canadian government money, or ask for information like your bank account, credit card details, or Social Insurance Number.

The Canadian and British Columbian governments will never ask for private information or money by email or phone.

The B.C. government also provides information about recognizing and reporting immigration fraud and scams.

welcomebc.ca/Immigrate-to-B-C/B-C-Provincial-Nominee-Program/Immigration-Fraud-and-Scams

You can report a scam email, phone call, or letter with the Canadian Anti-Fraud Centre. Toll-free: 1 888 495-8501

Note: This office is in Central Canada. The phone number is answered between 7 a.m. – 1:45 p.m. Pacific Time.

The Canadian Bankers Association has information about protecting your bank accounts.

cba.ca – Search for “scam”

For more information about how to protect yourself from scams, see page 18.

Agencies to help newcomers

Most communities in B.C. have organizations to help new immigrants and temporary residents settle here. They are the best place to go to when you have questions about living and working in B.C. These services are free, and are usually offered in many languages.

The settlement agency in your community can help you with many things. They can help you:

- find a place to live
- find a job
- learn about getting your foreign credentials recognized
- improve your work skills and qualifications
- register your children for school
- get official documents and government services
- find government information, including federal and provincial immigration programs, visas, and permits
- find free language classes to learn and improve your English
- get legal help, or make a complaint about an agency or business



Find a settlement agency near you:

- Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students welcomebc.ca/temporaryresidents

Francophone settlement services

La coopérative d'immigration Le Relais Francophone de la Colombie-Britannique provides French language services to newcomers.

Vancouver area: 604 630-0316

Toll-free: 1 877 630-0316

vivreencb.ca

Translation and interpreting services

You may need help reading English documents. You may also need to translate documents from your own language into English. Ask your settlement agency for help. They can:

- translate simple documents
- help you read and write forms and documents
- interpret (do spoken translation)
- help you find professional translators

Settlement agencies **cannot** help you fill out legal forms.

Professional translation companies charge a fee. You may need to hire a professional translator or interpreter if:

- you are using legal documents
- your documents require certified translations

To find a translator or interpreter, visit the Society of Translators and Interpreters of B.C. website.

Vancouver area: 604 684-2940

stibc.org

Services for refugees and refugee claimants

Government-assisted refugees

Under the Government Assisted Refugees Program, refugees are referred to Canada for resettlement by the United Nations Refugee Agency or another referral organization. Government-assisted refugees receive support for up to 1 year from the date they arrive in Canada or until they can support themselves – whichever happens first. This may include accommodation, clothing, food, and help finding employment.

canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/government-assisted-refugee-program.html

Privately sponsored refugees

Groups of volunteers in Canada can privately sponsor refugees. They will help newcomers adjust to life here. The sponsorship group will:

- help find a place to live
- give financial support
- give social and emotional support
- give food and clothing

Sponsorship groups must support a refugee for 1 year after they arrive or until they can support themselves – whichever comes first. You do not need to pay your sponsor for these services. Sponsors are not allowed to ask you for money to help you resettle. cic.gc.ca – Search for “Private sponsorship refugees information”



Refugee claimants

If you do not have refugee status but want to seek asylum in Canada, there are steps you will have to take to file a refugee claim and obtain a hearing. You can contact Settlement Orientation Services for specialized supports to navigate the refugee claim process and get help with your immediate housing, medical, and income needs.

- Settlement Orientation Services at the Immigrant Services Society of BC (ISSofBC) issbc.org/our-services/sos-settlement-orientation-services

You can also contact your settlement agency.

- cic.gc.ca/english/newcomers/services/index.asp

For more information:

- canada.ca/en/immigration-refugees-citizenship/services/refugees/claim-protection-inside-canada.html
- Multi-Lingual Orientation Service Association for Immigrant Communities (MOSAIC). mosaicbc.org

The Interim Federal Health Program

The Interim Federal Health Program provides limited, temporary health-care benefits for specific groups of people in Canada who don't have provincial, territorial, or private health-care coverage. Protected persons, resettled refugees, and refugee claimants can apply for the program.

Learn more and apply on the website.

- For individuals cic.gc.ca/english/refugees/outside/arriving-healthcare/individuals.asp
- For refugees canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/services.html

To get coverage, your health care provider must be registered with the Interim Federal Health Program. Find a registered healthcare provider in B.C.

ifhp-pfsi.medavie.bluecross.ca/en/search-ifhp-providers

Resettlement Assistance Program

You may be eligible for assistance under the Resettlement Assistance Program. Programs and services include:

- loans to help travel to Canada
- assistance upon entering Canada
- counselling and cultural orientation
- general information and orientation
- referral to community resources
- translation and interpretation services
- language training
- job-related services

Each program and service has its own eligibility requirements. If you were sponsored as a refugee, contact your sponsoring organization to find out about settlement assistance. You can also get information on settlement assistance by contacting a service organization directly. canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/government-assisted-refugee-program/providers.html

Information for refugees

- Legal Aid BC lss.bc.ca/publications/pub/refugee-hearing-preparation
- Refugee Readiness Hub bcrefugeehub.ca
- Refugee Health – Vancouver refugeehealth.ca



i Where to go for more information

Search online

You can use the internet to look for work, find housing, buy new or used items, translate simple sentences, and meet new people. Most of the links in this guide are to governments, or organizations funded by government.

Libraries and many public places have free wireless internet (WiFi). Many coffee shops also have WiFi for customers. Hotels and motels usually have free WiFi for guests. For more information about home internet services, see page 38.

If you don't have a computer, tablet, or smartphone, you can use a public computer at the library. Most public libraries have computers you can use for free. Your community may have an internet café or gaming café where you can access the internet on public computers.

Visit your settlement agency. Their services are free, and they can help you learn about your new community.

Find a settlement agency near you.

- Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp

- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students

welcomebc.ca/temporaryresidents

- Download the Arrival Advisor app to your smartphone. Use it to find settlement information and community resources. The app is available in English, French, Arabic, Chinese (Simplified and Traditional), Korean, Punjabi, and Tagalog.

arrivaladvisor.ca

BC211

BC211 can help you find government and community services you may need. These include counselling, employment, child care, financial assistance, food, senior services, housing, legal services, immigrant services, education, arts and culture, recreation, health services, and support groups. The service is free, confidential (private), and is available in many languages.

Toll-free: 2-1-1

bc211.ca



i Where to go for more information *(continued)*

About your community

- You can get lots of free information at your local library. There are books about your community, B.C., and Canada. You can also find maps, newspapers, magazines, and DVDs. Libraries often hold classes, educational talks, and social events. NewToBC has information about public libraries and services for newcomers.
newtobc.ca
- Go to the municipal government office. It may be called “town hall” or “city hall”. You can get information about parks, recreation centres, and activities in your community.
civicinfo.bc.ca/municipalities
- Regional districts may have information about parks and recreation.
civicinfo.bc.ca/regionaldistricts
- Visit your local tourist information centre. It has maps and information about things to do and see in your community.
helloworld.com/plan-your-trip/visitor-information-services

About British Columbia

- WorkBC is a provincial government website with information about finding a job and working in B.C.
Toll-free: 1 877 952-6914
workbc.ca
- WelcomeBC has information about working, studying, and settling in B.C. It is a provincial government website with information on B.C. immigration and the BC Provincial Nominee Program.
WelcomeBC.ca
- Service BC has information about provincial government services.
Toll-free: 1 800 663-7867
servicebc.gov.bc.ca
- The provincial government website has information about services, programs, and life in B.C.
gov.bc.ca/gov/content/home
- BC Stats has information about B.C.’s economy and population.
bcstats.gov.bc.ca
- HelloBC has information about exploring British Columbia.
helloworld.com

About Canada

- Immigration, Refugees and Citizenship Canada has information on Canadian laws, health care, and settlement services.
cic.gc.ca/english/resources/publications/welcome/index.asp
- Service Canada helps people access federal government services and benefits.
servicecanada.gc.ca/eng/home.shtml



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Definitions

Avalanche – when a large amount of snow, ice, or rocks falls down the side of a mountain.

Appointment – a meeting that has been set up ahead of time. You may make an appointment to see a doctor or dentist, repair something in your home, take a class, or attend a job interview.

Cannabis (marijuana) – a drug taken for medical reasons and for recreation. In 2020, cannabis use became legal for Canadian adults.

Disabilities – physical, mental, or developmental conditions that limit a person’s ability to work, move, or do activities in their daily lives.

Emergency – an unexpected and dangerous situation that people must respond to very quickly. Emergencies include avalanches, earthquakes, fires, floods, or very bad weather.

Emergency preparedness – getting ready for an emergency ahead of time. This means having food, lights, batteries, and supplies ready in case of an emergency (for example, if the electricity stops for several days or weeks).

Fraud – when a person lies, embellishes, exaggerates, or intentionally leaves out information to get something valuable.

Helmet – a hard hat people wear to protect their heads in case they fall or get hit on the head. People riding motorcycles, scooters, and bicycles must wear helmets. These are often called “bike helmets”.

Mobility aids – things that can help a person move around. This includes wheelchairs, walkers, and walking canes.

Multiculturalism – when a country values many cultures. People celebrate many different cultures. Ethnic diversity is valued in Canada and is a benefit to all citizens.

Scams – a scam is a lie people tell to trick someone into giving up something valuable, like money or personal information. Someone may say you owe money to the government or that you need to verify your bank account number.

Single-parent family – a family with 1 adult taking care of his or her children. In some families, the parents may be divorced, and 1 parent may have custody (responsibility) for the children. A parent may have died, or a man or woman may have decided to have a child on their own, without a partner.

Tip – extra money paid to workers who provide personal services. This includes taxi drivers, servers in restaurants and bars, hairdressers, etc. Tips are usually between 10% and 20% of the total bill. Canadians often give tips when the service has been good.

Tsunami – a giant wave in the ocean that is usually caused by an earthquake. The wave can flood the shore and destroy nearby towns, cities, or roads.

Volunteer – a person who gives their time for free to help others. Many organizations use volunteers to help provide service. Volunteers do not get paid for their work.



Indigenous peoples

There are more than 1.6 million Indigenous peoples in Canada, and more than 600 different Indigenous communities. Just over 200 of these communities are in British Columbia. About 80% of Indigenous peoples in B.C. live outside of Indigenous communities, in towns and cities across the province.

The people who are Indigenous to Canada belong to 3 groups – First Nations, Métis, and Inuit. First Nations people have lived in B.C. since time immemorial, which means before memory or record. Tens of thousands of First Nations people were here when Europeans arrived and colonized B.C. in the mid-18th century. The Métis people are of mixed European and First Nations ancestry. They are a distinct people and Nation. The Inuit are from the northern regions of Canada.

There are many stereotypes and prejudices toward the people who are Indigenous to Canada. This comes from the history of how European settlers treated the Indigenous peoples.

Indigenous peoples and European History

Long before the first Europeans came to North America, the Indigenous peoples of the country now called Canada managed their lands with their own systems of government, laws, traditions, and economies. They had (and still have) their own languages, ceremonies, traditions, cultures, and spiritual beliefs.

When explorers arrived in North America, their countries were fighting for power and control over land all around the world. Many of the settlers here did not recognize Indigenous peoples at all, or their laws, governments, cultures, beliefs, or relationships.

In 1867, the Government of Canada was formed. The government created the Indian Act, which was a law governing Indigenous peoples. It controlled every aspect of their lives and tried to erase their cultures and ways of life. Indigenous peoples have always fought against the oppression of the Indian Act and colonization, and for the recognition of their rights. Amnesty International, the United Nations, and the Canadian Human Rights Commission have called the Indian Act a human rights abuse.

One of the darkest periods in the history of Canada was the creation of residential schools, which aimed to destroy the culture of First Nations, Métis, and Inuit peoples. The Government of Canada took thousands of Indigenous children away from their homes and families. They were put in schools far from their homes. They had to learn English and were stripped of their language, culture, and Indigenous identity. Most children suffered terrible abuses at the schools. The last official residential school closed in 1996.

The lasting damage and trauma caused by residential schools – and many other examples of injustice and racism in Canada's history – still negatively affect Indigenous peoples, families, and communities today, as well as the country as a whole.

Recent history and reconciliation

In recent years, governments across Canada have recognized how their actions have hurt First Nations, Métis, and Inuit peoples. In 2008, the Government of Canada created the Truth and Reconciliation Commission to begin to look at and recognize the injustices against Indigenous peoples across the country. For more information, visit the commission's website.

trc.ca



In 2007, the United Nations General Assembly adopted the United Nations Declaration on the Rights of Indigenous Peoples (UN Declaration, or UNDRIP). The UN Declaration has been adopted by 148 nations. It emphasizes Indigenous peoples' rights to live in dignity, to maintain and strengthen Indigenous institutions, cultures, and traditions, and to pursue self-determined development in keeping with Indigenous needs and aspirations. un.org/development/desa/indigenouspeoples/declaration-on-the-rights-of-indigenous-peoples.html

In November 2019, the B.C. government passed a law to implement the UN Declaration, which the Truth and Reconciliation Commission said governments in Canada should fully adopt and implement as the framework for reconciliation with Indigenous peoples.

The Declaration on the Rights of Indigenous Peoples Act means the B.C. government has to recognize and respect the human rights of Indigenous peoples. With this law, the government has promised to work with Indigenous peoples to create an action plan that will help build a better future for Indigenous peoples and everyone in B.C. declaration.gov.bc.ca

Indigenous peoples today

Although the colonial governments of Canada tried to destroy Indigenous peoples' connections to culture, traditions, economies, laws, and rights to the land, those connections remain strong today. Indigenous peoples are restoring culture and languages that were almost lost because the government tried to erase them through the residential school system and colonial government policy. Indigenous peoples have fought to keep their cultures alive, and today they raise

children to be proud of their cultures and identities. There are many celebrations and festivals in communities that welcome non-Indigenous people.

Traditionally, some First Nations leadership was passed down through a family (hereditary). Under the Indian Act, the Canadian government created "bands" – a different form of government that was imposed on First Nations. Who can be a member of the band is defined by the Government of Canada, not a First Nation. Many bands now have an elected council, called a "band council" and an elected chief. Today, hereditary leadership still exists in many Nations, and some bands have both hereditary and elected chiefs, leaders and matriarchs. Many elected band councils manage education, band schools, housing, water and sewer systems, roads, and other community businesses and services.

Some First Nations communities now have self-government agreements. Self-government means First Nations can take control of and responsibility for decisions affecting them. These can include making laws, deciding how to spend money, raising money through taxation, delivering programs, and building economic opportunities.

In many parts of Canada, First Nations signed treaties (contracts with the government) that gave new settlers rights to the land. Very few treaties were signed in B.C. In fact, 95% of B.C. is on First Nations land that never had a treaty agreement. Today, people recognize this issue. For example, you may hear someone begin an event in B.C. by saying, "We would like to acknowledge the territory of the Coast Salish people." This recognizes that First Nations people did not give up their land or legally sign it away to Britain or Canada.



Surprisingly, most non-Indigenous people living in Canada do not know much about Indigenous peoples, their histories, cultures, and ways of living. Although this is starting to change, there are many reasons for this lack of knowledge.

- For many years, the government policy was to assimilate (absorb) Indigenous peoples into Canadian society, so they would lose their unique identities as First Nations, Métis or Inuit.
- Many First Nations people have lived on reserves (communities) far from Canadian cities.
- The Canadian school system has not taught students about Indigenous peoples and their real history.
- Often Canadians only hear about Indigenous peoples through the media. Most of these stories are about Indigenous peoples protesting for their rights. These are often described as “negative” actions. Frequently the media do not try to reflect the truth as known by Indigenous people.

The language we use when talking about Indigenous topics in Canada is important. Some Indigenous peoples used to be called “Indians” or “Natives.” Today, most Indigenous peoples identify these words with government oppression. This is not an acceptable way for non-Indigenous people to refer to Indigenous peoples. It is best to ask an Indigenous person what terms they prefer.

Cultural appropriation happens when someone takes something from another culture to use for their own benefit, with the original meaning or cultural importance lost or changed. Non-Indigenous people have taken important symbols and traditions sacred to Indigenous peoples and used them to sell products and make money. This is considered stealing and should not be done.

For more information

- Indigenous Peoples of British Columbia gov.bc.ca/gov/content/governments/indigenous-people
- The City of Vancouver has written a guide for newcomers. vancouver.ca/files/cov/First-Peoples-A-Guide-for-Newcomers.pdf
- Indigenous Tourism BC has travel information, events, and ideas. You can plan a culturally rich vacation that supports B.C.’s Indigenous travel industry. indigenoustravel.com
- The Aboriginal People’s Television Network (APTN) is a cable television network in Canada that produces and broadcasts programs by and for Aboriginal people. aptn.ca
- The Government of Canada, Crown-Indigenous Relations and Northern Affairs Canada rcaanc-cirnac.gc.ca



Social customs

Canada is a multicultural country. Canadians come from many different countries, and people are proud of their traditions and history. All cultures belong in Canada, and all Canadian citizens are equal.

In Canada, you may find that people speak and behave differently from people in the country you came from. You may not understand why people say or do some things. You may disagree. You may feel confused or embarrassed. You may feel that the other person is not kind, or polite. This might happen because you do not understand Canadian society yet, or because Canadians do not understand yours.

Try to learn more about Canadian social customs. You can learn by watching how people behave together. Talk to people, make new friends, and ask questions. Most Canadians will be happy to answer your questions and learn about the customs from your home country.

You can also talk to the people at your settlement agency. Find a settlement agency near you.

- Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students welcomebc.ca/temporaryresidents

Marriage, divorce, and families

Marriage is a legal agreement between 2 people. In Canada, marriage can also have a religious meaning, but not always. Marriage laws apply to everyone who lives in Canada. Under the law, both people in a marriage are equal. Marriages between 2 men, 2 women, and transgendered people are legal in Canada.

Many people choose to live together without getting married. This is called a “common-law” relationship. Common-law partners have the same rights and responsibilities as married couples. Couples receive common-law status after living together for a certain period of time.

You do not have to be a Canadian citizen to divorce in Canada. Either partner can apply for a divorce. People in Canada often speak to a lawyer to start a divorce.

For information about finding a lawyer in Canada, see *Using a Lawyer* on page 113. You can also visit a Justice Access Centre to get free legal information about starting a divorce.

gov.bc.ca/gov/content/justice/about-bcs-justice-system/jac

Many Canadians are in single-parent families. The children live with either their mother or their father. Some children may live with other family members, like grandparents. Sometimes this is because the parents have separated or divorced. Sometimes it is because 1 parent has died. Single parents may marry or have a relationship with another single parent. They live with their children in the same house. These are called “blended families”. Blended families have children from different families living together.

Smoking and vaping

It is against the law to smoke cigarettes in public buildings in B.C. In many communities, it is also against the law to smoke near the doors and windows of a public building. This includes office buildings, stores, restaurants, and bars. In some communities around B.C., it is also against the law to smoke in public spaces such as parks.

gov.bc.ca/gov/content/health/keeping-bc-healthy-safe/tobacco-vapour

B.C.'s smoking laws also apply to vaping (using e-cigarettes). You must be 19 to buy vaping products, and you are not allowed to use them in public buildings, at workplaces, or near doors and windows.

gov.bc.ca/gov/content/vaping

Alcohol and cannabis

You can only drink alcohol (liquor) in public in certain places, such as the bar or restaurant where you bought it. Most towns and cities in B.C. do not allow alcohol in public parks. In B.C., you must be at least 19 years old to purchase alcohol. There are also very strict rules about drinking alcohol and driving. For more information about drinking alcohol and driving, see page 99.

Cannabis (marijuana) has been legal in Canada since October 2018. People are allowed to use cannabis if they get it from legal sources. You must follow laws to buy and use cannabis

legally. In B.C., you are not allowed to smoke inside public buildings, or near doors and windows. You are also not allowed to use cannabis at playgrounds, sports fields, skate parks, and other places where children play. Like alcohol, there are very strict rules about using cannabis and driving.

cannabis.gov.bc.ca

Personal titles

Most of the time, Canadians are casual, informal, and polite. Being informal is not considered rude or disrespectful. People usually call each other by their first names. This can change with the social situation. For example, you should call employers, clients, or doctors by their title ("Mr." for a man, "Ms." for a woman, "Mrs." for a married woman, "Dr." for a doctor). If you are comfortable with the person, you can ask if you can use their first name.





Appointments and time

Canadians believe it is rude to be late. You should never be late for a professional appointment (for example, with a doctor). You may lose your appointment and have to pay a fee.

Sometimes, you may have delays or schedule problems. You may find you cannot arrive on time for an appointment. If this happens, you should cancel the appointment as soon as possible. Call the office and tell them you need to cancel and find a new time for the appointment. Some offices have strict rules for cancellation. You must cancel at least 1 or 2 days before the appointment. If you do not cancel before this time, they may charge you a fee. Ask about the rules for cancelling when you make the appointment.



Personal privacy

Canadians usually respect privacy. Some people believe that it is rude to ask questions about the money they earn, religion, sexual orientation, age, what they own, or who they live with. However, it is not the same for all Canadians. Many Canadians are very open about this information. The best way to learn is to watch how other Canadians talk to each other.

Telephones

There are 2 kinds of telephones: land lines and mobile phones (also called cellular phones or cellphones).

- Land line phones are connected to a wire in your home. You pay a fixed monthly fee for all local calls. Many plans include long-distance calls within Canada. There may be extra fees for long-distance calls (calls to phones outside of B.C. or Canada). These fees can be very high. Some phone companies have special international calling plans. With the plan, there is no extra fee for international calls to certain countries. Cordless phones are the same as a land line. They have no cord, but you can only use them inside the house. They are not the same as a mobile phone.
- Mobile phones are small phones you can use anywhere. Mobile phones use telephone networks. “Smartphones” also have data. You can use the internet and text messaging. Mobile phone plans in Canada can be expensive. There are many different mobile phone plans. Each plan includes different services and fees.
 - Prepaid plans (also called “Pay-As-You-Go”)
 - ♦ You do not sign a contract. You pay for the service before you use it.
 - ♦ You buy a certain number of calling minutes and internet data. When you have used them up, you buy more.



- ◆ If you use all your minutes and data, your phone will stop working. You must pay for more minutes and data before it will work again.
- ◆ After you buy mobile phone minutes and data, you must use them before a certain date. If you do not use them before the end of the term, they will expire (be cancelled). Mobile phone minutes and data usually expire 1 year after purchase.
- Monthly contract
 - ◆ You can cancel your contract after 2 years with no cancellation fees – even if you have agreed to a longer term. <https://crtc.gc.ca/eng/phone/mobile/code.htm>
 - ◆ You pay to use a certain number of minutes and internet data each month. If you use more, you will be charged extra.
 - ◆ The company will check that you have a good credit rating (a history of paying your bills on time). If you are new to Canada, you may not have a credit history here. That could affect your credit rating. For information about credit ratings, visit the Equifax website. consumer.equifax.ca/personal/education/
 - ◆ Many companies will offer you a new phone if you sign a contract. The cost of the phone is included in your monthly bill. It may be cheaper to buy your own phone, or to use a phone you already own.
 - ◆ Many contracts offer a special price for families with several mobile phones.
 - ◆ You may see advertising that says you can save money if you change phone companies. This may be true, but you need to be careful. Most companies

charge a fee to cancel your contract early. The fee can be very high.

- ◆ Make sure you review all the costs carefully before you sign a contract with a mobile phone company.
- ◆ Choosing a phone plan can be confusing. You should take your time and compare plans to find the right one for you. Talk to people and ask for recommendations. You can also search for plans and reviews online.

Long-distance calls

Some telephone contracts (both land line and mobile) include free long-distance calls to other countries. You may need a plan if you make a lot of long-distance calls. Check with different telephone companies to see who will give you the best deal. You may be able to make long-distance calls using internet-based calling apps.

Some telephone numbers are toll-free. You do not have to pay to call these numbers. Toll-free phone numbers usually begin with 1 800, 1 855, 1 866, 1 877, or 1 888.

Numbers beginning with 1 900 are not toll-free. You have to pay to call these numbers. They are often very expensive.

Phone cards

Phone cards let you buy minutes for phone calls. You can buy a card to make local calls on a mobile phone, or to make international calls on mobile and landline phones. Phone cards usually cost \$5, \$10 or \$20. The price is based on the number of minutes you buy and if you are calling within Canada or another country. Each company charges different rates for their phone cards.

There are no regulations for phone cards in Canada. Before you buy a card, make sure you understand the terms.

- Are there extra fees to connect your card?



- Is there a minimum price for every call (no matter how many minutes you talk)?
- Is there an expiry date (when the card will no longer work)?
- Are there times of day when you cannot use the card?
- Is there a customer service phone number, in case you have trouble with the card?

You can buy phone cards in many drugstores, supermarkets, and convenience stores. When you have used all the minutes, you will have to buy a new card.

Personal safety

Canada does not have a high crime rate. However, it is still important to protect yourself and your belongings. Thieves can steal physical belongings, such as a wallet or a bicycle. Thieves can also steal your personal information. They can use your personal information to commit a crime or steal your money. This is called identity theft. Keep important documents and information – such as your passport, Social Insurance Number, credit cards, and bank account number – in a safe place.

Lock your home, car, or bicycle. Do not hide extra keys outside your home. Do not leave valuable things where someone can see them.

Fraud and scams

Tricking people into giving money is called “fraud” or “scamming”. Scammers may pretend to sell something. After you give them the money, they don’t give you what you paid for. People can try to scare you into thinking that you owe money to the government, and that you will be in trouble if you do not pay them. Some scammers may try to make you feel sorry for someone and help by giving them money.

If you think someone may be trying to scam you, call the police. Many organizations will post information about scams that use their names. For example, if someone says they are from the federal government and you owe money, visit the Canada Revenue website. They will post information about scams. canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html

Scammers use the internet, text messages, and telephones to find people. They will also use emergency situations like a natural disaster or a pandemic to trick or scare people into giving them money.

When you are new to Canada or are trying to immigrate here, people may try to trick you with immigration fraud and scams. The B.C. government has information about recognizing and reporting immigration fraud and scams. welcomebc.ca/Immigrate-to-B-C/B-C-Provincial-Nominee-Program/Immigration-Fraud-and-Scams

Online fraud and scams

Most people in Canada use the internet to find jobs and housing, shop, do online banking, borrow library books, communicate with people, find information, and join activities. But there can be problems with the internet. Thieves try to steal your money or personal information. Some criminals use the internet to connect with children and hurt them.

It is important to protect yourself, your family, your money, and your information when you are online. The Royal Canadian Mounted Police (RCMP) website has information about online crime. rcmp-grc.gc.ca/cycp-cpcj/is-si/index-eng.htm

Talk with your children about internet safety. For most children, social media is an important part of their lives. You may want

to stop your children from using it. However, this is hard for parents to control. It may be easier to talk to children and teach them about safety instead. The Royal Canadian Mounted Police (RCMP) has information to help parents keep children safe online. rcmp-grc.gc.ca/cycp-cpcj/is-si/io-cl-eng.htm

It can be very easy to give personal information away by mistake. The Canadian government has information about how to protect your personal information. priv.gc.ca/en/for-individuals/

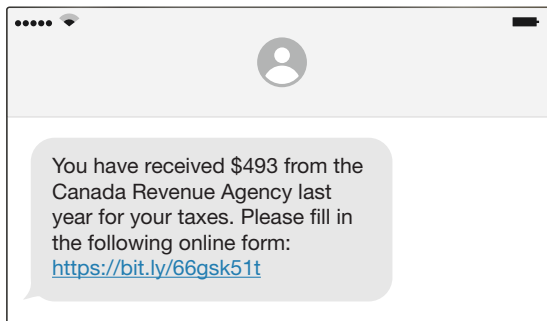
The Canada Safety Council also has information to help you protect yourself and your family against cyberbullying and online scams. canadasafetycouncil.org/category/online-safety/

Telephone fraud and scams

Criminals can also use the phone to trick people and make them give money. Phone scammers may call you and ask for information, such as your bank account number or credit card number. Scammers often pretend to be from the government. You may get a call from someone saying they are with the Government of Canada or Revenue Canada. They may say that you owe them money, or that they need to check your bank account or credit card number. Hang up immediately. Governments in Canada will never make a call like that. canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html

Scammers may also pretend to be from a private company. These scammers may say that you have a bill or owe them money. They may ask for payment immediately. Some send a text message to your mobile phone. Do not click on links in text messages from unknown numbers.

Sample scam text message



Never buy anything over the phone from someone you don't know. If someone calls you to sell you something, asks for money, or says they will cut off your service for something (such as heat, water or telephone service), hang up immediately. Call the police and tell them what happened.

Not all calls from unknown numbers are scams. Some are from real businesses trying to sell you their product. These are called "cold calls". If you do not want to receive these calls, you can register for government of Canada's "Do Not Call" list. You will get fewer calls from real companies. However, this list does not stop scammers from calling you. lnnte-dncl.gc.ca/en

Emergencies

In most places in B.C., the emergency phone number for fire, police, and ambulance is 9-1-1. The 9-1-1 call is free. When you call 9-1-1, an operator will answer the phone. The operator will ask if you need police, fire, or ambulance.

In most communities, you can ask for help in your own language if you do not speak English. Learn the English word for the language you speak (for example, learn to say "Mandarin") so you can find an interpreter. Also learn the words "police", "fire" and "ambulance" in English. If you can speak a little English, it will be easier for the 9-1-1 operator to help you.



In some very small communities, the emergency phone number is not 9-1-1. Ask for the emergency telephone number as soon as you arrive. Your settlement agency, town hall, or police department can tell you the number. You can also find it online. Search for “emergency number” and your community name.

9-1-1 Tips

- Know your location (where you are calling from). Tell 9-1-1 the city, the address, nearby streets, or other landmarks (such as a gas station, a school, or a store).
- If you call 9-1-1 by mistake, **do not hang up**. Stay on the phone and tell the operator that it was a mistake. If you hang up, they may think you are in danger and send the police. You will not get in trouble for dialing 9-1-1 by mistake.
- Teach your children how to call 9-1-1 and ask for help. Teach them to say your address and the kind of help they need (fire, police, or ambulance).
- Do not program your phone to dial 9-1-1 automatically.
- Do not text or tweet 9-1-1. In an emergency, dial the phone number.
- Visit ecom911.ca for information in several languages.

Preparing for emergencies

British Columbians need to be prepared for many emergencies. For example, there are about 3,000 earthquakes here every year. Most are too small to be felt, but experts expect a big earthquake could happen any time. Sometimes, people have to evacuate (leave their homes very quickly) because of wildfires. There are risks of avalanches on the in the mountains, tsunamis on the coast, and floods or extreme weather (storms) across the whole province. Other emergencies include epidemics and spills of dangerous materials.

