ARRIVAL GUIDE FOR EXPATRIATES INTO CANADA PorchLight RENTAL & DESTINATION SERVICES





Arrival Guide

FOR EXPATRIATES INTO CANADA

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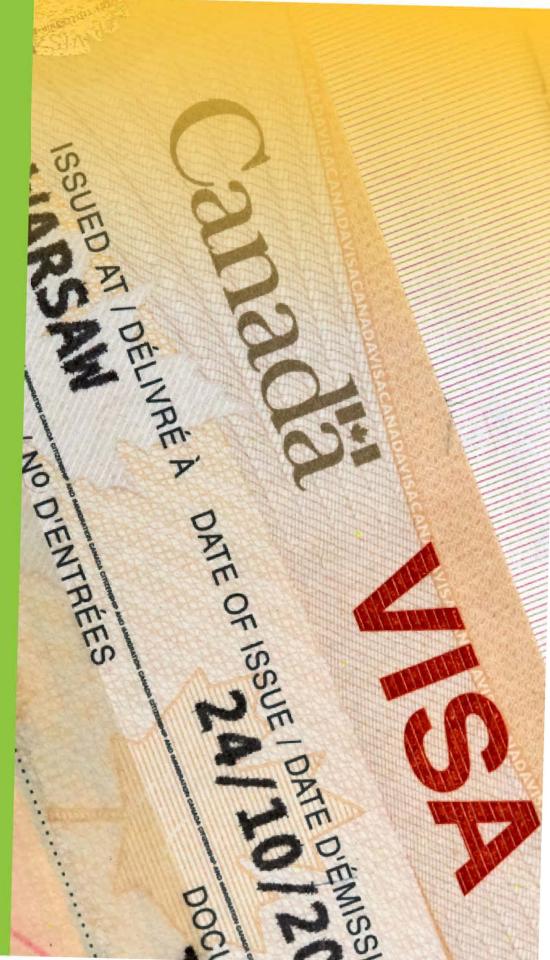
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BEFORE YOU LEAVE

Documents to Bring

Items to Bring With You Are:

- Your employment verification/offer letter this is the most important document you can have
 with you. It should state the terms of your employment (permanent or temporary assignment),
 salary, start date and hiring manager (or phone number to confirm employment).
- Visa (and your family members)
- Work Permit if family members need a permit, visit www.cic.gc.ca/english/index.asp
- Passport for you (and your family members)
- Your work address or address to have mail sent to
- Driving record, proof of driving experience issued from your country (must be original copy provided within 30 days of arrival)
- IDP International Drivers Permit (or drivers license translated to English)
- Marriage certificate may be required for heath care (for spouses without a work permit)
- Credit report from your own country with credit score
- Rental & Personal References names and phone numbers
- Full Address and phone # of past landlords
- Money Some places will accept security deposits with personal check, but others will require
 a certified check or money order. Most require the security deposit and application fee to be
 separate checks and most landlords require first and last month's rent. In addition, in Canada,
 it is common to have to post date rent checks for the entire lease term.
- Car Seat or Booster Seat for any child under 80 lbs.

Note: Many Landlords require that your annual salary be 40-50 times the monthly rent.

Settling-In Timeline



DON'T FORGET

your employment verification/offer letter. It's the most important document you need to have with you.





NOTE: You will need a social insurance number in order to receive your first paycheck.

WHEN YOU ARRIVE

Social Insurance

Social Insurance Numbers are used to report wages to the government and to receive healthcare. Social insurance numbers can be assigned to foreign workers who are authorized to work in Canada. You will need a social insurance number in order to receive your first paycheck. The Service Canada Centre does not charge for a Social Insurance card, unless it needs replaced. Be cautious about giving your private information, especially your Social Insurance number, to anyone.

Documents Required:

- Passport & Visa
- Original Work Permit issued by Immigration Canada CIC (study permit or visitor record indicating you may work in Canada also accepted). These documents should indicate if it's a temporary or permanent assignment and the work permit should list all family member names.
- If name differs, need legal name change document or marriage certificate.
- An address you may use your work address to your attention.

Applications can be made online, by mail or in person. To apply online, you must have your new address (work address is ok) and use this link: https://www.canada.ca/en/employment-social-development/services/sin/apply.html

If you apply in person, find a Service Canada office that provides SIN services https://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp. If your documents are in order, you can obtain your SIN in less than 15 minutes and do not need to part with your original proof-of-identity documents. When you apply, you will leave with a number, and the card will be mailed wihthin 2 weeks. Offices: https://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp



Setting Up Your Bank Account

When you open your bank account, you should be prepared to deposit at least one month's rent. This is especially important as you will need to get your SIN card before you can get a paycheck, so there could be a week or two lapse in time between when rent is due and you receive your first paycheck. Most landlords will require first and last month's rent.

The largest banks in Canada are:

- Toronto Dominion (TD Bank) www.tdbank.com/ great hours
- RBC Royal Bank www.rbcroyalbank.com/ quick checks
- Bank of Nova Scotia (Scotia Bank) www.scotiabank.com.my/
- Canadian Imperial Bank of Commerce (CIBC) www.cibc.com/en/personal-banking.html
- Bank of Montreal (BMO) www1.bmo.com/
- President's Choice (PC) Financial has kiosks and ATM's in grocery stores and free checks, no bank fees www.pcfinancial.ca/

Some banks, like the Bank of Montreal, allow you to set up your account from your home country by having your local banker complete a form. Click here for more information: www.bmo.com/home/personal/banking/everyday/newcomers-to-canada/open-account/steps

To open a bank account, banks will require the following:

- Visa and work permit
- Passport
- Mailing address you can use your employment address to your attention, just update once you have a permanent address
- Money for deposit depending on the account you open, there should be a minimum deposit.

NOTE: Make sure that you'll have the ability to get checks when you open your account or cashiers checks as it is common that the 1st and last month's rent and 10 postdated checks are required by the Landlord.

TIP: When opening a bank account, make sure you deposit at least one month's rent.



WHEN YOU ARRIVE cont.

Healthcare and Insurance

Individuals coming to Canada on visas or permits from Citizenship and Immigration Canada who will reside in the province for 12 consecutive months are eligible for health care coverage.

Instead of having a single national plan, Canada's health care program is made up of provincial and territorial health insurance plans, all of which share certain common features and standards. Canada's public health care system is funded through taxes and administered by the provinces and territories.

The medical care your province or territory offers might not be covered in other provinces and territories. When you travel, check your coverage; you may require private health insurance.

Apply for public health insurance as soon as possible

You should apply for a health insurance card from your provincial or territorial government as soon as possible after you arrive in Canada and establish residency. You can get an application form at a doctor's office, a hospital, a pharmacy or an immigrant-serving organization.

Required documents:

- 1 Proof of citizenship your visa and work/study permit issued by Immigration Canada CIC. (The work permit or stamp on Passport should identify any accompanying family members. This is what will be needed for family members to apply for health care.)
- 2 Proof of residency Your signed lease agreement in it's entirety, have all adult names listed on lease bank or utility statements will work too.
- 3 Name and signature Passport
- 4 Employment Verification/Offer Letter

While waiting for public health insurance to begin, buy private insurance within five days of arriving in your province or territory or insurance companies may not provide coverage for you.



Waiting for health insurance coverage to begin

You will have to wait a period of time before you are eligible for public health insurance. During this time, you should apply for temporary private health insurance coverage.

Find a list of private health insurance companies at *OmbudService Insurance Finder* at www.olhi.ca. You must buy this private insurance within five days of arriving in your province or territory or insurance companies may not provide coverage for you. In addition, Canadian public Health Care usually does not cover dental care, private hospital rooms, the cost of prescription drugs, ambulance services and prescription eyeglasses, but the private companies offer it. Some employers offer you the option to pay for extra health insurance from your pay cheque. Lastly, don't assume all clinics work with Canadian Health Care. Most do, but you should confirm first. As a general rule, Alternative Medical Practitioners and Chiropractors may not participate.

Learn more about the registration process and waiting period:

- Alberta (AHCIP) https://www.alberta.ca/ahcip-how-to-apply your coverage begins
 on the first day of the third month following your date you established residency in
 Alberta
- British Columbia (MSP) https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol 90 day waiting period after application submitted
- Manitoba https://www.gov.mb.ca/health/mhsip/registration.html begins on the first day of the third month following your date you established residency
- New Brunswick https://myhealth.gnb.ca/application/s/login/ 3 month waiting period after application submitted
- Newfoundland and Labrador (MCP) https://www.gov.nl.ca/hcs/mcp/ scroll down to 3. International Workers
- Northwest Territories https://www.hss.gov.nt.ca/en/services/applying-health-care
- Nova Scotia https://novascotia.ca/dhw/msi/health_cards.asp
- Ontario (OHIP) –https://www.ontario.ca/page/apply-ohip-and-get-health-card no waiting period
- Prince Edward Island (PEI) https://www.princeedwardisland.ca/en/service/apply-for-pei-health-card
- Quebec www.ramq.gouv.qc.ca/en/citizens/health-insurance/registration/Pages/how-to-register.aspx up to 3 month waiting period after application submitted
- Saskatchewan https://www.ehealthsask.ca/residents/health-cards/Pages/Applyfor-a-Health-Card.aspx processed in 6-8 weeks
- Yukon https://yukon.ca/en/health-care-card

What you will receive

Your health insurance card shows your name, address, gender and birth date. You must carry the card with you and present it at a hospital or clinic when you or someone in your family needs health services.

Insurance brokers are an alternative to insurance companies. Brokers represent several different insurance companies and can tell you about your choices.



MONEY

You should earn annually 40 to 50 times the amount of the monthly rent i.e. \$2000 budget, earnings should be between \$80,000 - \$100,000.

