

Ukrainian CUAET Newcomers' Ontario Resource Package

Ukrainian Canadian Congress - Ontario

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Welcome!

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

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

- All information is focused on Ontario.
- Embedded links that takes you to an external website or resource are highlighted in [blue](#).
- Information with prices is organized from the cheapest to most expensive options.
- It is organized in three key components titled Stages 1, 2, and 3 to help you prioritize what activities you need to complete first.

More information about this on the next page.



NAVIGATING YOUR JOURNEY

The document is organized into three key components which will help you identify what needs be completed first before accessing other services.



Stage 1: Setting Your Foundation



Stage 2: Meeting Your Day-to-Day Needs



Stage 3: Settling Into Your Community

OVERVIEW

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

TOPICS COVERED

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

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

- **Financial Assistance:** Learn about One-Time Income Assistance and Emergency Income Support options for Ukrainians.
- **Permanent Housing:** Understand which Ontario city is the best fit for you.
- **Financial Services:** Decide on which banking plan best meets your needs.
- **Food Access:** Learn about food banks and other affordable ways to purchase food.
- **Childcare:** Understand childcare services and financial assistance available to you.

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

- **Healthcare:** See what the Ontario insurance plan covers and how to access dental / psychological support services.
- **Education:** Learn about how to enroll your child in public education and opportunities for adult learning.
- **Employment:** Know the process, norms, and resources you can use to start your job search.

This document provides a high-level overview of importance resources. To determine other settlement services that are available to you free of cost in your area (e.g., assistance with job searches, language courses, housing searches, schools, and other community services), click [here](#).

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STEP 1
SETTING UP YOUR FOUNDATION

1. DOCUMENTS OF LIFE

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

1. APPLY FOR THE SOCIAL INSURANCE NUMBER (SIN) 2. APPLY FOR ONTARIO HEALTH INSURANCE PLAN (OHIP) 3. GET YOUR MEDICAL EXAM (WITHIN 90 DAYS)

WHY

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

OHIP pays for many health services you need.

A medical exam is required if you have a work permit or came to Canada through the Canada-Ukraine Authorization for Emergency Travel (CUATE) program. You may also need a medical exam for certain jobs in Canada.

HOW TO APPLY

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

In person

- ✓ Get SIN number immediately
- × Cannot book an appointment. Line-up waits can be several hours long

Online

- ✓ Quicker to apply (under 30 minutes)
- × Takes up to 4 weeks to receive the decision in the mail
- × You won't know if something was done incorrectly until the letter arrives

By Mail

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

Register for OHIP and get your health card:

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

Book a Medical Exam:

1. Go to the following [link](#)
2. Select "Canada," then select "Ontario"
3. Find a clinic where you can complete an exam and offers services in your preferred language

Common Questions:

- **How long does it take?** ~3 hours.
- **How much does it cost?** Depends on the clinic, but ~\$200. Many locations are cash only. Make sure to confirm price per individual and families when calling clinics.
- **What happens when you arrive at the clinic?** Inform the clinic that you're here for a medical exam and present your Ukrainian passport. You'll fill out documents and take a photo. The staff will check your height, weight, blood pressure, lungs, throat, and ears.
- **What does my interaction with the doctor look like?** You will meet with the doctor to do further examination & questioner. If you go to a clinic that supports Russian or Ukrainian, they will be speaking in those languages.
- **What tests will they do?** The clinic will do a lung scan and blood work.
- **How does the appointment end?** You'll receive a receipt for your medical exam. You will wait for a confirmation in the mail after one month.

REQUIRED DOCUMENTS

- Passport
- Work or Study Permit
- Proof of residency (bill, bank opening confirmation, letter from a landlord)

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

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

You may need to acquire an **Ontario driver's license** for employment or other purposes. Accelerated license application processes for Ukrainians can be found [here](#) and [here](#).

2. LEGAL RIGHTS IN CANADA

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

YOUR BASIC RIGHTS

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

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

LGBTQ+ Rights

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 allows families of all kinds to adopt children.

Disability Rights

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

Gender Rights

Women in Canada have equal rights as men.

Protection from Sexual Abuse and Exploitation

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

YOUR EMPLOYMENT RIGHTS

Employment Standards in Ontario

- Minimum wage is \$15 CAD per hour (\$14.10 per hour for students).
- Full-time jobs are 40 hours per week (37.5 paid hours of work, including breaks). After 44 hours per week, most employees are entitled to overtime pay, which is 1.5 times an employee's regular pay.
- Most employees cannot be required to work more than 8 hours per day and 48 hours per week.
- An employee cannot work more than 5 consecutive hours without getting a 30-minute break.
- All training time must be paid.