Every home in B.C. should have a Home Emergency Plan. It will help you:

- find official information
- stay connected with each other
- stay safe
- stay calm and focused

Every home should also have an emergency kit and Grab-and-Go Bags.

An emergency kit has tools and supplies to help people in your home stay comfortable and safe for at least 7 days. Make your kit before an emergency so you are ready. Keep all kits together in a place where you can get them easily. A Grab-and-Go Bag is a small emergency kit that each person can bring if they need to leave their home.

Visit PreparedBC to learn how to get ready for an emergency, make an emergency plan, and prepare your emergency kit and Grab-and-Go Bags.

preparedbc.ca

Transportation

Public transportation

TransLink (Vancouver area)

TransLink operates buses, SkyTrains, the SeaBus ferry, and the West Coast Express.

- There are buses across the region.
- There are 3 SkyTrain lines.
 - The Expo Line connects downtown with Burnaby, New Westminister, and Surrey.
 - The Millennium Line connects downtown with Burnaby and Coquitlam.
 - The Canada Line connects downtown Vancouver to the Vancouver International Airport and Richmond.
- The SeaBus is a ferry (boat) that takes passengers across Vancouver Harbour. It connects downtown Vancouver and the North Shore.
- The West Coast Express is a rail line between downtown Vancouver and Mission. It runs from Monday to Friday.

Buy a single fare to travel on different TransLink services for 90 minutes. You can transfer between buses, SkyTrains, or the SeaBus without paying again. The cost of your ticket depends on how many Fare Zones

you travel through. Longer trips (more than 1 zone) cost more during peak hours.

translink.ca/fares

You can buy Compass Cards at machines in SkyTrain stations and in some stores. You can also order a card online or by phone.

Greater Vancouver: 604 398-2042

compasscard.ca

All TransLink vehicles are accessible. This means people can ride the bus in a wheelchair or scooter. For more information, see Transportation for People with Disabilities on page 22.

Some travellers pay lower fees. This includes seniors (65 years and older), HandyCard holders, and people under 18 years old. Children under 5 years old travel for free. Children need to be with someone who has paid a fare. A passenger can bring up to 4 children for free.

new.translink.ca/transit-fares – Search for “fare pricing”

The TransLink website has useful information. It also has a trip planning tool to help you find the right bus for your trip.

Greater Vancouver: 604 953-3333

new.translink.ca





BC Transit (All of B.C. except Vancouver area)

BC Transit provides bus service to communities outside the Vancouver area. You can download a local bus map and schedule on the BC Transit website. You can also get print copies of the Rider's Guide at your local government office or transit centre. To find the local transit centre, click the Contact Us link on the BC Transit website.

bctransit.com

If you take the bus often, it is cheaper to buy a bus pass or tickets. You can buy these at grocery stores, drugstores, and convenience stores. You can find information about where to buy tickets and passes on bctransit.com or in your local Rider's Guide. There is a lower price for full-time students (up to Grade 12) and seniors (65 years or older) in most communities. To pay a lower price, you may need to show ID, such as a student card or driver's license. Some communities offer free bus rides for children.

Buses pick people up at bus stops. People get on the bus at the front door and get off at the back door. The bus may not stop at every bus stop. If you want to get off the bus, you need to ring the bell first to tell the bus driver

to stop. Some buses have a pull cord on the wall above the seats. Some buses have red buttons on the poles.

When you get on the bus, you need to pay the exact fare. The bus does not give change. If you pay in cash, you should carry coins. If you pay with tickets, 1 ticket gives you 1 bus ride. If you get a monthly pass, you can ride as many times as you want for 1 month. If you need to take more than 1 bus ride in 1 day, you can buy a DayPASS. This lets you take as many buses as you want in 1 day. In communities without a DayPASS, you can ask for a transfer. A transfer is a ticket that lets you take another bus within 1 hour without paying again. After you pay your fare, tell the bus driver you need to transfer. The bus driver will give you a transfer ticket to show you already paid. Some communities don't use transfer tickets. Check on the BC Transit website or ask the bus driver.

Learn about the rules in your community on the BC Transit website.

bctransit.com

Transportation for people with disabilities

In B.C., people with mobility aids (such as wheelchairs or scooters) can travel on all public transit buses. There is extra room at the front of the bus, near the door. This extra room is for people with mobility aids.

There are special buses for people with mobility aids who need extra help. These buses provide door-to-door service – they can pick you up at your home and take you to your destination. The bus operators will help you get on and off the bus. You share the trip with other riders. To use this service, you must register first. You must call before to book your trip. You should try to book a week before.

**Vancouver area: TransLink**

Customers with a HandyCard can bring a helper on any public transportation (including the bus, the SkyTrain, and the SeaBus). The helper does not have to pay. When entering the SkyTrain, HandyCard pass holders and their helpers can go through the gates together. HandyCard customers can get Taxi Saver coupons. These coupons give you a 50% discount on your taxi fare. TransLink HandyDART: 604 953-3680 new.translink.ca/rider-guide/transit-accessibility/handydart

Outside Greater Vancouver: BC Transit

If you are a registered handyDART customer with a handyPASS, or if you are blind and have a pass from the Canadian National Institute for the Blind (CNIB) Foundation, you can bring along a helper on buses. The helper does not have to pay. Tell the transit operator if the person travelling with you is your helper. Many communities have programs to show people how to use mobility aids on buses. Call your local BC Transit office to make an appointment to learn how to use the aids.

Visit the BC Transit website to see if your community has a handyDART service. Find your community's name and click on Rider Information. Look for the handyDART link. bctransit.com

In some communities, handyPASS (BC Transit) customers can get Taxi Saver vouchers. These vouchers give you a 50% discount on your taxi fare.

For people who are visually impaired

If you need help finding your stop, sit close to the front of the bus. You can also ask the driver to tell you when you arrive at your stop.

Greater Vancouver - Most TransLink buses have both visual and audio announcements of the next stop. All SkyTrain cars announce the next stop. If you have a disability and

require assistance at a SkyTrain station, please call 604 520-5518.

Outside Greater Vancouver - Next stops are announced on BC Transit buses. In some communities, the buses have a recorded announcement for each stop. In some communities, the driver calls out the name of each stop.

Taxis

Taxis are fast and easy, but they can be expensive. Most cities and towns have taxi companies. You can order a taxi by telephone. Some companies also have a website or a smartphone app. At the end of your trip, the meter in the taxi shows how much to pay. In Canada, people usually give taxi drivers a tip (extra money). A tip is 10 to 15% of the fare.

gov.bc.ca/gov/content/transportation/passenger-travel/buses-taxis-limos

Ride hailing

Ride hailing operates like a taxi. You order a ride online or through a smartphone app. A driver picks you up in their personal vehicle. Ride hailing may not be available in all communities in B.C.

Carsharing and Carpooling

Some communities in B.C. have car sharing companies and co-ops (membership groups). You join as a member and pay to borrow a car. Sometimes, this costs less than using a private car rental company.

A carpool is sharing a car with people on your route. Some people join a carpool with colleagues to travel back and forth to work. Some people use carpooling to travel to other cities. Carpooling lets people share travel costs (such as gas). new.translink.ca/rider-guide/driving/carpooling-and-carsharing



Walking

You should cross streets only at a corner or a crosswalk. You should always obey traffic lights. Many street corners have crosswalks. These are lines painted on the road or a sign. It is against the law to cross the street in the middle of a block. This is called jaywalking. If the police see you jaywalking, you may have to pay a fine. Cars should stop at crosswalks to let people cross. B.C. law says cars always have to stop for people walking, but you should always be careful. Look left first, then right.

Cycling

Many people in B.C. ride bicycles to work, school, or stores. Some people cycle just for fun. It is a safe, healthy, and less expensive way to travel. It is also better for the environment.

B.C. has laws and regulations about riding a bicycle. These are in the Motor Vehicle Act.

You do not need a licence to ride a bicycle in B.C.

You must wear a helmet when you ride a bicycle. If you do not wear a helmet, police may fine you (give you a ticket). There are some exceptions to this law. These exceptions are mostly for religious reasons. For example, people who wear a turban do not have to wear a helmet.

Some laws are the same across B.C. Some laws belong only to certain cities or towns. Laws are not the same everywhere. To learn the local bicycle laws, visit your local government website.



People ride bicycles on roads. In most places, you are not allowed to ride a bicycle on a sidewalk. Many roads in B.C. have special lanes for bicycles. Painted lines and pictures tell you where to ride. There may be a low wall to separate bicycle lanes from motor vehicles (cars and trucks).

Sometimes, there is something blocking a bicycle lane. For example, a car may be parked in the bicycle lane. If there is something blocking the bicycle lane, you can ride on the road.

When riding a bicycle, you must follow many of the same traffic rules as a motor vehicle. You must stop at stop signs. You must obey traffic lights. Most bicycles can have only 1 rider. Adults can carry small children on the bike, but the child must ride in a special bicycle seat. Some bicycles are specially built for more than 1 person.

All bicycles must have a white light in front and a red light on the back. You must use the lights if you are bicycling in the dark. Most cities and towns also require bicycles to have a bell. You use the bell to warn people in front of you.

Check your bike regularly to make sure it is in good working condition. This includes lights, bell, brakes, chain, and tires.

Some community centres and bicycle shops offer bicycle safety courses. You can learn how to ride safely in traffic. You can also learn to fix your bicycle. The British Columbia Cycling Coalition publishes *Bike Sense*, a free book about bicycle safety.
bikesense.bc.ca

Bicycle sharing

Some cities in British Columbia provide bicycles for short-term rental. This is called a public bicycle (bike) share. You must register before you can take a shared bicycle. There is usually a fee to register, and there may also be a fee each time you rent the shared bicycle.

Every shared bicycle has a helmet. You must wear a helmet when you ride the bicycle on roads and streets.

Find out if there is a bike share in your community. Visit your town or city website, and search for “bike share.”

Cars

In all of North America, people drive on the right side of the road. You need a licence and insurance to drive a car in B.C. For information on licences, buying a car, and getting car insurance, see pages 93–104.

Travel between communities

Driving

British Columbia has good highways. However, mountains and changing weather can make driving difficult. Short distances can take longer to drive than you would expect. Some places will have snow in colder months. It can be dangerous to drive on snow and ice. You may need to buy special “snow tires.” Before a long drive, check weather conditions and prepare your car.

DriveBC has lots of information, including estimated driving times, weather warnings, snow tire requirements, and road conditions. You can see real-time videos of some highways. You can also find driving routes and print directions.

drivebc.ca

Buses

Buses travel between towns and cities throughout British Columbia. There are several bus companies travelling between Vancouver, Vancouver International Airport, and Victoria. You can take buses across B.C. and to other provinces. There are also buses driving to the United States.



Find information about buses in B.C. travel-british-columbia.com/travel-resources/transportation/bus/bcferries.com – Search for “bus service”

Airlines

You can travel by airplane to most cities in British Columbia. Search online for flight routes and times. You can also book flights online, or talk to a travel agent. Visit this website for a list of airports in B.C. gov.bc.ca – Search for “certified airports”

Ferries

Coastal ferries connect the Vancouver area with Vancouver Island, the Gulf Islands, and the Sunshine Coast. To take a ferry from Greater Vancouver, you will have to travel to Tsawwassen or Horseshoe Bay.

There are ferries between the following communities:

- Greater Vancouver, Victoria, and the Southern Gulf Islands
- Greater Vancouver and Nanaimo
- Greater Vancouver, Vancouver Island, and the Sunshine Coast
- Vancouver Island and the Northern Gulf Islands
- Vancouver Island, Prince Rupert, the Central B.C. Coast, and Haida Gwaii

Ferries have limited space. They can also be very busy at certain times of day and on holiday weekends. On busy days, you may need to call ahead or go online to reserve a space for your vehicle. If you don't reserve a space, you may need to get in a line and wait for a ferry that has room for your vehicle. Toll-free: 1 888 223-3779 (1 888 BC FERRY) bcferries.com

There are also ferries on lakes in the B.C. interior. It is free to ride these ferries. For information, including a list of routes and phone numbers, visit the website. gov.bc.ca/gov/content/transportation/passenger-travel/water-travel/inland-ferries

Trains

- Via Rail operates train service in British Columbia and across Canada. Toll-free: 1 888 842-7245 (1 888 VIA-RAIL) viarail.ca
- Amtrak operates train service between Vancouver and Seattle, Washington, and across the United States. Toll-free: 1 800 872-7245 (1 800 USA-RAIL) amtrak.com

Sending and receiving mail

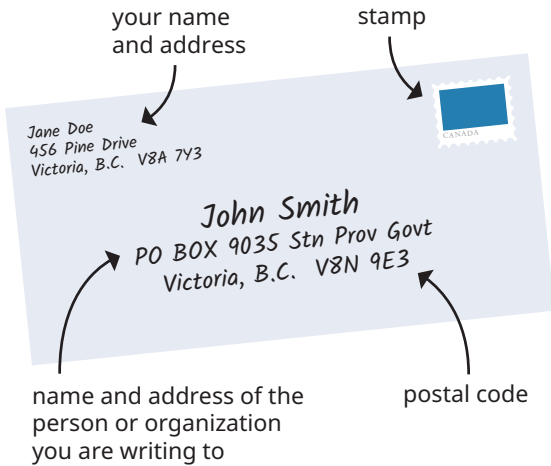
Canada Post delivers mail to homes and businesses every weekday (Monday to Friday). You do not have to pay to receive mail. Letters and papers are put in your mailbox. You do not have to be at home to get mail. To receive large packages, you need to show your ID. If you are not home, the carrier will leave a note. The note tells you when and where you can pick up the package. This is usually at a nearby post office or outlet. Bring your photo ID to pick up the package.

Sending letters and packages

You can send mail from a Canada Post office or a Canada Post mailbox. Some stores have a Canada Post outlet.

All letters mailed to addresses in Canada must have a postal code. A postal code has 3 numbers and 3 letters. It shows what street, city, and province you live in. If you do not

know the postal code for an address, you can search on the Canada Post website. Visit canadapost.ca and click “Find a Postal Code”.



For more information about Canada Post, visit the website. canadapost.ca

Other mail and delivery services

There are different ways to send letters and packages. For example, you can pay extra to deliver items faster. You can track packages so you know when they are delivered. You can also buy insurance for valuable letters and packages. Insurance will pay for lost or damaged packages.

Private courier companies deliver packages quickly, but they are often more expensive.

You may be asked for your postal code for other reasons. Some businesses and organizations want to know where their customers live. Websites may ask for your postal code so they can give you directions to the store or service closest to your home.

You must pay postage fees to send letters and packages. You pay postage by buying stamps. You must put stamps on the letter or package to show that you paid the postage. Postage rates are different depending on the size, weight, and destination (the place you send it to). Heavy packages and letters cost more to send. International postage can be expensive. Postage and parcel rates may also be different between outlets. You should check the rate before you send a package. Visit canadapost.ca and click “Find a Rate”.

Postage rates sometimes go up. You can buy permanent stamps. These stamps have the letter “P” on them. Permanent stamps are equal to the current postal rate. If the postage rate goes up, the stamp value also goes up. This way you don’t have to pay extra. Permanent stamps only work for mailing letters inside of Canada.

Public libraries

Most communities have public libraries and public internet access. You can borrow books, magazines, CDs, DVDs, eBooks, and more. Many libraries also have books, magazines, and newspapers in different languages. They may also have books for English learners.

Public libraries are for both adults and children. They are free to use. You need a library card to borrow books and other items. You can apply for a card at your local library. Bring some identification (ID) with your name and address on it. Some libraries have an online form that will help you join or contact them from home. Libraries can also borrow items from other libraries. If your local library doesn’t have an item you want, ask if they can help you borrow it from another library.

Most libraries have activities for children, such as storytelling, reading and computer programs, and crafts. There are also events, workshops, and programs for adults and youth.

Library staff can help you learn about life in B.C., and find government or legal information. Staff may also know about community programs and other services



to help newcomers. Libraries have public computers you can use. You need a library card to use the computers.

Some libraries may lend special equipment – for example, computers, cameras, and other tools.

Many libraries have special services for people with disabilities. For example, a library may have audiobooks or large-print books for people who don't see well. You can use the library website to reserve books. You can use the library website to renew books and keep them longer. You can also borrow and download e-books, audiobooks, and online movies, magazines, or newspapers. Talk to library staff about what you are looking for. They can help you find it.

Libraries are a good place to meet new people. You can find help settling into the community. NewToBC is a website that helps newcomers learn about public libraries and their programs, resources, and services. Other useful links to settlement and literacy programs are also available.
newtobc.ca

Community, recreation, and seniors' centres

Community and recreation centres

Most cities and towns have community or recreation centres. They often have swimming pools, ice rinks, tennis courts, and playgrounds. Community centres may have classes in arts and crafts, dancing, physical fitness, computers, and English as a Second Language (ESL).

Most community and recreation centres publish program guides. They list classes and groups people can join. You can learn what time the programs are and how much they cost. Community centre programs are usually not expensive.

To find a centre in your area, search your local government's website. You can also search online for "recreation centre" and your community name.

Seniors' programs

Many organizations and governments offer special programs or prices for seniors. There is no legal definition of a "senior", so each organization decides for itself who can use the program. Some are for people who are older than 55, some are for people over 60, and some (including most government programs) are for people older than 65.

Government services for seniors include pensions and home care (people who come to your home to help you). Many businesses and attractions have cheap or free admission for seniors – for example, provincial parks, art galleries, museums, movies, theatres, hotels, and restaurants. Seniors may also get special low prices on buses, ferries, and trains. To get a discount, seniors may need to show a government-issued ID, like a driver's licence, BC Services Card, or passport.

Most communities in B.C. have seniors' groups. They have social and fitness programs and activities especially for seniors. For information, search online, call your local government, or contact your local community centre.

Volunteering

Volunteering is an important part of Canadian life. It is a good way to meet new people, learn new skills, get Canadian work experience, and become part of the community. Most communities need volunteers. There are often volunteer opportunities at hospitals, libraries, and community organizations.

If you find an organization you want to help, contact them directly and ask if they need volunteers. You can also contact Volunteer BC. It is based in Vancouver and provides service across the province.

Vancouver area: 604 379-2311
 Long distance: 1 604 379-2311
 Email: info@volunteerbc.bc.ca
volunteerbc.bc.ca

They also operate Volunteer Now, a website that lists organizations looking for volunteers.
volbc.bcvolunteer.ca

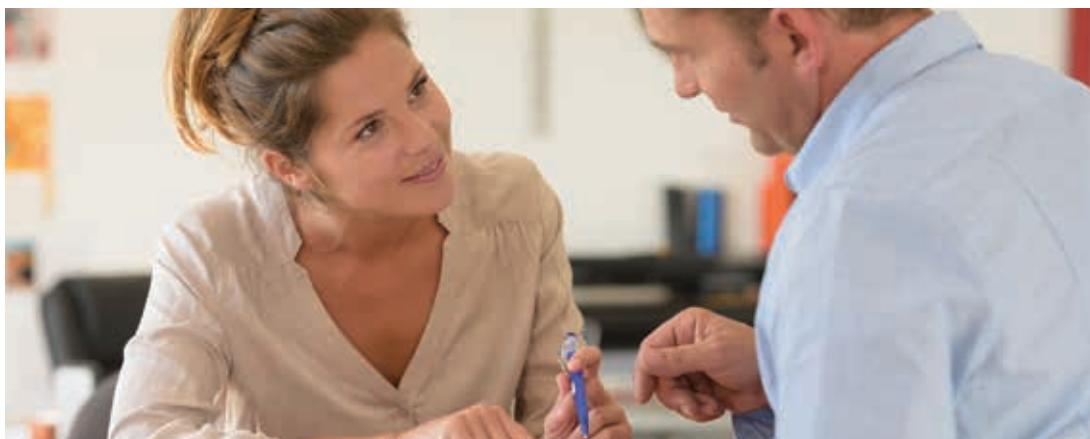
Govolunteer.ca connects volunteers with not-for-profits and charities in the Vancouver area and Sunshine Coast.
 Email: info@govolunteer.ca
GoVolunteer.ca





Checklist of things to do right away

- Contact workers at your local settlement agency. You can get information about your community, jobs, finding a place to live, and language training. Workers can help you fill out forms and register for services. Settlement services are often available in many languages. Find a settlement agency near you.
 - Permanent residents, including refugees
cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents
- Apply for a Social Insurance Number (SIN). See page 106.
- Register for the Medical Services Plan (MSP). You may not have MSP for up to 3 months (this period may be waived for some people, such as refugees). Make sure you buy private medical insurance for that time. See page 57.
- Open a bank account. See page 48.
- Find a place to live. See page 34.
- Apply for the Canada Child Benefit for children under 18 years old. See page 53.
- Register your children for school. See page 71.
- Apply for a B.C. driver's licence. See page 96.
- Register for English classes. See page 76.
- If you are a permanent resident, give your Canadian address to Immigration, Refugees and Citizenship Canada. You will receive your permanent resident card in the mail.





FINDING A PLACE TO LIVE

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Definitions

Credit check – when someone wants to make sure that you have enough money to pay them for something. You may be asked for a credit check if you want to rent an apartment or apply for a credit card.

Discrimination – when someone won't let a person do or have something because of their race, skin colour, ancestry, birthplace, religion, sex, marital status, family status, sexual orientation, physical or mental disability, or lawful source of income.

Insurance – paying money to protect or replace something valuable in case something bad happens to it. House insurance may pay for damage caused by a fire. Car insurance may pay for repairs to a car or property if it is damaged in a crash. Travel insurance may pay medical bills if you get sick in another country.

Landlord – the person who owns an apartment or house and rents it to someone.

Lease, or Tenancy Agreement – a written contract between a landlord and a tenant. The agreement will include such things as how much rent the tenant pays, when it is due, how long the contract will last, and if the tenant can have a pet.

Receipt – a piece of paper or email given by a store or a business that shows you have paid for an item. It also shows what you bought and when you paid for it.

References – people who know you and can recommend you as a good tenant or employee.

Single-family house – a house that was originally built for 1 family. Many single-family houses now have apartments or suites in them. Even though several families may live in the house, it is still described as a “single-family” house.

Subsidized – when the government helps pay for an important service for citizens, such as rent.

Tenant or renter – a person who rents an apartment or house.

Unit – a “rental unit” is a living space that is rented to a tenant. It may be an apartment, a basement suite, a house, or other kinds of accommodation.



Renting

Residential Tenancy Branch

The Residential Tenancy Branch is part of the provincial government. It provides useful information about the rights and responsibilities of both landlords and tenants (renters). The branch also settles disagreements between landlords and tenants.

Contact the Residential Tenancy Branch if you have questions about renting a home in B.C., or if you have a problem with your landlord. They have information in several languages. Toll-free: 1 800 665-8779
gov.bc.ca/landlordtenant

Types of housing

- A single-family house is a building with a kitchen, bathroom, living room, and bedrooms. There may be more rooms for eating, watching TV, or doing laundry. There is usually a yard and a place to park a car.
- A duplex is a building divided into 2 houses.
- A townhouse is a group of houses joined together.
- An apartment building has many apartments and 1 owner. The owner is the landlord for every apartment in the building.
- A condominium (condo or strata) building has many apartments. People can own an apartment in the building.
- Apartments and suites can be in an apartment or condo building, or in a single-family house.
 - Most apartments and suites have 1 or 2 bedrooms.
 - Most apartments and suites have a kitchen, a bathroom, and a living room.
 - Studios or bachelor suites have 1 room with a kitchen area and a bathroom.

- A “room for rent” is usually a bedroom in a shared house or apartment. Sometimes you have a private bathroom. Everyone shares the kitchen.
- Room and board means a room, furniture, and meals are included in your rent.

Every rental home has a person in charge. This person is the landlord, the owner, or a manager. You need to talk to this person about rent, repairs, and other needs.

For more information on renting, visit the B.C. government’s WelcomeBC website.
Welcomebc.ca – Search for “Find a place to live”



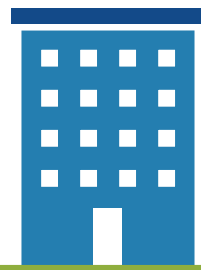
single-family house



duplex



townhouse



apartment or condominium building



Where to look for housing

- Start by calling your settlement agency. Find a settlement agency near you.
 - Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students welcomebc.ca/temporaryresidents
- Canada.ca – Search for “Newcomer services”
- Search for rental homes online, on community “Buy & Sell” websites, and in newspapers.
- Look for “Vacancy” or “For Rent” signs posted near houses and apartment buildings.
- Look for “For Rent” notices in your library, community centre, or place of worship (church, mosque, etc.).
- You may qualify for subsidized housing. For more information, see *Housing Help* on page 41.
- Check listings for co-op housing. For more information, see *Housing Co-ops* on page 42.

Here are some tips for reviewing ads or information.

- Be careful when looking at ads for places to rent. Some people use fake ads to trick you and take your money.
- Be careful with rentals that seem too good or too cheap.
- Always read your rental contract carefully and ask someone you trust to review it.

Discrimination

A landlord cannot refuse to rent a place to people because of their race, skin colour, ancestry, birthplace, religion, sex, marital status, family status, sexual orientation, physical or mental disability, or lawful source of income. This is discrimination, and it is against the law. There are special exceptions.

Some buildings are for people who are aged 55 or older. Some units are for people with disabilities. A landlord is allowed to make rules so people cannot have pets or smoke in the building.

If you have a problem with discrimination, call the BC Human Rights Clinic or the Tenant Resource and Advisory Centre.

BC Human Rights Clinic
Vancouver area: 604 622-1100
Toll-free: 1 855 685-6222
Email: infobchrc@clasbc.net
bchrc.net

Tenant Resource & Advisory Centre (TRAC)
Lower Mainland Tenants’ Rights
Information Line / Tenant Hotline
Vancouver area: 604 255-0546
Toll-free: 1 800 665-1185
tenants.bc.ca

If you want to make an official complaint, contact the BC Human Rights Tribunal or the Canadian Human Rights Commission.

BC Human Rights Tribunal
Vancouver area: 604 775-2000
Toll-free: 1 888 440-8844
Email: BCHumanRightsTribunal@gov.bc.ca
bchrt.bc.ca

Canadian Human Rights Commission
Toll-free: 1 888 214-1090
chrc-ccdpc.ca

References

References are people who can recommend you as a good tenant or employee. A landlord may ask you for references before you rent the apartment. You can give a phone number for a reference. You can also give a letter written by your reference. Try to have references ready before you look for a home to rent.



Credit Checks

Before renting to you, landlords need to know if you can pay the rent. Landlords are allowed to check your credit history.

Landlords can ask for proof of your income (like a pay stub). They can also ask for other personal information, such as your full name and date of birth. They may ask for other details like your Social Insurance Number, credit card details, driver's license number, or banking information. You do not need to give this information and are allowed to refuse this request. However, if you refuse to provide the information, the landlord is also allowed to refuse to rent the place to you.

If you have questions about sharing your personal information, contact the Office of the Information and Privacy Commissioner for British Columbia.

Victoria: [250 387-5629](tel:2503875629)

Outside Victoria: Call Enquiry BC and ask for the call to be transferred.

Enquiry BC

Vancouver area: [604 660-2421](tel:6046602421)

Toll-free: 1 [800 663-7867](tel:8006637867)

oipc.bc.ca

Application deposits are illegal

Some landlords ask tenants to pay a deposit when they apply to rent a place. This is against the law. Landlords cannot take your money until you have both signed a Residential Tenancy Agreement.

If you pay an application deposit, the landlord might still refuse to rent to you. You may not be able to get your money back.

Visit the Residential Tenancies website to learn what deposits a landlord can charge. gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/starting-a-tenancy/deposits-and-fees

Residential Tenancy Agreement

If you decide you want to rent a place, you and the landlord will need to sign a Residential Tenancy Agreement. This is also known as a lease. You may need to pay a security deposit. Some landlords prefer cash or cheque. It is a good idea to bring a cheque with you when you look at places to rent.

When you pay your deposit, make sure you get a receipt. You should also get a receipt for rent payments. This is very important if you pay in cash. It proves that you have paid. Do not pay a security deposit without signing a tenancy agreement first.

The tenancy agreement tells you the tenancy rules. For example, you must pay the rent on time and keep the place clean, and you must not disturb other tenants or the landlord.

Before you sign a lease

When you find a place you like, ask these questions.

- **How much is the rent? When do I have to pay it?**
You usually pay rent on the first day of each month. The landlord can only increase your rent once a year. They cannot increase it by a large amount. The landlord must tell you they are raising the rent 3 months before you have to pay. They must tell you in writing.
- **Are utilities included in the rent, or do I have to pay for them?**
Utilities are electricity (hydro), gas or fuel oil, water, and sewer. Sometimes the utilities are included in the rent. Sometimes they are not. Ask the landlord if utilities are included in the rent. If they are not included, you will pay extra for them every month.



- **Are parking and storage included in the rent?**

Some buildings have parking or storage space. Sometimes they are included in the rent. If they are not included in the rent, you will pay extra for them. Ask your landlord if parking and storage are included.

- **How much is the security (damage) deposit?**

A deposit is money you pay to finalize your agreement. In B.C., you need to pay a damage deposit when you move into a rental unit. The deposit cannot be more than half of 1 month's rent. If you have a pet, the landlord can also ask for a pet-damage deposit. The landlord keeps this deposit until you move out. If you damage the rental unit, the landlord will use your deposit to fix it. If you do not clean the

rental unit, the landlord can use the money to pay for cleaning fees.

gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/starting-a-tenancy/deposits-and-fees

Be sure to clean the rental unit before you move out. If there is no damage to the unit, and the landlord does not have to clean after you move out, they must return all of the deposit money to you. The landlord must do this within 15 days after you move out. If there is some damage or cleaning, the landlord may want to keep some or all of the money. If you disagree about the deposit, you can file a dispute with the Residential Tenancy Branch.

gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/solving-problems/dispute-resolution?keyword=dispute&keyword=resolution



Make a checklist before you move in

Make sure you have a signed Residential Tenancy Agreement

When you agree to rent a house or apartment, you and the landlord are making a contract. It is called a tenancy agreement. The agreement must be in writing. The tenancy agreement gives you the rules for renting the home. The law says that landlords and tenants each have certain rights and certain things they must do (responsibilities). A tenancy agreement must follow the law. Make sure you understand everything in the tenancy agreement before you sign it. If you are not sure, ask someone who can help you. You may need to have the agreement translated into your language. For more information, visit the Tenant Resource and Advisory Centre (TRAC) website. tenants.bc.ca/tenancy-agreements

Check for damage

Before you move in, look at the rental unit for damage. Ask the landlord to check with you. Take photographs of any damage you see, like a hole or a stained floor. Fill out a *Condition Inspection Report* form with your landlord. This form shows that the damage was there when you moved in. Both you and the landlord should sign the report. When you move out, you can use the form to ask for your damage deposit back. tenants.bc.ca/condition-inspection-reports

Arrange for services and utilities

Sometimes, services (telephone and internet), and utilities (hydro, electricity, and gas) are included in your rent. Check your tenancy agreement. If they are not included, you will have to pay for them separately. Contact the telephone and internet company to ask for service.

