

# Welcome to Toronto Package



sherbourne **HEALTH**

(English)



sherbourne HEALTH

Updated: June 2019 - English

For the most up-to-date version of this package, and for other languages, please visit:

<https://sherbourne.on.ca/primary-family-health-care/newcomer-health/>

# Post-Secondary Education Options

## Welcome to Toronto Package

There are different options for schooling in Canada. What you choose will depend on your interest, career goals, time and resources.

### What is the difference between college, university and trade schools in Canada?

Ontario has 20 public universities, 24 colleges and over 400 registered private colleges. You can search schools at [www.cicic.ca](http://www.cicic.ca) (click on “Studying in Canada,” then “Directory of Universities, Colleges and Schools in Canada”), or visit this website: [www.ontario.ca/page/go-college-or-university-ontario](http://www.ontario.ca/page/go-college-or-university-ontario).

|   | Colleges  | Universities  | Trade Schools (or Vocational School)  |
|---|---|---|---|
| <b>The certificate you receive</b>              | Diploma or certificate programs *   | Degree programs (bachelors, masters, PhD)   | Associate degree, diploma, certificate or license   |
| <b>Focus of the school</b>                      | Career focused and most include placements (where you spend time in a work setting related to your field of study). | Focus is on subjects (like arts, sciences, etc.). An honours degree is needed if you want to do a graduate program (Masters or PhD) after your Bachelors degree | Train you for a job or position that requires specific manual or mechanical skills (like electrician, carpenter, hairstylist, etc.) |
| <b>Length of schooling</b>                      | Certificate in 1 year, diplomas usually 2-3 years   | Bachelor degrees usually take 3-4 years   | Usually takes 1-2 years   |
| <b>Public (government supported) or private</b> | Can be private** (“career colleges”) or public (government supported)   | Public universities get funding from the Ministry of Training, Colleges and Universities.   | Can be public or private  |

\* Some colleges also offer bachelors degrees in “applied areas” (specific to a job or profession).

\*\* A **private career college** is an independent business that prepares students for a specific job, or gives them skills, such as computer skills. There are more than 500 registered private career colleges in Ontario. **Private career colleges in Ontario must be registered and must have their programs approved by the Ministry of Training, Colleges and Universities.** If you are thinking about going to a private college, check that they registered first!



Adapted from [www.settlement.org](http://www.settlement.org), [www.vocationalschools.ca](http://www.vocationalschools.ca) and the Ministry of Advanced Education and Skills Development website:  
<http://www.tcu.gov.on.ca/pepg/audiences/pcc/private.html>



# Post-Secondary Education Options

## Welcome to Toronto Package

### Getting your high school equivalency certificate / passing the GED test:

The GED stands for General Education Diploma. It is a test that shows the level of education you have compared to Ontario high schools. If you pass the GED test, you will earn an Ontario High School Equivalency Certificate. This certificate can help you get a job or admission to a school or training program.

There is a fee to write the test. You can take the test in English or in French. There are 12 testing Centres in Ontario. To learn more, call the Independent Learning Centre (ILC) at 416-484-2737 or visit the following website for more information: <http://www.ilc.org/>. The ILC is the only provider of the General Educational Development testing program in Ontario.

### Bridging Programs:

Some newcomers face difficulties getting a job in their profession when they arrive to Canada. Ontario Bridge Training programs help skilled newcomers get their licenses, certificates and/or work experience in their profession or trade, so that they have better chances of finding employment. Different colleges, universities and organizations offer bridging programs. Depending on the profession, people may take some courses, have a practicum work experience, and/or training.

To find a bridging program, please visit the following website:

<http://www.citizenship.gov.on.ca/english/keyinitiatives/bridgetraining.shtml>

You have to pay to attend a bridging program, but there are scholarships/ bursaries that can help you pay for them.

### Evaluating your education:

There are organizations that help you evaluate your previous education from your country of origin, so that you can easily apply for school or get a job in Ontario. You might have to pay for this service. Visit the following website online to learn about these organizations:

<http://settlement.org/ontario/education/evaluate-my-credentials/credential-evaluation/where-can-i-get-my-international-credentials-evaluated-for-education/>

### Ontario Student Assistance Program (OSAP):

OSAP is a program to help students pay for their schooling. Money is given out in the form of both loans (that need to be paid back) and bursaries or grants (which do not need to be paid back). There are 24 different OSAP programs. Most colleges and universities will have an office where you can get all the information you need on financial aid. You can also apply for OSAP online at the following website: <https://osap.gov.on.ca/OSAPPortal>.



**Settlement workers** can also help you apply for any of the tests, programs and applications listed in this information sheet! Settlement workers are available at the St. James Town Community Corner (416-964-6657) and at Sherbourne Health Centre (416-324-4180).



# Immunizations and Vaccinations

## Welcome to Toronto Package

### Who decides which vaccines are needed?

In Canada, the National Advisory Committee on Immunization (NACI) recommends vaccines. Ontario creates vaccine programs based on local information.

### What are vaccines?

Vaccinations protect you from specific diseases that can make you very sick. They boost your body's own defense system, called the immune system.

### Do vaccines cost money?

Certain immunizations are paid for by the government. Some vaccines are not required for everyone and are only for special populations who have a high risk. When this happens, the cost may not be covered for the general population.

### What is herd immunity?

When most of the population is immunized against a disease, there is less risk for the disease to spread. This means that even those who cannot get immunized, like small children and people who are pregnant, are more protected by the "herd" or community immunity.