Vacation and Breaks

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

Work Safety

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

Termination

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



RESOURCES

Learn more about your rights:
Employment Standards Act Guide
Linked [here](#) or 1-800-531-5551 or TTY 1-866-567-8893

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

Free legal advice in Ontario:
Linked [here](#) or 1-855-255-7256

Ontario Human Rights Legal Support Centre:
Linked [here](#) or 1-866-625-5179

Sexual Health Infoline Ontario
Toll-free: 1-800-668-2437





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

Woman Abuse Council of Toronto
Linked [here](#)

Assaulted Women's Help Line
1-866-863-0511
For available services call: 2-1-1

3A. MOBILE PLANS

There are a variety of mobile carriers, small and large, operating in Canada. Below is a list of pre-paid and contract options to consider.

CARRIER NAME	PRE-PAID OPTIONS (PAY MONTHLY IN ADVANCE FOR SERVICES)	CONTRACT OPTIONS (2 YEAR CONTRACT PLAN)
 https://www.rogers.com	<ul style="list-style-type: none"> ✓ \$15/month - 100 Canada-wide minutes & unlimited international text ✓ \$25/month - Unlimited Canada-wide minutes & international text ✓ \$30/month - Unlimited Canada-wide minutes & international text + 500 MB of internet data <p><i>*Long-distance and SMS charges to Ukraine and roaming fees for customers in Ukraine waived</i></p>	<ul style="list-style-type: none"> ✓ Starting at \$65/month - Unlimited Canada-wide minutes & international text + 6GB of internet data
 www.chatrwireless.com	<ul style="list-style-type: none"> ✓ \$15/month - 100 Canada-wide minutes & unlimited international text ✓ \$25/month - Unlimited Canada-wide minutes & unlimited international text + 500mb of internet data <p><i>Available at Toronto Pearson Airport (T1 & T3)</i></p>	<p>× No contract options</p>
 www.bell.ca	<ul style="list-style-type: none"> ✓ \$15/month - 100 Canada-wide minutes & unlimited international text ✓ \$25/month - Unlimited Canada-wide minutes & international text ✓ \$30/month - Unlimited Canada-wide minutes & international text + 500 MB of internet data <p><i>Available at Toronto Pearson Airport ("The Source", T1)</i></p>	<p>× No contract options</p>
 www.telus.com	<ul style="list-style-type: none"> ✓ \$15/month - 100 Canada-wide minutes & unlimited international text ✓ \$25/month - Unlimited Canada-wide minutes & international text + 500mb of internet data ✓ \$35/month - Unlimited Canada-wide minutes & international text + 2.5GB of internet data 	<ul style="list-style-type: none"> ✓ \$45/month - Unlimited Canada-wide minutes & text + 6GB of internet data



What documents do I need?






You don't need any.

One of the following three options:

- Canadian driver's license
- Social Insurance Number + valid government-issued photo ID (e.g., passport, provincial photo ID)
- Major Canadian credit card + valid government-issued photo ID (e.g., passport, provincial photo ID)

3B. HOME INTERNET PLANS

Unless you live with a host you will have to set up your own home internet. Below is a list of various options to consider.