Buy tenant's insurance

Both homeowners and tenants can buy insurance. If you are a tenant, you should buy tenant insurance or renter's insurance. This insurance pays for damage to your belongings (the things you own) in the rental unit – for example, in case of a fire, flood, earthquake, or robbery.



Telephones and internet

There are many telephone and internet companies in B.C. Some companies offer both services. You may see advertising that says you can save money or get better service if you change companies. This may be true, but you need to be careful. Some companies make you pay a fine to cancel a contract. Some contracts have a very cheap starting price, but the price becomes expensive after some time. Do not sign a contract unless you understand what services you are getting, how much they cost, and how long the contract lasts.

Garbage and recycling

Many cities and towns have waste collection services. Waste includes garbage, old food, and recyclable items (paper, plastic, and glass). A truck will come to your house to pick up waste. Some communities collect old food waste and yard trimmings. They will compost it to use in gardens. Some small communities do not have waste collection services. You may need to take your garbage and recycling to a transfer station.

There may be rules about how much garbage and recycling you can put outside for collection. There may also be rules about when you put out waste and the kind of container you can use. In many places, the city gives you special bags or boxes for waste. If the city gives you special waste containers, you must use them.

recyclebc.ca/what-can-i-recycle

When you buy items that come in containers like bottles and cans, you pay a small deposit. You can return the empty containers to a recycling centre or grocery store. They will give you the deposit money back (a refund).
return-it.ca

British Columbians try to reduce waste. Your local government has information on garbage and recycling in your community. You can see the waste collection schedule. You can also see rules about what items belong in garbage, recycling, and food waste bins. Check your town or district website. You can also contact the Recycling Council of BC. Vancouver area: 604 732-9253
Toll-free: 1 800 667-4321
rcbc.ca

Repairs

Sometimes, the house or apartment you rent may have some problems. For example, the roof leaks, the toilet does not work, or there is no hot water. The landlord is responsible for repairs (fixing broken items). If your rental unit needs repairs, talk to your landlord as soon as possible. The law says that the landlord must make these repairs quickly. If it is an emergency, the landlord must give you the name and phone number of someone who can come quickly. If the landlord does not fix the problem quickly, you can call the repair company yourself.

If you or your guests damage your rental unit, you must pay for the repairs. Sometimes, the landlord does not allow you to paint the walls or drill holes for pictures. If you do these things, the landlord may ask you to pay for damage and repairs. Before you make any changes to the unit, ask your landlord for permission. Get the permission in writing.

If your rental unit has problems that your landlord won't fix, contact the Residential Tenancy Branch.

Vancouver area: 604 660-1020

Toll-free: 1 800 665-8779

Email: HSRTO@gov.bc.ca
gov.bc.ca/landlordtenant



Letting the landlord in

A landlord may want to come into (enter) your rental unit, but they must ask you first. You can say no. However, if there is a good reason, you must let the landlord enter. The landlord must give you a written notice at least 24 hours before the visit. The notice must include the date, time, and reason for coming in.

Emergencies are different. If there is an emergency, such as a fire or a broken water pipe, the landlord can come in without your permission.

Disagreements

If you and your landlord disagree about an issue, contact the Residential Tenancy Branch. They can give you information about the rights and responsibilities of landlords and tenants. They can also help solve disagreements.

If you ask the Residential Tenancy Branch to solve your disagreement, you will need to attend a hearing. You can usually do this by phone. You will have an arbitrator (a person who helps solve disagreements). The arbitrator will talk to you and the landlord. They will help you find a solution. During the hearing, you need to tell your story and give evidence (proof). It is important to be prepared. The Residential Tenancy Branch website has information about how to prepare for the dispute resolution process. For more information about solving disagreements, visit the Residential Tenancies website.

gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/solving-problems

Moving out

When you plan to move out of a rented house or apartment, you must tell your landlord in writing. This is called giving notice. If you are renting month-to-month, you must give the written notice to the landlord 1 full month before you move out. For example, if you plan to move out on December 31, you must give notice before November 30.

Eviction

In certain cases, a landlord can tell a tenant to move out. This is called an eviction.

The landlord must tell you in writing. They must give good reasons for eviction. This is called giving notice. Usually, the landlord must tell you at least 1 month before they need you to move out. Sometimes, the rules are different. The rules depend on the reason you are being evicted. Learn about eviction laws on the Residential Tenancy Branch website. gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/ending-a-tenancy/landlord-notice

If your landlord evicts you and you do not agree with the reason, you can ask for help. Call the Residential Tenancy Branch or the Tenant Resource and Advisory Centre.

Residential Tenancy Branch
Vancouver area: 604 660-1020
Toll-free: 1 800 665-8779
Email: HSRTO@gov.bc.ca
gov.bc.ca/landlordtenant

Tenant Resource & Advisory Centre (TRAC)
Lower Mainland Tenants' Rights Information
Line / Tenant Hotline
Vancouver area: 604 255-0546
Toll-free: 1 800 665-1185
tenants.bc.ca



Make a checklist before you move out

Give notice

Clean

You must clean your rental unit before you move out. You should clean the rooms and floors. You should also clean the appliances (stove, refrigerator, bathrooms, and light fixtures). If you have carpets or drapes, you may also have to clean these. Check your tenancy agreement.

Cancel telephone and utilities

Call the telephone company and tell them you are moving. They can cancel your phone service. They can also transfer (move) the service to your new address. If you do not do this, you may have to pay phone bills after you move out. If you pay for the electricity, gas, or oil, you should also cancel these. Phone the companies and ask them to disconnect your service on the day you move out.

Change your address

The post office needs to know where to deliver your mail. You need to contact them and change your mailing address. You can do this on the Canada Post website. There is a fee for this service.

canadapost.ca/cpc/en/personal/receiving/manage-mail/mail-forwarding.page

Give your new address to your bank, employer, school, medical plan, driver licensing office, credit card companies, the Canada Revenue Agency, cable TV company, and other contacts. Visit their websites. You may be able to change your address online.

Hire a moving company or rent a truck

You can pay a moving company to send a truck and people to move your things. You can also rent a truck or van and move things yourself.





Housing help in B.C.

BC Housing is a provincial government agency. BC Housing provides affordable rental housing for people with low incomes. It also helps people who are eligible to pay their rent. BC Housing also has a list of resources for housing help in B.C. It is called The Housing Registry.

Find out if you can get housing help. Visit the website or contact BC Housing for information about the programs.

Vancouver area: 604 433-2218

Toll-free: 1 800 257-7756

bchousing.org/housing-assistance/program-finder

Subsidized housing

The B.C. government can provide financial support or rent assistance to eligible people. This is called subsidized housing. BC Housing provides subsidized housing to people with low income. The cost of rent is based on the size of the family and total family income.

To qualify for housing help, you and your family must:

- have lived in B.C. for a full year before applying for housing
- permanently live in B.C.
- have a total family income below BC Housing's limit for your area
- be one of the following:
 - Canadian citizens not under sponsorship
 - people lawfully admitted into Canada for permanent residence not under sponsorship
 - people who have applied for refugee status
 - people whose private sponsorship has broken down

bchousing.org – Search for “Subsidized housing”

Rental Assistance Program

The Rental Assistance Program gives low-income working families help with monthly rent.

To qualify, families must:

- have lived in B.C. for a full year (12 months) before applying
- have at least 1 dependent child at home
- have had a job at some point over the last year
- have a total family income below BC Housing's limit for your area

Each member of the household must be one of the following:

- Canadian citizens not under sponsorship
- people lawfully admitted into Canada for permanent residence not under sponsorship
- people who have applied for refugee status
- people whose private sponsorship has broken down

bchousing.org – Search for “Rental Assistance Program”

Shelter Aid for Elderly Renters

Shelter Aid for Elderly Renters (SAFER) gives monthly payments to seniors to help with rent costs.

To qualify, you must:

- be 60 years of age or older
- have a total family income below BC Housing's limit for your area

Each member of the household must be one of the following:

- Canadian citizens not under sponsorship
- people lawfully admitted into Canada for permanent residence not under sponsorship
- people who have applied for refugee status



- people whose private sponsorship has broken down
- have lived in B.C. for a full year (12 months) before applying

bchousing.org – Search for “SAFER”

The Housing Registry

The Housing Registry lists BC Housing rentals across the province. Visit the website to find buildings in your area. The listing tells you how to apply to each building.

bchousing.org/housinglistings

Housing co-ops

What is a housing co-op?

Being part of a housing co-operative (co-op) is different from renting. In a rented unit, you are a tenant. Someone else owns the unit, and you pay them money to use it. In a co-op, residents share ownership of the building. The co-op is a non-profit organization. It raises money to pay for building costs. Residents are members of the co-op. The co-op is managed by a board of directors. Members choose the people in the board of directors. All members pay monthly housing fees. The co-op has group rules, but no landlord. Members can stay in the co-op as long as they follow the rules. A co-op cannot evict residents to renovate (fix) or sell the building. Living in a co-op can be more secure than renting.

The Co-operative Housing Federation of BC has a video explaining co-op housing.

chf.bc.ca/what-is-a-co-op

Some housing co-ops also offer special units with lower rent for low-income people. This is called rent-geared-to-income (RGI). Higher-income people pay more rent, and lower-income people pay less rent. You need to apply for RGI co-op units. There may be a waiting list and you may have to wait for a long time.

Joining a co-op

You must apply to join a housing co-op. Visit the Co-operative Housing Federation of BC website and check “Find a Co-op” to see a list of all co-ops. You cannot apply to join a co-op on this website as every co-op has its own application process. You can read information online on how to apply and then contact the co-op directly.

You can also do special searches for co-ops that meet your needs. You can search for co-ops that are accepting applications right now. You can also search for “rent-geared-to-income” (RGI) co-ops.

The Co-operative Housing Federation of BC.
Greater Vancouver: 604 879-5111
Toll-free: 1 866 879-5111
Vancouver Island: 250 384-9444
Toll-free: 1 877 384-9444
chf.bc.ca

Buying a home

Buying a home is a big decision. Many people call a real estate company for help. A real estate agent can help you search for houses, apartments, or condos. They can help you bargain for a better price and explain the legal papers. A lawyer can also help you with the legal papers. Find houses for sale and see how much they cost.

realtor.ca

Most people borrow money to buy a house. This is called a mortgage. You can get a mortgage from a bank, credit union, or trust company. You have to pay fees on the money you owe. Every lender has different mortgage fees. Compare mortgage rates at different banks and companies for the best rate.

The Canada Mortgage and Housing Corporation website has information about buying a home and getting a mortgage.
cmhc-schl.gc.ca



If you own your own home, you must buy insurance for it. You should also have insurance for your belongings (the things you own). If your home or belongings are damaged or lost (for example, in a fire, flood, earthquake, or robbery), the insurance company will pay for most of the cost.

You will also have to pay for all home services. These include water, electricity, telephone, internet, heat, sewer (toilet), and waste disposal. Water and sewer services are provided by the local government. They will give you a bill every 1 or 2 months. Other utilities are provided by private companies. You will need to contact them yourself to buy service and pay bills.

For more information on buying a home, visit the B.C. government's WelcomeBC website. Welcomebc.ca – Search for "Find a place to live"

Becoming a landlord

If you own a house or condo, you may want to rent it out. Landlords have rights and responsibilities. You must clearly understand them.

The Residential Tenancy Branch has information for landlords. You will find helpful tools and information for new landlords. You can watch videos, read tips, download information sheets, and see links to other websites.

gov.bc.ca/landlordtenant





i Where to go for help

For more information on renting or buying a place to live, visit the B.C. government's WelcomeBC website.

welcomebc.ca/Start-Your-Life-in-B-C/First-Few-Days/Find-a-Place-to-Live

People who work at your local settlement agency can help with information about finding a place to live. Find a settlement agency near you.

- Permanent residents, including refugees
cic.gc.ca/english/newcomers/services/index.asp
- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents

Residential Tenancy Branch
Greater Vancouver: 604 660-1020
Toll-free: 1 800 665-8779
Email: HSRTO@gov.bc.ca
gov.bc.ca/landlordtenant

Tenant Resource & Advisory Centre (TRAC)
Lower Mainland Tenants' Rights
Information Line / Tenant Hotline
Greater Vancouver: 604 255-0546
Toll-free: 1 800 665-1185
tenants.bc.ca

BC Human Rights Clinic
Greater Vancouver: 604 622-1100
Toll-free: 1 855 685-6222
Email: infobchrc@clasbc.net
bchrc.net

BC Human Rights Tribunal
Greater Vancouver: 604 775-2000
Toll-free: 1 888 440-8844
Email: BCHumanRightsTribunal@gov.bc.ca
bchrt.bc.ca

Canadian Human Rights Commission
Toll-free: 1 888 214-1090
chrc-ccdp.ca





MONEY AND BANKING

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Canadian money

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Definitions

Cheque – a piece of paper that promises payment of money. A cheque tells the bank how much money to give to the person the cheque is written to.

Credit – money that is owed. The word is also used to describe the following:

- **Credit cards:** cards that are used to buy things or services. The credit card owner borrows money from the bank or credit card company to buy something now and pay for it later. If the payments are late, the credit card owner will be charged more money (interest).
- **Credit rating:** Canadians who borrow money have a credit rating. If you have a “good” credit rating, businesses and landlords will know that you will pay any money you owe. If you have a “bad” credit rating, it means you have a history of not paying the money you owe. Some landlords will not rent to people with a bad credit rating.
- **Credit check:** when someone wants to make sure that you have enough money to pay them for something. A credit check relates to your credit rating. You may be asked for a credit check if you want to rent an apartment or apply for a credit card.
- **Credit on account:** this is when you have paid more money than you owe for something you use all the time, such as hydro or water for your home. You will not get the money back. Instead, the credit (overpayment) will be used to pay your next bill.

Debt – when you owe money to a bank, another financial organization, or a person. This includes loans, mortgages, and credit card debt.

Eligible – when you qualify for something. To be eligible for a loan, you must have enough money or income to be able to pay it back. To be eligible for a government support program, you must meet the requirements. These could be how much money you earn, your age, or your citizenship status.

Interest – the cost of borrowing money. This is what the bank charges you to use their money. For example, if you borrow \$1,000, you may be charged 1% interest. This means you will repay \$10 on top of the \$1,000 you borrowed.

Principal – the exact amount of money you borrowed. If you borrow \$1,000, you will pay back the principal (\$1,000) plus interest (the charge to borrow the money).

Receipt – a piece of paper or email given by a store or a business that shows you have paid for an item. It also shows what you bought and when you paid for it.

Safety program / security software – programs and software for your computer that protect your computer and your private information.

Transaction – a record of any money that is added to or taken from your bank account or credit card.



Canadian money

The money used in Canada is the Canadian dollar. 1 dollar (\$) has 100 cents (¢).

Money is also called cash. Cash is coins and bills. Bills (paper money) are \$5, \$10, \$20, \$50, and \$100. Canada uses 5 kinds of coins.



nickel = 5 cents (\$0.05)



dime = 10 cents (\$0.10)



quarter = 25 cents (\$0.25)



loonie = 1 dollar (\$1.00)



toonie = 2 dollars (\$2.00)

One cent (\$0.01) coins are called pennies. The Canadian Government does not make pennies anymore. The smallest amount of cash is 1 nickel (5 cents).

Many prices still include cents in the price (for example, \$1.99). If you pay in cash, stores will “round up” or “round down” to the nearest 5 cents. This is because there is no 1 cent coin.

- If the cost is \$1.01 or \$1.02, you will pay \$1.00.
- If the cost is between \$1.03 and \$1.07, you will pay \$1.05.
- If the cost is \$1.08 or \$1.09, you will pay \$1.10.

If you pay with a credit card or a debit card, you will pay the exact cost.

Shopping

Most stores open around 9 a.m. or 10 a.m. (in the morning) and close at 5:30 p.m. or 6 p.m. (in the evening). Some stores, shopping centres, or malls may stay open until late in the evening. Many stores are closed on Sundays. Most grocery stores and large department stores are open 7 days a week.

In B.C., you have to pay tax on most products and services you buy. There are 2 kinds of tax: Provincial Sales Tax (PST) and Goods and Services Tax (GST). PST is 7% and GST is 5%. Sometimes you only have to pay 1 tax. Sometimes you have to pay both. Most products and services show the price before tax. Taxes are added to the price of the item when you pay for it. The price on the item might be \$10, but the person at the payment counter will ask you to pay \$11.20. The extra \$1.20 is the tax: 50 cents for the PST, and 70 cents for the GST. The price in the store is fixed. People do not ask (bargain) for a lower price in stores.

Some special items have more taxes added. There are extra taxes for alcohol, tobacco, e-cigarettes and e-juice (vaping), gasoline, and vehicles.

Deposits, refunds, and exchanges

When you buy drinks in bottles and cans, you pay a small amount of money (a deposit). When you return the empty bottles and cans, you get the deposit back. You can return the empty bottles and cans to the store where you bought them. You can also take them to recycling depots for a refund (get your money back).

Sometimes, you may buy something and find out that it doesn't fit, or it doesn't work. You may decide not to keep it. If you have not used the item, you may be able to return it to the store. Ask about the return policy before you buy an item. Not all stores have the same rules. Some stores will not take things back.



Some will give you a refund (give your money back). Others will give you a store credit, and you can exchange the item for another.

Always keep your receipt. It proves when and where you bought the item. Most stores will not allow you to return or exchange your item without the receipt.

Second-hand stores and yard (garage) sales

Some people sell their used clothing, furniture, and other household items. They are usually very cheap. Some people take used items to a store. Second-hand stores (or thrift stores) take used items for free and sell them for a low price. Often, the stores use the money to help people in the community. You can also buy or sell used goods in a consignment store. Consignment stores are more expensive than thrift stores. They give the owner some money for their used items after the items have sold. If you have things you don't need, you can take them to a thrift store or consignment store.

Sometimes, people will sell their used items in front of their home. These are called "yard" sales or "garage" sales. Yard sales usually happen on weekends. You can find them by searching the Classified Ads in newspapers. You can also search online. Most people put yard sale signs on the road near their house. Prices at yard sales are usually cheaper than thrift stores. You can ask the owner for a lower price.

Many people buy and sell used items online. There are many websites where you can buy and sell used items. These are called "buy-sell-trade" websites. Most cities and towns have them. Search online for "buy-sell-trade" and your community name.

Metric and imperial measure

Canada officially uses the metric system to measure:

- distance and speed (kilometres, or km)
- gas (litres, or l)
- temperature (degrees Celsius, or °C).

However, Canadians also use imperial measurements for weights (ounces and pounds). Food can be priced in grams and kilograms, or in ounces and pounds.

Banking

Opening a bank account

You can open an account at a bank, credit union, or trust company. Get information about different bank accounts and different companies before you choose. Find out about the kinds of accounts and what the fees are. Sometimes, you can be charged when you put in (deposit), move (transfer), or take out (withdraw) your money. Some accounts pay interest on the money in your accounts. Ask questions about banking fees and interest rates.

Types of accounts

Chequing accounts

A chequing account lets you use a special piece of paper (cheque) to pay someone. Most Canadians do not write cheques anymore. Most Canadians use online banking and debit cards for everyday transactions and purchases. Some chequing accounts charge monthly service fees. Some charge for different transactions. Most chequing accounts do not pay interest.

Savings accounts

All savings accounts pay interest. Different banks give different interest rates. Most savings accounts do not allow you to write cheques.



Chequing-savings accounts

These accounts pay interest. You can also write cheques. Different banks have different fees and interest rates.

Term deposits and Guaranteed Investment Certificates (GICs)

These accounts usually pay more interest than saving accounts. However, you have to leave your money in for a certain length of time (a term). Once you put your money in, you have to wait until the end of the term to take it out. If you take your money out early, you will lose some or all of the interest.

Paying by cash, debit card, credit card, or cheque

Many Canadians use cash to pay for items. However, most now use debit and credit cards. Debit cards let you pay money straight out of your bank account. Most stores and restaurants take debit cards. You can get debit cards from your bank or credit union.

Credit cards let you buy things now and pay for them later. You can get credit cards from banks, department stores, and gas companies. If you do not pay the full amount

of your monthly credit card bill, you have to pay interest. Different credit card companies charge different rates. Check to see how much interest they charge. This can make a big difference in how much you have to pay. See the Owing Money section on page 51.

You should protect your debit and credit cards the same way you protect your money. Keep them in a safe place.

You need a secret number (personal identification number or PIN) to use your debit card and credit card. Be sure to protect your PIN.

Some Canadians use their debit card or their credit card through their smartphone, and in some places can pay for items by scanning the phone screen. You can also “tap” your credit or debit card when you pay for items. With “tap”, you do not have to enter your PIN.

Cheques are sometimes used instead of cash. Many stores do not take cheques. Before shopping, you should ask the cashier if they take cheques. You will need identification (ID) to pay with a cheque.





Bank machines

Banks, credit unions, and some trust companies have bank machines. They are called automated teller machines (ATMs).

To use bank machines, you need a debit card from your bank or credit union. You can also withdraw cash using your credit card, but you will pay a high interest rate.

ATMs are open 24 hours a day. You can find ATMs in convenience stores and other public places. You can withdraw money or check your account at any ATM. If the ATM belongs to a different bank or company, you may have to pay a small fee. Ask your bank when and where they charge extra fees. To pay bills and deposit or transfer money, you may need to use an ATM that belongs to your bank.

Banking by phone, internet, and smartphone

Many Canadians do their banking online from their home computer or smartphone. You can check your account balance, send or receive money, transfer money between accounts, and pay your bills. Some banks may have services in different languages.

You can also do your banking by telephone. For this, you have to call the bank and answer security questions.

Some banks have mobile phone apps for online banking. Some apps let you take a photo of a cheque and deposit it into your account using your smartphone. Ask your bank or credit union about their online and mobile banking services.

Security is important if you are banking online. Criminals can steal your information and money online. When you log into your bank account, you should only use a private computer. Do not use a public computer (for example, at a library). Put a safety program (security software) on your own computer.

Use a secure private internet connection. Do not use public WiFi to log into your bank account. Do not respond to any emails asking for your account information. Do not click on any links inside of emails or text messages from unknown senders. They may be scam emails or messages. Scammers send you viruses that let them steal your information.

The Canadian Bankers Association website has information to help you identify banking scams.
cba.ca/staying-safe-online

Sending money to other countries

You can send money to people in other countries through a bank or a foreign exchange company. You can also mail a money order (also called a draft). Money orders can be sent from a bank, foreign exchange company, or post office. Before you send money, make sure the payment can be accepted in the country you are sending it to. Some institutions cannot accept certain kinds of payment.

You may have to pay an extra fee to send money to another country. Different companies charge different fees. Check the fees with different companies.

For more information about banking

The Canadian Bankers Association website can answer many questions about banking in Canada.
bankingquestions.cba.ca/bankingfornewcomerstocanada

Find information about choosing the right bank account, credit and debit cards, mobile payments, cheques, mortgages, online security, and many other banking topics.
bankingquestions.cba.ca



Doing business with private companies

Sometimes, private companies want you to pay for service before the work is completed – for example, when you pay a company to renovate your house. It can be difficult to know if you can trust the company to do the work you paid for.

The Better Business Bureau (BBB) is a non-profit organization that helps people find businesses they can trust. Companies that join the BBB must meet certain business standards. If customers have problems with companies, they can tell the BBB. When you are doing business with a private company, contact the BBB first. They can also help you if you have problems with a private company. Vancouver area: 604 682-2711
Toll-free: 1 888 803-1222
bbb.org/mbc

Vancouver Island, Gulf Islands, Powell River, and Haida Gwaii: 250 386-6348
Toll-free: 1 877 826-4222
bbb.org/en/ca/local-bbb/bbb-serving-vancouver-island

Owing money

Sometimes people borrow money to buy things now, and plan to pay it back later. However, they may find that they cannot afford the payments. If this happens to you, you should contact the people you owe money to. Sometimes it is possible to make smaller payments.

Do not be ashamed or embarrassed if you get into trouble with money. It happens to many Canadians. If you wait, your debt will grow very quickly. As your debt gets bigger, it becomes harder to make payments.

If you do not have enough money to make your payments on time, contact the Credit Counselling Society. They can help people

with debt and credit problems. They also offer free counselling and education.
Toll-free: 1 888 527-8999
nomoredebts.org

There are other companies that advise people on how to pay their debts. They charge a fee for these services.

Loans and mortgages

A loan is money you borrow from a bank, credit union, or other lenders. For example, some people take a loan to buy a car. Each month, you must pay back part of the money you borrowed (the principal) and an extra fee (interest). When you apply for a loan, you must prove you earn enough income to repay it on time.

A mortgage is money you borrow to buy a house or apartment. Banks, credit unions, and mortgage companies give mortgages. For more information, see page 42.

Paying taxes

Canadians pay taxes on money they earn and on most things they buy. Governments use these taxes to pay for services such as roads, parks, community centres, medical care, welfare, schools, and universities.

Income tax

All adults living in B.C. should file (fill in and send) an income tax return (form) each year. You must send the form to the federal government. The form tells how much tax you should pay on your income. If your income is high, you may pay more tax. If your income is low, you may pay less tax. The income tax form also helps you find out if you can apply for tax credits and other benefits.

Employers deduct (take) income tax from employees' pay cheques and pay it to the government. If your employer deducts too much tax, the federal government will pay



you back. If your employer didn't deduct enough tax, you may have to pay more.

You have to report any income from investments. You also have to report income from outside Canada.

Even if you did not earn any money in Canada, you should still file your federal income taxes.

You can file your income tax form in different ways. You can fill and print a tax form and send it by mail. You can also file your tax form over the internet. The first time you file your income tax form in B.C., you must send a printed form by mail. For more information, visit the Canada Revenue Agency website. cra.gc.ca

Every year, the Community Volunteer Income Tax Program helps more than half a million Canadians file their income tax returns. canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html

You can also pay someone to help you, like an accountant or a tax preparation company.

Sales taxes and credits

The B.C. and Canadian governments charge tax on many of the things you buy. This is called "sales tax". Sales tax is not included in the price of most items. It is added to your bill when you pay for your items. There is no sales tax on necessary items like groceries and clothing.

People with low incomes may be eligible for tax credits (payments) from the B.C. and Canadian governments.

B.C sales tax credit
gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/sales-tax

CRA GST credit
canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html

Canada Child Benefit

The Canada Child Benefit is a monthly payment to help families with children under age 18. cra-arc.gc.ca/bnfts/ccb/menu-eng.html





Property taxes

If you own a home, you need to pay property tax. The home you live in most of the time is called your principal residence. The Home Owner Grant Program reduces the amount of residential property tax eligible British Columbians pay for their principal residence.

If your income is low and the value of your home is high, your home owner grant may be reduced. In this situation, you may apply for a low-income supplement. This supplement will make up for the reduction in the grant caused by your home's high value.

Get more information and find out if you are eligible for home owner grants.

gov.bc.ca/homeownergrant

Property tax deferment programs

If you cannot afford to pay your taxes now, you can apply to defer payments (pay them later). Property tax deferment programs are low-interest loans. Homeowners who qualify can defer all or part of their property taxes until they can afford to pay them, or until they sell their home, transfer it to someone else, or after their death.

gov.bc.ca/propertytaxdeferment

Property Transfer Tax

When a change in ownership of a property is registered in B.C., you must pay Property Transfer Tax. Some home buyers can apply for exemption (not paying the tax).

gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax/exemptions

Financial help for seniors

Old Age Security

Old Age Security (OAS) pension is a monthly payment for seniors aged 65 and older who meet the Canadian legal status and residence requirements. You may need to apply to receive it. Old Age Security is provided by the Canadian government.

Canada.ca – Search for “Old Age Security”

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is a monthly benefit for people who receive the Old Age Security pension, have a low income, and are living in Canada. The Guaranteed Income Supplement is provided by the Canadian government.

Canada.ca – Search for “Guaranteed Income Supplement”

Senior's Supplement

Seniors who receive OAS and GIS may also qualify for the Senior's Supplement. If you are eligible, you will receive the Senior's Supplement automatically. It is paid to everyone who qualifies. If you qualify, you do not need to apply. The amount depends on your income. The Senior's Supplement is provided by the B.C. government.

Toll-free: 1 866 866-0800

gov.bc.ca – Search for “Senior's Supplement Program”



Investing money

There are many ways to invest money. Banks and other financial companies sell investments such as term deposits, mutual funds, Guaranteed Investment Certificates (GICs), and treasury bills. Talk to someone at your bank, credit union, or trust company. You can also talk with an investment counsellor or financial advisor.

Be careful of people who try to cheat you and steal your money. Scammers may say that their investment is “risk-free” or “guaranteed”. They may try to scare you by saying you will miss a good chance to earn money. Never give your money to anyone without confirming that it is safe. Learn how to identify investment fraud. investright.org/fraud-awareness/avoid-investment-fraud/

i Where to go for information

- Banking in Canada
cba.ca – Search for “Banking basics”
- Prosper Canada – financial education webinars and guides
prospercanada.org – Click on “Resources” in the menu
- Money Management Tools for Newcomers (Prosper Canada)
moneymanagement.prospercanada.org
- Financial Consumer Agency of Canada – Financial Toolkit
Canada.ca – Search for “Your financial toolkit”
- Government of Canada – Manage Your Money
Canada.ca – Search for “Financial Consumer Agency”
- Office of Consumer Affairs
ic.gc.ca/eic/site/oca-bc.nsf/eng/ca02154.html
- BC Securities Commission is an independent agency of the provincial government.
investright.org
- Credit Counselling Society provides financial education workshops and tools
nomoredebts.org/resources



HEALTH CARE

Definitions

B.C. Health

Registering for MSP

Get your BC Services Card

The Interim Federal Health Program – Refugees and Refugee Claimants

Private insurance

Out-of-province coverage

HealthLink BC

Doctors

Finding a family doctor

Making an appointment

Walk-in clinics, Urgent and Primary Care Centres, and Virtual Care

Virtual care

Medical emergencies

Hospitals and emergency departments

Calling an ambulance

Language assistance

Buying medicine

Paying for prescription drugs:
PharmaCare and Fair PharmaCare

Dentist

Healthy Kids Program

Eye exams and eyeglasses

Public health units

Private specialized clinics

Mental health, alcohol, and other drugs

Getting healthy and staying healthy

Quit smoking

Vaping and e-cigarettes

Physical activity and fitness

A healthy heart

Protect yourself against the flu

For more information

Supports for children and youth



Definitions

Benefits – money or programs to help people when they are sick, do not have a job, or cannot take care of themselves. Employers provide benefits to workers. Governments provide benefits to citizens.