Adapted from the Government of Canada website:  
<http://healthycanadians.gc.ca>

### Vaccines for all ages:

|   |  |
|---|--|
| Children (ages 2months – 6 years)                   | Diphtheria, Pertussis, Tetanus, Polio, Measles, Mumps, Rubella, Varicella, Meningococcal-C, Pneumococcal |
| Grade 7 – 8 (ages 11-13 years)<br>- Given in school | Hepatitis B, Human Papilloma Virus, Meningococcal-ACYW   |
| Adult (every 10 years)                              | Diphtheria, Pertussis, Tetanus   |
| Senior (over 65 years old)                          | Pneumococcal, Herpes Zoster  |

### Children may be suspended from school if they are not up to date on mandatory vaccinations.

Vaccines work best when given at specific ages, and for maximum protection, often involve multiple doses. It's important that you and your children are up to date on your vaccinations according to where you live. Talk to your family doctor about catching up on vaccines. An Ontario schedule of vaccinations from infancy to adulthood and an alternate catch up schedule can be found online at this link: <http://health.gov.on.ca/en/public/programs/immunization/docs/schedule.pdf>



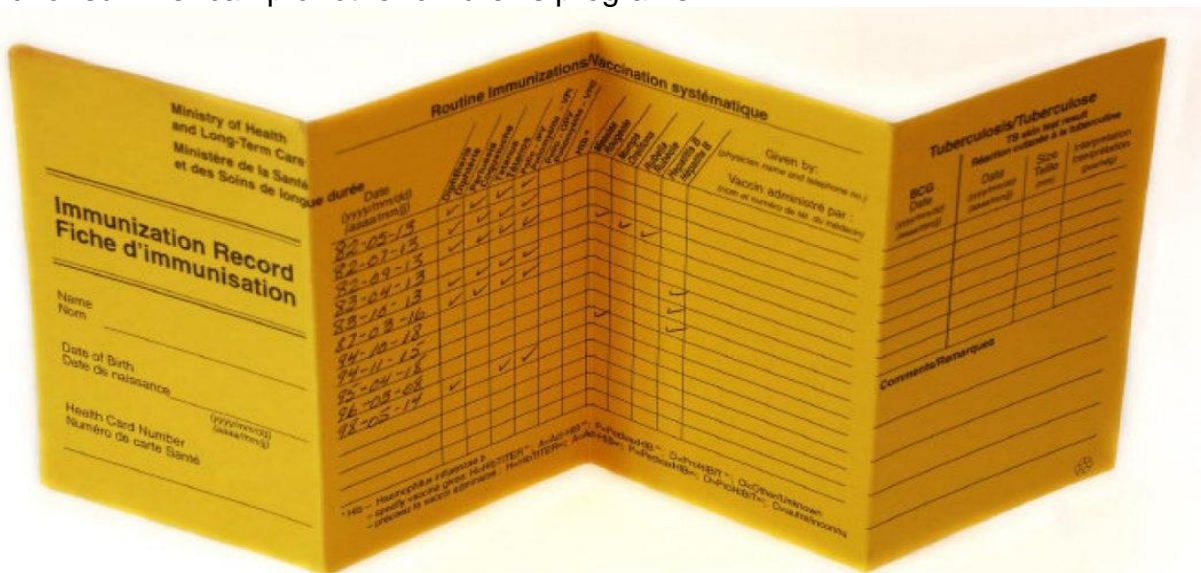
# Immunizations and Vaccinations

## Welcome to Toronto Package

Toronto Public Health offers free vaccine clinics to students in grades 7 to 12 who are not up to date on their immunizations or do not have OHIP coverage. Appointments can be made online at <https://www.tphbookings.ca>.

### Immunization records:

In Ontario, the immunization record is a folded yellow piece of paper. Your immunization record or "yellow card" lists all vaccinations you have received in Canada. A **complete** and **up-to-date** immunization record is an important document. In addition to registering your child for school or daycare, you might also need it when your child needs emergency treatment or when you register your child for summer camp or other children's programs.



### Influenza (the flu):

- The flu shot is the most effective way to prevent influenza (the flu)
- Each year, there is a new vaccine so you need a flu shot every year
- Each year in Canada, about 12,200 people are hospitalized and 3,500 die due to the flu and its complications (Toronto Public Health, 2017)
- Getting the flu shot can help protect yourself, your loved ones and your community

### Who should get the flu shot?

Everyone who is 6 months of age or older should get the flu shot unless there are certain medical reasons that prevent them from getting it (ask your health care provider). Flu season is usually in the late fall to early spring. During this time, many places offer free flu shots (e.g. health centres, pharmacies, public health, your doctor, etc.).

Sherbourne Health Centre and the St. James Town Community Corner offer free flu clinics every year during flu season. Look for flyers and postings in the Fall season, or call 416-324-4100 for more information.



# Food & Healthy Eating

## Welcome to Toronto Package

### International grocery stores:

There are many grocery stores nearby where you can find food from all over the world.

| Store                         | Address                   | Type of Food       |
|-------------------------------|---------------------------|--------------------|
| Ambal Trading                 | 591 Parliament Street     | South Asian        |
| Surma Supermarket             | 330 1/2 Parliament Street | South Asian, Halal |
| Marhaba Supermarket           | 324 Parliament Street     | South Asian, Halal |
| Iqbal Halal Foods             | 2 Thorncliffe Park Drive  | South Asian, Halal |
| Philippine Variety Store      | 240 Wellesley Street East | Filipino           |
| Sunny Green Vegetable & Fruit | 224 Wellesley Street East | International      |
| Bulk Barn                     | 2 Carlton Street          | International      |

### Multicultural neighbourhoods:

Toronto has neighborhoods that are known for specific types of cooking and food.

| Neighbourhood  | Type of Food              |
|--|---------------------------|
| <b>Chinatown:</b> Dundas Street West and Spadina Avenue                  | Chinese, South East Asian |
| <b>Kensington Market:</b> Augusta Avenue and Baldwin Street              | International             |
| <b>Greek Town:</b> Danforth Avenue (between Broadview and Jones)         | Greek, European           |
| <b>Little India:</b> Gerrard Street East (between Greenwood and Coxwell) | Indian, South Asian       |
| <b>Korea Town:</b> Bloor Street West (Christie and Bathurst)             | Korean, South East Asian  |



### Canadian grocery stores:

Here are a few Canadian grocery stores in the area that offer both Canadian and some international foods at lower costs.

| Grocery Store Name | Address                   |
|--------------------|---------------------------|
| Food Basics        | 238 Wellesley Street East |
| No Frills          | 449 Parliament Street     |
| Fresh Co           | 325 Parliament Street     |

### Tips for shopping at a grocery store:

- Shop around the **outside aisles** of a grocery store first. This is where you will find fresh and healthy foods like vegetables, fruit, milk products and meat products.
- Look at the **top and bottom shelves**. Higher priced items will be at eye level.
- Most grocery stores have **flyers** that tell you what is on sale. Check flyers often for deals and coupons.