PROVIDER NAME	HOME INTERNET OFFERING	HOW TO FIND & WHAT IS REQUIRED
 https://about.rogers.com/our-impact/connected-for-success/	<ul style="list-style-type: none"> ✓ Unlimited internet starting at \$9.99/month + tax (incl. installation fees & modem rental) ✓ No contract ✓ Internet & TV bundles available <p>*Availability depends on location</p>	<p>Email CFSapplications@rci.rogers.com or call at 1 866 689 0758. You will require the following information:</p> <ul style="list-style-type: none"> • Full Name • Phone Number • Your proof of the Resettlement Assistance Program (i.e. proof of emergency visa or work permit)
 https://www.beanfield.com/residential/internet	<ul style="list-style-type: none"> ✓ Unlimited internet at \$50/month + tax (includes free installation and modem rental) ✓ No contract <p>*Availability depends on location</p>	<p>Reach out to representative via:</p> <ul style="list-style-type: none"> • 416-532-1555 • Chat online • Email: info@beanfield.com • Check promotions available on the website
 https://www.bell.ca/Bell_Internet/Promotions/	<ul style="list-style-type: none"> ✓ 100Gb internet package starting at \$49.95/month + tax ✓ Unlimited internet package at \$84.95/month + tax ✓ No installation or modem rental fees <p>*Availability depends on location</p>	<p>Reach out to representative or schedule an appointment via:</p> <ul style="list-style-type: none"> • 1 866 919-1464 • Chat online • Check promotions available on the website
 https://www.virginplus.ca/en/internet/index.html	<ul style="list-style-type: none"> ✓ Unlimited internet at \$65/month + tax (includes free self-installation and modem rental) <p>*Availability depends on location</p>	<p>Reach out to representative via:</p> <ul style="list-style-type: none"> • 1-866-836-5664 • Chat online • Check promotions available on the website
 https://www.teksavvy.com	<ul style="list-style-type: none"> ✓ Unlimited internet starting at \$45.95 ✓ Activation fee of \$49.95 applies ✓ Modem rent-to-own starts at \$4.99 / 12 month, with \$10 fee for shipping <p>*Availability depends on location</p>	<p>Reach out to representative via:</p> <ul style="list-style-type: none"> • 1-877-779-1575 • Facebook messenger • Check promotions available on the website

4. TRANSPORTATION

The Ontario public transport system can be accessed by a single card called the "PRESTO", you can also download apps to view live arrival/departure information.

YOU NEED A PRESTO CARD TO NAVIGATE AROUND THE GREATER TORONTO AREA (GTA)



How to use a PRESTO card?

The PRESTO is a contactless card. You load money onto the card at subway stations and authorized sales channels such as Shoppers Drug Mart. Every time you get onto public transportation, you "tap in" by hovering the card above the PRESTO machine sensors. When you leave GO Trains and the subway you must "tap out" to avoid extra fees. The fare is then automatically deducted from the money you loaded onto the card.

Where can I get a PRESTO card?

There is a \$6 charge for purchasing a card which you can reload. You can get a physical PRESTO at Toronto Pearson Airport at the UP Express counter. You can also buy a PRESTO card at retail stores, fare / ticket vending machines. Find out locations [here](#).

THE PRESTO CARD CAN GIVE YOU ACCESS TO MULTIPLE TRANSPORTATION OPTIONS

1 Subway



There are four subway lines in the GTA: (1) Yonge-University, (2) Bloor-Danforth, (3) Scarborough, (4) Sheppard. Single adult fare is around \$3.25.

2 Streetcars



Streetcars in Toronto are powered by overhead electric cables. Riding the streetcar is similar to riding the bus. Single adult fare is around \$3.25.

3 Buses



Bus schedules vary by days of the week and times of day. Single fare is for adults is around \$3.25.

4 GO Trains



You can travel across the GTA and Hamilton (Canadian city) using the GO Train. Minimum fare is around \$3.70 but will increase depending on distance travelled.



TIPS & TRICKS

Subsidized Fare

If you are living in the City of Toronto and have low-income status, you may qualify for the "Discounted Transit Fare Program". More details [here](#).

Additional Resources

Click these links to learn more:

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

Your fare is valid for 2 hours. During this time, there is no extra cost if you are switching between the subway, streetcars, and buses operated by the Toronto Transit Commission (TTC) (e.g., taking the subway then streetcar). The GO Train is not part of the TTC.

5. TEMPORARY HOUSING

There are several emergency short-term housing options available to you.

Important Note: Individuals landing in Toronto Pearson International Airport should visit Red Cross booth to get information on temporary housing. Some cities in Ontario, such as Toronto have a HomeHost and special Airbnb program that verifies and matches hosts with Ukrainian CUAET visa holders. Contact the [Canadian Ukrainian Immigrant Aid Society](#) or [JIAS](#) for further assistance.