Healthcare provider – a person who takes care of patients in the health care system. This includes doctors, nurses, dentists, home care workers, pharmacists, and many more.

- **Audiologist** – a person who works with patients who have trouble hearing.
- **Dentist** – a doctor who examines teeth for cavities (holes), disease, and other tooth problems.
- **Ear, Nose, and Throat (ENT) doctor** – a doctor who specializes in diseases of the ear, nose, and throat.
- **General Practitioner (GP)** – GPs are also known as family doctors. They take care of most medical problems. You can also talk to your family doctor about emotional problems, mental health, nutrition, and family planning (birth control and pregnancy). Your family doctor will refer you to a specialist if you need more medical attention.
- **Midwife** – a person who has special education to help women deliver babies.
- **Nurse practitioner** – a nurse with special education to work closely with patients. They can diagnose diseases, order and interpret laboratory tests, and recommend treatments. Many British Columbians have a nurse practitioner instead of a family doctor.
- **Optometrist** – a doctor who examines eyes for vision, disease, and injuries.
- **Pharmacist** – someone who fills a prescription from your doctor. They give you the right medicine in the right amount, and tell you how to use the medicine properly. They will also answer questions about any medicine you are taking.
- **Specialists** – doctors who focus on special diseases, medical conditions, or parts of the body. For example, there are specialists who focus on skin conditions, loss of hearing, heart disease, cancer, pregnancy, and treating young children or older adults.

Immunization – when people are given a small amount of a virus to help them stay healthy and not get sick.

Pharmacy – a store where patients get medicines (drugs) that are prescribed by a doctor or nurse practitioner. A pharmacy may also be called a “drugstore”.

Prescription – a written order from a doctor or nurse practitioner for medicine. It will tell the pharmacy what drug the patient needs, and how much to provide.

Vaccination – the needle and liquid used to immunize people.

Vaccine – the liquid used to immunize or vaccinate people. It can be given through a needle (injected), taken by mouth, or sprayed into the nose.

Virtual care – using technology such as video calls to help patients meet with health care providers.



B.C. Health

The Government of B.C. health plan is called the Medical Services Plan (MSP). It pays for basic, medically required health services. These include some doctor visits, medical tests, and treatments. Not all health costs are covered by MSP. For example, you have to pay for dentists, optometrists, and physiotherapists yourself.

MSP is for:

- B.C. residents who are Canadian citizens or permanent residents
- B.C. residents who are government-assisted refugees
- international students with study permits
- some people with work permits for 6 months or more

Find out if you are eligible for MSP.

gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment

Registering for MSP

All residents of B.C. must be registered with MSP. You need to apply to register for MSP. On your application, make sure you write your name exactly as it appears on other official documents.

You should register for MSP as soon as you arrive in B.C. You may have to wait for up to 3 months for your application to be processed. If you do not have MSP, you should buy private medical insurance. If you need medical care in B.C. and you do not have MSP or private medical insurance, you will have to pay all medical costs yourself. These costs can be very high.

For more information and to register for MSP, contact Health Insurance BC.

Vancouver Area: 604 683-7151

Toll-free: 1 800 663-7100

gov.bc.ca – Search for “MSP for residents”

Supplementary Benefits

If your income is low, you may be eligible for Supplementary Benefits. MSP Supplementary Benefits will pay part of some medical services. These include:

- acupuncture
- chiropractic treatments
- massage therapy
- naturopathy
- physical therapy
- non-surgical podiatry

You may qualify for Supplementary Benefits if you have lived in Canada for the last 12 months (one year) as a Canadian citizen or permanent resident. To apply, fill out an application form and send it to Health Insurance BC.

gov.bc.ca/MSP/supplementary-benefits

International Student Health Fee

International students must pay a monthly health care fee. This fee is for:

- international students in kindergarten to Grade 12
- international post-secondary students with study permits who are enrolled in MSP

gov.bc.ca – Search for “Health fee international students”

Get your BC Services Card

You will need a BC Services Card to access health care services.

gov.bc.ca/gov/content/governments/government-id/bc-services-card

Follow these steps to get your BC Services Card.

1. Apply for MSP.
 - Complete and send the BC MSP enrolment form. gov.bc.ca/mspbcresidentforms
 - You can also apply online. gov.bc.ca/MSP/applyforhealthcare



2. Visit an ICBC driver licensing office.
After you send your documents and enrolment form, you will receive a letter in the mail. Take the letter to an ICBC driver licensing office. You will also need to take 2 pieces of identification.
 - Find out what kind of identification you will need.
icbc.com – Search for “Service card accepted ID”
 - Find an ICBC office near you.
icbc.com/locators

Children under 19, people 75 and older, and people with study and work permits do not have to visit an ICBC office. You will receive a BC Services Card without a photo.
gov.bc.ca/gov/content/governments/government-id/bc-services-card/types-of-cards/non-photo

A BC Services Card with a photo is more secure. If your card is stolen, no one else can use it. If you are a senior or have a work or study permit, and you would like a BC Services Card with a photo, visit an ICBC driver licensing office.

The Interim Federal Health Program – Refugees and Refugee Claimants

The Interim Federal Health Program provides limited, temporary health coverage for resettled refugees, protected persons, and refugee claimants and their dependents. The program covers people who are not eligible for provincial or private health coverage. It includes basic health-care services such as visiting the doctor, going to the hospital, emergency medicine, and emergency dental (teeth) and eye care.
canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program.html

People qualified for the Interim Federal Health Program must visit registered health care providers. See a list of health care providers registered with the program.
ifhp-pfsi.medavie.bluecross.ca/en/search-ifhp-providers/

Private insurance

MSP does not cover all medical costs. For example, MSP does not cover dental care. If you want coverage for more medical costs, you can buy insurance from a private company.
gov.bc.ca – Search for “MSP not covered”

Some of the services not covered by MSP will have to be paid for by you when you arrive for your visit. Ask for the receipt and send it to your insurance company. They will send you some or all of the money you paid. Other offices will send the bill directly to your insurance company. This is called “direct billing.” Ask questions and make sure you understand how the bill will be paid.

Out-of-province coverage

If you visit another province in Canada, you may want to buy extra health insurance. Check with Health Insurance BC to see if you will need extra coverage.
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca – Search for “MSP benefits outside BC”

HealthLink BC

HealthLink BC provides free non-emergency health information and advice in B.C. Information and advice is available 24 hours a day, 7 days a week by telephone, website, a mobile app, and printable information. All of HealthLink BC’s services are free.

HealthLink BC does not provide emergency services. If you have an urgent medical situation, call 9-1-1.



Call 8-1-1. If you cannot hear, or do not hear very well, call 7-1-1.

- Speak with a nurse, or get help finding services in your community. Available 24 hours a day, 7 days a week.
- Speak with a dietitian about food, healthy eating, and nutrition. Available Monday to Friday, from 9 a.m. to 5 p.m.
- Speak with someone about physical activity and exercise. Available Monday to Friday, from 9 a.m. to 5 p.m.
- Speak with a pharmacist about medicines. Available every evening and overnight, from 5 p.m. to 9 a.m.

HealthLink BC has translation services in more than 130 languages. When you call 8-1-1, say the name of your language (for example, “Punjabi”).

Online: [HealthLinkBC.ca](https://www.healthlinkbc.ca)

- Visit the website for information on more than 5,000 health, nutrition, medication, physical activity, and medication topics.
- If you feel sick, you can check your symptoms (signs of illness) online to learn what you should do.
- Information is in Arabic, Chinese, Farsi, French, Korean, Punjabi, Spanish, and Vietnamese.
[HealthLinkBC.ca/services-and-resources/translated-resources](https://www.healthlinkbc.ca/services-and-resources/translated-resources)
- HealthLink BC also has an app for your smartphone. Use it to find walk-in clinics, hospitals, emergency rooms, immunization locations, pharmacies, laboratory services, and Urgent and Primary Care Centres near you. Visit [HealthLinkBC.ca/app](https://www.healthlinkbc.ca/app)

Finding a family doctor or a nurse practitioner

It may be hard to find a family doctor or a nurse practitioner who can take you as a patient. Keep looking and talking with people. New care providers can come to your community anytime.

- Divisions of Family Practice may know of a waiting list you can join to find a doctor in your community. Visit the website to find the Division of Family Practice in your community.
divisionsbc.ca/divisions-in-bc
- The British Columbia College of Nursing Professionals has a directory of nurse practitioners. Search the directory for nurse practitioners in your community.
registry.bccnp.ca
- Talk to people at your immigrant settlement agency. They may be able to help you register to find a care provider. Find a settlement agency near you.
 - Permanent residents, including refugees
cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents
- Call HealthLink BC at 8-1-1 for support finding a family doctor, a nurse practitioner, and health services in your community.
- Talk with your friends, neighbours, people you work with, or other people in your community. Ask if their care provider is accepting new patients.

Making an appointment

Before you go to your care provider, phone the office for an appointment. Always take your BC Services Card with you when you go to a doctor.



Try to arrive a few minutes early for your appointment. If you are late, you may miss your appointment. If you miss your appointment, you may have to pay a fee. This fee is not covered by MSP.

Walk-in clinics, Urgent and Primary Care Centres, and Virtual Care

If you do not have a care provider yet, or you can't get an appointment with your care provider, you may be able to go to a walk-in clinic or an Urgent and Primary Care Centre (UPCC).

Doctors and nurse practitioners at walk-in clinics and UPCCs are for people who have a medical problem, but not an emergency.

Call Healthlink BC at 8-1-1 to find a walk-in clinic or UPCC near you. Some clinics are open until late. Many are open 7 days a week. You do not need an appointment, but you should check to see if the clinic is open.

[HealthLinkBC.ca/services-and-resources/upcc](https://www.healthlinkbc.ca/services-and-resources/upcc)

If you are waiting for your BC Services Card, you can still go to a walk-in clinic. Bring 2 pieces of identification (ID). At least 1 piece

of ID must have your photo. You will have to pay for the visit. Keep your receipt. When you get your BC Services Card, you may be able to ask for a refund.

Medical emergencies

Hospitals and emergency departments

If you have a serious accident, are seriously injured, or suddenly get very sick, you can go to the hospital emergency department. Many emergency departments are open 24 hours a day, 7 days a week. If you use prescription medicine, bring it with you. The doctor needs to know what medicine you take. People who do not speak English should try to bring someone to help translate.

If you have MSP coverage, you do not have to pay for hospital costs.

Calling an ambulance

If you have a medical emergency and cannot get to the hospital yourself, you can call an ambulance. In most places, the phone





number is 9-1-1. There might be a different phone number in small communities. Check for the number inside the front pages of your telephone book or ask your local police department. You should write down and save emergency numbers.

When you call the emergency number, the operator will ask if you want police, fire, or ambulance. Ask for an ambulance. The operator will ask questions about your problem. They may give you medical instructions over the phone. If an ambulance is sent, paramedics will take care of you. They may take you to the emergency department of a hospital.

MSP does not cover the full cost of going to hospital by ambulance. You will have to pay some of the cost. You do not have to pay right away. You will get a bill later. If you have a low income, you may get assistance.

bcehs.ca – Search for “Ambulance fees”

Language assistance

- The Provincial Language Service has interpretation services. You cannot book this service yourself. Ask your doctor, nurse, or midwife (someone who helps deliver babies) to call the Provincial Language Service to book an interpreter for you.
- HealthLink BC 8-1-1 offers health information and advice in more than 130 languages. For more information about HealthLink BC, see page 58.
HealthLinkBC.ca – Click “Other Languages” in the top menu

Buying medicine

There are some medicines you can buy only if you have a prescription. Prescriptions must be written by a doctor or another medical person (like a midwife or nurse practitioner). You can buy prescription drugs

at a pharmacy (drug store). Some grocery stores have pharmacies. When you go to a pharmacy, take your prescription with you. The prescription tells the pharmacist which drug, and how much, you need. The pharmacist will explain how often and for how long you must take the medicine (for example, 2 times a day for 1 week).

Search online for a pharmacy. You can also call HealthLink BC at 8-1-1, or use the HealthLink BC website or the BC Health Services Locator app to find a pharmacy near you. For information about HealthLink BC services, see page 58.

You can buy some medicines without a prescription. These are called non-prescription or over-the-counter (OTC) drugs. These are usually for less serious problems, such as a headache, a cold, or allergies. If you have a question about over-the-counter drugs, ask the pharmacist. You can also call HealthLink BC at 8-1-1 and ask to speak to a pharmacist.

Paying for prescription drugs: PharmaCare and Fair PharmaCare

PharmaCare is a B.C. government program that helps British Columbians pay for prescription drugs. Fair PharmaCare is for all residents of British Columbia who are enrolled in MSP. People with a lower family income get more help with their prescription costs. You must file your income tax every year to receive Fair PharmaCare coverage based on your income. If you don't register, you will have a deductible of \$10,000. This means you will need to spend \$10,000 on eligible medicines before Fair PharmaCare helps you with your prescription medicine costs.

Once you are covered by the Medical Services Plan, you can register for Fair PharmaCare. To register or to get more information, visit the website or contact Health Insurance BC.

Metro Vancouver: 604 683-7151

Toll-free: 1 800 663-7100

gov.bc.ca/fairpharmacare



Dentist

Dentists and dental hygienists take care of your teeth. To find a dentist, ask friends or settlement workers. You can also visit the BC Dental Association website.

yourdentalhealth.ca/visiting-your-dentist/find-a-dentist

MSP will not pay for dental services in a dentist's office. If you need dental surgery, you will be sent to a hospital and MSP will cover the cost. Some employers have dental benefits for employees. If you have employer dental coverage, it may pay part of your cost for treatment in a dentist's office. Ask your employer about dental coverage.

Some public health units have dental clinics. They give free dental checkups and cleanings to young children. They may also have low-cost dental care for older children and adults.

If you have children, you may be eligible for the Healthy Kids Program.

Eye exams and eyeglasses

Eye doctors are called optometrists. They can work in their own office, or in a store that sells glasses.

MSP covers part of the cost of full eye exams. Some optometrists may charge more than that amount. Ask your optometrist how much the eye exam will cost. If it costs more than MSP will cover, you will need to pay the rest.

MSP pays for 1 routine eye exam by an optometrist every 2 years for

- children and youth 18 years and younger
- adults 65 years and older

MSP will also pay for eye exams if you have a medical need – for example, if an object gets in your eye, or if you have an eye disease.

Some employers have benefit plans for employees. These plans might help pay for eye exams, glasses, and contact lenses. Ask at your work if there is a benefit plan.

If you have children, you may be eligible for the Healthy Kids Program.

Healthy Kids Program

B.C.'s Healthy Kids Program helps low-income families pay for basic dental care, prescription eyeglasses, hearing instruments, or alternative hearing assistance. If your children are under 19 and don't have coverage for dental, optical (eye), or hearing care, you should check the Healthy Kids Program.

To use the Healthy Kids Program, your family must be eligible for MSP Supplementary Benefits (see page 62). Families that have been approved for MSP Supplementary Benefits will be signed up with the Healthy Kids Program.

Ask your eye doctor, dentist, audiologist or hearing instrument provider for more information on what is covered. Some tests or visits may have different costs or coverage. Bring your child's BC Services Card when you visit your dentist, optometrist, audiologist, or hearing instrument provider. Ask if there will be any extra charges that are not covered. It is important to know the costs first.

For more information, visit gov.bc.ca and search for "healthy kids program" or call toll-free: 1 866 866-0800.



Public health units

Public health units:

- help parents prepare for a new baby
- support families after a baby is born, including visits at home
- provide vaccinations (also called immunizations). A vaccine is medicine that prevents disease. Babies, children, and adults should get vaccinated (immunized) against dangerous diseases, such as measles and whooping cough (pertussis). Learn more about immunization in B.C. immunizebc.ca

Public health units also provide information and support for:

- early childhood development
- speech therapy
- hearing clinics
- vision (eye) tests
- nutrition and healthy eating
- dental care
- youth clinics
- sexual health information
- help for alcohol and drug users

To find a public health unit in your area, contact HealthLink BC.

Toll-free: 8-1-1

[HealthLinkBC.ca/services-and-resources/find-services](https://healthlinkbc.ca/services-and-resources/find-services) – Search for “Public Health Units”

If you visit a public health unit, bring your BC Services Card with you.

Private specialized clinics

Private clinics provide health services such as physiotherapy, traditional Chinese medicine, massage therapy, and naturopathic care. If you go to a private clinic, ask if their services are covered by MSP. If they are not, you must pay with your own money. Make sure you know the cost before you receive service.



For more information about MSP coverage, contact Health Insurance BC.

Health Insurance BC

Toll-free: 1 800 663-7100

gov.bc.ca – Search for “Services covered by MSP”

Mental health, alcohol, and other drugs

Health is not just about having a strong body. Thoughts and emotions are important, too. Sometimes, people become sad or angry for no clear reason. They may use substances like alcohol and other drugs, including some medications, to cope with unpleasant thoughts or feelings. They may feel depressed, afraid, or anxious. Without help, these mental health problems can become dangerous.

If you are having trouble with your emotions, you can talk to your doctor. If you do not have a family doctor, talk to someone at your local immigrant settlement agency. A settlement worker can help you find someone to talk to. Do not feel ashamed. Many Canadians get help with their mental health. You do not have to deal with the problem by yourself.



Most B.C. communities have mental health centres. They can help people with mental health and substance use problems – for example, depression, anxiety, and using alcohol and other drugs (substance use).

- Visit the B.C. government’s Mental Health and Substance Use website. You can find resources, services, and supports that can help.
Wellbeing.gov.bc.ca
- Call HealthLink BC at 8-1-1.
- Contact Crisis Line Support. You can speak directly to someone for support. Crisis lines can also give you a referral to a mental health service.
crisislines.bc.ca
Toll-free: 310-6789 (no area code)

Getting healthy and staying healthy

Being strong and healthy is an important part of taking care of our physical and mental health. The B.C. government has resources to help.

healthyfamiliesbc.ca

Patients as Partners has tools, education, events, activities, and other resources.

patientsaspartners.ca

Quit smoking

Smoking increases the risk of cancer, diabetes, heart failure, and other serious medical problems. There are many resources available to help you quit smoking.

QuitNow will help you talk with trained quit coaches, get some motivating messages by text, and connect with other quitters online. QuitNow

Toll-free: 1 877 455-2233

quitnow.ca

The BC Smoking Cessation Program can help you quit smoking or vaping. It will cover the cost of nicotine replacements and help cover the cost of some prescription drugs.

gov.bc.ca – Search for “Smoking cessation”

Vaping and e-cigarettes

Vaping is adding liquid to an electronic cigarette and breathing it into your lungs. The liquid can be flavoured, and often has nicotine in it. Some people start vaping as a way to help them cut down or quit smoking cigarettes.

Although vaping is not as dangerous as smoking tobacco, regular vaping can lead to nicotine addiction. The chemicals in vape juice can also damage lungs.

Healthlinkbc.ca – Search for “Vaping”

Support to quit smoking and vaping are available for free through QuitNow. Eligible B.C. residents can get up to 12 weeks of free nicotine replacement products through the BC Smoking Cessation (PharmaCare) Program.

quitnow.ca

gov.bc.ca – Search for “Smoking cessation”

Physical activity

Physical activity is an important part of being healthy. Being active builds a strong heart and lungs, improves our physical strength, and helps us stay at a healthy weight. It can also be a good way to improve our mood, and to keep a positive attitude.



HealthLink BC has qualified exercise professionals who can help you develop a plan to become physically active and healthy.

Toll-free: 8-1-1

TTY: 7-1-1

[Healthlinkbc.ca](https://healthlinkbc.ca) - Search for "Physical Activity Services"

For more information, visit HealthLink BC.

- gov.bc.ca/gov/content/health/managing-your-health/physical-activity
- HealthLinkBC.ca/health-topics/aa165656

A healthy heart

Taking care of our heart is one of the most important things we can do to stay strong and healthy. Eating well, being physically active, and staying at a healthy weight are all part of keeping our hearts healthy.

To learn more about heart-healthy eating, visit HealthLink BC's website or call HealthLink BC at 8-1-1. You can speak to a registered dietitian or qualified exercise professional for information and advice on healthy living.

HealthLinkBC.ca/healthlinkbc-files/heart-healthy-eating

The Heart and Stroke Foundation website has lots of information about healthy eating and how it affects heart disease, high blood pressure, and high cholesterol (fat in the bloodstream).

heartandstroke.ca

Patients as Partners has resources and information about managing chronic (long-term) diseases.

patientsaspartners.ca

Protect yourself against the flu

Influenza is a virus. It is also called the flu. It can cause serious illness and even death. Many people have to go to the hospital because of the flu.

There are vaccines available for the flu. Every fall, before flu season begins, public health offices across British Columbia advertise clinics where you can get a vaccination to prevent the flu. You can also check with your family doctor or local pharmacist.

You can reduce the risk of catching the flu or spreading it to others by washing your hands regularly, keeping your hands away from your face, cleaning and disinfecting surfaces that a lot of people touch, staying home if you are sick, eating healthy, being physically active, and getting the flu vaccine.

For information about influenza vaccines and where to get one, visit the ImmunizeBC website.

immunizebc.ca/clinics/flu

For more information about influenza, visit Healthlink BC.

HealthLinkBC.ca/health-feature/flu-season

COVID-19

COVID-19 is a very serious virus that has killed more than a million people around the world. The symptoms are similar to flu, including cough, fever, and difficulty breathing. Some people also have stomach problems. COVID-19 spreads very quickly. Older people and anyone with serious health issues are at high risk of becoming very ill or dying from COVID-19.

In British Columbia, the Provincial Health Officer develops rules that everyone must follow to help prevent the spread of COVID-19.



One of the best ways to stop the spread of COVID-19 is to wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use alcohol-based hand sanitizer. This should be done more often when you are in public touching surfaces that other people also touch.

You should also keep a physical distance of at least 2 metres (6 feet) from other people when possible. Do not touch your face. Cough or sneeze into your sleeve or into a tissue, throw the tissue away immediately, and wash your hands.

Disinfect places in your home or workplace that many people touch (such as door handles or light switches). You can also wear a face mask if you are sick, or if you cannot keep at least 2 metres away from other people. Masks can help stop the spread of small drops from a person's mouth and nose when talking, laughing, yelling, singing, coughing, or sneezing.

If you think you have COVID-19

If you are feeling sick – even if you are not sure you have COVID-19 – you should stay at home and stay away from others. Anyone who develops cold, influenza, or COVID-19-like symptoms (even mild symptoms) should call their health-care provider or 8-1-1, seek testing, and then self-isolate. You can access the B.C. self-assessment tool to check whether you may need further assessment or testing for COVID-19.

bc.thrive.health/covid19/en

For information about COVID-19, visit the BC Centre for Disease Control.

bccdc.ca/health-info/diseases-conditions/covid-19

B.C. also has provincial information on COVID-19 resources and support.

gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support





i Where to go for help

HealthLink BC

HealthLink BC provides free, non-emergency health information and advice in B.C. Information and advice is available 24 hours a day, 7 days a week by telephone, website, a mobile app, and printable information. All of HealthLink BC's services are free. See page 58.

Patients as Partners

Patients as Partners provides tools, education, and other resources. You can find information about personal and family-centered care, managing chronic (long-term) disease, patient and public engagement, and a calendar of events. patientsaspartners.ca

HeretoHelp

HeretoHelp has information about mental illness and substance use problems. They can help you manage mental illness and maintain good mental health. They offer tests so you can understand your mental health better.

heretohelp.bc.ca

Suicide Hotline

If you feel very upset or angry, or if you have thoughts of hurting yourself, please call the suicide hotline. The suicide hotline is free. It is open 24 hours a day, 7 days a week. The suicide hotline is a safe place to talk. Everything you say is completely confidential (secret).

Toll-free: 1 800 784-2433 (1 800 SUICIDE)
crisiscentre.bc.ca

Bounce Back Program

Bounce Back is a skill-building program that helps adults with depression, stress, and anxiety.

Toll-free: 1 866 639-0522

bouncebackbc.ca

Find more mental health and substance use supports on the B.C. government website.

gov.bc.ca/gov/content/mental-health-support-in-bc

Supports for children and youth Child and Teen Mental Health in B.C.

This website offers resources and information on mental health services for your child or teenager.

gov.bc.ca/gov/content/health/managing-your-health/mental-health-substance-use/find-services-near-you/youth-mental-health-services

Foundry

Foundry helps young people aged 12 to 24 to be healthier. They offer health and wellness resources, services, and supports.

foundrybc.ca

Kelty Mental Health Resource Centre

The Kelty Mental Health Resource Centre has information and resources for children, youth, and families. You can learn about mental health, eating disorders, addictions, anger management, anxiety, attention deficit hyperactivity disorder (ADHD), depression, psychosis, schizophrenia, suicide prevention, and stress management.

Vancouver area: 604 875-2084

Toll-free: 1 800 665-1822

Keltymentalhealth.ca



i Where to go for help *(continued)*

Kids Help Phone

The Kids Help Phone is for children experiencing abuse or mental health problems. Children and youth can call this phone number anytime to get help and information. The service can also refer callers to places that can help them, such as clinics and community centres.

Toll-free: 1 800 668-6868

kidshelpphone.ca

HealthLinkBC.ca – Search for “Kids help phone”

ERASE Bullying Prevention Strategy

The ERASE Bullying Prevention Strategy educates students about bullying. It helps students report bullies. ERASE also includes resources on mental health, substance use, school safety, and sexual orientation / gender identity.

gov.bc.ca/gov/content/erase





EDUCATION

Definitions

Early years to Grade 12

- Public schools
- Independent (private) schools
- Early years programs for children under 5 years of age
- Kindergarten to Grade 12
- Children with disabilities and special needs
- English Language Learning (ELL) for children
- French programs
- Getting involved and volunteering
- School information

- Distributed (distance) learning and homeschooling

Post-secondary education

- Costs and financial help for post-secondary education
- Distributed (distance) learning for adults
- Private post-secondary schools and colleges

Continuing education for adults

- Learn English
- Adult Education



Definitions

Adult Upgrading – courses for adults who want to complete a secondary (high) school diploma or gain the marks and courses for entry to post-secondary studies. Courses are available through public post-secondary institutions and school district adult education programs.

Continuing Education – non-credit courses for adults. These may be taken for personal or general interest, or to improve work-related skills.

Elementary school – school for children in Kindergarten to Grade 7, ages 5 to 13.

Field trip – when students and their teacher take a class trip outside the school. For example, field trips can be to a museum, an exhibit, a farm, or a school sports event.

Full-time and part-time studies – full-time studies are a full load of courses, homework, and assignments. Some students may also work, but usually only for a few hours a week. Part-time studies means students are taking less than a full load of courses – maybe 2 or 3, instead of 5.

Mandatory – when something is required by law, or a rule that must be followed.

Middle school – some schools in B.C. are for students in Grades 6, 7, 8, and 9. They are between elementary and secondary grades. Most students are aged 10 to 15.

Post-secondary – education for students who have finished secondary school. Post-secondary schools include universities, colleges, institutes, technical schools, and private institutions.

Secondary school – school for students in grades 8, 9, 10, 11, and 12. Students are ages 13 to 18. Secondary school is also called high school.

Tuition – the cost of attending private schools or post-secondary institutions.

Tutors – people who teach students one-on-one. Teaching is usually in a home or office, not in a classroom. Students pay tutors for their time.



Early years to Grade 12

The government of British Columbia sets laws and regulations to make sure every child in B.C. gets a good education. All children between the ages of 5 and 16 must be receiving an education. Most parents send their children to public schools. Some parents choose to pay for independent (private) schools. Some children learn at home through homeschooling or distributed (distance) learning. For more information about learning at home, see page 74.

Public schools

Education in public schools is free. Boards of education (school boards) manage public schools in their communities. School boards plan and deliver programs and services for local students. They must follow the laws and regulations set by the B.C. Ministry of Education.

Registering your child in a public school

Children usually attend the public school closest to their home. To register your child in a public school, contact your school board.

Find your school board.

bced.gov.bc.ca/schools/bcmap.htm

When you register your child, you will be asked to provide official documents showing your child's date of birth, your resident status in British Columbia, and your address. You will also be asked to show your child's immunization record. The province has mandatory vaccine registration to protect children against diseases.

Some school communities have a program called Settlement Workers in Schools. Settlement workers help newcomers adjust to their new school and community.

Find public schools near you.

bced.gov.bc.ca/apps/imcl/imclWeb/Home.do





Independent (private) schools

B.C. also has independent schools. Most independent schools charge fees. Some independent schools are based on religion or culture. Some schools teach classes in special ways, and others may be for students with special needs. For more information, contact the Federation of Independent School Associations.

Vancouver area: 604 684-6023

Long-distance: 1 604 684-6023

fisabc.ca

For more information about independent schools, see homeschooling and distributed (distance) learning on page 72.

Visit the B.C. Ministry of Education website.

gov.bc.ca/gov/content/education-training/k-12/administration/program-management/independent-schools

Find independent schools near you.

fisabc.ca/find-school

Early years programs for children under 5 years of age

StrongStart BC programs are for young children. They help children develop language, physical, cognitive (thinking), social, and emotional skills. They also help children get ready to start school. Children can learn through play, stories, music, and art. They can make friends and play with other children. Parents or caregivers take part in the program with their children. The program is for children from birth up to 5 years old. StrongStart BC early learning programs are free.

Learn more about StrongStart BC and find a program near you.

gov.bc.ca/gov/content/education-training/early-learning/support/programs/strongstart-bc

Many schools have *Ready, Set, Learn* programs for children aged 3 to 5 years. Children learn new skills by playing. Parents can get information to help their child learn. gov.bc.ca/gov/content/education-training/early-learning/support/programs/ready-set-learn

Kindergarten to Grade 12

Kindergarten to Grade 7: Elementary school

Children usually start elementary school in the year they turn 5 years old. They usually finish elementary school when they are 11 or 12. The first year of elementary school is called Kindergarten. Most elementary schools teach from Kindergarten to Grade 7. School days start between 8:30 and 9 a.m., and end around 3 p.m. gov.bc.ca/gov/content/education-training/k-12/support/full-day-kindergarten

Grades 7-12: Middle and secondary school

After elementary school, students go to middle school and secondary (high) school. Middle school is from Grades 6 to 9. Students in middle school are around 10 to 15 years old. Secondary school is from Grade 8 until Grade 12. Students in secondary school are 13 to 18 years old.

Not every school district has middle schools. Districts without a middle school only have elementary school (kindergarten to Grade 7) and secondary school (Grade 8 to 12).