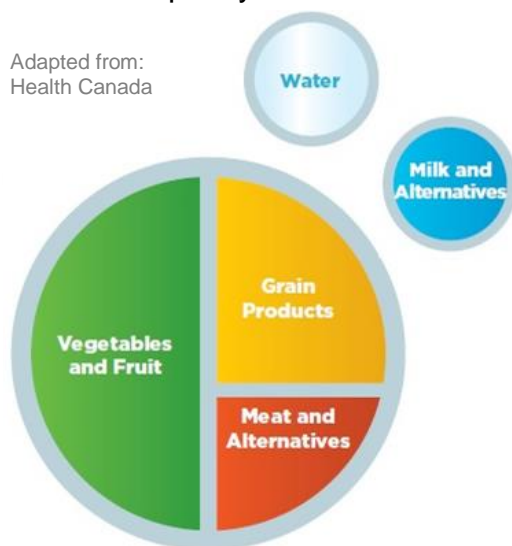


# Food & Healthy Eating

## Welcome to Toronto Package

### What is healthy eating?

Healthy eating means trying to eat a variety of different foods. The **Healthy Plate** is just one example of how to plan your meals and it looks something like this:



Adapted from:  
Harvard School of Public Health

### Healthy Plate tips:



- ☑ Try to make half your plate filled with colourful vegetables
- ☑ One quarter should have a whole grain OR starch (like potato or corn)
- ☑ One quarter should have protein (like meat, eggs, beans or tofu)
- ☑ Add to your meal some fruit on the side and/or milk (or soy milk)
- ☑ Don't forget to have plenty of water throughout the day

### Registered dietitians:

Registered dietitians are health professionals who can give you advice around healthy eating. They can help with preventing or managing many health issues. Registered Dietitians can connect you to community kitchens, food banks, and other food-related programs.

**To see a registered dietitian at Sherbourne Health Centre, contact 416-324-4180, or ask your family doctor.**

### Unlock Food:

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

### Good Food Box:

[www.goodfoodbox.foodshare.net](http://www.goodfoodbox.foodshare.net)



# Primary Care and Health Insurance

## Welcome to Toronto Package

### What is primary care?

Primary care is your first contact with health care. This is where most of the health problems are treated and is usually done at the family doctor's office. Most primary care is provided in teams who work together to help you stay healthy and make sure you don't get sick. Having a family doctor is important as they keep you healthy and connect you with other services.

### Do I have to pay to see the doctor?

In most cases, no.

There are three options for health insurance in Ontario:

#### 1. Ontario Health Insurance Plan (OHIP) – “Health card”

This is a free health insurance for people who live in Ontario, paid by the government of Ontario. This is what most people have. It covers visits to doctors, hospital visits and most laboratory tests. It does not cover medications, dentists, or optometry. There are some exceptions for children less than 18 years of age and adults over 65 years of age. It is important to note that as of April 1<sup>st</sup>, 2019, prescription drugs are covered for anyone who is 24 years and younger **and** is not covered by a private plan, through a special program called OHIP+, “OHIP Plus”.



You should apply for a health card as soon as possible. If you are coming to Canada as a permanent resident, you have to wait three months before you get your OHIP card. During this time, medical services are not free. You might have to pay for some services yourself or buy private insurance. There are also some health services available for free at Community Health Centres (CHC) across Toronto (and Ontario) during the 3-month waiting period. Visit this link to find a CHC near you: <https://www.aohc.org/find-a-centre>.

For more information, contact a Service Ontario office at 416-326-1234 or go to: <https://www.ontario.ca/page/serviceontario-locations-hours-and-contact>.

#### 2. Interim Federal Health Program (IFHP)

This program pays for services for refugee and refugee claimants. It covers hospital visits, family physician visits, some medications, and some vision/dental care. You can check your IFH paper to see what you are covered for.

#### 3. Private Health Insurance

You can purchase a plan if you do not have OHIP or IFH. Sometimes, you can also buy private insurance to help pay for services that are not covered by OHIP. You may be offered a private plan through your school or work.

Visit: [www.olhi.ca/insurance-finder](http://www.olhi.ca/insurance-finder) for more private health insurance options.

**If you do not have any of the above, you may have to pay for medical services.**



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# Primary Care and Health Insurance

## Welcome to Toronto Package

### How do I see a specialist?

You have to be seen by your family doctor for an appointment. If it is needed, then a referral is sent to the specialist by your family doctor. You cannot see the specialist directly.



### What do I do if my family physician's office is closed?

If you are having an urgent issue and your family doctor is not available, you can see a doctor at a walk in clinic or go to the emergency room. These are first come, first served, so you may have to wait to see a doctor.

### How do I get medications?

You must see a doctor first with your problem. Once a prescription for medication has been given, you can take it to any pharmacy to have it filled. You have to pay for your medications, unless you have some coverage. You can talk about this with your family doctor or the pharmacist. Some medications do not need a prescription, these are called “over the counter” medications.

### Who are the different health care providers that I can see?

Here is a list of some of the health care providers and what they do:

|                            |   |
|----------------------------|---|
| <b>Doctors</b>             | <ul style="list-style-type: none"><li>• Order tests, diagnose and treat medical problems, prescribe medications</li><li>• Family doctors provide primary care and can refer to specialists</li><li>• Specialist are doctors with extra training in their field and often have wait lists for appointments</li></ul> |
| <b>Nurses</b>              | <ul style="list-style-type: none"><li>• Work in the clinic and in the hospital</li><li>• Examine and treat patients</li><li>• Work closely with doctors</li></ul>   |
| <b>Nurse Practitioners</b> | <ul style="list-style-type: none"><li>• Nurses with extra training</li><li>• Do what nurses do, but can also order some tests, diagnose medical problems, and prescribe medications.</li></ul>  |
| <b>Pharmacists</b>         | <ul style="list-style-type: none"><li>• Look after and give medications ordered by doctors</li><li>• Teach about medications and their side effects</li></ul>   |
| <b>Dietitians</b>          | <ul style="list-style-type: none"><li>• Counsel about diet, food, healthy eating habits, and nutrition</li></ul>  |
| <b>Dentists</b>            | <ul style="list-style-type: none"><li>• Examine, diagnose, and treat problems with teeth, gums, and bones in the mouth</li></ul>  |
| <b>Physiotherapists</b>    | <ul style="list-style-type: none"><li>• Help patients with physical problems (with the bone, muscle, tendon) from illness, injury, or as you get older</li></ul>  |
| <b>Counselors</b>          | <ul style="list-style-type: none"><li>• Help patients deal with stress at any point in your life and with - general mental health</li></ul>   |



# Banking in Canada

## Welcome to Toronto Package

In Canada, banks are a safe place to keep your money. You will not lose your money. When you put your money in a bank, you open a **bank account**.