	HOMELESS SHELTER	CROWDSOURCED HOUSING	HOSTEL	PRIVATE HOME RENTAL	MOTEL AND HOTEL
WHAT IS IT	Temporary accommodation and support services to assist people to move into housing	Unverified hosts offering accommodation to Ukrainian newcomers outside of any formal government program.	Private or shared rooms with communal kitchen and shower facilities.	Private and shared accommodation offered by individuals or agencies, including online hosting platforms.	Private establishment offering paid lodging on a short-term basis.
HOW TO ACCESS	For the GTA, call 416-338-4766 (central intake) to be referred to available shelters Map of GTA Shelters: Homeless Help	Options with availability in GTA: Ukraine Takes Shelter ICanHelp.host Facebook Shelter Groups	Hostel World to view available hostels	Airbnb Happipad Craigslist Kijiji	Trivago
PRICE	Free	Free	\$50-\$75/night for shared dorms \$100-\$150/night for private rooms	\$75 - \$200+/night	\$100 - \$300+/night
PROS	<ul style="list-style-type: none"> Free food provided Employment, transitional housing services provided 	<ul style="list-style-type: none"> Affordability Meet friendly locals 	<ul style="list-style-type: none"> Extended stays available Front desk provides info on local area 	<ul style="list-style-type: none"> Extended stays available Happipad and Airbnb verifies and matches hosts and renters 	<ul style="list-style-type: none"> Private room, bathroom/shower Front desk provides info on local area Additional amenities
CONS	<ul style="list-style-type: none"> Risk of theft Living restrictions may apply (ex: curfew) Limited length of stay 	<ul style="list-style-type: none"> Disclaimer: while this form of housing is available, the UCC does not endorse this form of housing because of safety and liability concerns* 	<ul style="list-style-type: none"> Limited availability Quality varies 	<ul style="list-style-type: none"> Lack of additional support Precaution necessary when hosts unverified* 	<ul style="list-style-type: none"> Most expensive option

* **If matching with a host online:** (1) avoid paying with cash, (2) do not send money before viewing the property, (3) meet your landlord in person, (4) ask for proof of ownership (such as title deed), (5) sign a written lease (the [Ontario Standard Lease](#) is required for most tenancy agreements).

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STEP 2

MEETING YOUR DAY-TO-DAY NEEDS

1. FINANCIAL ASSISTANCE

Two types of income support are available to Canada-Ukraine Authorization for Emergency Travel (CUAET) visa holders.

ONE-TIME TRANSITIONAL FINANCIAL ASSISTANCE – GOV'T OF CANADA

CUAET visa holders can apply to receive a one-time direct payment from the Government of Canada to meet their immediate and essential needs as they settle in Canada.

Who is eligible for transitional financial assistance?

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

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

- Eligible individuals will be able to apply for assistance until June 30, 2023.

How much is the one-time direct payment?

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

How to apply?

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

What is needed to apply?

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

How long will the approval of payment process take?

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



TEMPORARY INCOME SUPPORT – GOV'T OF ONTARIO

CUAET visa holders are eligible to apply for temporary financial support to cover basic needs and shelter in crisis situations in Ontario. **If you do not have enough money for food and housing, you may qualify for Emergency Assistance.**

How to apply?

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

What information is needed to apply?

- Housing costs, total family income, bank account information (if available), documentation confirming CUAET status.

Payment details:

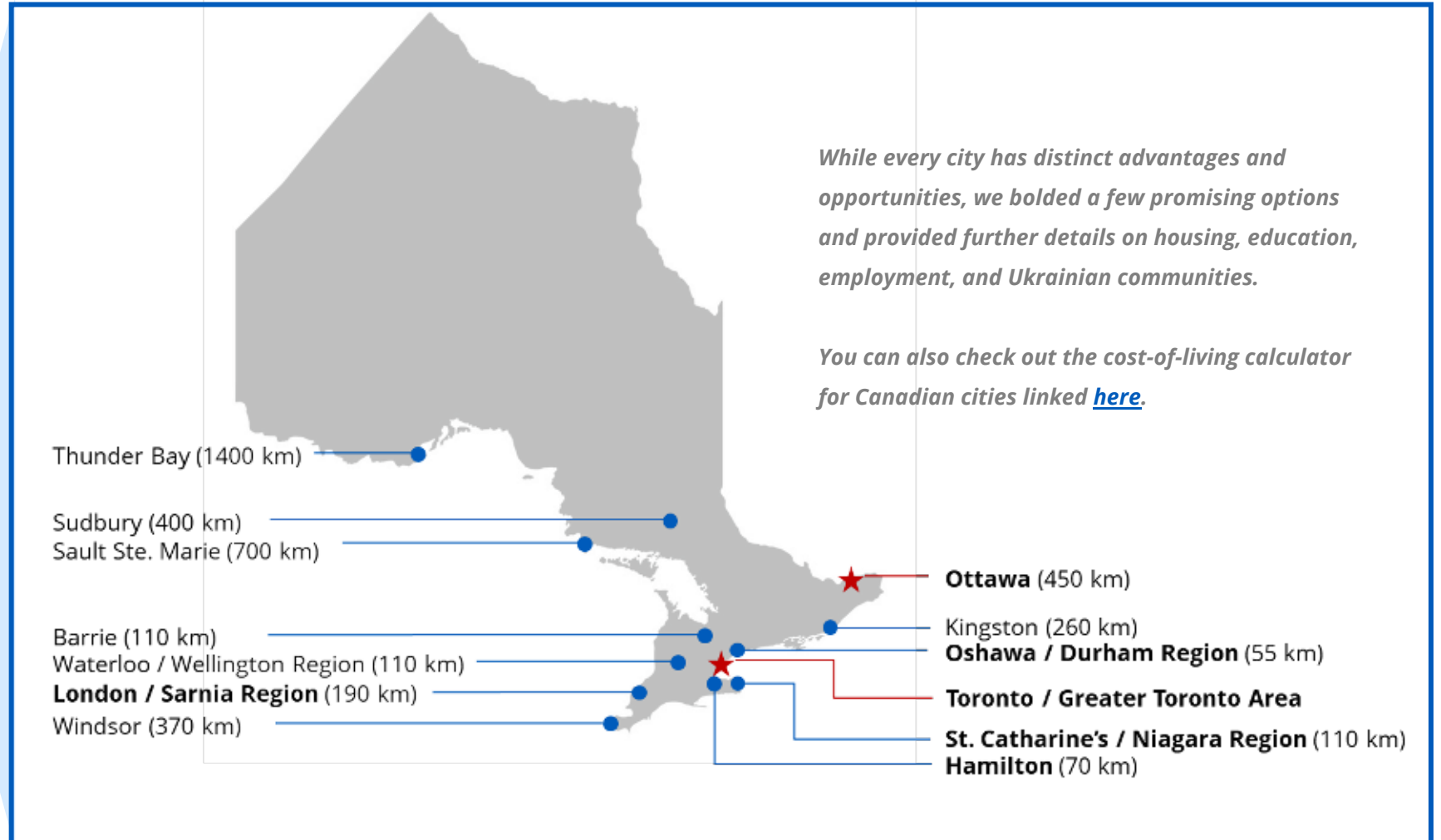
- Assistance is given for 16-day periods (can be extended).
- Payment amount depends on existing rent obligations and income (max \$733 for single individuals).
- Payments will be transferred to your bank account
 - If you do not have a bank account, payments can be transferred to a reloadable card that can be acquired via mail or at your local Ontario Works office.

Keep supporting documentation such as lease agreements specifying rent payments, UCI number, CUAET visa number, etc.

2. PERMANENT HOUSING OPTIONS

There are many cities and regions across Ontario that have affordable housing options, stable employment opportunities, and a vibrant community.

We highlight a few promising cities and their distances from Toronto below:



ONTARIO CITIES TO CONSIDER (1/3)



GREATER TORONTO AREA (GTA)

A metropolitan area that includes the cities of Toronto, Mississauga, Oakville, Richmond Hill, Markham, and Brampton

Population: 5,900,000

Overview on housing

Subsidized housing is managed by [MyAccesstoHousingTO](#).

Overview on employment

Key industries within the GTA include finance, media and entertainment, technology and tourism.

Overview on education

The GTA offers a variety of public and private elementary and secondary school options. The University of Toronto, York University, and Toronto Metropolitan University are the largest post-secondary institutions in the region.

Overview on the Ukrainian community / cultural support

Over 72,000 people in the GTA (2.7%) report their ethnic identity as Ukrainian. The municipality of Etobicoke in Toronto is notable for its prominent Ukrainian community.

OSHAWA / DURHAM

Oshawa is the largest municipality in the Region of Durham.

Population: 645,000

Overview on housing

Subsidized housing is managed by [Housing Programs - Durham Housing Authority](#).

Overview on employment

Oshawa's largest employer is General Motors Canada, which primarily hires for manufacturing and administrative jobs. The Durham region is also known for its energy, health, logistics and IT industries.

Overview on education

Oshawa offers public elementary and secondary school as well as education college and post-graduate programs. Durham College and Ontario Tech University offer post-secondary courses.

Overview on the Ukrainian community / cultural support

Over 3,000 people in Durham (0.5%) report their ethnic identity as Ukrainian. The Ukrainian Heritage Center offers community related services.

ONTARIO CITIES TO CONSIDER (2/3)



HAMILTON

A Canadian port city on the western tip of Lake Ontario

Population: 579,000

Overview on housing

Subsidized housing is managed by [Low Income Housing | City of Hamilton, Ontario, Canada.](#)

Overview on employment

Hamilton's fastest growing sectors include utilities, manufacturing, digital media and healthcare.