After students finish secondary school, they get a graduation certificate (diploma). After secondary school, students can get more education (post-secondary). This includes college, university, and specialized job training (vocational training).

Children with disabilities and special needs

Some children may have a physical or mental condition that makes it difficult



to attend regular classes. These children have special needs. British Columbia has programs for children who need more support. Contact your child's school for more information.

English Language Learning (ELL) for children

Schools will provide English Language Learning (ELL) for all students who need help learning English. Most students get help learning English during regular classes. Some older students take regular classes and ELL classes together.

Special programs can help young children learn English. Ask a settlement worker if there is an English Language Learning preschool program in your area. Find a settlement agency near you.

- Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students welcomebc.ca/temporaryresidents

French programs

There are 3 kinds of French programs in B.C. public schools.

- Students who speak French as their first language may qualify for the francophone program. Contact the Conseil scolaire francophone de la Colombie-Britannique (School District 93) for more information. Metro Vancouver: 604 214-2600 Toll-free: 1 888 715-2200 csf.bc.ca
- Students whose first language is not French can enroll in French Immersion. That means French is the only language spoken in their classroom. Math, science, history, and all other subjects are taught in the French language.

- Students in English programs can also take classes to learn French. Classes are taught in English, and French is one of their subjects.

For more information about French Immersion or French classes, talk to your local school board.

bcded.gov.bc.ca/schools/bcmap.htm

Getting involved and volunteering

If you have a child in school, you are encouraged to be an active member of the school community. Talk with your child's teachers. Ask questions about the class or how your child is doing. Go to the parent-teacher meetings. These are special meetings held once or twice a year.

There are Parent Advisory Councils (PAC) at public schools. If your child is in the school, you are automatically a member of the school PAC. You can go to meetings, meet other parents, learn how the school works, get involved in school activities, and make suggestions to help.

bccpac.bc.ca/index.php/members/pac-dpac/what-is-a-pac

You can also volunteer at your child's school by helping out in the classroom or on field trips (class trips and visits outside the school).

School information

The school will send you information about your child's studies and school activities. Watch for emails, letters, and notes from the teacher, the school board, the principal, or class representatives (other parents who volunteer to share information for the class). These letters and emails may contain important information. You may need to get the information translated.

Printed letters may be given to parents or to the children. Ask your children if they have any letters to give you.



Homeschooling and distributed (distance) learning

While children aged 5 to 16 must receive an education, some children in B.C. do not attend schools. They may live too far away from school. Some children are sick and cannot travel to school. Some parents may prefer to let children learn at home. There are 2 ways students can learn at home: homeschooling, and distributed learning.

- Homeschooling is when parents act as the teachers and teach their children at home. Parents must prepare the lessons and make sure their children are learning. They must register their child with a school before they begin.

bced.gov.bc.ca/home_school

- Distributed (distance) learning is when teachers send lessons and homework for students to do at home. Lessons can be delivered online or by mail (correspondence). Teachers are certified by schools. They are responsible for preparing the lessons and helping the students learn.

gov.bc.ca/gov/content/education-training/k-12/support/classroom-alternatives/online-distributed-learning

Post-secondary education

After Grade 12, many students continue their education. This is called post-secondary education.

There are 25 public universities, colleges, and institutes in B.C. Public institutions are funded by the provincial government. Students pay tuition (school fees) to attend. There are also more than 300 private institutions in B.C. Private institutions are not funded by the provincial government. This is why tuition is usually costs more at private institutions.

People can study many different subjects at college, university, or institutions. Programs include arts, education, sciences, technology,

medicine, nursing, engineering, and law. It takes about 4 years of full-time study to complete a bachelor's degree. After earning a bachelor's degree, you can get a master's or a doctorate (graduate) degree. You can also get diplomas and certificates.

Some public colleges and institutes offer university transfer programs. You can take courses at a college or institute, then transfer to a university to finish your degree. The university will check the classes you took and may give you credit for them. Check with the university before you start studying to know if it will recognize your transfer courses. For more information, check the B.C. Transfer Guide.

bctransferguide.ca

Colleges, technical institutes, and some universities also have trades and skills training programs. You can get job training for many careers. For example, you can get training to work as a carpenter, mechanic, horticulturist, early childhood educator, or computer technician.

See a list of post-secondary institutions in British Columbia.

gov.bc.ca/gov/content/education-training/post-secondary-education/find-a-program-or-institution/find-an-institution

Education Planner B.C. can help you choose post-secondary courses.

educationplannerbc.ca

Costs and financial help for post-secondary education

Post-secondary education can be expensive. Students taking post-secondary courses must pay tuition and other fees. They must also buy books and materials.

The B.C. government may provide funding to students who need help to pay for their studies. You can apply for loans, grants, and bursaries. Grants and bursaries do not need to be repaid. Loans must be paid back when



you finish school. To qualify for financial aid, students must live in B.C. and be permanent residents or Canadian citizens.

For information, talk to the financial aid office at the school you plan to attend.

studentaidbc.ca

Post-secondary students who do not have permanent residence or Canadian citizenship will pay higher tuition. They may also need to apply for a study permit.

learnlivebc.ca/en/learn/

Parents can start a Registered Education Savings Plan (RESP) to save money for their child's post-secondary education. You can open an RESP at many banks and credit unions. Your child needs a Social Insurance Number to open an RESP. For information about Social Insurance Numbers, see page 107. You may also be able to get a Canada Education Savings Grant. This is money that the Government of Canada adds to your child's RESP to help pay the cost of their post-secondary education.

canada.ca/en/services/benefits/education/education-savings/savings-grant.html

In Canada, many post-secondary students have jobs and pay their own tuition. They may work part-time during the school year or find temporary jobs during summer vacation.

Distributed (distance) learning for adults

Many colleges and universities offer distributed learning programs. You can get a post-secondary education no matter where you live. For information, contact your local college or university or Thompson Rivers University Open Learning.

tru.ca/distance

Private post-secondary schools and colleges

B.C. has many private post-secondary institutions. These include private universities, colleges, business schools, technical schools, and language schools. Financial aid is available for students at some private institutions.

privatetraininginstitutions.gov.bc.ca
studentaidbc.ca

Continuing Education for adults

Many Canadians sign up for classes long after they have stopped going to school. They may want to learn a new skill for work, a new language, or study something they are interested in. These programs are called Continuing Education. Find classes by



searching online for “continuing education” and the name of your community.

Learn English

There are many English as a Second Language (ESL) classes to help adults learn to speak, read, and write English. The Canadian government offers Language Instruction for Newcomers to Canada (LINC). Adult refugees and permanent residents can take these classes for free.

- Canada.ca – Search for “Language programs”
- Welcomebc.ca – Search for “Employment language programs”

Several public post-secondary institutions also offer ESL courses. Permanent residents, refugees, and Canadian citizens do not pay tuition for these courses. Other costs may apply.

gov.bc.ca/gov/content/education-training/adult-education/adult-upgrading-learn-english

You can get help to learn or improve your English at literacy programs in your community. These programs are free. Some programs are for adults and some are for families.

gov.bc.ca/gov/content/sports-culture/arts-culture/public-libraries/community-literacy
gov.bc.ca/gov/content/education-training/adult-education/adult-upgrading
decoda.ca/decoda-lpc/

Private English schools and tutors

Many private English schools and tutors (teachers) provide English language training. Most of these schools and classes are not regulated by government. Visit the Private Training Institutions website to find approved programs.

privatetraininginstitutions.gov.bc.ca/students/pti-directory

Adult Upgrading

Adults can go to school to upgrade their education or prepare for a new job. There are programs for specific subjects, like reading or math. There are also programs to finish high school and learn new job skills. Programs may be full time or part time. They are usually called Adult Basic Education or ABE. ESL courses at public post-secondary institutions are also part of Adult Upgrading.

Adults completing secondary school

Adults who have not completed secondary (high) school can finish their education and graduate. Students taking ABE in the Adult Graduation Program can get the British Columbia Certificate of Graduation or the Adult Graduation Diploma. These programs are offered at many public post-secondary institutions and school district adult education centres.

Adults who have finished high school can take Adult Basic Education courses to get the credits they need to continue their studies at the post-secondary level. There are full-time and part-time classes available. These classes are free for permanent residents and Canadian citizens.
gov.bc.ca/gov/content/education-training/adult-education/adult-upgrading

Find classes near you.
upgradebc.ca/map

Adults can also take basic education courses through some local school districts.
bced.gov.bc.ca/apps/imcl/imclWeb/Home.do
bced.gov.bc.ca/schools/bcmap.htm

Permanent residents and Canadian citizens do not pay tuition for Adult Upgrading courses. Students may have to pay other costs, including books and materials. If you are taking upgrading (ABE or ESL) at a public post-secondary institution, you may be eligible for a grant to cover those costs. It is called the Adult Upgrading Grant.
studentaidbc.ca/explore/grants-scholarships/adult-upgrading-grant-application



HELP FOR INDIVIDUALS AND FAMILIES

Definitions

BC211

Crisis centres

Violence, abuse, and neglect

- Assault and sexual assault
- Abuse in the family
- Child abuse and neglect
- Bullying
- Elder abuse and neglect
- Animal abuse
- Problems with alcohol, drugs, and gambling
- Sponsorship breakdown

B.C. Employment and Assistance Program

Homelessness

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Help for families

- Children who need extra support
- Benefits for families with children
- Child care

Seniors' programs and benefits

- BC Seniors' Guide
- Homecare
- Healthy Eating for Seniors
- Preventing falls
- Ability411

People with disabilities

Support for people who are LGBTQ2S+

The Office of the Ombudsperson

Legal help



Definitions

Abuse – harming another person. There are many kinds of abuse.

- Physical abuse can include hitting, restraining, or pushing. Physical abuse is also called assault.
- Emotional abuse is hurting someone with words or actions. This includes threatening someone (saying that you will hurt them physically or emotionally).
- Sexual abuse is unwanted sexual touching or talking.

Assault – when someone attacks another person. The attack can be physical, sexual, or verbal (yelling at or insulting someone).

Confidential – when someone shares information with another person, and that information is kept private. It is not shared with anyone else.

Crisis – when a situation feels too big to handle alone. People can have a financial crisis (when they do not have enough money to live), a family crisis (the family breaks up), a medical crisis (someone is very ill or dies), or an emotional crisis (when people’s emotions or feelings – especially fear – are very strong).

Eligible – when a person qualifies for something. For example, people must be eligible before they can be hired in some jobs, or to be accepted for some government programs.

Gambling – trying to win money by betting on things like card games, horse races, slot machines, and casino games.

Impartial – not biased or prejudiced for or against something. If you are impartial, you are not involved in a situation and your decision can be fair.

Independent – not controlled or influenced by anyone or anything. Being able to make a decision without being influenced by someone else.

LGBTQ2S+ – a term to describe the range of gender identities – lesbian, gay, binary (male or female), trans, queer or Two-Spirited (see page 129 for more information)

Neglect – when a person does not take care of someone who needs their help. It could be when a parent does not feed their child. It could also be when someone does not get medical care for an elderly family member.

Public authorities – Governments often fund and/or give power to organizations to make decisions and provide services for people. These organizations are called public authorities.

Suicide – when a person decides they don’t want to live, and intentionally kills themselves.

Victim – a person who is hurt (physically or emotionally) or killed by someone else, usually when a crime is being committed.

Violence – using physical strength to hurt someone.



BC211

BC211 can help you find government and community services you may need. These include counselling, employment, child care, financial assistance, food, senior services, housing, legal services, immigrant services, education, arts and culture, recreation, health services, and support groups. The service is free and confidential (private). It is offered in many languages.

Toll-free: 2-1-1

bc211.ca

BC211 also operates these services.

- VictimLinkBC is a toll-free, confidential telephone service offered in many languages. It provides information and referral services to all victims of crime. It also provides immediate crisis support to victims of family and sexual violence, including victims of human trafficking exploited for labour or sexual services. VictimLinkBC is funded by the B.C. government. It is available 24 hours a day, 7 days a week.
Toll-free: 1 800 563-0808
Email: victimlinkbc@bc211.ca
www.victimsinfo.ca
- Alcohol & Drug Information and Referral Service
For more information, see page 85
Vancouver area: 604 660-9382
Toll-free: 1 800 663-1441
- Shelter and Street Help Line
2-1-1
bc211.ca – Search for “shelter” and the name of your community
- Gambling Support Line BC
For more information, see page 85
Toll-free: 1 888 795-6111
- Youth Against Violence Line
For more information, see page 83
Toll-free: 1 800 680-4264

Crisis centres

Having problems that are too big to handle alone is called a crisis. People can have mental health problems (such as depression or anxiety) or family problems (such as a marriage breakup, or abuse). Problems can feel even bigger after moving to a new country. You may feel sad, lonely, upset, or confused. These emotions can be very strong and difficult. Some people may even think about suicide.

If your situation feels too hard to manage, or if you feel you are all alone with your problems, you can get help. Do not feel ashamed. Many people feel this way at times in their lives.

There are people who can help you. Call a crisis centre. Crisis centres have people you can talk to. They can also help you find resources. All calls are free, and services are available in many languages.

- The crisis line is open 24 hours a day, 7 days a week.
Toll-free: 1 800 784-2433 (1 800 SUICIDE)
crisiscentre.bc.ca
- Mental Health Support Line is open 24 hours a day, 7 days a week.
Toll-free: 310-6789 (this phone number only has 7 numbers).
crisiscentre.bc.ca
- YouthInBC is an online chat for young people from ages 12-24. It is open from 12 p.m. (noon) to 12 a.m. (midnight).
YouthInBC.com
- CrisisCentreChat is an online chat for people aged 25 and older. It is open from 12 p.m. (noon) until 1 a.m.
CrisisCentreChat.ca



Violence, abuse, and neglect

Abuse, violence, and neglect are always wrong. If someone abuses you, try not to feel ashamed. It is not your fault. You can get help. Do not try to face the problem alone. In Canada, all violence and threats of violence are against the law. The police can arrest someone who hurts or threatens another person. The person could get a fine or go to jail.

If there is a crisis, call 911. Someone will send police or an ambulance to you.

You can also call VictimLinkBC.
Toll-free: 1 800 563-0808
Email: victimlinkbc@bc211.ca
victimlinkbc.ca

Assault and sexual assault

If someone hits or hurts you, it is called assault. If someone says they will hurt you, and you believe that person will do it, it is also assault. It is against the law for someone to assault you.

Sexual assault is any form of sexual contact without a person's consent. Sexual assault includes unwanted sexual touching. It also includes forced sexual intercourse (also called "rape").

If you are in immediate danger, please call 911.

You can call VictimLinkBC. They can help you to see a doctor, talk to a counsellor, report to the police, and get other support services. This is a free service. It is also confidential. It is available 24 hours a day, 7 days a week.
Toll-free: 1 800 563-0808
victimlinkbc.ca

The Women Against Violence Against Women (WAVAW) Rape Crisis Centre has a crisis and information line that is open 24 hours a day. They can give you help and emotional support right away. They can also refer you to services and programs that can help.
Toll-free: 1 877 392-7583
wavaw.ca

The Victim Services & Violence Against Women Program Directory helps people who have been hurt by a crime. They also help women and children who experience violence.

The directory has contact information for services and programs that can help you. Visit the website and put the name of your city or town in the search box.
gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/if-you-are-a-victim-of-a-crime/victim-of-crime/victim-services-directory

You can report sexual assault to the police, even if it happened long ago. Call your local police or RCMP office. You can find the phone number online.

For information about reporting a crime, visit this government of B.C. website.
gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/if-you-are-a-victim-of-a-crime/coming-forward/reporting-a-crime

If you are 19 years of age or older, and do not want to call the police yourself, you can call a victim service program in your community. They can report the crime, and the police will not know who made the report.
gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/reporting-a-crime/victim-or-witness-to-crime/third-party-reporting-for-victims-of-sexual-offences



Abuse in the family

Abuse can happen in families. Abuse, violence, and neglect are always wrong. The person who abuses others may be the wife, husband, same-sex partner, or common-law partner. Children, parents, grandparents, sisters, brothers, and in-laws are also family.

There are many forms of abuse that can happen in a family. Some examples include:

- physical abuse: hitting or kicking someone, or using a weapon (such as a stick or a belt) to hurt someone
- sexual abuse: any form of sexual contact without a person's consent
- emotional abuse: threatening to take away a person's children; not letting someone talk to friends or family; not letting the person go out of the house; or threatening to take away immigration sponsorship
- financial abuse: not letting a person get a job, keep a job, get job training, or have money
- spiritual abuse: not letting someone practice his or her religion; using religion to scare, hurt, or control someone

In Canada, it is against the law to harm, or threaten to harm, another person.

You can leave an abusive family situation. You don't have to stay in an abusive relationship to keep your status in Canada. If you are a permanent resident, you have rights and freedoms in Canada. If you have temporary status in Canada, you also have options.

For more information, visit these websites:

- Immigration, Refugees and Citizenship Canada
canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/family-sponsorship/abuse.html
- B.C. government
gov.bc.ca/gov/content/safety/public-safety/domestic-violence

- [HealthLinkBC.ca](https://healthlinkbc.ca) – Search for “Domestic violence” and “Domestic abuse”

If you need help

- If you are in immediate danger, call 9-1-1.
- VictimLinkBC can help you see a doctor, talk to a counsellor, report to the police, and get other support services. This is a free and confidential service. It is available in many languages, 24 hours a day, 7 days a week.
Toll-free: 1 800 563-0808
victimlinkbc.ca
- Call a Transition House or Safe Home Program. Transition houses help women leaving a home where someone is abusing them. They help women who are alone, and they also help women with children. Transition houses are open 24 hours a day, 7 days a week. They are a safe place for women to stay while they find a new place to live. Transition houses are for short stays only – usually up to 30 days. They will help you stay safe and find a place to live. They can also help you find counselling, medical treatment, and other services.

BC Housing has a list of Transition Houses and Safe Homes.

bchousing.org/housing-assistance/women-fleeing-violence/womens-transition-housing-supports

Child abuse and neglect

It is every parent's responsibility to take good care of their children. Abuse, violence and neglect are always wrong. Neglect is when parents do not meet their children's basic needs. Not providing enough food, or leaving young children alone at home are examples of neglect.

If you think a child needs help, call the Helpline for Children. Dial 310-1234 from anywhere in B.C. No area code is needed. They answer the phone 24 hours a day, 7 days a week. The government may send



a social worker to check on a child. If social workers think the child is in danger, they can take the child out of the home to a safe place. If this happens, the parents should get legal help immediately.

If you believe that a child is in danger, abused, or neglected, the law says you must report it. The B.C. government has information about reporting child abuse. gov.bc.ca – Search for “Child abuse”

HealthLinkBC.ca has information about child abuse and neglect. HealthLinkBC.ca – Search for “Child abuse”

For information about keeping children safe, visit this government of B.C. website. gov.bc.ca/gov/content/safety/public-safety/protecting-children/keeping-kids-safe

Bullying

Bullying is when a person wants to make others feel uncomfortable, scared, or hurt. A person may bully others about the way they look, their age, culture, race, religion, ethnicity, sexual orientation, or gender identity.

The B.C. government website has information about bullying. gov.bc.ca/gov/content/erase/bullying

Bullying can also happen through social media (cyber bullying). Bullies can text or post mean statements or photos, send threatening messages, or spread lies about a person. Get more information about cyber bullying, including how parents can help their children. gov.bc.ca/gov/content/erase/online-safety

For more information, or if you need to speak to someone about bullying, visit the ERASE website. gov.bc.ca/gov/content/erase

For information on bullying in the workplace, see the information about discrimination and harassment on page 122.

Help for young people

Many agencies have special counsellors to help young people. Counsellors can answer youths' questions. They can also give advice about pregnancy, drugs, sexually transmitted diseases (STDs), and other problems. You can search for services online. You can also ask your local public health unit about youth counsellors in your community. gov.bc.ca/gov/content/mental-health-support-in-bc/children-and-youth

To find youth counsellors, use the HealthLink BC search tool. Search for “public health unit” or “youth health” and your community name. HealthLinkBC.ca/services-and-resources/find-services

There are community agencies to help children and young people. Big Brothers and Big Sisters of Canada matches an adult with a child as part of a mentoring program. The adult is like the child's older sister or brother. To find out if there is a Big Brothers and Big Sisters of Canada program in your community, go to the website. Click on “Find an agency” at the bottom of the page. bigbrothersbigsisters.ca

Boys and Girls Clubs of Canada also help young people. The clubs have many after-school programs. Children can play sports and learn skills. Visit the website to find clubs near you. bgccan.com/en/find-your-club

Foundry

Foundry helps young people aged 12 to 24 to be healthier. They offer health and wellness resources and support, including an online help platform. foundrybc.ca



The Kids Help Phone is for children and youth. They give information and support to young people with any kind of problem. You can call, text, or access their mobile app or website 24 hours a day, 7 days a week. You do not have to tell them your name. The information you give them is confidential (they will not tell anyone that you called). Toll-free: 1 800 668-6868
kidshelpphone.ca

Children and youth who need help can also call the Helpline for Children.
Phone: 310-1234 (no area code required)

The Youth Against Violence Line is a safe telephone line for young people to report crimes and violence. You can stay anonymous (you do not have to tell them your name). You can call to talk about your problems. Counsellors can refer you to services and programs for help. They also have information about gangs and bullying.

The Youth Against Violence Line is open 24 hours a day. Service is available in many languages.

Toll-free: 1 800 680-4264 (24 hours a day, 7 days a week)
youthagainstviolenceline.com

The Prevention, Education, Advocacy, Counselling and Empowerment (PEACE) program is for children and youth between ages 3 to 18 and their non-offending caregiver. If there is violence in your home (domestic violence), you can contact PEACE. There is no charge, and the program is confidential. They will not tell anyone that you called.

gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/if-you-are-a-victim-of-a-crime/victim-of-crime/victim-services-directory

Use the Victim Services Directory to search for “PEACE” and the name of your community.





Contact VictimLinkBC for information about victim services in your community. They can refer you to different programs, including special programs for women.

Toll-free: 1 800 563-0808

victimlinkbc.ca

Options for Sexual Health clinics offer birth control, pregnancy tests, and tests for sexually transmitted infections (STIs). People of all ages can go to these clinics. They can help you with questions or problems related to sexual health. They can also refer you to a doctor. There are more than 60 clinics across British Columbia.

Toll-free: 1 800 739-7367

optionsforsexualhealth.org

Elder abuse and neglect

Sometimes older adults (seniors) are abused or mistreated. Senior abuse (also called elder abuse) can take many forms, including physical, emotional, sexual, or financial abuse. Seniors may be neglected (not have their needs met). They may not be able to take care of themselves. Abuse, violence, and neglect are always wrong. It is against the law to harm, or threaten to harm, another person in Canada.

For information in many languages about elder abuse and neglect, visit the Government of B.C. website.

seniorsBC.ca

You can also visit HealthLink BC.
HealthLinkBC.ca – Search for “Elder abuse”

If you or a senior you know are experiencing abuse or neglect, call the Seniors Abuse & Information Line (SAIL). The line is open every day between 8 a.m. and 8 p.m. The line is closed on statutory holidays. For a list of statutory holidays, see page 117.

Translation services are available from Monday to Friday, between 9 a.m.- 4 p.m.

Vancouver area: 604 437-1940

Toll-free: 1 866 437-1940

seniorsfirstbc.ca/programs/sail

You can call VictimLinkBC. They will help you see a doctor, talk to a counsellor, report to the police, and get other support services. This is a free and confidential service. It is available in many languages, 24 hours a day, 7 days a week.

Toll-free: 1 800 563-0808

victimlinkbc.ca

Animal abuse

Sometimes people abuse or neglect animals. They may keep the animal in a cage all the time and not let it outside. They may hit the animal, or not feed it. These animals may be pets (dogs, cats, and birds), farm animals, or animals in zoos or game farms. Animal abuse is against the law.

If you think an animal is being abused or neglected, you should report it. Contact the BC Society for the Prevention of Cruelty to Animals (BCSPCA).

Toll-free: 1 855 622-7722

spca.bc.ca

Find your nearest SPCA office.

spca.bc.ca/about-us/locations/locations-list/

Problems with alcohol, drugs, and gambling

Many people have problems with alcohol and drugs, like cannabis, cocaine, crystal meth, or heroin. They can also have problems using medical drugs prescribed by a doctor to ease pain or anxiety. Some people have problems with activities, like eating, sex, or gambling. Gambling is trying to win money by betting on things like card games, horse races, slot machines, or casino games.



While not everyone has problems with drugs, alcohol, or gambling, some people may become addicted. Addiction is having a very strong feeling that you need to do or have something, even when it causes serious harm. This feeling can result in trouble with health, work, school, money, and/or relationships. These problems can become very severe. They can put you, your family, and other people in danger.

The Alcohol & Drug Information and Referral Line has information about drug and alcohol addiction programs. They can help you find support to deal with the harmful use of alcohol or other drugs. They can also help you find counselling and treatment programs, detox services, recovery homes, and support groups near where you live. The Referral Line is open 24 hours a day, 7 days a week. Help is available in many languages. Vancouver area: 604 660-9382
Toll-free: 1 800 663-1441

Cannabis (also known as marijuana, weed, or pot) is now legal to use in Canada. Many people still have questions about it. For information about cannabis, including what is and is not legal, visit the Government of B.C. website.

cannabis.gov.bc.ca

If you are struggling with a gambling problem (yours or someone else's), you can get help for free. Support and treatment services are provided in many languages. The B.C. Responsible & Problem Gambling Program has confidential and free education and support services. The website has information about self-assessments, counselling, and GamTalk (a free, confidential, online forum). Visit the website or call the BC Gam Info Line.

Toll-free: 1 888 795-6111 (24 hours a day, 7 days a week)

bcresponsiblegambling.ca/getting-help

Other resources include:

- HealthLink BC
HealthLinkBC.ca/health-topics/alcpb
- Here to Help
heretohelp.bc.ca
- Ministry of Mental Health and Addictions - StopOverdoseBC
stopoverdose.gov.bc.ca
- Canadian Centre on Substance Use and Addiction
ccsa.ca
- Canadian Institute for Substance Use Research, at the University of Victoria
uvic.ca – Search for “Institute for substance use”
- The Problem Support Line BC provides service in many languages.
Toll-free: 1 888 795-6111 (24 hours a day)
- Toward the Heart (BCCDC Harm Reduction Services)
towardtheheart.com
- Your local settlement agency may also be able to help. Some settlement agencies offer addiction and counselling services, multicultural support groups, and school education programs. Find a settlement agency near you.
 - Permanent residents, including refugees
cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents

Sponsorship breakdown

Some people are sponsored by a family member to come to Canada. Sometimes there are changes or problems in the family. For example, a married couple may separate. If this happens, the sponsor is still responsible for the relative. If the sponsored



person gets income assistance (welfare), the sponsor must pay the money back to the B.C. government. For more information, contact the provincial government.

gov.bc.ca/gov/content/tourism-immigration/immigrating-to-bc/sponsorship/pay

B.C. Employment and Assistance Program

The B.C. government gives income assistance to eligible people who are in need and who have no other resources. The BC Employment and Assistance (BCEA) program can support your move toward employment. You may be eligible if:

- you are out of work or not earning enough to meet your basic needs
- you are waiting for other sources of money to arrive
- you can't work at all
- you urgently need food, shelter, or medical attention

Income assistance is paid every month. It is available to those who meet citizenship requirements. For more information on citizenship requirements, visit the B.C. government website.

gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/application-and-intake/citizenship-requirements

When you apply, the B.C. government will check your financial situation (your income, expenses, and things you own) to decide if you are eligible.

Toll-free: 1 866 866-0800

gov.bc.ca/gov/content/family-social-supports/income-assistance

You can apply for income assistance online. myselfserve.gov.bc.ca

Immigration settlement agencies may also be able to help you access income assistance. Find a settlement agency near you.

- Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
- Temporary residents, including refugee claimants welcomebc.ca/temporaryresidents

Homelessness

People who are homeless have no place to live. People become homeless for many reasons. They may feel unsafe at home. They may lose their home because of fire, money problems, or a family breakup. They may not have any money to pay for a place to live.

If you do not have a safe place to stay, you can go to an emergency shelter. Emergency shelters are free. People who work at an emergency shelter can help you look for a new place to live. They can also provide food, clothing, showers, and other things you may need.

BC Housing provides emergency shelters for anyone who is homeless or who may lose their home.

bchousing.org/housing-assistance/homelessness-services/emergency-shelter-program

BC211 operates the Shelter and Street Help Line to help people in the Vancouver, Fraser Valley, and Victoria areas.

Phone or text 2-1-1

bc211.ca – Search for “shelter” and the name of your community

If there is violence in your family and your home is not safe, see page 81.

Workers at settlement agencies can also help. Find a settlement agency near you.

- Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp



- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents

Food banks

If you cannot afford to buy enough food, you may be eligible to receive free food from a food bank. They may also offer programs about healthy eating, cooking, and managing money. Each food bank has different services. Some can help you find other services in the community.

To receive food, you may have to prove that you do not earn enough money. The food bank

may ask you to show your pay cheque, social assistance cheque, bank statements, or child tax credit. You may also be asked to provide proof of your address, such as an electrical bill with your name and address on it.

Food banks are not run by the government. People donate (give) food and money to the food bank. Anyone can donate. You can find food bank donation boxes in grocery stores, churches, community centres, and other places.

To find a food bank in your community, contact Food Banks BC.
Toll-free: 1 855 498-1798
foodbanksbc.com





Help for families

In Canada, children have the right to survive, to prosper, to meet their full potential, and to be protected by the adults who care for them. There are laws to protect children.

- British Columbia law says that parents are responsible for financially supporting their children until they turn 19. In B.C., the age of majority (becoming a legal adult) is 19. Parents may also be required to support children after they are 19.
- You can only use force to discipline children over age 2. The amount of force you use must be light.
- You cannot cut or injure the genitals of girls or women.
- You cannot trade your children or their labour to someone for money.

Parents have specific responsibilities to provide care and supervision for their children. For example, the Canada Safety Council recommends that children under the age of 10 not be left alone at home or in a car, even for a short time.

canadasafetycouncil.org/child-safety

Canadian law also says that you do not have to marry someone (or stay married to them) if you do not want to. You do not need permission from your spouse or your family to separate or get divorced.

The Parent Support Services Society provides support, information, education, workshops, and resources to parents and grandparents across the province.

Toll-free: 1 877 345-9777

parentsupportbc.ca

Grandparents Raising Grandchildren is a support group for people who are raising another family member's children.