An application fee is typically \$25-50 per person and a security deposit can be a few hundred dollars up to one month's rent (many times 2 months

WHEN YOU ARRIVE cont.

How will PorchLight and your local expert help you?

Settling-In Services

The goal of our service is for you to understand the area well enough to select a neighborhood you'll feel comfortable living in, find a rental property and immerse yourself and family into activities that you enjoy.

If you have purchased touring services or your company has provided them to you, within the time parameters of your relocation benefit, the local expert will:

- Assist you with applying for your social insurance number, opening a bank account, and any of the items contained in this guide within your allotted time.
- Aquaint you with neighborhoods that meet your criteria, as well as offer housing that meets your requirements.
- Research all rentals including MLS, property management companies, etc. The agent will send options in advance via email when able, ensure availability, that the rentals meet your criteria, then make appointments.
- Escort you to each rental property meeting your criteria (average of 6-10 in a full day).
- Review the lease, walk-thru at move-in and review the use of appliances, furnace, air conditioning, provide utility company info to connect services, etc.
- Rent furniture if needed.
- Once a neighborhood and home are identified, we will help you find the activities that you enjoy to help you meet new people and begin making your new city feel like "home".

NOTE: It is suggested to have Renters Insurance, and some Landlords require it. This protects the investment in your belongings in the event of a fire, etc. Quotes can be obtained at **www.lowestrates.ca** and averages \$15-35/month.

Avoiding Rental Scams & Foreclosures

PorchLight can assist you in verifying the owner and that there are no liens on a property or you can do this for a minimal fee by using www.titlesearchers.ca/registries/. Because scam artists can also see who the owner of the property is and assume that person's name, be sure to ask for a photo ID to ensure that the person you're working with is who he/she says he is.

Tenants Insurance

Tenants Insurance is usually required by the Landlord. Insurance brokers can provide quotes from many companies. Just Google tenants insurance brokers, city province, or click here www.insurancehotline.com/.



FINDING THE RIGHT NEIGHBORHOODS

You're moving to a new area and don't know anything about it. Where do you start when you have to quickly find what areas best meet your current lifestyle and requirements?

This guide will help you break it down easily.

- 1 Whether or not you have children, school systems are always a good indicator of a neighborhood where the residents are involved and invested.
- 2 Demographics can also help to understand who lives in the area. The first three areas to look at are crime statistics, the average home value and percentage of homes owned vs. rented. Other information that is available is average income. This is extremely helpful especially if you need to stick to a budget. You wouldn't want to be looking in an area where income is far higher (or lower) as the housing will not be representative of what you can afford.
- (3) If you want a downtown neighborhood, crime statistics won't help a lot because the rates downtown are always higher due to the population density. Walkscore indexes will be helpful, as well as income and home value.
- 4 Commute how far are you willing to drive to work? This will narrow the neighborhoods significantly.

Community Demographics

Below are some excellent demographic web sites.

- www.numbeo.com this provides cost of living including average rents for a city, crime, healthcare, traffic and quality of life statistics.
- www.areavibes.com aprovides a livability score that factors in key data about schools, commute, cost of living, crime, housing and more.
- www.prepareforcanada.com/category/choosing-a-city/ demographic and overall city information on the major cities in Canada.
- www.walkscore.com this site can tell you how walk-friendly the neighborhoods are, as well as provide rentals in/near the area.

Rental rates and rental practices.

- https://www.cmhc-schl.gc.ca/blog
- https://www.cmhc-schl.gc.ca/consumers/renting-a-home tenant and landlord rights, responsibilities and rental practices across the country

Get the best match for your current lifestyle requirements.

Would you live in this area? Due to fair housing laws, real estate agents are not able to steer you toward neighborhoods. You can ask him or her if she'd live in the area or feel comfortable with her children living there.





FINDING THE RIGHT NEIGHBORHOODS cont.

Schools

In Canada, the school year for children runs from September to June. There is a two-week break in December and a two-week break in March. Children can enter Kindergarten as young as age four.

Most public elementary and secondary schools offer elective programs in business, visual and graphic arts, choir, orchestra, physical education, drama, and languages. Many schools offer ESL classes (English as a Second Language) for their students as part of the regular curriculum. The following web sites are great ways to identify and find schools:

The Fraser Institute prepares yearly rankings of schools in some Canadian provinces www.compareschoolrankings.org/

Private Schools

- Canadian Accredited Independent Schools www.cais.ca/page.cfm?p=5
- www.topprivateschools.ca/research.asp
- www.ourkids.net

International Baccalaureate IB Schools - www.ourkids.net/international-baccalaureate.php

School Achievement by Province

- Alberta https://education.alberta.ca/topic-search/?categoryld=46038&journeyld=0
- British Columbia www.bced.gov.bc.ca/reporting/
- Manitoba www.edu.gov.mb.ca/k12/finance/index.html
- New Brunswick www2.gnb.ca/content/gnb/biling/eecd-edpe.html
- Newfoundland/Labrador www.education.gov.nl.ca/sch rep/pro year.htm
- Northwest Territories https://www.statsnwt.ca/education/kindergarten-to-grade-12/index.html
- Nova Scotia https://stats-summary.ednet.ns.ca/enrolments-region-level
- Ontario www.edu.gov.on.ca/eng/bpr
- Prince Edward Island https://www.princeedwardisland.ca/en/topic/reports-publications-and-statistics
- Quebec https://bdso.gouv.gc.ca/pls/ken click on Education
- Saskatchewan not updated
- Yukon www.education.gov.yk.ca/program-evaluations.html



Private Schools vs. Public Schools

Everyone pays taxes, so you are already supporting the public school system. Why pay for both, you might ask yourself? The fact is that in numerous provinces and states, you can get tax breaks when you send your child to private school over a public school. This tax break can come in many different forms depending on what state or province you are in.

Depending on what kind of private school you decide on, tuition can range from \$4,000 per year up to more than \$30,000. However, note that three provinces still have Catholic education fully funded by taxpayers: Ontario, Saskatchewan and Alberta.

Private schools admittance vs. public school admittance

Private schools are allowed to expel students and can choose not to allow certain students admittance. In fact, many private schools are difficult to get into. Public schools allow all students, regardless of religious creed, academic abilities, or any other factor.

Sending your child to a private school means enrollment is selective and demands are uniformly higher versus a public school where they will be exposed to a wider variety of people and abilities. In today's world, both are likely to incorporate students from various cultures and backgrounds.

Class size in public vs. private schools

Overcrowding of public school classrooms is one of the most common complaints about the public education system, a significant problem that inspires parents to seek private school alternatives.

School governance

Because they do not use public funds (or in some areas, less funds), private schools are not as restricted in their program development or curricula. Private schools are not subject to budget limitations imposed by the state (although, they may in fact, have more restrictive limitations).

This freedom allows private schools to develop their own curricula. As long as parents agree with the intellectual, philosophical or religious basis brought to the curricula, this independence from 'government interference' is seen as a great advantage of private schools over public.

On the other hand, public schools use curricula designed to include all students, thus invoking in them a tolerance for others. Learning in both public and private schools is measured through standardized testing.

Public school vs. Private: quality of education

Private school and public school administrators and educators all do their best to create the best learning environment possible. There are excellent public schools and there are excellent private schools.

In Canada, the Fraser Institute ranks schools, often finding favour with private schools, although it does highly rank some public schools.

In the final analysis

As a parent, you need to decide for yourself. Visit schools and see what the schools and teachers are like. We think the option of private school makes all schools better and gives parents alternatives they may certainly want to pursue in finding the right education for their children.

NOTE: You can get tax breaks when you send your child to private school over a public school.





FINDING THE RIGHT NEIGHBORHOODS cont.

English as a Second Language (ESL)

ESL training is offered by many different institutions, including colleges and universities, high schools and private language schools. Most of these will offer some kind of initial exam, such as CAEL (Canadian Academic English Language Assessment), TOEFL (Test of English as a Foreign Language), TOEIC (Test of English for International Communication) and IELTS (International English Language Testing System). These tests help place students according to their needs and skill level. After the ESL level is mastered, you can pursue English for Academic Purposes, or EAP. The EAP program is designed to help students attain the level of English necessary to excel in academic reading and writing.

ESL and EAP instruction programs take different forms, such as conversation clubs, private tutorials or group work in a classroom setting. They are all highly participatory classes, so you may have to overcome some shyness! ESL programs may be intensive immersion programs, or the classes may be more flexible, designed to fit around a student's schedule. Not only will you participate in the classroom, but schools often offer weekend or evening activities.

Click the site below to search for ESL Schools.

https://www.esldirectory.com/esl-program-search/north-america/canada/



School Registration

In order to register your child(ren) for school, you will need to have signed a lease and have an address.

Information Needed:

- Passport
- Passport Stamp or visitor record indicating the day your child entered Canada
- Copy of the parents' work permits
- Proof of Residence formal long-term rental or lease agreement and hydro or cable statement
- Student Application Form found at school district web site
- Immunization Documents Compulsory immunization laws are rare in Canada and only three provinces have legislated vaccination policies applying strictly to children about to enroll in school. Ontario and New Brunswick students are required to be immunized for diphtheria, tetanus, polio, measles, mumps, and rubella. In the rest of the provinces, they may require certain vaccines to be given before a child can enter school, but these are not mandatory in the usual sense of the term. Rather, parents (or children, if they are old enough to give consent) are required to declare a choice of whether to have their child (or themselves) immunized or not. If they choose not to, the child may be told that he or she must stay home from school if there is an outbreak of disease.
- Birth Certificate
- Baptismal certificate of child or parent (if enrolling in Catholic public schools)
- Copies of the last two years of school report cards/marks/evaluations (ELEMENTARY) or all report cards from grade7/age 13 to present (SECONDARY)
- Any other relevant documentation involving guardianship, court orders, gifted or special needs records, etc.