Overview on education

Hamilton's four public school boards offer a wide choice of secondary and post-secondary study options and excellent opportunities for study and to live and work after graduation. McMaster University and Mohawk College are institutions that offer post- secondary courses.

Overview on the Ukrainian community / cultural support

Over 500,00 people in Hamilton (3.6%) report their ethnic identity as Ukrainian. Ukrainian Youth Association and St. Nicholas Ukrainian Catholic Church host events for the community.



OTTAWA

The capital city of Canada

Population: 995,000

Overview on housing

Subsidized housing is managed by [The Social Housing Registry of Ottawa.](#)

Overview on employment

Ottawa's top employers are the public sector, high-tech, tourism and healthcare industries.

Overview on education

Ottawa offers public elementary and secondary school education in both English and French, including full-day kindergarten for child aged four and five. Carleton University and University of Ottawa offer post - secondary programs.

Overview on the Ukrainian community / cultural support:

The Assumption of the Blessed Virgin Ukrainian Orthodox Cathedral has events to support the community.

ONTARIO CITIES TO CONSIDER (3/3)



LONDON

One of Canada's fastest growing cities, located in Southwestern Ontario

Population: 405,000

Overview on housing

Subsidized housing is provided by London Community Housing and other services which you can learn more about [here](#).

Overview on employment

London's fastest growing sectors include agri-food, manufacturing, digital media & tech, health, and professional services.

Overview on education

London's four public school boards offer both elementary, secondary, and continuing/adult education. Western University and Fanshawe College offer post-secondary education.

Overview on the Ukrainian community / cultural support:

Over 12,000 people in London (2.9%) report their ethnic identity as Ukrainian. The London Ukrainian Centre hosts frequent cultural events and has raised \$17,000 to support incoming Ukrainians.

ST.CATHARINE'S / NIAGARA

St. Catharine's is largest city in Niagara Region

Population: 447,888

Overview on housing

Subsidized housing is provided by [Affordable Housing Strategy - Niagara Region, Ontario](#).

Overview on employment

St. Catherine's/Niagara's growing sectors include agri-business, manufacturing, tourism, and healthcare.

Overview on education








Niagara has three school boards with elementary and secondary schools. Niagara College and Brock University offer post -secondary education.

Overview on the Ukrainian community / cultural support

Over 20,000 people in the Niagara region (4.6%) report their identity as Ukrainian. The Niagara Folk Arts Multicultural Centre and Saint Paul Ukrainian Orthodox Church host frequent cultural events.

OTHER ONTARIO CITIES TO CONSIDER

While we don't provide a deep dive into these cities, they also offer vibrant communities and promising employment opportunities

	City / Region	Population	Primary Industries for Employment
	Waterloo / Wellington Region	~617,000	Technology, automotive, advanced manufacturing, aerospace, business services, food processing
	Windsor	~235,000	Advanced manufacturing, agriculture and agri-tech, professional services
	Sudbury	~165,000	Manufacturing, retail trade, business, healthcare and social services, agriculture
	Barrie	~153,000	Retail trade, educational services, healthcare and social services, hospitality, manufacturing
	Kingston	~135,000	Transportation, healthcare, higher education, government services, tourism
	Thunder Bay	~110,000	Transportation, manufacturing, education, mining, forestry
	Sault Ste. Marie	~73,000	Steel, forestry, renewable energy

3. FINANCIAL SERVICES

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

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



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

Offers:

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

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

- CIBC Credit Card** with no annual fee

*Passport & work permit required

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

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

Offers:

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

*Passport & work permit required

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

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

Offers:

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

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

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

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

Offers:

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

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

Select branches offer services in **Ukrainian language**

Offers:

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

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



RBC and TD are major Canadian banks with **Ukrainian language services** at select branches

Note: A chequing account or deposit account is a general account used to store your funds for daily use.

A savings account is an account where you can store your funds and earn interest. A debit card is linked to your chequing account and allows you to pay for purchases on daily basis. A credit card allows you to borrow money from the bank (up to assigned limit) and pay back within certain time frame.

4. FOOD ACCESS

There are many ways to get fresh and affordable groceries. Follow our shopping tips below and don't forget to find food banks in your neighborhood.