Vancouver area: 604 558-4740

Toll-free: 1 855 474-9777

parentsupportbc.ca/grandparents-raising-grandchildren

Children who need extra support

Some families have a child who needs extra care. A child may be late to learn certain abilities (developmentally delayed). A child may also have an illness or disability. The B.C. government can help families give extra care to children.

gov.bc.ca/gov/content/health/managing-your-health/child-behaviour-development/assessing-child-development

Children and Youth with Special Needs Workers can help families. They can give families important information and refer them to government and community support. Find a worker in your area.

gov.bc.ca/gov/search?id=3101EE72823047269017D08E55AF6441&tab=1&q=special+needs

If you are eligible for the Affordable Child Care Benefit and have a child who is designated Special Needs, you may qualify for funding.

gov.bc.ca/affordablechildcarebenefit

Benefits for families with children

The Canada Child Benefit is a monthly payment to help families with children under age 18. To qualify, at least 1 parent must be a resident of Canada.

Toll-free: 1 800 387-1193

canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html

The B.C. Early Childhood Tax Benefit is a tax-free monthly payment made to eligible families to help with the cost of raising young children under age 6. Benefits from this program are combined with the federal Canada Child Benefit and the B.C. family bonus program into a single monthly payment. See more information on the website.

gov.bc.ca/gov/content/family-social-supports/family-benefits/bc-early-childhood-tax-benefit



Child care

Types of child care

There are 4 kinds of child care in B.C.

- Licensed child care
- Registered licence-not-required child care
- Licence-not-required child care
- In-child's-own-home care

Licensed child care

Licensed child care facilities are monitored and regularly inspected by regional health authority community care licensing programs. They must meet legislated standards for health and safety, staffing qualifications, record keeping, space and equipment, the number of children and staff, and programming. Staff at licensed child care facilities are educated to care for children. Facility operators must follow the Community Care and Assisted Living Act and the Child Care Licensing Regulation.

Registered Licence-Not-Required Child Care

These are unlicensed care providers who must have registered with a Child Care Resource and Referral Centre. If they have registered, it means they have completed:

- first aid training
- criminal record check for everyone over the age 12 who lives in the home
- character references
- home safety assessment
- child care training courses or workshops

Registered care providers also have access to support, training, resources, and group liability insurance.

Contact your local Child Care Resource and Referral Centre (CCRR). They can help you find a licensed or registered, licence-not-required child care providers who may have open child care spaces in your area.

Toll-free: 1 888 338-6622

ccrr.bc.ca

Licence-Not-Required Child Care

These child care providers can legally provide care for 1 or 2 children (or more if they are from the same family), in addition to their own. They are not registered with the CCRR, and they are not licensed, monitored or inspected. Licence-not-required child care providers do not have to meet the same health and safety standards as licensed providers. Parents and guardians are responsible to oversee the care and safety of their children when using licence-not-required child care.

In-Child's-Own-Home Care

This is when parents arrange for child care at home – for example, a nanny or a babysitter. Parents or guardians must decide how to choose and hire the child care provider, who becomes their employee. Under this arrangement, the employer needs to:

- make regular payments to Employment Insurance and the Canada Pension Plan
- register the employment situation with Revenue Canada and WorkSafeBC

Get more information and details about these 4 types of child care.

gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/how-to-access-child-care/licensed-unlicensed-child-care

Finding child care

Childcare BC has information about finding child care in your community.

gov.bc.ca/childcare

There are Child Care Resource and Referral centres in communities across B.C. Visit the government of B.C. website to find the nearest centre.

gov.bc.ca – Search for “child care resource referral centre”



Affordable Child Care Benefit

The Affordable Child Care Benefit helps families pay for child care. It is paid every month. The amount you can receive depends on your income, family size, and type of child care.

Visit the website to find out if you are eligible and to apply.

gov.bc.ca/affordablechildcarebenefit

Call Child Care Service Centre for more information.

Toll-free: 1 888 338-6622

Contact your local Child Care Resource and Referral Centre. Find the centre in your community.

gov.bc.ca – Search for “child care resource referral”

Starting your own child care program

If you decide to operate a child care program in your own home, you will have to follow the rules and laws. The community Care and Assisted Living Act, the Child Care Licensing Regulation and director of licensing standards of practice, describe the requirements for licensed child care. Each health authority Community Care Facility Licensing program processes applications and issues the licence to operate a child care facility. They can provide information about getting started.

The B.C. government has information about starting a child care program.

- Licensed child care facility
gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/running-daycare-preschool/open-licensed-child-day-care/licensed-child-care-facility
- Registered, licence-not-required child care program
gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/running-daycare-preschool/open-licensed-child-day-care/rlnr-day-care

Seniors' programs and benefits

BC Seniors' Guide

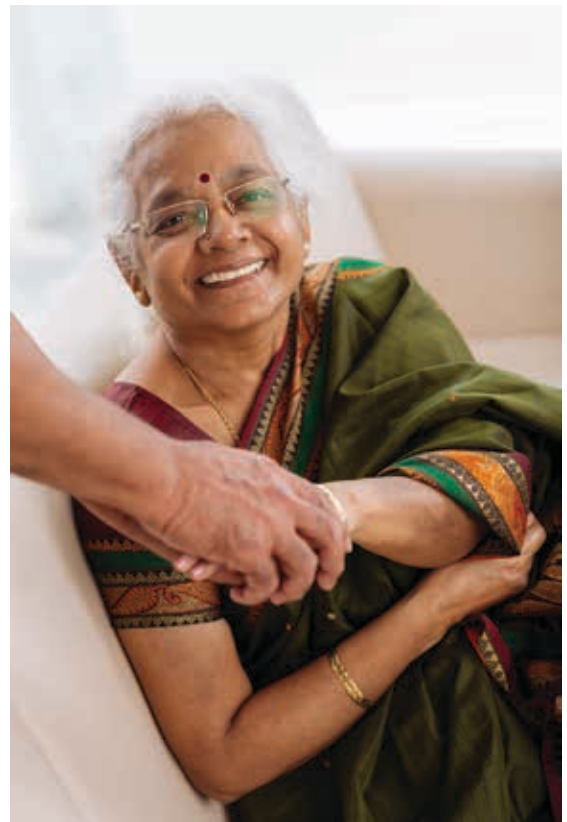
The *BC Seniors' Guide* has information about benefits, health, lifestyle, housing, transportation, finances, safety, and security for older adults. There is also a list of resources, services, and programs. The guide is available in English, French, Punjabi, Chinese, Korean, Vietnamese, and Farsi.

gov.bc.ca/seniorsguide

You can order a free printed copy of the *BC Seniors' Guide* by calling the Office of the Seniors Advocate. The office is open Monday to Friday, 8:30 a.m. to 4:30 p.m.

Victoria area: 250 952-3181

Toll-free: 1 877 952-3181





Homecare

People with disabilities and older adults may need extra help in their daily life. Some people may leave home and move to a place that provides help and medical care. These places are called “assisted living” or “long-term care homes”.

Some people who need extra care want to stay in their own home. They can get assistance and medical support from workers who go to their home. This service is called homecare.

There are many situations where homecare can help.

- People with disabilities and older adults can get homecare so they can live in their own homes for as long as possible.
- People who care for a sick or disabled family member can hire homecare to help them and let them rest (respite).
- Sometimes sick people can get care at home instead of going to the hospital.
- People who are nearing the end of their life can have homecare. This is called palliative care.

Homecare services provide extra help. People with homecare must be able to care for themselves with help from family, friends, and their community.

If you cannot afford homecare, the government may cover (subsidize) some of the cost. To be eligible for subsidized home and community care services, you must:

- be a Canadian citizen or permanent resident (or have a temporary resident permit by the federal minister for immigration)
- have lived in B.C. for at least 3 months
- be 19 years of age or older

gov.bc.ca/gov/content/health/accessing-health-care/home-community-care

Homecare is provided by local health authorities. Visit this website and check the map to find your health authority. Contact the Homecare office in your area to find out if you are eligible for home and community care services.

gov.bc.ca/gov/content/health/about-bc-s-health-care-system/partners/health-authorities/regional-health-authorities

Vancouver Coastal Health
Vancouver area: 604 736-2033
vch.ca/your-care/home-community-care

Fraser Health
Toll-free: 1 855 412-2121
fraserhealth.ca/Service-Directory/Services/home-and-community-care/home-and-community-care#.XqjeSy2ZOV4

Island Health
Victoria area: 250 370-8699
Toll-free: 1 877 370-8699
islandhealth.ca/our-services/home-care-services

Interior Health
Kelowna area: 250 862-4200, and press “2”
interiorhealth.ca/YourCare/HomeCommunityCare/Pages/default.aspx

Northern Health
Prince George area: 250 565-2649
Toll-free: 1 866 565-2999
northernhealth.ca/services/home-community-care

Healthy Eating for Seniors

The *Healthy Eating for Seniors* handbook has recipes, menu plans, and information on good nutrition. The handbook is available in English, French, Chinese, and Punjabi.
gov.bc.ca - Search for “Healthy Eating for Seniors Handbook”

To order a free copy of the handbook, visit HealthLinkBC.ca. Search for “Resource Order Form” or call HealthLink BC.

Toll-free: 8-1-1
TTY: 7-1-1



Preventing falls

Falls are the leading cause of injury among older adults and can lead to hospitalization and loss of independence. Most falls can be prevented. You can prevent falls by:

- getting regular physical activity to build strength and balance
- having your eyes checked regularly
- having a pharmacist or doctor review your medicines
- moving things that you could trip over or slip on

Learn more about how to prevent falls and protect your health.

The BC Falls and Injury Prevention Coalition
findingbalancebc.ca

The B.C. government has information about fall prevention.
gov.bc.ca/fallprevention

Ability411

Ability411 has information about technologies and equipment that can help B.C. seniors.
ability411.ca

People with disabilities

People with disabilities may have special needs for housing or jobs. If you have a disability, you can find support programs in your community. Contact Disability Alliance BC.

Vancouver area: 604 872-1278

Toll-free: 1 800 663-1278

disabilityalliancebc.org

The B.C. government, Crown agencies, and corporations offer many supports and services to people with disabilities, including financial supports through disability assistance.

gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities

Support for people who are LGBTQ2S+

There are many organizations in B.C. that support lesbian, gay, bisexual, transgender, queer, and Two-Spirit individuals. These organizations have activities, information, counselling, and other kinds of help. They can help you in many languages. For more information about LGBTQ2S+, see page 129.

In the Vancouver area, contact B.C.'s Queer Resource Centre (Qmunity).

Vancouver area: 604 684-5307

qmunity.ca

LGBTQ2S+ youth can get information and advice from the Pride Education Network.

pridenet.ca

Parents of LGBTQ2S+ children can get information and advice at PFLAG (Parents, Families, and Friends of Lesbians and Gays).

pflagcanada.ca

Find a PFLAG group in your community.

pflagcanada.ca/pflag-chapters/british-columbia

The Office of the Ombudsperson

The Office of the Ombudsperson can help people solve problems with government services. It is an independent and impartial (not biased) office, part of the B.C. provincial legislature. When people have complaints about B.C. government services, the Office of the Ombudsperson investigates to find out what happened. There are interpretation services in more than 150 languages. All services are free.

Toll-free: 1 800 567-3247

bcombudsperson.ca

Legal help

For information on B.C. laws and legal help, please see pages 127–134.



DRIVING

Definitions

Insurance

- Basic insurance
- Buying extra insurance

Driver's licence

- Driver's licence from another country
- Applying for a new driver's licence
- Driving schools

Traffic laws

- Safe driving
- Dangerous driving
- Special lanes

- Traffic tickets
- Parking tickets

Car crashes

- Reporting to ICBC

Buying a car or truck

- Buying from a licensed dealer
- Buying a used vehicle from another person
- Warranties
- Getting a loan

Vehicles from outside B.C.

Car rentals and car sharing



Definitions

Expiry date – when something ends. Driver’s licences and insurance will expire on a certain date. When they pass the expiry date, it is illegal to use them. Drivers will need to renew their license or insurance before they can drive again.

Insurance – a contract where a person pays money to a company to protect an object (like a house or a car). If the house or car are damaged, the insurance company will pay to repair or replace it.

Impaired – when a person’s judgement is affected by alcohol or other drugs.

Letterhead – paper that is printed with a company’s name and logo.

Licence / license – there are 2 ways to spell this word, and they mean different things. You can **have** a licence, and you can **be** licensed.

- When “licence” is spelled with “ce” at the end, it is the card you put in your wallet. It shows you have permission to drive in B.C.
- When license is spelled with “se” at the end, it describes someone who has a licence (permission) – for example, a licensed car dealership.

Lien (pronounced “LEEN”) – a legal debt that is attached to an object, like a car. The lien means that when the owner sells the car, they are supposed to pay the money they owe. Then the lien is removed. If you buy a vehicle with a lien on it, you are responsible to pay back the money owed. You can check to see if there is a lien on the car before you buy it.

Renew – to make something new again. If your driver’s licence expires on December 31, you must renew it before you can drive on January 1.



Insurance

The Insurance Corporation of British Columbia (ICBC) is owned by the B.C. government. ICBC:

- provides basic vehicle insurance, and handles insurance claims if you have a crash
- tests new drivers who want a B.C. licence, and gives licences to drivers who have moved here from other countries
- confirms a person's identity when they get a BC Services Card, driver's licence, and health services card

ICBC's website has a lot of useful information about driving in British Columbia. Some information is available in Chinese and Punjabi. Toll-free: 1 800 663-3051
icbc.com

Basic insurance

You must not drive a car without insurance. Every car registered in B.C. must have basic Autoplan insurance. If you cause a crash, insurance will pay for the damage to the other driver's car. It also covers medical costs for anyone hurt in the crash.

You can buy Autoplan insurance for your vehicle at any Autoplan broker's office. Autoplan brokers are independent businesses that sell ICBC vehicle insurance.
icbc.com/locators

Insurance only protects you if you buy it before damaging or crashing your car.

Many things affect the cost of your car insurance – who drives your car, where you live, if you use your car for work, and your driving record.

It is important to list the name of everyone who will drive your car. If a driver who is not named on your insurance policy causes a crash while driving your car, you might have to pay more money. Talk to your Autoplan broker about listing drivers.

If you are moving to B.C., ICBC may recognize up to 15 years of your driving experience in another country. You will have to bring your driving documents to an ICBC driver licensing office.

icbc.com/insurance/moving-travelling/Pages/Insurance-discount-for-new-residents.aspx

You can book an appointment online.
icbc.com – Search for “Book road test”

Buying extra insurance

If you have a crash, basic insurance may not be enough to cover the cost. You can buy extra insurance to protect yourself. For example, you can buy collision insurance to cover the cost of damage to your car, even if the crash was your fault. Ask your Autoplan broker about extra insurance.





Driver's licence



Driver's licence from another country

You can use your driver's licence for up to 90 days after you move here. You should apply for your B.C. driver's licence as soon as you arrive in B.C. You may have to wait for your new licence to arrive in the mail.

If you are visiting, you can use your non-B.C. driver's licence for up to 6 months. After 6 months, you need a valid B.C. driver's licence to drive here.

There are different processes for getting a B.C. driver's licence. The process depends on where your original driver's licence is from. Drivers from some countries may be able to get a driver's licence without any extra tests. Others may need to pass knowledge, eyesight, and road tests.

icbc.com – Search for “Driver licensing”

If your driver's licence is not in English, you will need to provide a translation by an approved translator.

icbc.com – Search for “Language services”. Scroll down to “Document Translation”

When you get a B.C. driver's licence, you will need to give up your old licence.

icbc.com – Search for “Moving to BC”

Students do not need to get a B.C. driver's licence if:

- they have a valid driver's licence from another country
- they are registered as a full-time student in an institution listed on this webpage: tools.canlearn.ca/cs/lgs-scpsc/clin-cln/reea-mdl/reea-mdl-1-eng.do?nom-name=BC

Temporary foreign workers in the Seasonal Agricultural Workers Program can use a valid driver's licence from another country for up to 12 months. After 12 months, you will need a B.C. driver's licence.

When you drive, always carry your driver's licence with you. A police officer may ask to see it.

Learn the driving rules and road signs in British Columbia. Some may be the same as where you learned to drive. Some may be different. You can take a practice knowledge test online.

icbc.com – Search for “Practice knowledge test”

Learn to Drive Smart has information about rules, signs, signals, and road markings in B.C.

icbc.com – Search for “Learn to Drive Smart”

You can also do the practice test on your smartphone. Download the Learn to Drive Smart app from the app store.

Applying for a new driver's licence

- To apply for a B.C. driver's licence, you must be 16 years of age or older.
- If you are under 19 years of age, you will need permission (consent) from your parent or legal guardian. They can come to the driver licensing office with you, or you can bring a signed consent form.
- You can apply for a driver's licence by booking an appointment at an ICBC driver licensing office. Visit icbc.com and search “Find a service location”.
- You will need to take 2 pieces of identification.



- You need different types of licences to drive different types of vehicles in B.C. For example, cars, motorcycles, buses, large trucks, and taxis all have different licences.

Graduated Licensing Program

B.C. has a Graduated Licensing Program. You must pass several levels to get full driving rights. If this is your first driver's licence, you must learn basic rules and driving knowledge first. After passing the knowledge test, you can graduate to the next level. This program will help you be a safer driver.

icbc.com – Search for “Graduated licensing”

Learner stage



The first step in getting a B.C. driver's licence is getting a learner's licence. You must take a knowledge test to show that you know B.C.'s driving rules. You must also have your eyesight tested.

You can take a knowledge test in English, Arabic, Croatian, Farsi, French, Punjabi, Russian, simplified and traditional Chinese, Spanish, and Vietnamese. If you need a translator, check with the ICBC driver licensing office.

The learner's licence is valid for 2 years. You must practise driving with your learner's licence for at least 12 months before you can take your road test. There are some things you are not allowed to do yet, like drive between midnight and 5 a.m. You can find a list of all the rules for the learner's licence online.

icbc.com – Search for “Get your L”

Novice stage



After you have been driving for 1 year with your learner's permit, you can take a road test to get your novice permit.

icbc.com – Search for “Get your N”

You need to make an appointment to take the road test. You can book your appointment online.

Toll-free: 1 888 715-7775

icbc.com – Search for “Book road test”

After 2 years with a novice licence, you can take a second road test and get a full licence.

There are fees for the knowledge and road tests. After you pass the road test, you will pay another fee for your driver's licence.

icbc.com – Search for “fees”

Driving schools

If you have never had a driver's licence, you may want to take driving lessons. ICBC has a list of approved training schools. You may be able to find a driving instructor (teacher) who speaks your language.

icbc.com – Search for “Choose driving school”

Driver Resources

There are good driving resources online.

- drivebc.ca and Shiftintowinter.ca have up-to-date road conditions and driving tips.
- drivebc.ca/directions.html will tell you how far away other cities and towns are, and how long it will take to drive there.
- hellobc.com/british-columbia/transportation-maps/maps.aspx has maps for cities and regions across British Columbia.

Traffic laws

Safe driving

Seatbelts

Seatbelts can protect you from being hurt or killed if you are in a crash. The law in B.C. says all drivers and passengers (other people in your car) must wear seatbelts. If you or your passengers are not wearing seatbelts, the police can give you a ticket. You will have to pay a fine.



Child car seats

Young children must sit in a child car seat. They must never sit on an adult's lap.

The child car seat must meet certain requirements. Your child car seat must:

- meet Canada Motor Vehicle Safety Standards
- be approved by Transport Canada
- be new, or almost new. Child car seats have an expiry date. It is usually on the side or back of the seat. Check to make sure your child car seat has not expired.
- be Canadian. If you buy a child car seat outside of Canada, it may not meet Canada's safety regulations.

There are also rules about using child car seats:

- The child car seat must always be in the back seat. It must never be in the front seat. This is because the front seat has an airbag. If the airbag hits the child car seat, it can cause serious injuries.
- Children younger than 9 should sit in a child car seat or booster seat.
- Children between 9 and 13 should sit in the back seat, not the front.

Babies

- There is a special child car seat for babies and very small children. It is rear-facing (faces the back of the car).
- All babies under 12 months old and weighing up to up to 9 kilograms (20 pounds) must sit in a rear-facing child car seat.



Young children

- Children who are more than 12 months old and weigh between 9 and 18 kilograms (20 and 40 pounds) must be in a child car seat.
- Child car seats must be properly installed (secured or attached) to the car. Forward-facing child car seats must always have a strap that ties the seat to the frame of the car. Check the instructions for the car seat, or for the car.



Older children

- Booster seats are used with regular seatbelts. They are for all children who weigh more than 19 kilograms (40 pounds). Children under 9 years old, or 145 centimetres (4 feet, 9 inches) tall, must use a booster seat.
- All children 9 years or older must use regular seatbelts.





The BC Automotive Association (BCAA) has lots of child safety information. Visit the website to:

- find the right car seat for your child's age and size
- watch videos on how to install your car seat safely
- learn the correct way to buckle your child into the seat

The BCAA Child Passenger Safety program can teach you how to put in your child car seat correctly. They may have car seat checks (called "clinics") in your community. Trained volunteers will check your car seat and the owner's manual of your vehicle.

Toll-free: 1 877 247-5551

bcaa.com – Search for "Child car seat"

For more information

- ICBC has information about child car seats. icbc.com – Search for "Child car seats"
- Transport Canada also has information about car seats. tc.gc.ca – Scroll down to "Child Car Seat Safety"

Dangerous driving

Driving, alcohol and drugs

B.C. has very strict laws about driving, alcohol, cannabis, and other drugs. If you drive while impaired (when your judgement is affected by alcohol or other drugs), the police can stop you. You will have to pay a fine. You may lose your car and your driver's licence. You may even go to jail.

- gov.bc.ca/gov/content/transportation/driving-and-cycling/road-safety-rules-and-consequences/drug-alcohol
- icbc.com – Search for "alcohol impaired" and "drug impaired"

Distracted driving

Using an electronic device, such as a mobile phone, while driving is against the law in B.C. This is called distracted driving. Distracted driving is one of the main causes of car crashes in B.C. If you get caught using a mobile phone or other electronic device while driving, you may get a ticket and have to pay a fine.

icbc.com – Search for "Distracted driving"

Speeding

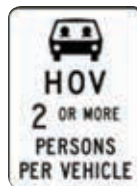
Speeding is driving faster than you are allowed to. In most cities, the speed limit on main roads is 50 kilometres per hour (km/h). Outside towns and cities, the speed limit is usually higher. Watch for speed limit signs. The speed limit is usually 30 km/h near parks and schools. You may get a ticket and have to pay a fine if you are caught speeding. These fines can be very high. If you do not pay the fine, you may not be able to renew your driver's licence.

icbc.com – Search for "Speed"

Special lanes

In some cities, there are special lanes on the roads for bicycles. There may also be special lanes for buses and vehicles with 2 or more people. These are called high-occupancy vehicle (HOV) lanes. Electric vehicles and motorcycles may be allowed to use some HOV lanes. Some highways also have HOV lanes.

Pay attention to special lanes. You can get a ticket if you drive in the wrong lane.





Traffic tickets

If you get caught speeding, driving through a red light, or using a mobile phone or other electronic device while driving, you may get a ticket and have to pay a fine. Your driver's licence and your car may also be taken away for a period of time. If the police stop you while you are driving, stay in your car. The police officer will come to your car to talk to you. Do not get out of the car unless they ask you to.

If you get a ticket, do not pay the police officer. You can pay the ticket:

- by making an appointment at any ICBC driver licensing office
- at most Autoplan brokers
- at any ICBC claim centre
- at a provincial court registry

You can also pay by cheque, by phone, or online at PayBC (pay.gov.bc.ca).
icbc.com – Search for “Pay ticket”

If you think the ticket is wrong, you can ask to cancel it. You have to go to court and explain why you think the ticket is wrong. If the judge agrees with you, you will not have to pay the ticket.

If you get a ticket for a driving offense, you may have to pay more for vehicle insurance. You may also lose your driver's licence. If you do not pay your tickets, you may not be allowed to get a new driver's licence or insurance.

Parking tickets

Check the signs on the street before you park your car. The signs will tell you when and where you may park. In many places, parking is only allowed at certain times. For example, some signs and parking meters say, “No parking between 3 p.m. and 6 p.m.” Some parking spaces have machines (meters) where you pay to park. You cannot park in front of bus stops or in front of hydrants (water pipes for putting out fires).



Some parking places are reserved for people with a physical disability. They are marked by a sign, and are usually close to the entrance of a building. Only people with a disabled parking permit are allowed to park here. Talk to your doctor if you need a permit.

If you park in a no-parking area, park during the wrong time, or do not pay enough money





for a parking space, you may get a parking ticket and have to pay a fine. Your car may be towed away. If your car is towed, you must pay to get it back.

If you get a parking ticket, you should pay it as quickly as possible. In many communities, you will have to pay more money (a late fee or a penalty) if you do not pay the ticket within 14 days.

Car crashes

If you have a crash, take the following steps.

1. Dial 9-1-1 if anyone is hurt.
2. Move your vehicles off the road (if it is safe to do so).
3. Do not talk about who or what caused the crash.
4. Write down this information:
 - name, address, and phone number of each driver
 - driver's licence number of each driver
 - licence plate number on each driver's vehicle
 - insurance information for vehicles not insured by ICBC
 - date, time, and location of the crash
 - weather conditions
 - the direction you and any other drivers were travelling
 - where you and any other vehicles were
5. If possible, take photos of the vehicle damage and the crash site. You can use your phone camera.
6. Give your information to the other driver.
7. Get the name, address, and phone number of anyone who saw the crash (a witness).
8. If you have a dash camera in your vehicle, you can save the video of before, during, and after the crash.

Reporting to ICBC

If you have a crash, report it to ICBC. This is called an insurance claim. If your claim is accepted, ICBC will pay to repair the damage. If you are injured, ICBC will help make sure you get the care and support you need for your recovery. If there is damage to your vehicle, ICBC will also tell you how to get a damage estimate (how much it will cost to fix your car) and where to get your car fixed.

You can call ICBC 24 hours a day, 7 days a week. You can also report some types of claims online. ICBC offers free interpretation for 170 languages over the phone. They also have phone lines for service in Chinese and Punjabi.

Dial-a-Claim

Metro Vancouver: 604 520-8222

Toll-free (B.C., Canada, and the United States):
1 800 910-4222

icbc.com – Search for “Report a claim”

Buying a car or truck

Buying from a licensed dealer

A company selling vehicles (cars and trucks) is called a dealer or dealership. Dealerships sell new and used vehicles. In B.C., dealers selling vehicles to the public must be licensed by the Vehicle Sales Authority (VSA). Licensed dealers must have a VSA licence on their door. They must have a certificate in their office that is easy to see. Licensed salespeople have a VSA licence card.

You can find out if a dealer or salesperson is registered by checking online.

publicregistry.mvsabc.com

A licensed dealer must tell you the history of the vehicle. They must make sure the vehicle complies with the *Motor Vehicle Act*. If you buy a vehicle from a licensed dealer and you have a problem after the sale, the VSA may help you solve the problem.



Search online to find a licensed dealer in your community. Most dealers have a website with prices and information about their vehicles. Dealers might also advertise in newspapers and on other websites. The law says dealers must show the full price in the advertisement. There may be extra fees, like a documentation fee. Extra fees must also be shown in the advertisement. Be sure you ask about extra fees before you agree to a final price.

Visit the Vehicle Sales Authority website to learn more about buying vehicles. There are videos in English, Cantonese, Mandarin, and Punjabi.

mvsabc.com – Under the “Consumer” menu, look for the “Buying at a dealership” video

Buying a used vehicle from another person

You do not need to go to a dealership to buy a car. You can also buy a car directly from

its owner. Vehicles for sale by owner are advertised in newspapers and on the internet.

Be careful – many people who say they are selling their own vehicle are “curbers”. Curbers are unlicensed dealers. They may have lower prices, but there is more risk to you. For example, the car may not be safe, or it may belong to someone else. Curbers do not have the same legal requirements as licensed dealers. If you have a problem with a car from a curber, you will not be able to get help from the VSA.

Before you buy:

- Do your research and learn about the car you are interested in. Also be sure you know how much money you can spend. If you change your mind, you may not be able to return the car or get a refund. Decide what kind of vehicle you need before you sign a contract. Think about





vehicle safety, gas mileage, maintenance costs and extra features (such as air conditioning or a back-up camera). Compare cars and prices by looking on the Internet or visiting several dealers. You can negotiate with the salesperson for a lower price.

- Check the history of the vehicle to find out if it has been in an accident or has other problems. You can get a report on a vehicle's history at icbc.com or carfax.ca. There is a fee to check the car's history. If you are buying from a licensed dealer, ask them to show you the car's history report. If the vehicle is used, you should pay a qualified mechanic to inspect (check) the vehicle for you.
- Always take the vehicle for a test drive before you buy it. Check the tires and try every feature (for example, the lights and windshield wipers). If you are not comfortable buying a car alone, bring a friend with you who has experience buying cars.

For more information, visit the Buying Guide section of the Vehicle Sales Authority of British Columbia website.

mvsabc.com – Under the “Consumers” menu, look for Buying Guide

You can also get information from ICBC. icbc.com – Search for “Buy used vehicle”

- Do not pay a deposit (part of the payment in advance) unless you are sure you will buy the vehicle. If you do pay a deposit, ask what it is for and if you can get your money back. Get important information in written documents – for example, a receipt that says you paid the deposit, and the list of terms and conditions.
- People often get a loan (borrow) money to buy a car. Sometimes, someone may sell their car before they've finished paying their loan. If you buy the car, you might have to pay the seller's loan. This is called a lien. You should search for liens before buying a car.

You will need the year, make (model), and vehicle identification number (VIN). There is a fee to search for a lien. This service is included in a CARFAX report. Licensed dealers must not sell vehicles with liens.

carfax.ca

For more information, visit the BC Registry Services website.

bcregistryservices.gov.bc.ca/bcreg/pprpg/ppsearch.page

Warranties

Having a warranty means the dealer will replace or repair certain parts for free or at a lower price. New cars have a warranty from the company that made them. Used vehicles may have a warranty from the dealership that sells it. There are many types of warranties and they cover different things. Before you buy a car, find out if there is a warranty, what it covers, and how long it lasts.

Getting a loan

You can borrow money to buy a vehicle. Ask a bank or credit union for a car loan. A dealership may also lend you money. This is sometimes called “in-house financing”. Compare interest rates at several places. Before you take a loan, be sure to read and understand all terms and conditions. If you need help, contact your bank or your settlement agency.

Before you sign the contract or drive away, be sure that any promises made by the salesperson and dealer are written into the purchase agreement. Get copies of everything you sign. Store these documents in a safe place. Do not leave the dealership with a vehicle if the terms of the loan or the purchase agreement are not final. Don't hurry when reading and signing legal documents. If you miss something, it could cost you a lot of time and money in the future.



Vehicles from outside B.C.