FINDING THE RIGHT NEIGHBORHOODS cont.

Day Care/Preschool/Before & After School Care

All three provide supervision and care for children. The difference lies in the age of the children and if it should be more of an educational time or play time. All three require a tuition and many start the enrollment process 6 months in advance and only have room for a certain number of children. All take appointments for parents to view the classrooms.

Day Care generally is available for babies up to kindergarten. The term "day care" is really an environment for the children to play, eat and rest while the parent is working. Usually there isn't any learning or curriculum; however, some larger day cares will offer both a day care for under age 3 and preschool for 3 and above. There is a cost and some facilities require that you commit to a certain number of days and pay for them whether the child is there or not. Day cares are often offered through churches or private businesses and are not zoned like a public school; therefore, the parent has the choice on where to send their children but needs to provide the transportation.



Need a Babysitter or Caregiver?

www.care.com/en-ca/ connects families with great caregivers.

Preschool generally starts at age 3 and continues up to or through kindergarten. Preschool helps to know shapes, colors, numbers and letters and may even help children begin reading. Usually, the classroom time is just a couple hours and may only be a few times a week, unless they are incorporated within a day care. There are many different types of preschools – faith based, Montessori, language immersion, etc. Preschools are not zoned like a public school; therefore, the parent has the choice on where to send their children but needs to provide the transportation.

Extended Day generally is for school age children and it's a place they can go before school starts or after school until parents finish work. Many schools provide the transportation to extended day or have them within their school. Both play and time for homework are incorporated into extended day. Depending on the area and school system, there can be many extended day offerings or few. Some school systems offer busing to dance classes, gymnastics, karate, open gym and some just have it in the school gym or bus to a day care facility.

Caring/Babysitting for Children

If you're looking for a babysitter, nanny, help during the summer or any type of care for children (elderly parents or pets), networking in your neighborhood or children's school is a good start. Depending on the level of care you need, next-door neighbors can recommend sitters that they've used. The school may also have recommendations, as well as the parents of your children's friends. In addition, for preschool age children, most cities have a group called "Mom Co Meetups" by Mops International. These mom's usually meet weekly and childcare is provided. There are other forms of this type of group (i.e. FIT4MOM, Mini & Me, Mommy and me, baby boot camp, etc).

These sites can help you find care

- www.care.com/en-ca/ babysitters, nannies and in home daycares
- https://childcare.center/ child care centres, daycares, preschools, montessori, kindergartens and before & after school care
- findingqualitychildcare.ca provides information for parents in Canada looking for quality child care that's affordable and meets the needs of their families.





SEARCHING FOR RENTALS

Many people today start with searching on the internet for rentals. As you begin your search, you may ask yourself the following questions:

- What type of neighborhood am I looking for (i.e. walk to shops/restaurants, downtown/urban, suburban or rural)?
- Is new construction important?
- Do I want neighbors above or below me, attached next to me or do I want my own dwelling?
- Is my credit acceptable?
- What are my "must haves" in my home?
- What am I willing to do without?
- What is my budget?
- What is the maximum commute time to work that will help narrow my search?
- Is public transportation important?

Do I need a furnished rental?

Note: most rentals for 6 months or more are not furnished in Canada. See the Furnished Rentals Section on page 20.



You'll find some websites listed below to help begin the rental search. These are the same websites that we, at PorchLight use to find available rentals. Using the next three search guidelines will allow you to find the local resources and properties who may not advertise. This is a very effective way to search especially in areas where there aren't many rentals. In areas where there are lots of rentals, the apartment and private rental web sites are a great starting point. I

www.google.com search for:

- rentals, city province
- property management company, city province
- apartments, city province
- chamber of commerce, city province OR board of trade, city province
 (board of trade is for larger cities and chamber of commerce for small cities)

Chamber of Commerce /Board of Trade – on the local web site, go to the member directory and look by category at:

- apartments
- property management
- real estate
- rentals
- or call to see if they have a list of rentals

Apartment Search Websites

www.apartments.com www.apartmentlove.com www.gottarent.com www.rentals.ca www.rentcafe.com www.rentcompass.com www.rentcanada.com www.rentseeker.ca

www.zumper.com

Private Rental Websites

www.zillow.com

www.gottarent.com www.kijiji.ca -Real Estate -> Rentals www.realtor.ca www.rentals.ca www.rentboard.ca/rentals/index.aspx www.snapuprealestate.ca/ www.sublet.com Facebook Marketplace Apartment and private rental web sites are a great starting point in your search.



SEARCHING FOR RENTALS cont.

Finding a Roommate

Be sure to interview all roommate candidates. You may also want to check with your HR department to see if they know of or could send out an email to employees for anyone looking for a roommate.

Articles about how to find a roommate:

- Top 9 Best Roommate Finders: https://smartasset.com/mortgage/top-9best-roommate-finders
- Living with roommates: https://www.reeapartments.com/live-roommates-survival-guide/
- Roommate Agreement just change the city and province: www.porchlightrental.com/pdf/roommate_agreement.pdf



Search roommate websites to help you find a roommate that's a good match.

Roommate Websites

Facebook Marketplace

https://www.airbnb.com

https://coliving.com/s/Canada

https://www.sublet.com

https://www.kijiji.ca Real Estate -> Rentals -> Room Rentals & Roommates

Ask your HR department if they have an Intranet where employees post this information

https://rentola.ca/for-rent/room

https://www.iroomit.com

https://www.roomster.com

https://roomiapp.com

https://www.roomies.ca

There are also a couple other things to keep in mind that will help you have a smooth renting process.

- If there is a dispute, the roommate agreement will allow the owner/landlord to determine who will ultimately make the decision. You may want to ask if that includes terminating that tenant's lease, and if so, how much notice would be given.
- What are the rules on food/refrigerator/kitchen, housekeeping?
- Pets are there any now, will the landlord allow pets for other roommates? Is that an issue for you?

Typically, in many buildings, sublets are not allowed. There are reports that can be run to determine if the landlord is the owner of the unit/building, or if they are just leasing it. If they are just leasing, sublets are typically not permitted in leases so you may want to ask for his landlord's information to confirm that they have the owner's permission to rent out the rooms. If the landlord owns the unit, you may want to ask if the unit's rules and regulations allow them to rent.



Use the Roommate Agreement to make sure you cover all the bases.



SEARCHING FOR RENTALS cont.

Finding a Furnished Apartment

Most rentals in Canada come unfurnished and request 1 year leases. Some apartment communities offer short-term and long-term furnished rentals. In these cases, you can expect to pay the apartment rent, and some pass-through or slight mark-up cost on furniture. Ask if utilities can also be included; however, that becomes more challenging for the property to administer so many don't offer this option. If you find a property that already has furnished apartments, you will avoid furniture delivery fees from rental companies. Or if you arrange your own furniture rental, you will pay for delivery but avoid any pass-through or mark-up. In addition, there are places landlords offer furnished rentals.

- Vacation Rental Web Sites such as www.vrbo.com and www.airbnb.com are perfect for short term rentals.
- https://www.sabbaticalhomes.com/
- https://www.anyplace.com Toronto furnished/corporate housing

Renting Furniture

If you are not bringing furniture with you, it can be rented. It's common to find furniture rental companies that offer full rental packages that not only include furniture, but all kitchen utensils and linens for the bed and bath as well. The utensils and linens are referred to as "the housewares package." You can determine how much or how little furniture and house-wares you want based upon your needs and budget.

These companies also take credit cards for your convenience: www.execfurnrent.com, www.easyhome.ca and www.cortglobal.com/canada



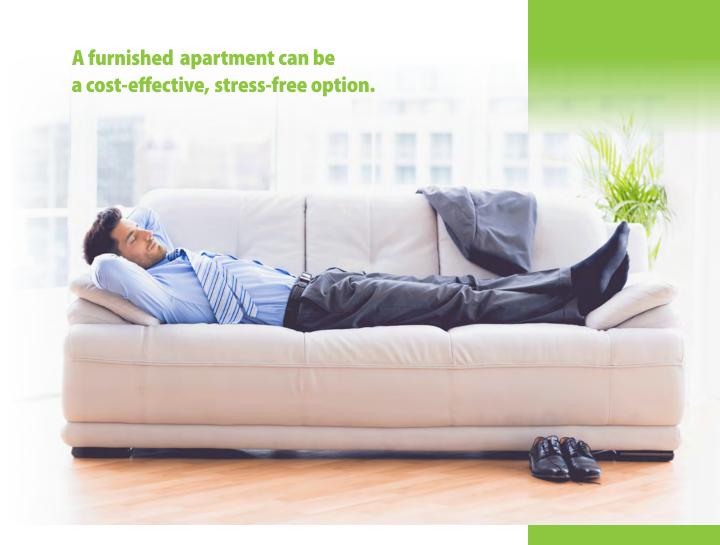
You may also consider purchasing furnishings instead of renting.

IKEA (www.ikea.com/ca/en/ o - purchase affordable furniture. If you're here short-term, it could average out to less than renting furniture.

Facebook Marketplace is a popular site for secondhand furniture, as are garage sales and estate sales.

= APPs available for these sites.





Corporate Housing

When trying to secure fully-furnished, short-term housing, corporate housing companies will make that simple for you. They are designed to offer apartments on a month-to-month basis specifically for corporate transferees. The corporate housing companies will take the lease, connect utilities in their name and provide all furniture, kitchen utensils as well as linens for your stay. They will require credit card payment and a 30-day notice-to-vacate for you to avoid additional charges. Rates will vary by city and number of bedrooms.