AFFORDABLE GROCERIES

Canadian Cheapest Grocery Stores:

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

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



TIPS & TRICKS

- Watch for price reductions using apps like [Flipp](#).
- Use coupons which you can find on websites like: [Canadian Free Stuff](#), [Save.ca](#), and [Extreme Savings Canada](#).
- Check receipt upon sale for accurate price, as sometimes price reduction can be missed on scanner.
- Anything that is marked "Organic" will cost 30%-40% more.
- Take advantage of rewards points program at the stores because it allows to redeem it for cash purchases later.
- Use price match policies; this means the grocery store will lower the price for you if you can find that an identical item is sold for cheaper at another store. Use [GroceryGo App](#) to help you trace the best prices available.



FOOD BANKS

What are Food Banks?

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

How Food Banks Work

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



Documents Required for a Food Bank:

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

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

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

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

5A. CHILDCARE

There are many full-time and part-time childcare options that could help alleviate your care duties and enable you to complete other important responsibilities.

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

Note: Depending on the city you settle in, the municipality may have dedicated programs and financial support for childcare.

5B. CHILDCARE

In addition to childcare services, the government offers various types of financial support for childcare.

FINANCIAL SUPPORT	DESCRIPTION	ELIGIBILITY	HOW TO APPLY
Ontario childcare fee subsidy	Families can apply for the Ontario childcare fee subsidy. The cost of this program is shared by the Ontario government, municipal governments and First Nations communities. The amount you pay for childcare depends on your family's adjusted net income.	You can apply if your child is under 13 years old and in either: <ul style="list-style-type: none"> • a licensed childcare program (centre-based, home-based or in-home services) • a child enrolled in a "children's recreation program" • a camp • a before- and after-school program operated directly by a school board 	To contact the service system manager, please follow this link .
Ontario Child Benefit	The Ontario Child Benefit (OCB) helps low-to-moderate income families – whether they are working or not – to provide for their children.	Depending on your family income, you may qualify for the OCB, if you: <ul style="list-style-type: none"> • are the primary caregiver of a child under 18 • are a resident of Ontario • have filed and had assessed your previous year's income tax return, and so has your spouse or common-law partner, and • have registered your child for the federal Canada Child Tax Benefit 	There is no application required for the OCB. Calculated based on income tax return.
Canada Child Benefit	The Canada Child Benefit is a tax-free monthly payment. It helps families pay for the costs of raising children under the age of 18.	To review who can apply please click here .	To apply, please follow this link .
Children with special needs	Children with special needs, as defined under the CCEYA, may require personalized attention and activities or special devices, toys and equipment.	All children with special needs in licensed childcare, -child and family programs, children's recreation programs, and camps.	To contact the service system manager, follow this link .

The background is a solid blue color with several white, hand-drawn, abstract scribbles scattered across it. These scribbles are composed of thick, irregular lines that form loops and curves, resembling doodles or calligraphic flourishes. They are positioned in the corners and along the sides of the frame, framing the central text.

STEP 3
SETTLING INTO YOUR COMMUNITY

1. HEALTHCARE

The Ontario Health Insurance Plan (OHIP) covers many medical services. We also outline a few services available for services that are not covered under OHIP.

OVERVIEW OF THE ONTARIO HEALTH INSURANCE PLAN (OHIP)



What is OHIP and why is it important?

OHIP is health care plan through which Province of Ontario pays for many health services that people may need. In Canada, it is critical to have a health care plan, as in case of emergency, you will be able to receive required health services at no cost. Otherwise, any medical treatment is very expensive.

Refer to **Documents of Life** on page 5 on how to apply for OHIP.

What OHIP covers:

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

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

What OHIP does not cover:

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

For services not covered by OHIP, people can buy private insurance to minimize costs or access special pro-bono programs at community organizations.



Dental Services

Dental Plan For Children

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

Covered services include:

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

Dental Plan to Seniors

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

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

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



Wellbeing and Counselling Services

- The [Canadian Centre for Victims of Torture \(CCVT\)](#) is a non-profit organization that can help you integrate into Canadian society. CCVT has doctors, lawyers and social workers who provide legal, medical and social services. CCVT also has English-as-a-Second-Language (ESL) classes, music and art therapy and support groups.
- [IG Vital Health Services](#) offers psychotherapy services that are performed by registered and licensed psychotherapists and psychologists. They are based in the Greater Toronto Area (GTA).
- [ReNu Counselling and Psychotherapy](#) offers counselling and psychotherapy services that are performed by a Registered Psychotherapist and Clinical Counsellor.