If you buy or bring in a vehicle from outside of B.C., you must pay to have it inspected before you can register it and get insurance. Contact an Autoplan broker to learn what you need to do to bring a vehicle into (import) B.C. You can also visit the ICBC website. icbc.com – Search for “Import vehicle”

Car rentals and car sharing

It can be expensive to own a car. You have to pay for the car, the insurance, the gas, and taking care of it. If you don't need to use a vehicle very often, you may want to rent a car or join a car share.

You can rent cars, trucks, and vans from a rental company. Vehicle rental companies are private businesses. Most vehicle rentals charge a daily fee. You must also pay for your own gas and insurance. You cannot rent a vehicle without insurance.

In a car sharing network, cars are owned by a group of people, a business, or a co-op. You pay a fee to rent the car. You may also pay a membership fee to join the network. The rental fee in a car sharing network may cost less than owning your own car. Often, the car share company pays for gas, insurance, and maintenance.

Search online for car rental and car sharing companies. In the Vancouver area, visit translink.ca and search for “Car sharing”.





EMPLOYMENT AND BUSINESS

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Definitions

Certification – Some jobs require workers to have certain education or training. This is called “certification”. People without this knowledge are not allowed to work in the career. The person must be certified to work in these jobs.

Colleague – a person you work with.

Compensation – payment to a person who is injured or unemployed.

Confidential – when someone shares information with another person, and that information is kept private. It is not shared with anyone else.

Employee – someone who works for a company or a person.

Employer – someone who hires a person to work for them.

Fire – to dismiss a worker from their job.

Mediation – working with 2 people or groups to find a solution for both sides.

Post-secondary – formal education after high school. It can be college, university or an institution.

Spouse – a husband or a wife.

References – people who know you and can recommend you as a good tenant or employee.

Regulated industry – work that has specific rules about the qualifications that people need to work in the industry.

Regulatory authority – the organization that sets the rules for an industry or a job.

Termination, layoff – when a job ends, or when a company ends a person’s employment.



Social Insurance Number

You will need a Social Insurance Number (SIN) to work in Canada. You also need a SIN to use government programs and benefits.

Contact the Government of Canada to learn how to apply for your SIN and what documents you will need to apply.

Canada.ca/social-insurance-number

Toll-free: 1 866 274-6627

Your SIN is confidential (private). It has important information about you. Learn how to protect your SIN.

esdc.gc.ca/en/sin/protect.page

Finding a job

Where to look for a job

WorkBC

WorkBC is part of the government of B.C. You can visit the website to search for jobs and learn about different careers. You can also learn about B.C.'s economy, industries, and job market. You can get information about employment services and job training programs available to you.

WorkBC.ca

There are many resources for newcomers to B.C.

workbc.ca/Resources-for/New-to-B-C.aspx

WorkBC Employment Services

WorkBC Centre staff help people find and apply for jobs. They have free resources you can use to find work. Sometimes they provide funding for things you might need for work, like a bus pass or work boots. They may provide skills training and work experience opportunities. People using WorkBC Centre services may be eligible for help with living expenses.

WorkBC Centres provide:

- planning, support, and workshops to help you find a job

- training to build your skills
- work experience
- services for people who want to work for themselves
- help searching for jobs, preparing a resumé, contacting employers, and getting ready for a job interview
- assistive technology and other supports for people with disabilities
- financial support to participate in services and to start a job, including child care, transportation, essential work clothes and tools, and language interpretation

Find the WorkBC Centre nearest you.

WorkBCCentres.ca

Other resources

- Talk to your local settlement agency. They may have workshops about job search skills, employees' rights and responsibilities, and Canadian workplace culture. Settlement agencies have workshops in many languages. Find a settlement agency near you.
 - Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students welcomebc.ca/temporaryresidents
- The WorkBC Job Board has job postings and career information. workbc.ca/Jobs-Careers/Find-Jobs.aspx
- The federal Job Bank website also has job postings and career information. jobbank.gc.ca
- You may be eligible for employment programs to help you find work. workbc.ca/Employment-Services/Labour-Market-Programs.aspx



- The Skilled Immigrant InfoCentre has information and employment programs. Find information online or visit in person. The office is in the Vancouver Public Library. Address: 350 West Georgia Street, Vancouver
Website: pwp.vpl.ca/siic
- Tell friends, relatives, teachers, neighbours, and counsellors that you are looking for a job. They may share ideas or introduce you to employers.
- Your local newspaper may have job postings. Read the Classified section. You can also look in the Classified section on the newspaper's website.
- Some businesses post signs on doors and windows looking for workers. Many shops, cafes, and restaurants do this. Look for signs saying, "help wanted", "hiring", or "seeking". Businesses might also post signs at libraries, recreation centres, and grocery stores.
- If there is a company you like, you can ask if they are hiring. You can visit their office, call on the phone, or send an email.
- Many large companies have special departments (teams) that hire new workers. This is called the personnel or human resources (HR) department. For example, a hospital, hotel, or school may have an HR department. To find jobs in large companies, contact the HR department.
- The Public Service sector is B.C.'s largest employer. Visit the website to learn about career opportunities and see job postings. gov.bc.ca/gov/content/careers-myhr/job-seekers
- If you need to find skilled employment in B.C that uses your education and experience from your home country, the Career Paths for Skilled Immigrants program may help. welcomebc.ca/Work-or-Study-in-B-C/Work-in-B-C/Employment-Language-Programs

How to apply for a job

Applications

Most companies expect you to complete an application. You will need to give your address, phone number, work history, and references (contact information of people you worked for). Make sure you have all the information you need before you fill in an application form. Some companies will take your application in person. Others will only accept applications online.

The WorkBC website has information about job applications. You can learn about writing a resumé, getting ready for an interview, networking (getting to know people who can help you find work), and using social media to find jobs.

workbc.ca/Jobs-Careers/Find-Jobs/Power-up-your-job-search.aspx

References

Before you start looking for a job, find some references. References are people who know you and can recommend you for a job. Employers may contact your references to ask about your qualifications. You will need to give their names and contact information (phone number and email address) when you apply for a job. Ask former employers and landlords if they can be your reference.

If you are new to Canada, you may not have any references here. Volunteering can help you get local work experience and meet people who will be a reference for you. For information about volunteering, see page 29.

A WorkBC Centre may be able to help you find volunteer experience.

WorkBCCentres.ca

Criminal record checks

Some employers may ask for a criminal record check. A criminal record check is an official report from the police. It shows if



you have been convicted (found guilty) of a criminal act (breaking the law). If you have a criminal record, you can still find work. However, some employers will not hire people with criminal records – for example, schools and child care companies. You can apply for a criminal record check online. justice.gov.bc.ca/eCRC/home.htm

Resumés

Many companies ask for a resumé and cover letter when you apply for a job. A resumé describes your work experience and education. It says when you had a job and what you did. The format and content of resúmes may be different depending on which types of jobs you are applying for.

A cover letter is a short letter to the employer. You should write why you want the job and why you will be good at it. The cover letter is very important. It lets the employer

know you better. It also shows how well you communicate. There are special rules for a cover letter. For example, a cover letter should be 1 page or less. It should also have your full contact information – your name, phone number, email address, and home address.

Find out how the company would like to receive your resumé and cover letter – by email, through a website, or printed on paper.

Go to WorkBC's website to learn how to write your resumé and cover letter. workbc.ca/Jobs-Careers/Find-Jobs/Power-up-your-job-search.aspx

WorkBC Centres also offer free workshops. Visit the website to find a centre near you. WorkBCCentres.ca

The job search section of Canada's Job Bank has information about writing a resumé. jobbank.gc.ca/findajob/resume-builder





Job interviews

If you are qualified and the employer likes your resumé and cover letter, they may invite you to an interview. This is a meeting for the employer to learn more about you. Interviews are usually at the employer's location, but they can also be over the phone or online. The employer will ask questions about your education, skills, and work experience. They might ask things like:

- Why do you want to work here?
- Why do you think you are the best person for the job?
- Tell me about yourself.
- Tell me about other jobs you've had.

Employers want you to explain your skills. Practise answering questions before the interview.

Employers also want you to care about their business. Learn about the company before your interview.

At the interview, you can also ask the employer questions. Ask about job duties, wages, work hours, benefits, and vacation time.

Learn more about resumé, cover letters, and job interviews on the WorkBC website. workbc.ca/Jobs-Careers/Find-Jobs/Power-up-your-job-search.aspx

There is also information on Canada's Job Bank website.

jobbank.gc.ca – Click on "Job search" and "Career planning" in the menu

Career profiles

WorkBC has information on more than 500 different jobs. It answers many questions about specific jobs and careers in B.C. You can learn about working conditions, and job requirements, wages, and more.

workbc.ca/Jobs-Careers/Explore-Careers.aspx

Services for skilled immigrants

You may be able to use your skills, experience, education, and credentials to work in Canada.

The Skilled Immigrant InfoCentre can help you find information about specific jobs. They can tell you about different career opportunities in your field (industry). They also support immigrants starting a business. You can find information online or visit in person. The office is in the Vancouver Public Library.

350 West Georgia Street, Vancouver
pwp.vpl.ca

Career Paths for Skilled Immigrants helps professionals use their skills, training, and foreign qualifications for work in B.C. They can help you get jobs that match your experience and background. They also offer:

- job-related language training
- career planning and coaching
- assessment (checking) of credentials and experience
- communication with regulatory authorities
- referrals to employers and mentors
- financial help to pay for professional training or licenses
- Canadian work experience opportunities – for example, through work-study programs or temporary jobs

If your occupation is not practised in B.C. or your qualifications are not recognized in B.C., Career Paths for Skilled Immigrants can help you find other options.

WelcomeBC.ca – Search for "Career Paths for Skilled Immigrants"



Getting certified to work in B.C.

Some jobs in B.C. are regulated. This means people need special education and training to do these jobs, and they need to prove that they have the required skills and training. This is called certification.

If you want to work in a regulated job, you will need to show that the education you received meets the requirements in Canada. You will need to have your certification checked, and you may need to get more education or training to work here.

Do I need to get certified?

If any of these apply to you, you must find out if you need to be certified for work in B.C.:

- went to university
- went to college
- had an apprenticeship
- completed a certificate, diploma, or degree related to your work
- registered to use a title (for example, Doctor or Professor)
- needed a licence, registration or certification for your past work

Please note: There are other words that mean “certified”. These include “authorized”, “designated”, “licensed”, “member”, or “registered”.

Find out if you need to be certified to do your job

1. Go to jobbank.gc.ca
2. Click “Career Planning”, then click “Job Profiles”
3. Type the name of your job / career. You will see a list of jobs. Choose the job name that is most like yours.
4. Next, choose the area: “Province of British Columbia”. Click “Search”.
5. Under a job’s name, click “Requirements”. Read the information about “Professional certification and licensing”. You may see a link called “Regulatory body” (also called Regulatory Authority). This is the office that makes the certification rules. Click the link to find information about getting certified.
6. The Job Bank will say if your occupation is regulated in B.C.

Jobs with the same name may be different in different countries. It can be hard to compare them. Jobs that may not require certification in another country may require certification in Canada. It can even be different depending on what part of Canada you are in or who you work for (for example Health Care Assistants).





Getting certified

To get certified, you must apply to the correct regulatory authority. Their website usually tells you how to apply. You will need to send official documents from your country. You should start your application as soon as you can. Some regulatory authorities will allow you to apply before you come to Canada. If not, you should apply right after you arrive.

1. Carefully read about registration and joining (“membership”) on the website.
2. Contact the regulatory authority by phone or email. Ask about your foreign documents and training.
3. Prepare your documents for the application. Talk to the regulatory authority before translating or assessing your documents. The authority may have rules about where to go for this service.
4. Ask if you need to take an exam or provide a reference from your previous employer.
5. Collect the money to pay the costs. It may cost hundreds – or even thousands – of dollars. If you don’t have the money, you may be able to get a low-interest loan to help you pay the fees. These programs provide financial help:
 - The Career Paths for Skilled Immigrants program
WelcomeBC.ca – Search for “Career Paths for Skilled Immigrants”
 - Foreign Credential Recognition Loans
 - SUCCESS: successbc.ca/fcr
 - PICS: pics.bc.ca/programs/employment/foreign-credential-recognition/
 - ISSBC: issbc.org/our-services/fcrloans

Waiting for results

It may take several months for your application to be assessed. During this time, the regulatory authority may:

- contact your references and past employers to check your experience

- test your job-related skills
- interview you
- ask for more documents or information

You must receive your certification before you can be hired and begin working in a certified job in B.C.

Additional Training

You may need to take more training to work in a certified industry in B.C. This is called ‘upgrading’ or ‘bridge training’. Ask a regulatory authority or an employer what kind of upgrading or bridging you will need.

How to Get Help

The Career Paths for Skilled Immigrants program can help get your qualifications assessed and recognized in Canada. It can also help you apply for professional licences. If your occupation is not practised in B.C. or your qualifications are not recognized in B.C., Career Paths for Skilled Immigrants can help you find other options.
WelcomeBC.ca – Search for “Career Paths for Skilled Immigrants”

The Skilled Immigrant InfoCentre can give you information about specific jobs and career opportunities. They can also help you start a business. Find information on the website. If you live in the Vancouver area, you can visit the office in the Vancouver Public Library.
350 West Georgia Street, Vancouver
pwp.vpl.ca/siic

More Information

- WelcomeBC has information about regulated jobs and foreign credentials. You can also read stories of immigrants and their experiences in B.C.
welcomebc.ca/fqr
- WorkBC has information about employment and upgrading programs.
workbc.ca/labourmarketprograms



- Contact a WorkBC Centre to ask about a foreign credential assessment. They will check the educational programs you took outside Canada to see if they meet B.C. job requirements.

workbc.ca/Employment-Services/WorkBC-Centres/Find-Your-WorkBC-Centre.aspx

- The regulatory authority may ask you to get an assessment from one of these organizations:
 - International Credential Evaluation Service (ICES)
bcit.ca/ices
 - Canadian Information Centre for International Credentials
cicic.ca/2/home.canada

Other Resources

- Post-secondary institutions (colleges and universities) have career training and upgrading programs. You can search the internet for career training programs in B.C. schools. Contact the school directly and ask them about their programs. Before you sign up for a program, contact your regulatory authority. Ask if the program will meet their requirements.

Learn more about B.C. post-secondary institutions on page 74.

gov.bc.ca/gov/content/education-training/post-secondary-education/find-a-program-or-institution/find-an-institution

- Canadian Language Benchmark programs help you with your English skills. They offer English assessments, classes, and special training. They can help you learn special job-related English. Ask your regulatory authority what kind of English courses you should take for certification.
language.ca
- Settlement agencies may provide short training courses to help you find work. They may provide free language training. They can also help you find employers who provide special job training. Find a settlement agency near you.
 - Permanent residents, including refugees
cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents



Working

Joining a union

A union is a group of employees who work together to talk to the employer. Unions may ask for better wages, benefits, working conditions, and more. Unions help workers solve problems with employers. They also help when the employer breaks the law or breaks a contract.

Unions must be certified to operate in a workplace. That means all the workers have voted to support the union. Workers pay dues (money) to be part of the union. Union dues are automatically deducted (taken from) your pay cheques. For more information about deductions, see page 115.

All employees have the legal right to join a union. In some jobs, you must join the union to get hired.

If you are in a union and you have a problem with your employer, talk to your union. A person from the union will work with you and speak to the employer about your situation. For more information about unions, contact the BC Federation of Labour.
Greater Vancouver: 604 430-1421
bcfed.ca

Laws about working

The Employment Standards Act is a law to protect workers in British Columbia. Employers must follow this law. For example, the law says employers must allow workers to take a 30-minute unpaid meal break within 5 hours of starting work. The law also says that if you quit your job, your employer must pay you within 6 days for all the hours you worked. Other laws protect workers' rights for other things, such as overtime pay (higher pay for extra work) and leave (time off work with pay). The Employment Standards Act applies to full-time, part-time, and casual workers.

If your employer is not obeying these laws, talk to them about the problem. If the problem is not resolved, contact your union or the Employment Standards Branch.

Toll-free: 1 833 236-3700

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards

You are protected if you make a complaint to the Employment Standards Branch. Your employer cannot fire (dismiss) you because you made a complaint. They cannot say they will fire you or refuse to pay you. For more information, visit the website.

www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/forms-resources/igm/esa-part-10-section-83

Some workers are not protected by the Employment Standards Act. This includes workers in self-regulated professions – for example, doctors, lawyers, and accountants. It also includes people who have their own business.

Workers can be hired as a company employee or as an independent contractor. Independent contractors are self-employed – they work for themselves. Sometimes, it is not clear if the worker is a company employee or an independent contractor (self-employed). This relationship affects the employee's rights. The company and the worker may disagree about this relationship. If this happens to you, contact the Employment Standards Branch.

If you belong to a union, the Employment Standards Branch cannot help you. If you have a problem, you must talk to someone in your union. See *Joining a Union* on this page.

Hours of work and overtime

The usual working time in British Columbia is 8 hours a day and 40 hours a week. If an employer asks you to work more than



8 hours in a day, or more than 40 hours in a week, they must pay you a higher rate. This is called overtime pay. Overtime pay is one-and-a-half times (1.5 times) your regular hourly pay. For example, if your regular wage is \$16 per hour, your overtime wage will be \$24 per hour.

Part-time or casual workers should get overtime pay if they work more than 8 hours in a day. The employer cannot pay you for less than 2 hours of work, even if the working time is less than 2 hours. If an employer asks you to come in to work and you report for work, they must pay you for at least 2 hours. gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/hours

Some jobs do not have to follow the rules for hours of work and overtime. Contact the Employment Standards Branch if you have questions about the rules for your job.

Time off

After you have worked for 5 hours, your employer has to give you a 30-minute break. The employer does not have to pay you for the time of your break.

If your employer asks you to be ready to work during your break, or if they ask you to return to work before the 30 minutes are over, they must pay you for the time.

You may work a split shift. This is a shift with a long unpaid break in the middle. For example, many restaurant employees work 4 hours in the morning and 4 hours in the evening. The time between starting your first shift and finishing your last shift must be less than 12 hours. If you work a split shift, the employer must pay you for at least 2 hours of work for the whole day, not for each part of your shift.

In every work week, you should have 1 break that lasts at least 32 hours. This means that if your employer asks you to work 7 days in a

row during a week, you must receive one-and-a-half times your hourly pay for the hours you work on your shortest day.

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/hours

Getting paid

Most workers get paid every 2 weeks or twice a month. Your employer may pay you with a cheque. Some employers may pay you by direct deposit (putting money straight into your bank account). You must agree in writing to receive a direct deposit. Your employer must pay you within 8 days after the end of each pay period. They must give you a pay stub (record) with every cheque. The pay stub should show how many hours you worked, your pay rate, and overtime hours. It will also show the total amount of pay you earned, deductions (taxes and fees), and your net pay (the money you receive after all the deductions are made).

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/wages

Deductions

The law says that an employer must deduct (take off) money from your paycheque to pay for certain taxes and programs. These may include:

- **Income tax:** The Canadian government collects taxes from workers to pay for public services.
- **Canada Pension Plan:** The Canada Pension Plan (CPP) is a Canadian government program. The pension replaces part of your income when you retire and stop working. If you qualify, you will receive monthly payments for the rest of your life.

If you have an employer, they will deduct half of your CPP contribution from every paycheque. The employer will pay the other half of your contribution. If you are self-



employed, you pay the whole contribution. The government also gives money to the program. The amount you get will depend on how much you worked. If a CPP contributor dies, their husband or wife may be eligible to get their CPP payments. These are called survivor benefits.

- **Employment Insurance (EI):** Employment Insurance is a Canadian government program. It helps workers who lose their jobs. EI gives you monthly payments while you look for a new job. Everyone working in Canada pays some money to the EI fund. EI payments (premiums) are deducted from your monthly paycheque. Employers also pay. If you lose your job and you have paid into EI, you may qualify for EI benefits (payments).
- **Taxable benefits:** Some employers give employees free benefits – for example, a parking space, a bus pass, or dental care. Free benefits are treated like part of your income. You will pay tax for them.
- **Union dues:** Unions collect dues (fees) from members. If you are in a union and the union has an agreement with your employer, union dues will be deducted from your pay.
- **Voluntary deductions:** You can ask to pay for extra insurance plans or donations to charities through deductions on your paycheque. These deductions are voluntary – you do not have to do it. You must give your employer written permission to make these deductions. You can also ask your employer to deduct money for other things, including:
 - pay advances (wages paid before you worked)
 - things you bought from the employer (for example, if you work at a tire store and buy tires on credit)
 - personal use of the employer’s property (for example, if you rent a vehicle or apartment from the employer)

Your employer cannot deduct money from your pay to cover business costs. For example, an employer cannot deduct money to pay for breakage, property damage, or theft. Your employer is also not allowed to ask you to pay for these types of expenses.

For more information, see the Employment Standards Branch website.

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/wages/deductions

Minimum wage

The minimum wage is the lowest amount a worker can be paid per hour. As of June 2021, the minimum wage in B.C. is \$15.20 per hour. Employers must pay all workers at least the minimum wage. This wage is the same for full-time, part-time, and casual workers.

For more information about the minimum wage, see the Employment Standards Branch website.

Gov.bc.ca – Search for “Getting paid for work”

Some workers are paid at a “piece rate”. This means they are paid for the amount of work they do, not the number of hours. For example, if you work picking fruit on a farm, you may be paid for every pound of





fruit you pick. If you are a writer, you may earn a certain amount of money for each word. Regardless of how you are paid, you must be paid at least the minimum wage. Some workers, such as those picking fruit or vegetables, may have different minimum wages. Ask how you will be paid before you start work.

Children and work

Canadian law says children under 15 years old cannot work during school hours. They can only work before and after school. To hire children under 15, an employer must get written permission (a letter) from the parents. Children under 12 years old are usually not allowed to work. They must have a child employment permit from the Employment Standards Branch.

Children may do small jobs before or after school – for example, delivering newspapers or babysitting. These jobs are not covered by the Employment Standards Act.

For more information about hiring young people, visit the Employment Standards Branch website.

Gov.bc.ca – Search for “Hiring young people”

Vacations

All workers must get at least 2 weeks of paid vacation after working for 1 full year. If you leave your job before you take your vacation, your employer must give you some extra money for vacation pay. Vacation pay should be at least 4% of your earnings. After staying in a job for 5 years, you should get 3 weeks of vacation and 6% vacation pay.

For more information on vacations, see the Employment Standards website.

Gov.bc.ca – Search for “Vacations”

Holidays

Most holidays in Canada are set by the government. They are called statutory holidays. On statutory holidays, you get a day off work, but you still get paid. There are some requirements for these rules to apply. For example, you must have worked for your employer for 30 days or more. You must have worked at least 15 of the 30 days before the holiday. If you do work on a statutory holiday, your employer should give you time-and-a-half pay for all the hours you work as well as an average day’s pay. Time-and-a-half pay is your regular hourly salary, plus half. For example, if you earn \$16 per hour, time-and-a-half would be \$24 per hour. An average day’s pay is what you normally earn in a day of work. If you do not work on a statutory holiday, you are still entitled to be paid an average day’s pay.

There are 10 statutory holidays in British Columbia:

- New Year’s Day (January 1)
- Family Day (third Monday in February)
- Good Friday (Friday before Easter Sunday, in March or April)
- Victoria Day (Monday before May 24)
- Canada Day (July 1. If July 1 is a Sunday, the statutory holiday is on July 2)
- B.C. Day (first Monday in August)
- Labour Day (first Monday in September)
- Thanksgiving (second Monday in October)
- Remembrance Day (November 11)
- Christmas Day (December 25)

For more information on Statutory Holidays in British Columbia, see the Employment Standards website.

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/statutory-holidays



Taking time off work

Employees can take a leave (time off work) for certain reasons. If you need to take leave for 1 of these reasons, your employer does not have to pay you, but the Canadian government may give you some money.

Maternity and parental leave

Maternity leave is a break from work for women who are pregnant. Pregnant women may take up to 17 weeks of maternity leave. It must start on or before the day the baby is born. If you need maternity leave, you should apply as soon as possible. You need to ask at least 4 weeks before you want to go.

If a woman cannot return to work because of the birth or termination (ending) of the pregnancy, she may take another 6 weeks off.

Parental leave is a break from work for parents with a new baby. Women who took maternity leave may take up to 61 weeks of parental leave. Other parents may take up to 62 weeks of parental leave. Parents who adopt a child can also take parental leave.

Parents may apply for Employment Insurance benefits during maternity and parental leave. This means the government will give you some money while you are not working. Parental benefits may be shared between eligible parents.

Parents need to apply to receive EI maternity or parental benefits. They are not paid automatically.

For more information:

- B.C. Employment Standards Act website gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence
- EI Maternity and Parental Benefits Overview canada.ca/en/services/benefits/ei/ei-maternity-parental.html



Compassionate care

Compassionate care leave

If you need to care for a someone in your family who is sick or dying, your employer must let you take time off work. This is called compassionate care leave. There is no pay for compassionate care leave. There are laws about compassionate care leave. You can take up to 27 weeks of compassionate care leave in a 12-month period. You must get a medical certificate saying your family member has high risk of death within 26 weeks.

Get more information about compassionate care leave, and find out if you are eligible. gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence



EI Caregiving benefits and leave

Some people need to take time away from work to care for or support someone who is critically ill, injured, or dying. You may be able to receive up to 55% of your earnings through EI.

As a caregiver, you do not have to be related to or live with the person you care for or support, but they must consider you to be like family.

There are 3 types of benefits:

- Family caregiver benefit for children
- Family caregiver benefit for adults
- Compassionate care benefits

For more information and to see if you are eligible, visit the Government of Canada website.

canada.ca/en/services/benefits/ei/caregiving.html

Bereavement Leave

A person may take time off from work after a family member dies. This is called bereavement leave. Employees may take up to 3 days of bereavement leave. Bereavement leave is not paid. The family member must be immediate family.

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/forms-resources/igm/esa-part-6-section-53

Sickness Benefits

When people are sick, they may take time off from work to recover. A person who can't work due to personal illness or injury may take up to 3 days of unpaid, job-protected leave each year.

This leave applies to employees who have worked for their employer for at least 90 days. If asked, employees need to provide enough information to satisfy their employer that they are ill or injured and therefore entitled to the leave.

If you cannot work because you are sick, injured, or in quarantine, you can apply for Employment Insurance sickness benefits.

esdc.gc.ca/en/ei/sickness/index.page

Family Responsibility Leave

Some workers have to take time off work to care for a sick family member. They may need to attend their child's school activity. People may take leave from work to care for family. This is called family responsibility leave.

Employers must give workers up to 5 days' general family responsibility leave every year. The law does not require employers to pay employees during family responsibility leave.

Critical Illness and Injury Leave

An illness or injury is "critical" if it is possible that the person could die. Employees can take time off from work to care for family members who are critically ill or injured.

Critical illness and injury leave is not paid. Workers may take up to 16 weeks of leave to care for a critically ill or injured adult family member. For a child, they may take up to 36 weeks of leave.

Domestic or sexual violence

Employees experiencing domestic or sexual violence can take time off from work. They can take up to 5 days off with pay, and up to 5 days of leave without pay. Up to 15 weeks of additional unpaid leave is available. For more information about domestic or sexual violence, see page 80.



Losing your job

Being fired

An employer cannot fire (dismiss) a worker for no reason. Employers must give the worker written notice (letter or email) before the job ends. If the employer does not give written notice, they need to give compensation (extra pay). The employer may also have to give both written notice and compensation. There are rules about compensation and written notice.

- If a person has worked for an employer for less than 3 months, the employer does not need to give written notice or compensation. The first 3 months of work are often called the “probationary period”.
- If the person has been at the job for more than 3 months, the employer must give 1 week’s notice or 1 week’s pay.
- If the person has been at the job for a year, the employer must give 2 weeks’ notice or 2 weeks’ pay.
- After 3 years, the employer must give 3 weeks’ notice or 3 weeks’ pay.
- The amount of written notice or pay increases with each year a worker stays in the job. The maximum is 8 weeks’ notice or pay after 8 years of work.

A worker may not do their job well. A worker may also not behave well (for example, being late for work). The employer cannot fire the worker the first time the problem happens. They must warn the worker that the behaviour is unacceptable. They must explain how to fix the problem. They must give the worker time to change. The employer must give a final warning that the worker will be fired if they do not change. If the problem happens again, the employer may fire the worker without notice or pay.

In some cases, an employer may fire a worker without notice or pay after just one problem. This must be a serious problem –

for example, if the worker steals from the employer or hurts or threatens someone. These reasons are called “just cause”. If your employer says they have just cause to fire you without notice or pay, and you disagree, contact the Employment Standards Branch. See the listing on page 114.

When you leave a job, your employer must give you a record of employment. You need this paper to apply for Employment Insurance (EI).

Being laid off

If an employer doesn’t have any work available, they may need to fire a worker. This may happen even if the worker did nothing wrong. A worker who is fired because the company has no work is “laid off”. Employers laying off workers must follow the same rules. They must give written notice and/or compensation.

Sometimes there can be a temporary layoff. The employer must show:

- the worker was told about the temporary layoff when they were hired, or
- the layoff is part of the industry the worker’s industry (for example, seasonal work like logging or fruit picking), or
- the worker agrees to the temporary layoff.

If the employer lays the worker off for any of these reasons, they must bring the worker back to work within 13 weeks. If the employer does not bring the worker back, they must give compensation as though they had dismissed the worker.

Some employers use different words to describe ending a job. These words include “dismiss”, “fire”, “terminate”, or “layoff”. Check with your employer to make sure you understand what they mean.

gov.bc.ca//gov/content/employment-business/employment-standards-advice/employment-standards/termination



Quitting

Workers may decide to quit (leave) a job. There is no law saying workers have to give early notice. But it is better to tell the employer early. Most people tell their employers 2 weeks before they finish. The employer does not have to pay any compensation if you quit.

Employment Insurance (EI)

Employment Insurance (EI) provides money to workers who lose their jobs through reasons they can't control – for example, there isn't enough work to do, the work happens in summer or in winter, or the company lays everyone off. To receive EI, you must be ready, willing, and able to work. You must also be actively looking for a new job.

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than 4 weeks after your last day of work, you may lose benefits.

People who quit their jobs are not eligible for EI. Self-employed people are also not eligible for EI. Not all jobs are covered by EI. Learn

more about EI and find out if you are eligible. canada.ca/en/services/benefits/ei/ei-regular-benefit.html

If you lose your job, visit your local WorkBC Centre. They have free services to help you find a job. WorkBCCentres.ca

Income assistance

You can only collect EI for a few months. Your EI may end before you find a job. If this happens, you may qualify for help from the provincial government. This is called British Columbia Employment and Assistance Program. It is also called income assistance, or welfare.