TOURING TIPS

- Take a digital camera or cell phone that can take pictures of properties and floor plans.
- Bring a pad of paper and a pen for writing important details down. If you can't remember
 what city your favorite house was in, it may be hard to move forward quickly enough.
 At the end of a long touring day, this will help you remember each property.
- Take floor plans the leasing office provides to be sure to note which floor plans are available.
 Rental rates are floor plan and floor level specific. It's best to note the rates on the floor plan material the leasing agent provides.
- When the leasing agent shows you a model apartment, take notice of the size and amount
 of furniture in the model to determine if your furnishings will fit well in the floor plan.
 Additionally, take note that most models don't include a television, which can distort the
 actual amount of furniture the floor plan can hold.
- Ask if there are any one-time or re-occurring fees/charges not reflected in the rental rate
 (i.e. setup/redecoration fees, parking, move out cleaning, utility fee, etc.) Once you sign the
 lease, you will be liable for those charges.



 Find out who pays for hot water, heat, electricity, parking, lawn care, snow removal, and trash disposal. Is water individually metered or averaged for the entire building?
 Ask if average usage/rates are available.

 Check about off-street parking, public transportation and stores. Check out the neighborhood at night, paying attention to lighting and security.

- Bring a tape measure to ensure your furniture will fit.
- The model apartments usually show the apartment with window treatments. Be sure to clarify if any window treatments are provided with your apartment. It is fairly common for apartment communities to supply window blinds.
- When you tour, take into consideration what time you are in the area. If you are able to, visit
 the neighborhood later at night, or on the weekend. That way you can see what it is like
 when people are home.
- Be well-prepared, upfront and honest. If you have pets, bring a pet resume or at least some
 pictures of your four-legged family member. Should you have a low credit score, have a letter,
 references and incentives at hand. Often, if you can explain the lower score and are willing
 to negotiate, the landlord may be more willing to accept your application.

Bring a tape measure on your tour!

Apartment Details (get community map to make notes) Floor plan shown and monthly rent? (picture of floor plan and possibly community map to notate where a partments are located) Which appliances are included? Which are electric vs. gas? Are head and air controlled by tenant? Is there a master control that only allows heat and air to work at certain months of the year? Washer/Liver: Is there a hook-up for w/d? If not, where are laundry facilities? If included, are they full size or stackable, gas or electric? Is fireplace gas, wood-burning or decorative only? Is kitchen cuptoard space ample for you? Is additional storage provided? If so, where and how large? Is it extra? Measure rooms if needed. (room dimensions) What utilities are you responsible for? Community Details (community map) Where do residents dispose of refuse? Is your apartment near there? Where is mail delivered? Work-out facility? What are the hours of operation/access? Pool? Indoor or outdoor? When is it open? Lifeguard on duty?		t Rental Tour C	hecklist Da	te:
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	Work-out facility? What are the hours of operation/access?			
Parking: where is it located? Where do guests park?	Pool? Indoor or outdoor? When is it open? Lifeguard on duty?			
	Parking: where is it located? Where do guests park?			



NEGOTIATING

Use your "Corporate Move" to your advantage.

In major metropolitan cities, it's common for apartment communities to offer preferred employer discounts. Always ask the leasing agent if they offer such a program as a means of securing the best leasing rate. Some apartment communities will even put that information on their website for you to look at ahead of time.

During your search, you may find that apartments or property management companies will be less flexible negotiating rent or terms as they have to offer the same to all per fair housing laws. A private landlord may have more negotiation flexibility but be more stringent on credit requirements. Pay attention to how many units are available. Sometimes a property may have an abundance of one type of floor plan, and special rates on that floor plan may be available to you. If availability is not an issue, you have more leverage. If availability is limited, the property can call the shots. It's all about supply and demand.

Based upon market conditions, properties may be flexible with some items that can save you money or enhance your living experience at the property. While on your tour, ask about some of the following opportunities:

- Is there flexibility with the security deposit?
- Is it possible to have a more desirable apartment (floor level, view etc.) for the same rent as the other lesser-priced option?
- If I lease today, can you offer me any better pricing?
- If I lease today, would you consider including…? (parking, the washer and dryer in the monthly rent, etc.)?
- If a lower rental rate is not an option, what other options might be available?
 - Reduced security deposit? This is popular if you use their portal or ACH deposit to pay rent.
 - Will they offer a shorter-term lease?
 - Will they offer to lease longer for a reduced monthly rate?



Always ask if they offer preferred employer discounts.

BEFORE YOU SIGN A LEASE

- READ THE LEASE CAREFULLY before signing. Ask about anything you do not understand. You may wish to have an attorney review the lease and explain any provision you don't understand. PorchLight does provide a lease review service.
- If something is important to you, get it in writing. Don't count on an oral promise.
- Try to talk with another tenant about the building, the apartment community and the landlord.
- Verify that when putting money down to "hold an apartment" that you receive a receipt and the receipt states whether it is refundable, applied to move in costs, etc. If you decide later not to rent it, this will serve as a safeguard.
- Always conduct a move-in inspection of the property. Make a list of issues/problems in the rental. Include the condition of walls, floors, windows, and other areas and ask the landlord to sign your list. This information will document the condition of the property at move in so these same conditions don't become problems when your lease is over and it's time to move out. (www.porchlightrental.com/pdf/MoveinMoveoutChecklist_IT.pdf)
- Your landlord's insurance does not protect you from damage or loss of your furniture or other property. Consider buying renter's insurance if you want this protection. (www.insurancehotline.com)
- Are you required to reserve the elevator? Are there certain times it is available for move in?
- Find the utility controls. Ask questions. Where is the thermostat? Who controls it? Where is the electric box? Where is the hot water heater?
- If you will be paying an electric bill, ask the electric company for billing on your unit for the past 12 months. The same rule applies to natural gas pipeline utilities, especially if you will be paying for your own heat. Ask to see the bills for last winter. (www.numbeo.com provides city averages).
- Be sure that all utilities and appliances are working right. What is the maintenance response and what is the landlord responsible for vs. you?
- Check to see that all the screens, windows and doors can be locked and are not broken.
- Get something to keep your documents in for easy reference.
 - Lease or rental agreement
 - Security deposit receipt
 - Move in inspection list and pictures
 - Rent receipts or canceled checks
 - Landlord's address and phone number
 - Emergency phone numbers for maintenance or safety issues
 - Any other papers about your tenancy.

Ask to see the bills for last winter.

www.numbeo.com provides averages.

Print your Move In/Out Checklist at www.porchlightrental.com/pdf/MoveinMoveoutChecklist IT.pdf

Ask to see the bills for last winter.





BFFORF YOU SIGN A LEASE cont.

Avoiding Rental Scams and Foreclosures

There are many free web sites to advertise rentals on, and although those sites are excellent tools, they can also be a playground for scams. Likewise, in today's economy, many homes are being foreclosed upon. This section shows how you can ensure that the rental you are pursuing is legitimate.

- Listings through the MLS (real estate agents) and property management companies usually screen landlords to ensure they are the rightful owner of the property and that the property is not in foreclosure.
- Should you find a private rental not listed with a property management company or realtor, make sure that you verify this information. This can be done through PorchLight's lease review service, your touring agent or for a minimal fee at www.titlesearchers.ca/registries/.
- Just as a landlord requires a credit check on a prospective tenant, you can ask for a letter from the landlord's bank confirming that the mortgage payment is up to date.
- Because scam artists can also see who the owner of the property is and assume that person's name, be sure to ask for a photo ID to ensure that the person you're working with is who he/she says he is.
- There is safety in renting a house or apartment through a real estate/property
 management company. They usually have screened for the items above, can
 assist through the process, possibly renegotiate the lease (to a month-tomonth); and at a minimum, would have additional rentals available for your
 consideration should you need one.



Tenant's Insurance

Tenants Insurance is usually required by the Landlord. Insurance brokers can provide quotes from many companies. Just Google tenants insurance brokers, << Province>> Canada, or click here www.insurancehotline.com/.

Lease Termination/Diplomatic Clause

It is always possible that your company may ask you to relocate again, sometimes before your lease term has concluded. Always consider asking the landlord to insert a lease termination provision (also called a diplomatic clause) that allows you to terminate the lease as a result of an employment-related relocation. Such a provision allows you the flexibility to consider another relocation while relieving you of the requirement to fulfill the remaining lease term.

Standard lease termination clauses allow a 30-day notice and 2 month penalty fee. This allows you to occupy the unit for 1 month and gives the landlord 2 months to re-rent. The other standard option is a 60-day notice and 1 month penalty fee. This allows you to occupy the unit for 2 months and gives the landlord 30 days to re-rent.

If the Landlord is not agreeable, it is important to note that they can only hold you responsible until the unit is re-rented as it is illegal to receive double rent. You would be responsible for paying back any specials or concessions received, any cost for re-letting the unit and any difference in rent.

Typically subletting is illegal and prohibited in most leases unless written permission is obtained from the Landlord. All in all, it's better to have the new tenant sign a new lease, as a sublet means that you are still paying the rent and the new tenant is paying you.

Positioning the Lease Termination with the Landlord

When presenting the lease break clause, we've found that it is almost always accepted at apartment communities, but we believe it also makes sense for a private owner of a home or condo. In slower seasons, the landlord is taking a risk in the unit not renting right away; however, the lease transfer addendum gives them 90-days to re-rent the apartment while they collect rent/penalty fees. If this is still not acceptable to them, see if they would allow the lease break if they excluded certain months.

FOR EXAMPLE: "The Lease Break Addendum may not be exercised during the months of "X-X" or suggest adding a provision to the lease break addendum that it cannot be used until:

- After 6 months of occupancy
- Only in certain months
- After the 1st year

Many other provisions within a lease state that concessions must be paid back. If needed, the commission to an agent or property management company can be paid back too. This way, it's a win-win for the Landlord, you and your Employer.

Always consider asking the landlord to insert a lease termination provision into your lease agreement.

The next page provides a lease transfer addendum that you can make your own.