### Opening a bank account:

When you open a bank account, you usually have to pay monthly fees to the bank (for services and transactions). **Transactions** are when you put your money into the bank (deposit), and when you take your money out of the bank (withdrawals). Some banks have **low-fee** or **no-fee** accounts. Do not be afraid to ask for lower fees from the bank! Many of the big banks in Canada offer bank accounts for a monthly fee of \$4 or less.

### You have the right to open a bank account even if:

- You don't have a job
- You don't have money to put in the account right away

### All you need is two pieces of ID to open a bank account!

Speak with a settlement worker to learn more, or look at this website to see the list of possible IDs you can use: <http://cba.ca/opening-a-bank-account>

| There are 2 main types of bank accounts |   |
|---|---|
| Chequing account                        | <ul style="list-style-type: none"><li>• This type of account is used for everyday banking (day to day expenses) and to for pay bills.</li><li>• There are many types of chequing accounts. Make sure that you talk with your bank about the best account for you based on your income and your spending habits (i.e. use a lot of ATM machines).</li></ul>  |
| Savings account                         | <ul style="list-style-type: none"><li>• This type of account is used to put money away for the future, not for day-to-day expenses.</li><li>• Some accounts come with a debit card and some do not.</li><li>• Savings accounts usually pay higher interest rates than other accounts but also charge higher fees when you withdraw (take out money) from that account.</li><li>• You accumulate interest on your savings.</li></ul> |

### How do I take money out of my bank account?

When you open a bank account, you will get a bank card also called a debit card. You can use it at the bank or at a bank machine (ATM), and at the store to pay for things.

- When you go to an ATM machine and use your debit card to take out money that is NOT your bank's machine, you will be charged **TWO** transaction fees: one fee from the machine and one fee charged to you from your bank. The bank fee shows up on your account statement at a later date.
- To use your bank card (debit card), you need to use a PIN (personal identification number). Keep your PIN a secret and do not tell anyone your PIN! Pick a PIN you can remember easily.



# Banking in Canada

## Welcome to Toronto Package

### What is the difference between banks and credit unions?

Banks and credit unions are both places where you can safely put your money. However, banks and credit unions are set up differently. Here are some of the differences:

| Banks (i.e. TD, CIBC, RBC, ScotiaBank, BMO)   | Credit Unions   |
|---|---|
| <ul style="list-style-type: none"> <li>For-profit corporation</li> <li>Regulated federally (i.e. Canada)</li> </ul>   | <ul style="list-style-type: none"> <li>Not-for-profit organization</li> <li>Regulated provincially (i.e. Ontario)</li> </ul>  |
| <ul style="list-style-type: none"> <li>Owned by shareholders,               <ul style="list-style-type: none"> <li>Shares sold on stock market</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>You become a member</li> <li>You can help govern the credit union through committees/board of directors</li> <li>Credit unions are owned by members</li> </ul> |
| <ul style="list-style-type: none"> <li>No membership required to open account</li> </ul>  | <ul style="list-style-type: none"> <li>Must buy a share and become a member first to open an account</li> </ul>   |

### What is credit, a credit report, and a credit score?

**Credit:** In Canada, it is common to use credit (line of credit or a credit card) to buy big purchases at a store, to pay for a car, or to travel (pay for tickets and hotel fees). Credit can be helpful and it can even be useful in emergencies. When you use credit, you have a debt to pay. If you have too much debt, it is a big problem and will affect your credit score. Before using credit, decide if you can easily pay back the purchase.

**Credit report:** A credit report is a detailed report of your debt and **credit history** (how much debt you have and how quickly you pay back your debts). You need to have good credit history in Canada to get a loan, a cellphone or a credit card. Therefore, you may be asked for a credit report by a lender (like a bank) or by someone taking a risk on you, like a landlord, an employer or a credit card company. Your credit report is kept by at least one of Canada's two credit bureau agencies. You can get a free copy of your credit report once a year in person or by mail. It's a good idea to check your credit report for errors.

TransUnion:  
3115 Harvester Road, Suite 201  
Burlington, ON L7N 3N8  
Tel: 1-866-525-0262

Equifax Canada:  
5650 Yonge St. (Corner of Finch and Yonge)  
Toronto, ON  
Tel: 1-800-465-7166

**Credit score:** Lenders and credit-reporting agencies use the information in your credit report to give you a credit score. It is a judgment about your financial health, at a specific point in time. It shows lenders the level of risk if they lend you money. If you have many credit cards, your credit score may go down because you can borrow lots of money which might be a risk to the lender.



When online banking, look for the websites that start with <https://> The "s" means the information is safe and secured: the information is broken apart and sent to the bank and then put back together.

Adapted from the Ottawa Community Loan Fund's Newcomer Finances Toolkit and Access Alliance's Sense2Dollars Financial Empowerment Guide



# Child Care in Toronto

## Welcome to Toronto Package

### Finding child care:

The Ministry of Education is the guiding organization for daycares in Ontario. They provide care regulations, licensing and they investigate all complaints. It is up to parents to find child care that is safe and fits their needs.

### Licensed vs. unlicensed child care (daycare):

Child care in Ontario is either “licensed” or “unlicensed”. Both licensed and unlicensed daycares are legal and each has their own regulations.

**Licensed child care** means the government provides standards of care and monitors the care regularly. Licensed child care can be in a home or in a child care centre. Licensed child care can be hard to find and usually has waiting lists. Licensed child care centres at home can take care of 6 children in total (including the care providers’ own children) with a maximum of 2 children allowed under the age of 2.