For information, visit the Employment and Assistance Program website. gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/ministry-overview/overview-of-bcea-program

Toll-free: 1 866 866-0800

You can also call Service BC.
Toll-free: 1 800 663-7867

You can apply for income assistance online. myselfserve.gov.bc.ca



If you get hurt at work

The law says employers must make sure workplaces are safe and healthy. They must make sure you have the safety equipment you need. They must give you training and information to stay safe. You must follow the employer's safety instructions. If you see something unsafe, you must tell the employer right away.

WorkSafeBC helps prevent injuries at work. They train employees and workers. They also help people who get hurt at work. People with a work-related illness or injury may not be able to work. If this happens to you, WorkSafeBC may give you compensation (money for lost wages) and cover medical care costs. Employers pay for WorkSafeBC coverage.

If you have an accident at work, get help right away. Some companies have a first aid attendant. Call them or go to see them. Report the accident to your supervisor or employer as soon as possible. If anyone witnessed (saw) the accident, you should ask them to report what they saw. Fill out a report form. Your company may have accident report forms. If they don't, you can call the Teleclaim phone line. If you need to see a doctor, let your doctor know that you were injured at work. If you miss work because of your injury or illness, call WorkSafeBC.

For more information, contact WorkSafeBC. It can help you in more than 170 languages. It also has printed information in traditional and simplified Chinese, Punjabi, Korean, Vietnamese, Spanish, and French. Claims Call Centre / Teleclaim
Toll-free: 1 888 967-5377 (1 888 WORKERS)
worksafebc.com

Discrimination and harassment

The B.C. Human Rights Code is a law that protects workers from unfair treatment. Employers cannot refuse to hire people for reasons that are not related to the work. This includes skin colour, race, marital status, family background, religion, sex, sexual orientation, age, or a disability.

All people have the right to feel safe at work. If an employer or colleague makes unwelcome sexual advances (for example, always asking you for a date, telling unwelcome jokes, or touching you), this is called sexual harassment. It is also harassment if people criticize or joke about your home country, ethnicity, or religion. The Human Rights Code protects you against these behaviours.

- Learn about human rights protection gov.bc.ca/gov/content/justice/human-rights/human-rights-protection
- Learn about your human rights and duties bchrt.bc.ca/human-rights-duties/index.htm
- Learn more about the B.C. Human Rights Code bchrt.bc.ca

If you experience discrimination for any reason included in the Human Rights Code, you can make a complaint to the B.C. Human Rights Tribunal.

B.C. Human Rights Tribunal
Vancouver area: 604 775-2000
Toll-free: 1 888 440-8844
TTY: 604 775-2021
bchrt.bc.ca



If the employer is federal (for example, a bank, the Government of Canada, Canada Post, or an airline company), contact the Canadian Human Rights Commission.
chrc-ccdp.gc.ca

The Justice Education Society has videos about harassment, discrimination, and human rights in English, Mandarin, and Punjabi.
justiceeducation.ca – Search for “Human Rights”

For advice about discrimination or harassment, or if you want to make an official complaint, contact the BC Human Rights Clinic. They can answer your questions and give you more information.

BC Human Rights Clinic
 Vancouver area: 604 622-1100
 Toll-free: 1 855 685-6222
 Email: infobchrc@clasbc.net
bchrc.net

There are other kinds of harassment that are not included in the Human Rights Code. They include things that make someone feel embarrassed or afraid. Some examples include spreading gossip or bad stories, criticizing a lot, name calling, staring, yelling, ignoring or excluding a person, and blocking a person's path.

Your employer is required to provide a harassment-free workplace. If someone is harassing or bullying you, you can report it. Write down what happened. If anyone witnessed (saw) the other person harassing you, ask them to write what they saw. If you belong to a union, talk to them. You can also tell the person's boss or your boss.

Although these things may not be part of the Human rights Code, you may be protected by WorkSafeBC.
worksafebc.com – Search for “Bullying”

The actions people think of as harassment can be different, depending on their country or culture. Talk with your union representative, or a settlement worker. They will help you understand if the behaviour is harassment.

You can also contact your settlement agency. Find a settlement agency near you.

- Permanent residents, including refugees
cic.gc.ca/english/newcomers/services/index.asp
- Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students
welcomebc.ca/temporaryresidents

If you are a foreign worker and you are having trouble at work with harassment, discrimination, or safety, contact MOSAIC's Migrant Worker Program.

MOSAIC
 236 889-8541 (Spanish)
 236 889-4115 (Tagalog)
 604 218-7347 (Cantonese & Mandarin)
 604 704-5346 (Spanish)
 Email: migrantworkers@mosaicbc.org
mosaicbc.org/services/settlement/migrant-workers/

Starting your own business

There are many rules and laws for people who have a business. For example, the Employment Standards Act tells you how to treat people who work for you (see “Laws about working” on page 114). Businesses must register with the government. You must follow strict rules for managing money. You must report what you earn and what you spend. In many business sectors, you may need to get special government licences and to follow special rules.



There are programs that can help you.

- Small Business BC provides information to help you start or grow a business. You can learn about finance, sales, marketing, imports, exports, regulations, government help, and training. You can meet with a business advisor and join online programs. Metro Vancouver: 604 775-5525
Toll-free: 1 800 667-2272
smallbusinessbc.ca
- B.C.'s Small Business Branch provides resources to help you start or grow a business. Resources and guides include:
 - Small Business Resources Handout
 - Starting a Small Business Guide
 - B.C. Import / Export Guide
 - Starting a Franchise

These resources are also available in Korean, Punjabi, Simplified Chinese, and Traditional Chinese.

gov.bc.ca/resourcessmallbusiness

- WorkBC's Self-Employment Services can help you develop your skills and start your own business. Services for eligible participants include:
 - business plan development
 - self-employment orientation and assessment workshop
 - entrepreneurial workshops
 - coaching and mentoring
 - business launch and implementation

Visit your local WorkBC Centre and find out if you are eligible.

WorkBCCentres.ca

- The Skilled Immigrant InfoCentre has information, resources, and programs for new immigrants who want to start a business. Find information online or visit in person. All services and resources are free. The office is in the Vancouver Public Library, 350 West Georgia Street, Vancouver
pwp.vpl.ca/siic/
- Some universities and community colleges offer courses to help you start your own business. Find out if there are any business courses at a college or university near you.
educationplannerbc.ca





LEGAL SYSTEM, GOVERNMENT, AND IMMIGRATION

Definitions

Canada's legal system

Human rights

Freedom of Information and
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Gender identity

Hate crimes

Help for victims of crime

The police

Calling the police

Police arrests

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Separation and divorce

Using a lawyer

How to find a lawyer

Help if you cannot afford a lawyer

For more legal information

Government

Government of Canada

Provincial government

Local government

Indigenous government

Immigration and citizenship



Definitions

Bylaw – a law made by a local government. It applies to a town, a city, or a region.

Child support – money paid by a divorced parent to help pay to raise their child. The money is generally paid to the other parent.

Court proceedings – the formal activities of a lawsuit or a case when it is heard in court.

Division – a smaller group inside a bigger organization. For example, the hiring division might be part of a Human Resources department in a company.

Parenting arrangements – an agreement between parents who are divorced. The arrangements can be about how much time a child spends with each parent, when each parent can see the child, and if a parent pays the other for the costs of raising their child.

Protection orders – a judge’s order to help protect a person from someone who might hurt them.

Violation – to break the rules. It is often used to describe breaking laws or regulations.





Canada's legal system

There are 3 main levels of government in Canada. Each level of government makes laws. The Canadian (federal) government makes laws for the whole country. Provincial and territorial governments make laws for their province or territory (like British Columbia). Municipal governments make laws for their town or city (like Vancouver or Victoria). Canadian citizens have the right to vote for all levels of government.

People who are charged with breaking the law may have to go to court. The court will decide if they are guilty. If a person is found guilty, the courts will decide the punishment. Canada's court system is separate from the government.

The laws in Canada may be different from your previous country. One of the most important laws in Canada is the *Charter of Rights and Freedoms*. The Charter says that all Canadians have the right to speak freely, have their own religion, live and work anywhere in Canada, and be part of peaceful political activities.

Canada.ca – Search for “Guide charter rights freedoms”

Human rights

Human rights laws protect people from discrimination. Discrimination is when someone treats you differently because of:

- your race, the colour of your skin, where you were born, or your ancestry
- your age, whether it be because you are old or because you are young
- your sex, whether you were assigned male, female, or intersex (not fully male or female) at birth
- your sexual orientation, whether you are attracted to people who have the same gender as you, a different gender than you, who do not identify as either male or female, or people of more than 1 gender

- your gender identity (whether you are a woman, a man, non-binary, or Two-Spirit)
- your gender expression, or how you present and show your gender, including your name, the clothes you wear, or the activities you like
- your family situation (whether you are married, divorced, single, raising children, pregnant, or able to get pregnant, for example)
- your religion, including how you dress in public, at home, and at places of worship
- your political beliefs, including who you vote for and the changes you want
- whether you have a physical or mental disability

If someone treats you differently for any of these reasons (for example, if a landlord will not let you rent a home, or someone will not serve you in a restaurant or store), this is discrimination.

There are some exceptions. For example, some rental homes or condominium buildings are just for seniors (people over 55). They can refuse to rent to people younger than 55. Public buildings can have separate bathrooms for men and women.

You can get help if you have a problem related to discrimination. The BC Human Rights Clinic is operated by the Community Legal Assistance Society. It helps people understand and protect their rights. It also provides free legal services. It can help people with provincial human rights complaints.

BC Human Rights Clinic
Toll-free: 1 855 685-6222
bchrc.net

The BC Human Rights Tribunal helps with provincial human rights complaints. If you experience discrimination from a provincial government department or agency, a landlord, or a local business, you should



contact the BC Human Rights Tribunal. They can help you file a complaint.

BC Human Rights Tribunal
Toll-free: 1 888 440-8844
bchrt.bc.ca

The B.C. government has more information about human rights online.
gov.bc.ca/gov/content/justice/human-rights

Watch videos about human rights in B.C. in English, Mandarin, and Punjabi.
justiceeducation.ca/legal-help/rights/human-rights/human-rights

The Canadian Human Rights Commission helps with federal human rights complaints. If you experience discrimination from a federal government department, bank, telecommunications company (telephone, internet, TV, or radio), or transportation company (airline, bus or train), you should contact the Canadian Human Rights Commission. They can help you file a complaint.

Canadian Human Rights Commission
Toll-free: 1 888 214-1090
chrc-ccdp.gc.ca

Freedom of Information and Protection of Privacy Act

B.C. has laws to protect your privacy. People and businesses cannot get or use your personal information (for example, your name, address, birth date, or Social Insurance Number) without your permission. The law gives you the right to see information about yourself (for example, your medical records). You also have the right to see any reports about you (for example, reports by teachers, employers, or the police).

You can ask to see records and personal information about yourself. This is called a “freedom of information request”. You can also ask for information about someone you are responsible for, such as a child.
gov.bc.ca/freedomofinformation





Gender identity

Gender identity is your personal sense of being a man, a woman, non-binary, or Two-Spirit. The shape of your body, how you look, and the sex you were assigned at birth may not be your gender identity.

There are many different ways to describe and talk about gender.

- **Cisgender** people have a gender identity that matches the sex they were assigned at birth.
- **Transgender** people have a gender identity that does not match the sex they were assigned at birth.
- **Gender expression** is how you present and show other people your gender, such as what name you use, the clothes you wear, the activities you like, and the sound of your voice. It is also the pronouns (he, she, they) people use to describe themselves. In Canada, some people prefer to be described as “they” instead of “he” or “she”.
- **LGBTQ2S+** is short way of referring to people of many different gender and sexual identities. The letters stand for lesbian, gay, bisexual, transgender, queer, and Two-Spirit. The + sign shows that there are more identities and communities than listed here.
- **Sexual orientation** is about the gender of the people you are sexually or romantically attracted to, the gender of your partner, and the kinds of relationships you have with people of different genders. Some people are only attracted to people with the same gender. Others are attracted to people with a different gender. Some people are attracted to both genders.
- **Non-binary** refers to people who don’t see themselves as either a man or as a woman. There are many different non-binary gender identities.
- **Two-Spirit** is a term created by Indigenous peoples to talk about a range of genders and sexualities.

In Canada, it is illegal to discriminate against people because of their sexual orientation or their gender identity. Canadian law also recognizes marriages between people of all genders and supports families of all kinds adopt children. People in Canada have the right to identify and express their gender in their own way. Some people have treatment or surgery to change the way they look.

The B.C. government has a gender-equity office. Visit the website for more information. gov.bc.ca – Search for “gender equity”

The Canadian government has a Secretariat (department) that works to improve equality for LGBTQ2S+ communities. Visit the website for more information.

Canada.ca – Search for “LGBTQ2S+”

For more information on agencies and LGBTQ2S+ groups, see page 92.

Hate crimes

It is against the law for someone to hurt you, or say they will hurt you, for any of these reasons:

- your race
- skin colour
- religion
- national or ethnic origin
- language
- age
- mental or physical disability
- sex
- sexual orientation
- gender identity or expression

If you experience a hate crime, ask for help. Call 9-1-1 or your local police office.

The B.C. government has an information website about hate crimes.

hatecrimebc.ca



Help for victims of crime

The person who is hurt in a crime is called a victim of crime.

VictimLinkBC has information and support for all victims of crime. They will help you find resources in your community. They also provide immediate crisis support to victims of family and sexual violence, including victims of human trafficking exploited for labour or sexual services. The service is free, confidential, and available in many languages. VictimLinkBC is funded by the B.C. government. It is available 24 hours a day, 7 days a week.

Toll-free: 1 800 563-0808

Email: VictimLinkBC@bc211.ca

If you are a victim of crime, visit these websites for information and guidance.

gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/if-you-are-a-victim-of-a-crime

gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/if-you-are-a-victim-of-a-crime/victim-of-crime/victim-services-directory

The police

In Canada, the police are separate from the government and the army. The police are part of the community and their job is to protect the people in it.

Most communities in B.C. are served by the Royal Canadian Mounted Police (RCMP). The RCMP is Canada's national police organization. Some larger cities have their own local police instead of the RCMP.

Calling the police

Many cities and towns have 2 telephone numbers for the police. One number is for emergencies only – for example, a fire or robbery. The other number is for

non-emergencies – for example, if a neighbour has a noisy party or someone steals your bicycle. In most communities, the emergency number is 9-1-1. In some very small communities, the number is not 9-1-1. Ask your settlement agency or search online for your local emergency number.

ecomm911.ca/911-dispatch/how-9-1-1-works

You should call the emergency number:

- if you are in danger
- if you see someone else in danger
- if a serious crime has just happened

You can ask for help in your own language. Tell the person the name of your language. They will find someone to translate.

You should call the non-emergency number:

- if no one is in danger
- if time has passed since the crime happened

To find your community's non-emergency phone number, visit ecomm911.ca.

If you are not sure which number to call, call the emergency number. Tell the police what is happening. They will help you. You can call the police any time, day or night.

The E-Comm website lists emergency phone numbers. It has information in several languages.

ecomm911.ca – Search for “interpretation services.”

Police arrests

The police make sure people follow the law. Police can arrest people who break the law.

Police must also obey certain laws. When they arrest people, police officers must say who they are. They must show their identification. They must explain why they are arresting you. They must also tell you what your rights are.



If you are arrested, the police officer may ask for your name and address. You must tell them this. But you do not have to say anything more until you talk to a lawyer. You have the right to talk to a lawyer. If the police arrest you or ask you questions about a crime, they must let you phone a lawyer right away. They must let you talk to the lawyer alone.

If you do not know a lawyer or cannot afford one, contact the Brydges Line. It is run by Legal Aid BC and is available 24 hours a day, 7 days a week.

Toll-free: 1 866 458-5500

lss.bc.ca/legal_aid/brydgesLine

You can also ask the police for the legal aid phone number. The police officer must give you the number and let you call it. For more information about lawyers and legal aid, see page 133.

If you are arrested, the police must take you to court or release you (let you go) within 24 hours.

Complaints against the police

If you have a complaint against the municipal police, you have a right to say what happened. You can contact the Office of the Police Complaint Commissioner.

Toll-free: 1 877 999-8707

opcc.bc.ca

If you have a complaint against the RCMP, you can contact the Civilian Review and Complaints Commission for the RCMP.

Toll-free: 1 800 665-6878

crtc-ccetp.gc.ca

Being a witness

A witness is someone who sees something happen, such as a car crash or a crime.

Witnesses can give information to police.

They can help the police find a criminal or understand who caused an accident.

Witnesses are very important in Canadian law. If you witness a crime or accident, you

should tell the police. If you are asked to testify (go to court and say what you saw), you must go.

If you see a car crash, you can give the driver your name and phone number. They may need you to tell police what you saw. They may also need you to tell the insurance company or the court.

For more information about what to do in a car crash, see page 101.

Child abuse is a serious crime. The law says witnesses must report child abuse.

If you witness a child being hurt, abused, or neglected, you must report it.

gov.bc.ca/gov/content/safety/public-safety/protecting-children/reporting-child-abuse

The courts

Different courts deal with different kinds of legal problems. The main courts in B.C. are:

- BC Court of Appeal
- BC Supreme Court
- Provincial Court of British Columbia, which has 5 divisions:
 - The criminal division handles criminal law cases. The BC Supreme Court deals with the most serious crimes.
 - The traffic, ticket, and bylaw division handles traffic tickets. It also handles tickets for federal offences and municipal bylaw violations.
 - The family division handles family support, parenting decisions, and protection orders.
 - The youth court division handles people from 12 to 17 years old who are charged with a crime.



- The small claims court division handles disagreements about business and money between \$5,001 and \$35,000. gov.bc.ca/gov/content/justice/courthouse-services/small-claims/how-to-guides/what-is-small-claims

For more information, visit the Provincial Court of British Columbia website. provinciacourt.bc.ca/types-of-cases

Civil Resolution Tribunal

The Civil Resolution Tribunal resolves small claims up to \$5,000. It also has jurisdiction to resolve certain accident claims up to \$50,000. civilresolutionbc.ca

Going to court

British Columbia courts operate in English, and for certain matters, in French. You can ask for an interpreter to help you communicate. The court will provide interpreters for:

- all criminal proceedings
- family proceedings in Provincial Court
- traffic court
- municipal bylaw cases

You only get an interpreter if you ask for one.

For a criminal trial, people who speak French can ask for the whole trial to be in French. You must do this before the trial begins.

Young people and the law

Sometimes young people break the law. In Canada, there is a special law for children 12 to 17 years old. It is called the Youth Criminal Justice Act.

Young people do not go to the same court as adults. They go to a youth court. It is the same for an adult who was under 18 years old at the time of the crime. The judge in youth court will make sure the young person gets a lawyer.

Canadian law says people 18 years or older are adults. If people over 18 break the law, they must go to adult court.

Families with children who broke the law can get advice. Government programs have workers who can talk to families. These programs have different names in different areas. If you or your family need legal advice, contact your local immigrant settlement agency. They can help you find these services. Find a settlement agency near you. cic.gc.ca/english/newcomers/services/index.asp

Separation and divorce

Sometimes, couples with children separate or divorce. They need to decide how to take care of their children. Sometimes, the court helps parents make decisions about how to care for children.

Getting a divorce is a court process, but parents do not always need to go to court. They can get help from Family Justice Centres. People who work in Family Justice Centres have special training in family law. They can help couples agree about parenting (where the children live and how much time they spend with each parent). They can also help parents make a decision about how much money they will pay to support their children, and maybe to each other. Family Justice Centres are free and confidential.

Find a Family Justice Centre near you. clicklaw.bc.ca/helpmap/service/1019

Justice Access Centres provide help with family and civil law issues that affect everyday life. gov.bc.ca/gov/content/justice/about-bcs-justice-system/jac

You can also call Service BC to find a Family Justice Centre.
Greater Vancouver: 604 660-2421
Victoria: 250 387-6121
Toll-free: 1 800 663-7867



People can get information and take a free online course about being a parent after separation and divorce.

gov.bc.ca/parentingafterseparation

Legal Aid BC also has information, resources, and workshops for parents and families. familylaw.lss.bc.ca

If you have a low income, you may be able to get free legal advice from a family lawyer over the telephone. Family LawLINE lawyers gives advice about family law issues.

To learn more about the Family LawLINE, call Legal Aid BC.

Vancouver area: 604 408-2172

Toll-free: 1 866 577-2525

familylaw.lss.bc.ca/call/family-lawline

Using a lawyer

If you have a legal problem, you may need a lawyer. Sometimes a lawyer can help you solve a problem before you go to court.

How to find a lawyer

- Contact the Lawyer Referral Service. This service will give you the name of a lawyer. You can call and make an appointment. The

lawyer will talk to you for free for up to 30 minutes.

Toll-free: 1 800 663-1919

accessprobono.ca/lawyer-referral-service

- Contact your local immigrant settlement agency. They can help you find these services. Find a settlement agency near you.
 - Permanent residents, including refugees cic.gc.ca/english/newcomers/services/index.asp
 - Temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students welcomebc.ca/temporaryresidents

Help if you cannot afford a lawyer

Legal aid is a free service for people who cannot afford to hire a lawyer. Legal aid can help with some types of criminal law, family law, and immigration law problems. If you cannot afford a lawyer, contact Legal Aid BC to find out if you are eligible.

Greater Vancouver: 604 408-2172

Toll-free: 1 866 577-2525

lss.bc.ca



i For more legal information

The **Immigration and Refugee Legal Clinic** provides free legal representation and advice to low-income refugee claimants, immigrants, and people without legal status. Services include complex refugee claims, time-sensitive refugee claims, and appeals.

Vancouver area: 778 372-6583

Email: info@irlc.ca
irlc.ca

Seniors First BC provides free legal help for people aged 55 and older. The Seniors Abuse and Information Line (SAIL) provides information and referrals to seniors.

Vancouver area: 604 437-1940

Toll-free: 1 866 437-1940

seniorsfirstbc.ca

Clicklaw is a legal information website. It provides legal information and education to people in B.C. They have information from more than 40 organizations.

clicklaw.bc.ca

Justice Education Society of BC provides information on how the B.C. court system works.

Vancouver area: 604 660-9870

justiceeducation.ca

The **People's Law School** helps people solve everyday legal problems. It provides information and support so you can find the right legal help. It does not provide legal advice on individual legal problems. If you need legal help, the People's Law School can refer you to legal services.

The website has many helpful resources.

Vancouver area: 604 331-5400

Email: info@peopleslawschool.ca
peopleslawschool.ca

PovNet has information about problems with poverty and the law.

povnet.org

The **Dial-A-Law** website has free legal information. You can read or listen to information online. You can also listen to information on the telephone.

Toll-free: 1 800 565-5297

dialalaw.peopleslawschool.ca

The **BC Human Rights Clinic** helps people with provincial human rights complaints. They provide free legal services.

Vancouver area: 604 622-1100

Toll-free: 1 855 685-6222

bchrc.net

The **BC Human Rights Tribunal** deals with human rights complaints in B.C.

Vancouver area: 604 775-2000

Toll-free: 1 888 440-8844

bchrt.bc.ca

The **Canadian Human Rights Commission** protects human rights in Canada.

Toll-free: 1 888 214-1090

chrc-ccdp.gc.ca

Justice Access Centres provide help with family and civil law issues that affect everyday life. These include separation or divorce, income security, employment, housing, and debt.

gov.bc.ca/gov/content/justice/about-bcs-justice-system/jac

Family Justice Centres provide services to British Columbians going through separation or divorce. Find a Family Justice Centre near you.

clicklaw.bc.ca/helpmap/service/1019

Access Pro Bono is a non-profit society. They help low-income people find volunteer lawyers. Their services are free.

Toll-free: 1 877 762-6664

accessprobono.ca



Government

Canada has 3 levels of government:

- federal
- provincial or territorial
- municipal or local

These governments are elected by Canadians.

Government of Canada

The federal government is based in Ottawa. It is responsible for things that affect all Canadians. These include immigration, national defence, foreign affairs, employment insurance, banking, postal services, shipping, railways, telephones, pipelines, and criminal law.

You can get information about the federal government from Service Canada. All information is available in French and English.

Service Canada

Toll-free: 1 800 622-6232 (1 800 O-Canada)
[Canada.ca](https://www.canada.ca) – Search for “Service Canada”

Find a Service Canada location near you.
servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp

Every province and territory in Canada has federal ridings (election districts). Each riding elects 1 Member of Parliament (MP) to the Government of Canada. There are 42 federal ridings in British Columbia. The MP for each riding has an office in the community. This is called a constituency office.

Use your postal code (part of your mailing address) to find your MP on this website.
ourcommons.ca/en/members

For information about voting in Canadian elections, visit Elections Canada.
[Elections.ca](https://elections.ca) – Search for “My voter’s guide”

Provincial government

Canada has 10 provinces and 3 territories. Each has the power to change its laws and manage its own lands. Provincial and territorial governments are responsible for education, health care, some natural resources, and road regulations. Sometimes, federal and provincial governments share power. For example, both the federal and provincial government make laws about agriculture, natural resources, and immigration.

You can get information about the government of British Columbia from Service BC.

Service BC

Vancouver area: 604 660-2421

Victoria: 250 387-6121

Toll-free: 1 800 663-7867

servicebc.gov.bc.ca

There are 87 provincial ridings in British Columbia. Each riding elects 1 Member of the Legislative Assembly (MLA) to represent them. The MLA has an office in the community. It is called a constituency office.

You can find your MLA online.
leg.bc.ca/learn-about-us/members

For information about voting in British Columbia elections, visit Elections BC.
[Elections.bc.ca](https://elections.bc.ca)

Local government

Local governments are for cities, towns, villages (municipalities), and regional districts. Local governments usually provide police service, fire protection, garbage collection, drinking water, sewers, and recreation (parks and community centres).

Every local government has an office where you can ask questions, discuss problems, pay property taxes, and get a business licence. These are often called “city hall”.



Local government offices and websites have information about the community, services, parks, recreation, and other programs for residents.

Find your municipality or regional district.
civicinfo.bc.ca/directories

For information about voting in local government elections, visit Elections BC.
Elections.bc.ca

Immigration and citizenship

The Government of Canada is responsible for immigration and citizenship. For information on immigration, visit the Immigration, Refugees and Citizenship Canada website.
canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada.html

Get information on how to become a Canadian citizen.
canada.ca/en/immigration-refugees-citizenship/services/canadian-citizenship.html

Each year, B.C. welcomes new immigrants to the province. There are provincial and federal immigration programs to help foreign workers, international students, and experienced entrepreneurs and their families immigrate to B.C. to work and start businesses.

If employers in B.C. cannot find qualified local workers, they can use immigration programs like the BC Provincial Nominee Program (BC PNP) to recruit people from around the world.
welcomebc.ca/PNP



ACRONYMS AND ABBREVIATIONS

In Canada, many people use short forms made from the first letters of the words in a group of words. Sometimes we say these letter by letter. For example, we say “E-S-L” for English as a second language. These abbreviations are pronounced letter by letter:

ABE	Adult Basic Education
ATM	Automated Teller Machine
B.C.	British Columbia
BCEA	British Columbia Employment and Assistance
CCRR	Child Care Resource and Referral Centre
CPP	Canada Pension Plan
EI	Employment Insurance
ESL	English as a Second Language
GIC	Guaranteed Investment Certificate
GIS	Guaranteed Income Supplement
ICBC	Insurance Corporation of British Columbia
ID	Identification
LGBTQ2S+	Lesbian, gay, bisexual, transgender, queer, and Two-Spirit
LINC	Language Instruction for Newcomers to Canada
MOSAIC	Multi-Lingual Orientation Service Association for Immigrant Communities
MSP	Medical Services Plan
OAS	Old Age Security
RCMP	Royal Canadian Mounted Police
SPCA	Society for the Prevention of Cruelty to Animals
STD	Sexually transmitted disease
STI	Sexually transmitted infection
TV	Television
UPCC	Urgent and Primary Care Centre
WAVAW	Women Against Violence Against Women

Sometimes we pronounce these short forms as a word. For example, we say the word PIN for Personal Identification Number. These acronyms are pronounced as words:

ICES	International Credential Evaluation Service
PIN	Personal Identification Number
SAFER	Shelter Aid for Elderly Renters
SIN	Social Insurance Number

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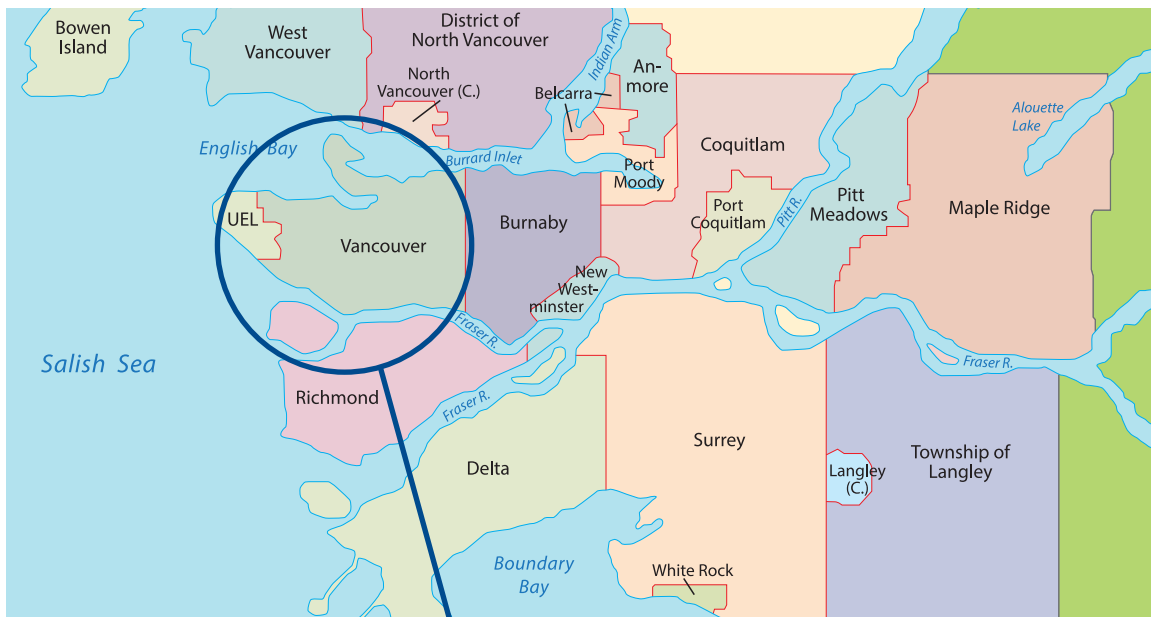
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Vancouver region





WelcomeBC



Canada