A Lease Break
Addendum is a
win-win for the
Landlord, you and
your Employer.

BEFORE YOU SIGN A LEASE cont.

$Sample\ Lease\ Transfer\ Addendum$

Property Address:	
City, State, Zip:	
Landlord Name & Phone:	
transfer on new transfer on new Purchasing a hardeltor/develop closing date musually a Building a home purchase agree provided. Tenant will forfeit a Leastypically 1 or 2 month's Termination Fee for using must be paid (i.e. withing Security deposit, which be returned within (inseed departure provided thereward the provided thereward that the security deposit is a security deposit. Written notice of your election to a security days, i.e. 30 days) days prior to ansfer on new employer's letter greed:	ment any or name(s) of specific builder. Copy of ment and estimated occupancy date must be use Termination fee of \$(i.e. ideally \$0, more rent). Tenant is responsible for the Lease of the lease break clause. Lease Termination Fee the 30 day notice period and/or prior to move out). It state law requirement) amount of days after the are no damages or cleaning charges.
nant	Date
nant repted:	Date

Click here for Lease Break Addendum.

https://www.porchlightrental.com/wp-content/uploads/2024/10/leasebreak.doc

Tips for Lack of Credit

Going about overcoming a poor credit history is not unlike finding a job. You need to have a well prepared "resume" with references and overcome the landlord's concern that you won't pay your rent on time or possibly at all.

If you are interested in a rental listed directly by the landlord, your credit rating may never rise above the radar. Some private landlords do not use sophisticated credit checking systems to qualify their tenants.

Real estate agents or property management companies with rentals will run a credit report and adhere to stricter rental guidelines for qualifying and accepting rental applications. First, call the apartment community or property management company to determine their credit policy and what is needed. If there is some flexibility in the policy:

- Explain your situation.
- Indicate you are relocating with your company and provide your offer letter.
- If this is a promotion or continuous employment, emphasize this as well.
- Then understand what is needed for you to become a serious contender (commonly this may require paying a double security deposit).

Free Credit Report Information: You may access your credit report online for free with Equifax and TransUnion. Accessing your credit report online allows you to see it right away. Other companies may also offer to provide your credit report for free.

Equifax allows you to access your credit report online and updates it monthly. Access your free Equifax credit report. https://www.equifax.ca/personal/products/credit-score-report/

TransUnion allows you to access and download your credit report (called Consumer Disclosure) online and updates it monthly. https://www.transunion.ca/product/consumer-disclosure#articleSection2

Your credit score can be obtained for free at www.creditkarma.com

TIPS for Credit Concerns:

No credit is different than poor credit. Apartment communities will approve no credit with an increased deposit, SIN and employment letter.

Helpful Advice:

- 1. Have your offer letter/employment verification letter available indicating: a) your salary, b) a contact person at the place of employment, c) indication if this is a new position or you've been with the company and, d) if possible a reference that they are paying for your relocation.
- 2. Get 1-2 creditor references from those whom you have established a steady payment plan with such as your bank, a loan officer, or even credit card company.
- 3 Prepare a list of personal references or compile letters from those whom the property manager would trust such as pastors, priests or rabbis, credit counselors as well as other community leaders. If they know you, they might be willing to act as references, or talk to the prospective landlord. If you have an outline or payment plan established regarding repayment of past debts, it will show that you are willing to improve your standing.
- **4.** In advance, determine who can be a co-signer if needed (someone with great credit). A Guarantor comparison can be found here: https://www.singlekey.com/en/rent-guarantee/comparing-canadian-provided-rent-guarantee-programs/
- **5.** Also, if you can afford it, you can offer to pay double or triple the rent or deposit. Usually it can be negotiated to have a payment plan over 2-3 months. Note: Some provinces limit the amount of security deposit that can be collected up front.
- 6. Write a letter of explanation. (See the next page)

Note that many communities will require that you make 3 times the annual rent.



BEFORE YOU SIGN A LEASE cont.

Create a Letter of Explanation

Below you will find an example of a letter of explanation for those with credit concerns. This is a guide for you to use when creating a letter for your potential landlord. By providing an explanation, the landlord may be better able to understand and work with you to overcome any credit issues. An extra month's rent may be required up front, or something else of that nature.

The example is only a guide and while it has proven its success, we recommend consulting with your agent the best way to move forward in each unique situation.

December 26, 2013

To Whom it May Concern,

I feel that your house would be a great fit for me. By way of this letter, I'd like to introduce myself. I have been living in Kentucky for 2.5 years new. I am the youngest of five children and value family very much. I look forward to turning your house into my home, where I can entertain friends and family.

INSERT PICTURE

For 6.5 years, I have been employed at X company. I started off as an hourly employee and worked hard to develop my skills. My skills and accomplishments got me promoted to manager and relocated to Louisville, KY. I have been a manager for the last 2.5 years further developing my skills and knowledge of the business. I now have been promoted to General Manager and my company is relocating me to Augusta. GA

While in Kentucky, I worked in three different stores causing me to move multiple times. All of my landlords were happy with my tenancy and would welcome your call.

Landlords: David Johnson 270-xxx-xxxx, Martin Nobody 502-xxx-xxxx

In addition to the application, I have also included my offer letter for your review indicating my salary, as well as my credit report dated 12/26/13 from Experian. As you will see, every creditor listed has a payment history of "OK" meaning on time with the exception of an outstanding student loan of \$4,962. I had a short-term personal issue and notified the bank put this up-to-date and can now continue to make my monthly dues.

I have become much more responsible eliminating all of my credit card debt and living within my income. I am very tidy and have respect for other people's property and will ensure that your home is left in good condition. I hope that you will consider me. I would like to call this "home" and believe it would be a great fit.

Regards, John Doe

216-xxx-xxxx

Attachments: Offer Letter, Credit Report

MOVING WITH PETS

Requirements for Pets Arriving into Canada

- Domestic cats and pet dogs entering Canada do not have to be quarantined.
- Canada does not require a microchip or tattoo identification for pet cats or dogs.
 However, dogs under 8 months of age imported under the commercial category
 (dogs for retail sale, breeding purposes, show or exhibition, scientific research, dogs in
 'special training status', and dogs destined for adoption and/or animal welfare
 organization) must be identified by an electronic microchip.
- Cats do not require a health certificate or import permit.
- Cats less than three months of age are exempt from the import requirements.
- The Canadian federal government does not regulate pit bull-type dogs, but Ontario and Manitoba ban the Pit Bull Terrier; Staffordshire Bull Terrier; American Staffordshire Terrier; American Pit Bull Terrier; Dogo Argentino.
- Personal imports of pet food from the United States are allowed under specific conditions. Personal imports of pet food from other countries are prohibited.
- Dogs imported into Canada must have all necessary vaccines depending on the age
 of dog. A dog that is less than 3 months of age at the time of import does not require
 rabies vaccination. However, proof of a dog's age must be provided on request.
- Dogs imported into Canada will have a documentary inspection by the Canada Border Services Agency (CBSA) to ensure the animal's rabies vaccination is current and the animal description matches. The CBSA will also visually inspect the animal to ensure that there are no visible signs of illness. The CBSA may contact the CFIA when veterinary guidance or expertise is needed. Click here for paperwork needed: https:// inspection.canada.ca/en/importing-food-plants-animals/pets





MOVING WITH PETS cont.

If you own small cats and/or dogs, be sure to check city ordinances for breed or pet restrictions. Once you've determined an area, ask landlords or properties about pet policies and ask if there are added fees that apply. With pets, it's common that a portion of your initial security deposit will be non-refundable. Be sure to ask about additional monthly fees that are commonly referred to as "pet rent." This is an additional amount that is added to your normal rental rate. If, for example, the monthly rent for a one bedroom apartment is \$1500, in some locations pet rent of approximately \$50-75 per month per pet is added to your \$1500 rent. Asking these questions upfront can help you make the right decisions based upon your budget.



If you have large dogs or other pets, some traditional apartment communities will allow your animals with similar stipulations as outlined above. However, your rental choices are typically reduced significantly. To expand your rental choices and oftentimes secure a more desirable rental conducive to large pets, you may want to explore the private rental market. If you search the private rental listings for private homes, condos and the like, you will find that individual landlords can be more flexible. However, you should be prepared with concessions you are willing to make to help secure a rental when owning a large pet. For example, it's common that a landlord who advertises a home will indicate that pets are or aren't considered. That is your opportunity to ask what you can do or pay to alleviate their risk. Will they consider your pet in exchange for a higher security deposit or longer lease? Will they consider your pet if you agree to monthly or quarterly property inspections to help alleviate fears of damage to the home? What will it take for you to consider my pet? For pet-friendly hotels and more, see www.petswelcome.com and https://www.bringfido.com/lodging/region/canada/

Making a Pet Resume

Include the pet's age, any training the dog has had, references from neighbors, previous landlords and vet info. And of course, don't forget a picture. This will confirm the size of the pet, but more importantly, it'll pull at the landlord's heart-strings. Possibly include a picture of your family with the pet.

Details: Include the pet's weight and any characteristics you want to highlight. It may also be helpful to indicate if the pet is crated when you're not home.

Training: Any training the dog has had and if crate-trained when you're not home.

References: Be sure to get a written statement from previous landlord(s) and/or neighbors.

Veterinarian: Be sure to provide a reference or contact information for your vet. Some properties require documentation that all the shots are up to date.

Include a Photo: This will confirm the size of the pet, but more importantly, it'll pull at the landlord's heart-strings. Possibly include a picture of your family with the pet.

Temperament: It may be a good idea to emphasize if your dog has a good, docile and possibly lazy temperament. A good resource for information can be found at www.dogbreedinfo.com

Helpful Advice:

Prepare your pet for the move.

Visit your veterinarian.