Here are some things that you can do to find child care in Toronto:

- Look for child care options as soon as you get pregnant
- Put your name on many waiting lists
- Apply for child care supports (see next page) to help pay for child care in advance
- Visit different child care options

There are over 990 licensed child care centres in Toronto. You can find licensed child care centres near you by going to the Ministry of Education’s website:

<http://www.iaccess.gov.on.ca/LCCWeb/childcare/search.xhtml>

### Benefits of licensed child care:

- Government-regulated and monitored
- Siblings can be placed together
- Smaller group sizes
- More access to educational opportunities and supports
- Must meet Ministry standards
- Children at centres can be with other children their age
- At least once per year, the Ministry of Education inspects private-home daycare agencies and child care centres to ensure they meet specific provincial health, safety, and developmental standards

**Unlicensed daycares:** In Ontario, unlicensed informal care is not regulated by the government. Parents are responsible for monitoring the quality and safety of unlicensed child care because unlicensed child care centres are not required to meet provincial standards. Unlicensed daycares can take care of 5 children in total (including the care providers’ own children) under 13 years old with a maximum of 2 children allowed under the age of 2.



# Child Care in Toronto

## Welcome to Toronto Package

### Unlicensed child care providers are required to:

- Provide receipts for payment of services upon request and free of charge
- Inform parents/guardians in writing that they are an unlicensed provider
- Allow the parent/guardian access to the daycare and their child

### Benefits of unlicensed child care:

- Siblings can be placed together
- Smaller group sizes
- Often provided at a cheaper rate



### Child care supports:

Child care in Toronto is paid for by parents, but there are programs that may help lower costs for people who need them.

**Canada Child Benefit (CCB) and the Ontario Child Benefit (OCB):** The CCB and the OCB are tax-free monthly payments made to eligible families to help them with the cost of raising children under 18 years of age. You can apply for these benefits through the internet online or by contacting the Canada Revenue Agency (CRA). A settlement worker can also help you in applying for these benefits. The amount you receive will be based on the number of children you have and your family's income. To get the CCB and the OCB, you must file a tax return every year, even if you did not have income in the year. If you have a spouse or common-law partner, they also must file a return every year. Depending on your family income, you may be eligible to receive both of these benefits.

**Ontario child care subsidy program:** you can apply if your child is under 13 years old or up to 18 years old if your child has special needs. This subsidy is available if your child is in:

- a licensed child care program or;
- a school-aged child enrolled in an approved recreation program or;
- a before- and after-school program operated directly by a school board

**Make sure to plan ahead.** Call 311 to have your child/children's name placed on the first-come, first-serve waiting list. When you are on the waiting list, make sure all your contact information is correct and up to date. When your name reaches the top of the waiting list, you will be called to attend a meeting to assess your eligibility and determine the fee.

### Ask the right questions to find childcare that fits your needs!

You can find a list of questions that can help you on the Ministry of Education's website in different languages: <https://www.ontario.ca/document/questions-ask-child-care-provider>



Settlement workers can also help you apply for child care supports. Settlement workers are available at the St. James Town Community Corner (416-964-6657) and at Sherbourne Health Centre (416-324-4180).

Adapted from the Ontario Ministry of Education's website, <http://www.edu.gov.on.ca/childcare/>, and the Canada Revenue Agency's website, <http://www.cra-arc.gc.ca/benefits/>.



# Medical Exam for Permanent Residents and Doctor's List

## Welcome to Toronto Package

### What is the exam?

It is a complete medical exam that includes your current health issues and past medical conditions. The doctor may order blood work and a chest x-ray. This is sent to the immigration office.

### Who can do the exam?

This is done by a doctor from a **list of physicians** made by the government. Your own doctor cannot do it.

### What do you need to bring?

You **must** bring:

1. Proper identification – at least one document with your photograph and signature (passport, driver's license, national identity card)
2. Eye glasses or contact lenses (if you wear them)
3. Medical reports or test results about current or previous medical conditions
4. Medical report form (IMM 1017E) only if you do your exam before submitting your application. This is sent by the immigration office

\*You may need to bring 4 recent photographs. Contact your physician before your appointment to check.

### Are there fees?

Yes, you will have to pay them when you are there.

### How long is it valid?

For 12 months. If you do not come to Canada within 12 months, you may need to have another exam.

### How do I get a copy?

Ask the doctor while you are there. After the appointment, they cannot give you a copy of the report.

### Where can I find a doctor?

See list on next page for names of doctors and their contact information.

If your closest doctor is more than 250km or 4 hours away, call the Immigration, Refugees, and Citizenship (IRCC) Call Center at 1-888-242-2100 to find out how to get a medical exam in your language.



The panel doctor does not make the final decision about your medical exam. If there is a problem with your exam, the immigration office will contact you in writing.



# Medical Exam for Permanent Residents and Doctor's List

## Welcome to Toronto Package

| Location    | Name                          | Address  | Telephone/<br>Website                                   | Spoken<br>Languages                           |
|-------------|-------------------------------|--|---|---|
| Toronto     | Elliott Cantor                | <u>Dr Elliott Cantor Medicine Professional Corporation</u><br>100 Richmond Street West,<br>Suite 425, ON, M5H 3K6                  | 416-360-1799  | English<br>French                             |
|             | Gabor Lantos                  | <u>Medisys Corp Health LP</u><br>3280 Bloor Street West Centre<br>Tower, 8th Floor, Suite 802,<br>ON, M8X 2X3                      | (416) 926-2698  | English                                       |
|             | Richard Chan                  | 741 Broadview Ave,<br>ground floor, ON, M4K 3Y3  | 416-463-2438  | Cantonese<br>English,<br>Mandarin<br>Shanghai |
|             | Martin Taylor                 | <u>Medisys Corp Health LP</u><br>3280 Bloor Street West Centre<br>Tower, 8th Floor Suite 802,<br>ON, M8X 2X3                       | 416-926-2698  | English                                       |
|             | Lyndon F.<br>Mascarenh-as     | <u>Clairhurst Medical Centre</u><br>1466 Bathurst Street (at St. Clair),<br>Suite 305, ON, M5R 3S3                                 | 416-960-1014<br>www.visadoctor.ca                       | English,<br>Portuguese<br>Spanish             |
| Scarborough | Dharmavathy<br>Jegatheeswaran | <u>Medical Practice Dr<br/>Jegatheeswaran's Office</u><br>3852 Finch Ave, Suite 301,<br>ON, M1T 3T9                                | 416-298-9956  | English<br>Sinhalese<br>Tamil                 |
|             | Sandra Isaac                  | <u>Boniface Park Medical Centre</u><br>700 Markham Road Unit #7,<br>ON, M1H 2A7  | 416-264-3443  | English<br>French<br>Spanish                  |
|             | Ann Tsang                     | <u>Dr Ann Tsang Medicine<br/>Professional Corp</u><br>4002 Sheppard Ave East,<br>Suite 218, ON, M1S 1S6<br>clinic.979999@gmail.com | 416-902-5033<br>416-497-1990<br>www.ATCC<br>doctors.ca. | Cantonese<br>English<br>Mandarin              |
| North York  | Jason Y.S. Tsai               | <u>Dr Jason Tsai</u><br>3555 Don Mills Rd, Suite 202,<br>Skymark Plaza, ON, M2H 3N3  | 416-493-9511  | English<br>Fukienese<br>Mandarin              |
|             | Elizabeth Chiu                | <u>Dr Elizabeth Chiu Clinic</u><br>701 Sheppard Ave East,<br>Suite 306, ON, M2K 2Z3  | 416-497-9797  | Cantonese<br>English<br>Mandarin              |
| Etobicoke   | Emily Kulmann                 | <u>JCKMED</u><br>666 Burnhamthorpe Rd, Suite<br>202, ON, M9C 2Z4   | 416-622-0933<br>www.panel<br>physiciantoronto.ca        | English                                       |