2. EDUCATION

Canada provides free primary and secondary education through the public school system. Adult education is also available through Adult Learning Ontario.

ENROLL YOUR CHILD IN PRIMARY AND SECONDARY SCHOOL*

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

Before enrolling your children in school, the school boards will generally: (1) Assess their education level; (2) Decide what level they should be placed at and whether they need additional support (i.e., English or French language classes) provided by the school free of charge.



Who to Contact

Contact your local school board to enroll your child in elementary or secondary school.

- **School boards** and their contact information can be found [here](#).
- Learn more about **education system in Ontario** (information available in Russian) [here](#)



Documents Required

- **Proof of your child's age** (i.e., birth certificate, passport or other travel or identity documents)
- **Proof of address** (i.e., bank statement, utility bill, or lease that shows your name and address)
- **Proof of guardianship** (only needed if you are not the child's parent)
- **Immunization records**

Note: No proof of immigration required.

YOU CAN ALSO REGISTER YOUR CHILD IN SUMMER CAMP

- Find a list of **summer camps** in Ontario [here](#).
- The Ukrainian Canadian Summer Camp Support Program will cover the cost for children who attend a summer camp in Canada, **up to \$350 per child per week for up to 2 weeks**. Learn more about it [here](#).

* In Canada, primary school is also known as elementary school for students around 6 – 13 years old. Secondary school is also known as high school which are for students around 14 – 18 years old.

LEARNING PROGRAMS FOR ADULTS

Adult Learning Ontario offerings language and career readiness programs for adults. These programs are available online and in person. Participants can attend on a part-time or full-time basis.

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

Other Programs:

- **Literacy and Basic Skills** (linked [here](#)) for adults looking to develop reading, writing and other skills.
- **General Education Development Certificate** (linked [here](#)) for adults to take the GED test as proof of high school level knowledge.
- The best way to register for these programs is to contact the desired institution via phone number. List of programs and contacts can be found [here](#).
- **Post-secondary education** special supports for Ukrainians is linked [here](#).

3A. EMPLOYMENT

We outline leading organizations that can help you with job readiness, search, and credential transfers.



EMPLOYMENT SERVICES & SUPPORT

The following are targeted services to help you connect with employers in the community.

[The Canadian Ukrainian Immigrant Aid Society](#) provides a wide range of free settlement and adaptation services to help you settle in Canada successfully.

[Ontario Job Bank for Ukrainian Jobseekers](#) is a dedicated section in the job bank. The job bank is an employment service for people seeking employment and employers seeking workers. If you are looking for a job, you can use the job bank to search for jobs near you.

[Employment Ontario](#) can help you find work or training. You can [make a free appointment](#) to speak with an employment expert that can help you:

- Identify the right career path in Canada and develop career goals
- Prepare resume as per Canadian standard
- Prepare for an interview
- Connect with employers that are hiring
- Introduce to networking and social media for employment
- Mentoring opportunities with professionals in your field

Avoid: Cash jobs or uncertified employers on Facebook or other social media sites. Avoid employment without written agreement, set wages / salary, set hours, and work conditions.



JOB SEARCH SUPPORT

The following are Employment Ontario organizations that provide free support to newcomers and help them to craft effective resumes, assist with job search, prepare for interviews and develop refer to employers and other organization.

To obtain job search assistance from Employment Ontario Organizations, you will need to provide your Social Insurance Number (SIN). To understand when to give your SIN and when not to, please access the link [here](#).

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

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

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



CREDENTIALS TRANSFER

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

To get your credentials evaluated, you must submit an application with personal information (e.g., country of education, type of education, name of institution), pay the fees, and wait the standard processing times at the following types of organizations.

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

[World Education Services](#) assesses the educational credentials of individuals who have been displaced as a result of adverse circumstances in their country.

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

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

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

3B. EMPLOYMENT

We highlight popular job search sites that Canadian employers use to pose their openings as well as interview etiquettes you should keep in mind.

JOB SEARCH SITES

The following are 7 popular job sites that can be utilized to find jobs in Canada.

When starting your job search ensure you have a working Resume and Cover Letter, each website has a section to help you format and improve your resume if needed.

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

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

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

[Glassdoor](#) is a leader on insights about jobs and companies, before you apply for a job you can get valuable information about the company from employee reviews.

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

[Eluta](#) is a job search engine that specializes in finding new jobs directly from employer websites, they target winners of Canada's top 100 employers.

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

INTERVIEW ETIQUETTE

The following are general tips and tricks for navigating an interview.

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

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

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

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