A couple weeks before moving, request a copy of your veterinarian records, a rabies vaccination certificate, and a health certificate. Be sure your pets are up to date with their shots. If your pet is a senior or has health problems, ask whether a mild sedative would be advisable before travel. Can your vet recommend another in your new location?

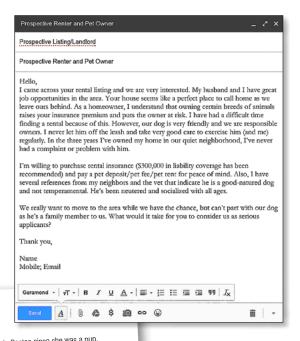
Get tags and leashes. If you have a dog or an indoor/outdoor cat, buy or create identification tags with your new address and phone number. Be sure your pets are wearing them during travel. While you're at it, pick up a leash – you'll need it if you're taking a long road trip or an airplane.

Have a plan in place for when someone may need to enter the apartment. Where will the pet be? How will you prevent him from escaping or jumping on/hurting someone?



MOVING WITH PETS cont.

Example Email to Send to **Prospective Listing** or Landlord



... is a Portuguese Water Dog and is 4 years old. I've had her with me in Boston since she was a pup.

Spayed Weighs about 40-lbs Hypoallergenic - does not shed. Training – She has attended the New England Dog Training Club classes since she has been 8-months old.

Vet & References

IF YOU HAVE THEM - past landlord or neighbor would be great.



Pet Resume **Examples**

Prized for its strength, spirit and soundness, the Portuguese Water Dog are highly intelligent, can have curly coats and have webbed toes for swimming. Portuguese Water Dogs grow to be about 17 to 21 inches tall, and they weigh between 35 and 50 pounds. PWDs have a single-layered coat that does not shed, and therefore their presence is tolerated extremely well among many people who suffer from dog allergies.

Portuguese Water dogs make excellent companions. They are loving, independent, and intelligent and are easily trained in obedience and agility skills. Once introduced, they are generally friendly to strangers, and enjoy being petted, which, due to their soft, fluffy coats, is a favor that human beings willingly grant them.

Example of Pet Letter

To Whom It May Concern,

By way of this letter, I'd like to introduce myself and my family. I have been living in Tennessee for 12 years now. I am the youngest of two children and value family very much. For 7 years, I have been employed at XYZ Company. I started off in the call center taking calls and then promoted to a Supervisor within a year. I have now accepted a position as a Manager and the company is relocating me to Jacksonville, FL.

I have 2 dogs and a cat that I have had since they were 6-10 weeks old and that are my family. My mother and brother live in Georgia so I don't get to see them as much as I would like. My pets are my children and are just as important to my family who celebrates their birthdays and holidays

Cooper – Rottweiler – 10 years old – 103 lbs: Cooper was my first child that I got while I was in college at the University of Tennessee. A few months ago we found out that he had a tumor and had to have his front leg amputated to save his life. Since his surgery he has undergone Chemotherapy but is back to his old self. He is a very happy dog that spends most of his time napping. He is really good around other people and doesn't bark in the house.



Carly – German Sheppard/Golden Retriever mix – 8 years old – 60 lbs: While I was in college I was working full time and going to school full time which didn't allow me to be home as much as I would like. I got Carly as a companion for Cooper so he wouldn't be home by himself. While they didn't get along in the beginning, she has taken on the role as a "little sister". She is very shy with people she doesn't know but it doesn't take time for her to warm up to new people. While she is a long haired dog she gets groomed regularly to help cut down on the shedding.



 $\begin{tabular}{ll} \pmb{Caleb} - Domestic House Cat - 2 years old - 7 lbs: Caleb was the final addition to my family. I was at work one day when they found a litter of abandoned kittens in the parking lot. We found homes for all of them except two. Another supervisor and I each took one to ensure they wouldn't have to be put down. Even though the dogs think they rule the roost it's really the cat that is in control. \\ \end{tabular}$



We spend a lot of time at home together, but when I travel they travel with me. All of them are up to date on their shots, and have been spayed and neutered. They spend most of their time indoors, and mostly on my couch.

As a homeowner I understand that owning certain breeds raises your insurance premium and puts the owner at risk. I have had a difficult time finding a rental because of this. In the three years I've owned my home in our quiet neighborhood I've never had a complaint or problem.

Vet information:

Hardin Valley Animal Hospital – (865) 123-4567 Animal Emergency and Specialty Center (Oncologist) – (865) 123-4567

I appreciate your consideration.

John Doe xxx-xxx-xxxx; email@email.com



AFTER YOU FIND YOUR HOME

Utilities-Hydro

The property you are renting from will generally provide you with the utility company information so that you can transfer them into your name or set up new.

Generally this is:

Water / Sewer / Trash Removal / Gas and/or Electric / Cable and/or High Speed Internet

Most of the companies you can arrange services over the phone or web. Some smaller cities will have you come in person for water/sewer and/or trash.

For Utility Averages go to:

www.numbeo.com

Typically you will need:

- Your social insurance number (or Passport ID)
- New address
- Phone number to contact
- Credit card to pay up front (with no credit, some the companies will give you an option to pay a deposit or pre-pay)

TIP:

Make sure your mobile phone has the 1900 and 850 MHz bands.

Mobile Phones

For expats hoping to use their mobile phones in North America or investing in a mobile phone in North America with hopes of using it when returning to their home land, the carrier must be GSM.

There are currently 3 carriers that are GSM: AT&T / T-Mobile / Rogers

If you live anywhere in Europe and are planning on moving to North America, make sure your phone has the 1900 and 850 MHz bands. You will probably not want to use your current provider as it is not only expensive but you will want to have a local number. The best approach is to get a SIM card for the country where you will be going. One very important aspect to remember is that you must get your phone "unlocked." Many carriers, particularly in English speaking areas of the world such as the UK, Australia, New Zealand, Canada and the US, lock the handsets they sell to their own network. That means that if you try to put a different carrier's SIM card in your phone, it will be rejected.

Without a social security number or credit, it is common for a mobile phone carrier to charge a large deposit; however, if you get a pre-paid phone there is no deposit.

https://www.whistleout.ca/CellPhones/Guides/Best-prepaid-cell-phone-plans - provides plan choices. Most data packages are over 50 gb or unlimited.



Photo ID or Passport / Credit Card

Depending on credit history, employment and other variables, there may be a deposit on the phone.



Driving

Some standard laws or protocol to keep in mind:

- Everyone in the car is required to wear a seat belt.
- Speed limits are posted in metric units. Common speed limits in Canada include 50km/hr (31 m/hr) in cities, 80km/hr (50 m/hr) on two lane highways, and 100 km/hr (62 m/hr) on major highways.
- Depending on what province you're in, road signs will be in English, French or both. In Quebec, some signs may only be in French.
- Cell phones must be used "hands free" when driving.
- Many provinces, including British Columbia, Newfoundland and Labrador, Manitoba, Ontario, New Brunswick, Prince Edward Island, Saskatchewan and Yukon Territory, have banned smoking in cars where minors are present.
- Some provinces have introduced HOV (High Occupancy Vehicle) lanes in dense urban areas with heavy traffic. These lanes are restricted to use by cars with at least 2 people and may be marked with diamonds or otherwise.
- Montreal, Quebec is the only place in Canada that does not permit right hand turns on a red light.
- If you are pulled over by a police officer, immediately pull to a safe spot on the side of the road. Have your driver's license and proof of insurance. If you need to get it from the glove box, notify the officer first and ask to get it. Keep your hands in sight or on the steering wheel. Do not get out of the car unless asked. A good rule of thumb is to be friendly but only speak when spoken to.
- Car seats are required for children under 80 lbs.
- School Bus Safety overhead red or red/yellow flashing lights indicate that the bus is stopped or stopping to pick up/drop off a student. Both lanes of traffic must stop until the bus begins moving again. On a road with a median, the opposite direction is not required to stop.
- Emergency Vehicles When a police car, fire truck or ambulance has it's lights on, you must pull over to the right and yield/stop to allow them to pass quickly and safely.
- Funerals For cars in a funeral processions, drivers must follow the rules of the road. Cars in the procession must stop at red lights, stop signs, etc.
- Getting Gas Most gas stations are self service. If you are paying for gas
 with cash, you will need to go into the station first and pay, then pump. If paying
 by a credit/debit card, you will do that at the pump. Tipping is customary only if there
 is both full and self serve and the price is the same.



MONTRÉAL



AFTER YOU FIND YOUR HOME cont.

Drivers License

You can use you foreign drivers license for a short time after arrival, but usuallly within 60-90 days once you establish residency or upon expiration of your out of province license, you should get your drivers license.

https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/driving.html

It is recommended that you get an IDP/International Drivers Permit in your home country prior to coming to Canada, as well as <u>proof of your driving record/experience</u>. The IDP does NOT act as a license to drive; however, translates your existing license. You will still need to apply for a Canadian license.

NOTE:

Documents used to prove identity, residency and entitlement to be in Canada must be the original copy (not photocopied) from an authority such as the provincial or federal government or a federal agency and translated in English in French.



For additional info on obtaining a license.

moving2canada.com/living-in-canada/drivers-license-in-canada/

Documents Needed

- Proof of your driving experience abstract or history, or letter from your country or the Embassy Consulate in Canada identifying when you were first licensed to drive and that the license is currently valid. The document must be dated within 30 days of your arrival in Canada.
- Foreign drivers license
- Proof of your identity You will need a minimum of 2 pieces of original identification to establish your identity. i.e. birth certificate, passport, foreign drivers license. This identification must be in the same name. It's not necessary for both pieces of identification to each have your legal name, birth date and signature as long as together both pieces of identification prove your legal name, birth date and signature.
- Proof of residency 2 documents (i.e. *utility bill, bank statement or canceled check, lease or mortgage*)
- Proof you're entitled to be in Canada VISA and work permit

Take these documents to a ServiceCanada. If you hold a valid driver's license from a jurisdiction outside of Canada or the United States or have had your license less than 1 year, you may also be required to complete a written, vision and road examination.