More information can be found at: <http://www.cic.gc.ca/english/informatio;n/medical/index.asp>.



# Employment Services

## Welcome to Toronto Package

Finding employment in Toronto can be hard. The Canadian Government has a job bank website where you can search the job market in different provinces: [www.jobbank.gc.ca](http://www.jobbank.gc.ca)

Most employment agencies can help with the following:

- provide career planning
- job search coaching
- resume and cover letter writing
- interview skills
- networking techniques
- researching occupations
- program referrals
- education and training options
- financial literacy
- job retention supports
- labour market information
- community resource referral for education
- upgrading work experience
- volunteer placement
- self-employment and entrepreneurship
- access to computers
- internet access, MS Office printer, scanner, fax, photocopier and telephone
- workshops and community agency presentations
- information on job fairs and community events
- Second Career Program -- skills training and financial support for those looking for a new career

Most employment agencies will have you register with them. Once you register, you will need to close your file before using a different employment agency. Therefore, it is important that you choose an employment agency that best meets your needs. You can also ask the agency if they will allow you to be registered with more than one employment agency.

Want to know what the job market is like for your chosen career?



If you are looking to change jobs or want to know what the job market will look like in the future, you can search "labour market trends" at this website:

<http://www.tcu.gov.on.ca/eng/labourmarket/>



Know your Rights at work so you can protect yourself! The Worker's Action Centre has a series of fact sheets and booklets in different languages that can help you understand your rights and Ontario labour laws. You can find the information at:

<http://www.workersactioncentre.org/know-your-rights/>



# Employment Services

## Welcome to Toronto Package

Here are some agencies near Sherbourne Health Centre that can provide you with employment and job search services:

| Agency   | Contact   |
|--|---|
| <b>Centre for Education and Training</b><br>595 Parliament Street, Main Floor                | 416-964-9797<br><a href="http://www.tcet.com">www.tcet.com</a><br>Mon-Fri 9 am-4 pm   |
| <b>Dixon Hall Employment Services Centre</b><br>489 Queen St East # 300                      | 416-956-4949<br><a href="http://www.dixonhall.org">www.dixonhall.org</a><br>Mon-Fri 10 am-5 pm  |
| <b>Fred Victor Employment and Training</b><br>248 Queen St East                              | 416-364-8986<br><a href="http://www.fredvictor.org/employment_training">www.fredvictor.org/employment_training</a><br>Mon 10 am-4 pm, by appointment only<br>Tue-Fri 10 am-5 pm |
| <b>JVS Employment Source Toronto Centre</b><br>416-929-4331<br>184 Front St. East, Suite 203 | 416-929-4331<br><a href="http://www.jvstoronto.org">www.jvstoronto.org</a><br>Mon-Fri 9 am-5 pm   |
| <b>Times Change Women's Employment</b><br>365 Bloor St E, Suite 1003                         | 416- 927-1900<br><a href="http://www.timeschange.org">www.timeschange.org</a><br>Mon-Thu 9 am-5 pm, Fri 9 am-2:30 pm  |
| <b>Wellesley Place, Toronto Employment &amp; Social Services *</b><br>111 Wellesley St. East | 416-392-3430<br><a href="http://www.toronto.ca/socialservices/index.htm">www.toronto.ca/socialservices/index.htm</a><br>Mon-Tue, Fri 8:30 am-4:30 pm;<br>Wed-Thu 8:30 am-6 pm   |
| <b>The Yonge Street Mission Employment Services **</b><br>306 Gerrard St E                   | 416-929-9614<br><a href="http://www.ysm.ca">www.ysm.ca</a><br>Mon-Fri 9 am-5 pm   |
|  | 416-964-6657<br>The Corner (200 Wellesley)<br>Monday 1-4pm  |

\*Wellesley Place also provides financial assistance – a monthly allowance and employment assistance to people who qualify

\*\* Yonge Street Mission runs a thrift store called Double Take which provides first-time employment and training for community members who have obstacles finding regular employment. They have other volunteer opportunities which lead to employment for some - hiring youth as interns, gym leaders and camp counsellors; women can get work experience in catering and other skills.



# Mental Health

## Welcome to Toronto Package

**Mental health** is an important part of your health. It includes your emotional, psychological and social well-being. It affects how you think, feel and act. It is important at every stage of life, from childhood and adolescence through adulthood.

There are different mental health programs, groups and workshops in Toronto: some services are free and some cost money. Often, services can be provided in different languages if you ask.

- You can see a counsellor who can support you dealing with different issues such as family conflict, stress, grief, depression, anxiety, relationship issues, abuse, and other issues
- Some agencies have waiting times to see a counsellor that could take months
- A few agencies offer same day appointments called “walk-in counselling” (no need to book in advance)

Below is a list of some **free** walk-in counseling services in Toronto.