Buying or Leasing a Vehicle

Oftentimes not having credit can be a hindrance to getting a car. There are car dealerships that will advertise that they work with bad or no credit. You can Google "Leasing a car with no credit, city province". In addition, opening an account at a credit union can offer you an opportunity for financing at a better interest rate. You may also check with your local bank for their financing programs and interest rate. The requirements on buying are a little less stringent, but both buying and leasing will require the bank to agree to the terms of the loan (unless you are paying full cash value). The advantage to taking a loan is that it will help you begin establishing credit.

The advantage to taking a loan is that it will help you begin establishing credit.

ExpatRide and International Auto are companies that assist expats in financing a vehicle.

https://www.expatride.com/countries/canada-expat-car-lease/#lease

You will need your passport, work visa, proof of income, application and driver's license. They can help with auto insurance – and even breaking your car lease if needed.

https://intlauto.com/countries

The advantage to taking a loan is that it will help you begin establishing credit.





AFTER YOU FIND YOUR HOME cont.

How to determine if you should buy a car or lease a car.

One of the main differences is the upkeep of the vehicle. When you lease a vehicle, you really don't have to worry about upkeep except for changing the oil; however, when you purchase a car, you are trying to drive it for as many years as possible and you'll go through brakes, mufflers, tires and probably some other mechanical issues. These could be a hefty price all at once (i.e. \$1000), but no where near what you'd pay if you were making a monthly payment on the car (\$325/month).

Generally speaking, the most economical approach to car ownership is buying a reliable used car and keeping it for five years or more. The monthly payment is usually higher but you own the vehicle at the end of the term (generally 5 years). If you will be here less than 3 years or do not want the upkeep, then leasing will offer you a contract for 3 years or less while the car is under warranty. The monthly payment is also less for leasing because you are financing only a certain amount of the vehicle.

The following would be required:

- Work permit and Visa
- Canadian Drivers License
- Proof of income (which could be your employment verification/offer letter)
- Social Insurance Number
- Some amount of cash down if you're buying that's typically 10% + sales tax and registration. For leasing, it depends on the vehicle and the length of the lease.

Buying Used – FROM PRIVATE OWNER

If buying a used car, you can use a website called www.carfax.ca/ to see if it has been in any accidents. In addition, www.canadianblackbook.com will help you to know the value of the car. Once negotiated, you'll need the title, price you're paying for the car and mileage. I might also ask if the owner has recently gotten a vehicle inspection. If so, perhaps he will have that paperwork or sticker. If it was just in the last 6 months, ask when you register the vehicle if it needs to be done again.

A car can be rented until you receive your Canadian Drivers License.



Won't be needing a vehicle – www.zipcar.com/en-ca is available in most metropolitan areas, as are rental car companies. You can buy insurance for the time you are using the car. You just need a valid drivers license.

 \bigcirc = APPs available for these sites.

Car Insurance

You'll need car insurance once you get a vehicle. There are insurance brokers who will get you the best quote from all the insurance providers. They don't just do car insurance, so they can also help with finding the best renters insurance. To find one, Google

"insurance city province." Or, you can use this web site www.insurancehotline.com/ or go directly to the main insurance carriers:

Allstate: http://ww.allstate.ca/home.aspx

AMA: https://ama.ab.ca/

IBC: https://www.ibc.ca/issues-and-advocacy/auto-insurance

intact Insurance: http://ww.intact.ca/

TD Insurance: https://www.tdinsurance.com/products-services/auto-car-insurance

Vehicle Registration

www.servicecanada.gc.ca/eng/subjects/cards/drivers_licence.shtml

Insure a vehicle

You need to have insurance for your vehicle before you register as the owner. All vehicles must be insured for third-party liability for at least \$200,000. When driving your own or someone else's vehicle, you must carry the "pink slip" (liability insurance card) for that particular vehicle.

Register a vehicle

When you register as the owner of ^a vehicle, you will get a green paper permit and licence plates. You must carry your vehicle permit with you when you drive. You will be asked to produce this permit – to verify that you are the legal owner of the car you are driving if you are pulled over by the police.

This process is called "registering" your vehicle.

- If you buy a vehicle from a dealer, most dealers will do the paperwork for you.
- If you buy a used vehicle you will need to register the vehicle yourself within 6 days of purchase.

If you are pulled over by the police you must verify that you are the legal owner of the car you are driving.





ESTABLISHING CREDIT

Building credit takes time and patience. In Canada, there are two Credit Reporting Agencies (CRAs) – Equifax and TransUnion and they do not share information with each other. In addition, they are not able to receive transferred credit history from your home country.

Step One:

Get a Social Insurance Number (SIN)

Step Two:

Get a Bank Account - If your bank is promoting its lines of credit, you should try to get a small credit line. If approved, your line of credit should be used regularly, but carefully, to establish consistency and trustworthiness.

Step Three:

Get Accounts in Your Name (i.e. apartment, utilities, phone and pay timely)

Step Four:

Credit Cards - If you have a credit card issued by a company or bank that also issues cards in the US or Canada, you might try finding out from them whether they can issue you a credit card.

- Secured Credit Card A similar option is to get a secured credit card. This is a major credit card that requires a security deposit. (Research and Compare Secured Credit Card Offers on Credit.com)
- Retail Store Credit Cards Retail cards are credit cards issued for use at specific retail stores. Some examples are Saks, Macy's, Bloomingdales and The Gap (and gas stations). Retail cards are generally much easier to obtain even if your credit history and credit scores aren't in the best shape.
 - Pros Again, you are building your credit history.
 - Cons You are limited in where you can use the card and the interest rates are generally very high. Also, credit limits on retail cards are typically very low. (taken directly from www.immihelp.com)
- Student Credit Card Programs Most reputable credit card issuers offer student
 card programs that require little or no credit history. These cards are generally
 offered through a program with a college or university. The credit card issuers who
 participate in student card programs are betting that if they can get "in your
 wallet" first that you will remain loyal to them as you go from student to wage
 earning employee.
- Pros These cards are generally very easy to qualify for and you are building
 a credit history.
 - Cons These cards generally have very low credit limits and, therefore, cannot be used for any major purchases. (taken directly from www.immihelp.com)
- Major Credit Card Companies American Express, Mastercard and Visa

Cosigner / Guarantor – If you have someone that will agree to be a cosigner, this is a great way to build credit. Ensure that both of your names are on the application.

Otherwise, you will not build credit history.

There are Guarantor companies that you can pay to cosign. A comparison can be found here: https://www.singlekey.com/en/rent-guarantee/comparing-canadian-provided-rent-guarantee-programs/

Once you have the credit, use it carefully. The way to be trusted with larger forms of credit such as mortgages or car loans is to show you can use the credit you've already been given wisely.

Finally, a few additional points of caution:

- Having too much credit isn't seen as good, either. Lenders may think of you as a risk if
 you have several credit cards or lines of credit. One or two of each is more than
 enough.
- Having a lot of revolving credit is also a minus when banks consider arranging mortgages. Lenders figure you should use whatever other means you have to make up what you need before they'll approve a loan.
- Constantly switching credit card companies or banks doesn't look good from a lender's perspective. Such activity stays on your credit history for many months or years before it is purged.
- Pay more than the minimum credit card payment and try not to put more on credit cards than what you can pay off in one or two payments.
- Remember that any place you apply for credit has access to your credit reports and it will show. Although your own gueries don't show up on the reports.

In summary, follow these 4 steps and use your credit cards to show a positive payment history. You won't build the credit overnight. Give it about 60 days after you pay your first bill, then you can check your credit. See page 29 for how to do this.

Generally plan on it taking at least 6 months to get a credit history started.





MOVING IN & OUT OF YOUR RENTAL

Documenting the move-in condition of your rental and doing a walk-through with your landlord present helps your rental experience go more smoothly. It's the best way to ensure that both parties have proper expectations going into the tenant/landlord relationship.

Before Moving Into Your New Rental

It's wise to document the move-in condition. Taking that step may help to avoid any confusion about whether something was damaged before or while occupying the home. By using this checklist www.porchlightrental.com/pdf/MoveinMoveoutChecklist IT.pdf and documenting the move-in condition of your rental, you create a record for you and your landlord. Be sure to make note of items that are questionable or need repaired.

- Document items that are not to your liking and that you would like the landlord to fix.
- Agree upon the items you expect to be repaired and a deadline for completion.
- The document should be reviewed and signed by both you and your landlord. It serves as a legal document and provides a means of recourse if something isn't adhered to.
- Take pictures of anything you feel needs to be documented, for reference at a later date, to protect your interests.

Moving Out of Your Rental

READY TO MOVE OUT? Refer to your lease for move-out notice requirements.

- Most leases require a minimum of a 30-day notice to vacate, and some must be given the first day of the month. Also, be aware of what the lease says in terms of extending or renewing your lease.
- When serving your notice to vacate, it should be done in writing and sent certified mail as proof of receipt.
- Be sure to provide your forwarding address.
- Plan a pre-move-out inspection with your landlord to review expectations for cleaning and any items the landlord needs you to repair in order to receive your full security deposit.
- During your move-out inspection, refer to your move-in inspection form as your guide.
- If you took pictures of damages during the move-in inspection, refer to that during the move-out inspection. The landlord will be reminded that those items will not reflect a reduction in your security deposit.



Return all keys.



Take photos of anything you feel needs to be documented.

MAKING THE TRANSITION

Tipping

Etiquette on Tipping in Canada

Twenty percent (20%) is the standard if you are satisfied with the service provided, 10% the minimum. The only exception would be at a buffet restaurant. In this case, the waiter/waitress is only responsible for your beverages and clearing your dishes, so 10% is common if you are satisfied with their service.

Common places for tipping:

- Restaurants for groups of 6 of more, it is common that the tip already be included, so check your bill
- Buffets
- Taxi/Cab/Uber driver and Parking Attendants
- Hair/Nails/Massages
- Hotel staff, Concierge, Bellman, Room Attendant, Valet/Parking Attendants
- Porters

Grocery/Gas Station – Unless someone actually pumps your gas, checks air in your tires for free or delivers your groceries to you or your car, there is no tipping needed.

Tip Jars:

It is not necessary to tip for counter service, and it is definitely not customary to tip the clerk in retail stores.





MAKING THE TRANSITION cont.

Get Transportation and Traffic Tips

Gas Buddy and **ChargeHub** are extremely helpful in locating EV and gas stations and comparing fuel prices in your area. It's as easy as entering your new zip code!

Google Maps, Moovit, Transit App, and **Waze** are great apps to help you navigate your new town. Check out these apps to find one that has your new location and that best fits you! Things like the best ways to get live public transit updates or traffic information, like road blocks and construction areas, to finding nearby gas stations and the best routes to your destination are right at your fingertips.

Uber and **Lyft** are great apps to use when you need a local ride. No need for reservations or waiting in a long taxi line. Most of these drivers are just regular local people that drive on the side. The rides are relaxed and friendly and the drivers can give great tips on the area!

Keep Connected:

WiFi Map uses GPS to locate the closest available Wi-Fi spot near you. It also describes the type of location (store, gas station, coffee bar, etc) and states whether it charges a fee for use or is free. The app also has a function that allows you to save the location to remember for later! It located hotspots in over 50,000 cities worldwide!

WhatsAPP and **LINE** – these apps allow you to text and make calls internationally at no charge.

Stay on top of your business needs:

DocuSign is a life-saving app when arriving in a new town. No need to stress about having to find all the cords for your printer or searching for a full-service print shop until you get your internet connected! DocuSign allows you to import documents from your email straight to the app where you can fill out, sign and date the important documents from anywhere that has a Wi-Fi connection. It also allows you to save the documents to Dropbox, Google Drive, and other



LinkedIn is a great app for staying connected both casually and professionally. Whether you're searching for a new job, connecting with old and new colleagues, coworkers, and friends, checking out your new employer, or staying on top of business tips, this app is extremely useful! You can create a free profile that acts as a live resume, build contacts ("links") in your career field, and receive endorsements providing in-your-face references to anyone that views your profile!

Google Translate is an app and website that translates text or documents.

Apps that are "App-solutely" helpful when moving.



All-in-one:

Yelp is used by millions of people to get great reviews on EVERYTHING. Whether you need to find a new doctor or dentist, school, veterinarian, hairdresser, or more, this app has over 70 million reviews that will point you in the right direction...and give you the address to get there!

Buy/Sell/Trade:

Facebook Marketplace is a virtual local yard sale. It only takes minutes to post an item for sale or search for something you need. Great for avoiding wait time for something in the mail or searching all over town for a certain item. Pictures, reviews, and more are available to help you make a decision! And it's extremely helpful for decluttering before or after your move!

Meet People & Be Social:

Meetup is an awesome new app to help get your social life started in your new town. Unlike other social apps, this one focuses on connecting you with groups of people in your area that share the same interests. Whether you're interested in books, fitness, pets, photography, or finding moms in your new area, this app is perfect for you! There's even a group for new people in town! The app is free, but you must subscribe to organize a "meetup". Now compatible with the Apple Watch, too!

Bandsintown is a unique app for music lovers. It keeps you up to date on live music and concerts in your area, syncs and plays your preferred music, and even lets you buy concert tickets in app!





MAKING THE TRANSITION cont.

Helpful Conversions

Clothing Conversions (mens sizes are the same across countries)

WOMEN'S CLOTHING SIZES

UK	US	Japan	France / Spain Portugal	Germany Scandinavia	Italy	Australia New Zealand
6/8	6	7-9	36	34	40	8
10	8	9-11	38	36	42	10
12	10	11-13	40	38	44	12
14	12	13-15	42	39	46	14
16	14	15-17	44	40	48	16
18	16	17-19	46	42	50	18
20	18	19-21	48	44	52	20

CHILDREN'S CLOTHING SIZES

US / Canada	UK	European	Australia
12-18 m	12 m	80 cm	
18-24 m	18 m	80-86 cm	18 m
23/24 m	24 m	86-92 cm	2
2T	2-3	92-98 cm	3
4T	3-4	98-104 cm	4
5	4-5	104-110 cm	5
6	5-6	110-116 cm	6
6X-7	6-7	116-122 cm	7
7 to 8	7-8	122-128 cm	8
9 to 10	8-9	128-134 cm	9
10	9-10	134-140 cm	10
11	10-11	140-146 cm	11
14	11-12	146-152 cm	12

Shoe Size Conversions

Go to www.zappos.com/c/shoe-size-conversion for shoe size charts.





Helpful Conversions

Cooking Conversions

MEASUREMENT				
CUP	ONCES	MILLILITERS	TABLESPOONS	
8 сир	64 oz	1895 ml	128	
6 cup	48 oz	1420 ml	96	
5 cup	40 oz	1180 ml	80	
4 cup	32 oz	960 ml	64	
2 cup	16 oz	480 ml	32	
1 cup	8 oz	240 ml	16	
3/4 cup	6 oz	177 m l	12	
2/3 cup	5 oz	158 m l	11	
1/2 cup	4 oz	118 ml	8	
3/8 cup	3 oz	90 ml	6	
1/3 cup	2.5 oz	79 ml	5.5	
1/4 cup	2 oz	59 ml	4	
1/8 cup	1 oz	30 ml	3	
1/16 cup	1/2 oz	15 ml	1	

OVEN SETTINGS					
DEGREE CELSIUS (C)	DEGREE FAHRENHEIT (F)	DESCRIPTION			
140	275	Warm			
150	300				
170	325				
180	350	Most used baking temp			
190	375				
200	400				
220	425	Hot			
230	450				
240	475	Very hot			

To convert temperatures in degrees Celsius to Fahrenheit, multiply by 1.8 and add 32

Measure Conversions

MPH

KM/H

10

15 20

25 35

50

65

LENGTH			WEIGHT		TEMPERATURE	
INCHES	DECIMAL	ММ	IMPERIAL	METRIC	FAHRENHEIT	CELSIUS
1/16	0,06	1,59	1/2 oz	15 g	5	-15
1/8	0,13	3,18	1 oz	29 g	10	-12
3/16	0,19	4,76	2 oz	57 g	25	-4
1/4	0,25	6,35	3 oz	85 g	50	10
5/16	0,31	7,94	4 oz	113 g	100	37
3/8	0,38	9,53	5 oz	141 g	150	65
7/16	0,44	11,11	6 oz	170 g	200	93
1/2	0,50	12,70	8 oz	227 g	250	121
9/16	0,56	14,29	10 oz	283 g	300	150
5/8	0,63	15,88	12 oz	340 g	325	160
11/16	0,69	17,46	13 oz	369 g	350	180
3/4	0,75	19,05	14 oz	397 g	375	190
13/16	0,81	20,64	15 oz	425 g	400	200
7/8	0,88	22,23	1 lb	453 g	425	220
15/16	0,94	23,81	1 ^{1/2} lb	680 g	450	230
1	1,00	25,40	2,2 lb	1 kg	500	260
SPEED				°C = (°F °F = (°C x		

80 100 125 150

80 105 128 160 200 241



Public Holidays

Most schools, banks and government offices close on public holidays and mail is not delivered on these days. For asterisked (*) holidays, most businesses are closed.

New Year's Day	January 1*	National
Islander Day	Third Monday of February	PEI
Heritage Day	Third Monday of February	NS
Family Day	Third Monday of Feb. (2nd Monday in Feb. in BC, 3rd Monday in Feb. in MB. Also called Louis Riel Day)	BC, AB, SK, ON, MB
Good Friday	First Friday after the first full moon in spring (after March 21st)	National except QC
Easter	First Sunday after the first full moon in spring (after March 21st)	National*
Easter Monday	Day after Easter	QC
Victoria Day	Monday before May 25 in honour of Queen Victoria's birthday	National* except NB, NS, NL
Aboriginal Day	June 21, celebrates the unique heritage, diverse cultures, and outstanding achievements of the nation's Aboriginal peoples	NWT*
St. Jean Baptiste Day	June 24, it has French roots for feast day of the Nativity of St. John the Baptist	QC*
Canada Day	July 1, celebrates the anniversary of the July 1, 1867, where three separate colonies of the Province of Canada, Nova Scotia, and New Brunswick were united to form Canada	National*
Civic Holiday	First Monday of August	AB, BC, SK, ON, NB, NU
Labour Day	First Monday of September	National*
Thanksgiving	Second Monday of October. A tribute to the fall harvest.	National* except NB, NS, NL
Rememberance Day	November 11, memorial day observed since the end of the First World War to remember the servicemen who have died in the line of duty	National* except MC, ON, QC, NS
Christmas Day	December 25	National
Boxing Day	December 26 – originating in medieval Britain – servants had a day off.	ON*

Daylight Savings Time (DST)

The practice of adjusting clocks forward one hour beginning March 12 and adjusting them backward on November 5 so that in the evening daylight is experienced an hour longer. "Spring forward, fall back."



Saskatchewan is the only province that does not observe DST.

Emergency Information

In case of emergency, dial 911 for fire, police or ambulance.

Note: If you accidentally call 911, do not hang up. The police will call back and if you don't answer, they will be dispatched to your home.

19	11)

Doctor's Phone	
Dentist's Phone	
Allergies:	







NOTES:	





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