It is recommended to call before you plan to go to confirm that the service is available:

| <b>Agency</b> (Walk-in days and times)  | <b>Contact information</b>  |
|---|---|
| <b>Sherbourne Health Centre</b><br>(Tuesday afternoons)<br>Registration begins at noon; limited availability  | 416-324-4100 Extension: 5310<br>333 Sherbourne St., Toronto   |
| <b>St. James Town Community Corner</b><br>(Mondays and Wednesdays)  | 416-964-6657<br>200 Wellesley St., Toronto  |
| <b>Family Services Toronto</b><br>(Wednesdays)  | 416-595-9230<br>202-128A Sterling Rd, Toronto   |
| <b>Woodgreen Community Services</b><br>(Wednesdays)   | 416-645-6000 Extension 1100<br>815 Danforth Ave, Suite 20, Toronto  |
| <b>What's up walk in – for youth and families</b><br>(6 days a week, various times)<br>- <b>East Metro Youth Services</b> (Scarborough)<br>- <b>Youthlink</b> (Scarborough)<br>- <b>Skylark</b> (Toronto)<br>- <b>Yorktown Family Services</b> (Toronto)<br>- <b>Griffin Centre</b> (Toronto)<br>- <b>The Etobicoke Children's Centre</b> (Etobicoke) | Different locations<br><br>416-438-3697 - 1200 Markham Road, Suite 200<br>416-967-1773 - 747 Warden Ave<br>416-395-0660 - 65 Wellesley St East, Suite 500<br>416-394-2424 - 2010 Eglinton Ave W, Suite 300<br>416-222-4380 - 1126 Finch Ave W, Unit 16<br>416-240-1111 - 2267 Islington Ave |
| <b>Oolagen Youth Mental Health Services</b><br>(Monday through Friday)  | 416-395-0660<br>Address: 65 Wellesley St E, #500, Toronto   |
| <b>AIDS Committee of Toronto</b><br>People living with or affected by HIV<br>(Monday - Friday, various hours)   | 416-340-2437<br>543 Yonge St, 4th floor, Toronto  |

### Additional numbers for mental health services and other locations:

- 211 Toronto: Dial 211\* or [www.211toronto.ca](http://www.211toronto.ca)
- Community Resource Connections of Toronto (CRCT): 416-482-4103 x 316
- Mental Health Service Information: 1-866-531-2600

\*Only dial these three (3) numbers

More information available at: <http://www.ementalhealth.ca>



# Emergency and Crisis Services

## Welcome to Toronto Package

**In case of emergency, always dial **911** for Police, Fire or Ambulance from any phone or go to your nearest hospital emergency room**

### Emergency shelters:

If you need a place to stay temporarily because you don't have anywhere else to go or cannot afford to pay rent, call 311\*, or Central Intake at 416-338-4766, or 1-877-338-3398. You will receive information on temporary places you could stay. There are emergency shelters for single people, youth, families and people fleeing abuse or domestic violence.

### Crisis lines:

If you are feeling depressed, suicidal, have been hurt/assaulted or if you need help and don't know where else to turn, you can call one of the following crisis lines:

| <b>For emergency, always dial <b>911</b> for <u>Police</u>, <u>Fire</u> or <u>Ambulance</u></b> |                |
|---|----------------|
| Centre for Addiction and Mental Health (CAMH)   | 416-979-6885   |
| Gerstein Centre   | 416-929-5200   |
| Distress Centre   | 416-408-4357   |
| Assaulted Women's Helpline  | 416-863-0511   |
| Victim Services   | 416-808-7066   |
| Toronto Rape Crisis Centre  | 416-597-8808   |
| Kids Help Phone   | 1-800-668-6868 |
| LGBT Youthline  | 1-800-268-9688 |
| Trans Lifeline  | 1-877-330-6366 |
| Ontario Mental Health Helpline  | 1-866-531-2600 |
| Ontario Drug & Alcohol Helpline   | 1-800-565-8603 |
| Ontario Problem Gambling Helpline   | 1-888-230-3505 |
| Toronto Seniors Helpline  | 416-217-2077   |

### Other helpful numbers (non-emergencies):

Police non-emergency: 416-808- 2222

City and local Government Services: 311\*

Community resources and services: 211\* or 416-397-4636

### Food access:

If you cannot afford to buy food, you can access free food (such as groceries and/or meals) through "food bank" programs run by non-profit agencies located across the city. You can call 211\* or visit [www.211toronto.ca](http://www.211toronto.ca) to inquire about the nearest food bank program to you. If you are looking for your nearest low-cost food option, you can call the FoodLink hotline at 416-392-6655.

The closest food bank to Sherbourne is Allan Gardens Food Bank located at Saint Luke's United Church, 353 Sherbourne St, Toronto, ON M5A 2S3. Phone: 416-924-9619

\*Only dial these three (3) numbers



# Social Assistance Programs

## Welcome to Toronto Package

If your income is low and you live in Ontario, you may be able to get financial help from one of the following programs:

### **Ontario Works (OW):**

Some people call this program welfare. It is run by municipal or local governments like towns or cities.



### **The Ontario Disability Support Program (ODSP):**

Some people call this program disability benefits. ODSP is for people with serious physical or mental health illnesses. It is run by the Ontario government's Ministry of Community and Social Services.

### **Ontario Drug Benefit Program (ODB):**

ODB covers most of the cost of prescription drugs for people over 65 years old, people living in a long-term care home or receiving OW or ODSP. To qualify, you need to have a valid OHIP card. For more information, ask your doctor or pharmacist.

### **The Trillium Drug Program:**

It is for people who spend approximately 3-4% or more of their after-tax household income on prescription-drug costs. To qualify you need to have a valid OHIP card and NOT be receiving the Ontario Drug Benefit. For more information, ask your doctor or pharmacist.

### **Things to consider when applying to OW or ODSP:**

Both OW and ODSP give people a limited amount of money to help with basic living expenses, such as food and housing. Some people can get extra money to help pay for a special diet and other benefits, such as costs for travelling to medical appointments.

The process to apply for each of these programs requires several steps and documents to show that you qualify. There are workers at different social service agencies (such as settlement workers and case managers) that can help you to apply and/or appeal. To apply directly, call Service Ontario and give them your postal code to find where the nearest office to you is:

Toll-free: 1-800-267-8097 or TTY 1-800-268-7095.  
Toronto area: 416-326-1234 or TTY 416-325-3408

If you have internet access, you can also go to [www.ontario.ca/socialassistance](http://www.ontario.ca/socialassistance) and look in the section about Ontario Works. You may be able to start your application online.

You can also call 211\* to find agencies for assistance with the application.

Adapted from Community Legal Education Ontario's Booklet "Need Welfare? How to apply to Ontario Works."



# Finding Housing in Toronto

## Welcome to Toronto Package

Settlement workers can help you get housing. It is a good idea to start there. In addition, there are many popular websites that landlords will post to or advertise with, including:

|  |           |               |              |                    |
|--|-----------|---------------|--------------|--------------------|
| Viewit.ca  | Kijiji.ca | Craigslist.ca | Gottarent.ca | TorontoRentals.com |
| Check newspaper boxes for printed listings from 4Rent.ca or others |           |               |              |                    |

### Your legal rights and responsibilities:

There are important laws and regulations in place to protect you when you are looking for and find housing in Toronto. Understanding your rental agreement (lease) before you sign with a landlord is **important** and so is knowing your rights and responsibilities under The Residential Tenancies Act (RTA), 2006. It can be found on the following website: [www.ontario.ca/laws/statute/06r17](http://www.ontario.ca/laws/statute/06r17).

If you feel your landlord is not following the RTA and is breaking the law (for example charging illegal deposits or discriminating against you), there are many free organizations that can help with advice and legal help.

### Some good websites and numbers to have are:

|  |  |  |
|--|--|--|
| <a href="http://www1.toronto.ca/housinghub">www1.toronto.ca/housinghub</a>             | <a href="http://www.settlement.org">www.settlement.org</a>       | <a href="http://www.equalityrights.org">www.equalityrights.org</a> |
| <a href="http://www.ontariotenants.ca">www.ontariotenants.ca</a>                       | <a href="http://www.stepstojustice.ca">www.stepstojustice.ca</a> | <a href="http://www.tenantrights.ca">www.tenantrights.ca</a>       |
| <a href="http://www.cleo.on.ca">www.cleo.on.ca</a> (Community Legal Education Ontario) |  |  |

Or by phone:

|   |                           |
|---|---------------------------|
| Toronto Housing Hub Tenant Information Hotline      | 416-921-9494              |
| Customer Service line for Landlord and Tenant Board | 416-645-8080              |
| Centre for Equality Rights in Accommodation         | 416-944-0087 extension 22 |

### Financial assistance:

If you are struggling financially, you may qualify for some help, available in the form of different programs. Some of these programs could include:

- Rent Bank assistance
- The Ontario Electricity Support Program
- Furniture Bank access
- Subsidized housing application
- Information about second hand (used) stores

To find out if you are eligible for any of these programs, or to find out about other programs that you may qualify for, contact Toronto Housing Hub Tenant Hotline at 416-921-9494 or 211 Toronto (dial 211 from any phone), or contact Settlement Services.

### Buying a place in Toronto:

If you are thinking of buying a home in or outside of the Toronto area, it is recommended that you use a licensed realtor to help you. You do not pay for a realtor if you are buying a place; the seller pays your realtor's fees. You can learn more at: [www.trebhome.com](http://www.trebhome.com) or find a realtor at [www.realtor.ca](http://www.realtor.ca).



Adapted from [www.settlement.org](http://www.settlement.org) and [www.cleo.on.ca](http://www.cleo.on.ca)



# Low-Cost Dental Services

## Welcome to Toronto Package

Clients may access one of several low-cost dental clinics in Toronto, which are detailed in the table below.

| Name   | Address   | Telephone   | Notes  |
|--|---|---|--|
| Queen West - Central Toronto Community Health Centre | 168 Bathurst St.,<br>Toronto, ON<br>M5V 2R4   | 416-703-8481  | <ul style="list-style-type: none"> <li>Dental services for youth and adults, regardless of catchment area</li> </ul>   |
| Faculty of Dentistry, University of Toronto          | 101 Elm St.,<br>Toronto, ON<br>M5G 1G6  | 416-979-4927,<br><br>416-979-4925<br>ext 4319<br><br>416-979-4931<br>ext 4351 | <ul style="list-style-type: none"> <li>Open September to June</li> <li>Adult Clinic, Children (Paedodontic) Clinic and Orthodontic (straightening of teeth) Clinic</li> <li>For referral forms visit: <a href="https://patients.dentistry.utoronto.ca/referrals">https://patients.dentistry.utoronto.ca/referrals</a></li> </ul> |
| George Brown College, Wave Dental Clinic             | 51 Dockside Drive,<br>3rd Floor<br>Toronto, ON<br>M5A 1B6                           | 416-415-4547  | <ul style="list-style-type: none"> <li>Low cost cleanings, small fillings and dentures</li> </ul>  |
| Regent Park Community Centre                         | 465 Dundas St. E.,<br>Toronto, ON<br>M5A 2B2  | 416-364-7019  | <ul style="list-style-type: none"> <li>For all Toronto residents</li> </ul>  |
| Volunteer Urban Dental Clinic                        | 3000 Lawrence Ave E, Building A,<br>2 <sup>nd</sup> Floor<br>Toronto, ON<br>M1P 2V1 | 416-289-4349  | <ul style="list-style-type: none"> <li>For youth and low-income adults</li> <li>Emergency dental care for low-income adults without any dental coverage</li> </ul>   |

### Free dental services:

Toronto Public Health (TPH) offers free dental clinics, which offer services to eligible children and youth (0-17 years), adults enrolled in selected Toronto Public Health programs, and seniors (65 years and older).

Clients must come into a Toronto Public Health clinic in person to be assessed. They will be required to bring documentation to determine eligibility. The type of documentation required to prove eligibility varies depending on the situation, so it is important to **always call first**. To book an appointment, please call **416-338-7600**.

TPH dental clinic staff speak many different languages, and will help determine eligibility.



# Settlement Services

## Welcome to Toronto Package

The re-settlement process in Canada can be overwhelming at times. There are special services, called settlement services that can actually help you with finding the information you need on many different topics, like housing, finding employment, signing your kids up for school, and applying for permanent residency or Canadian citizenship, for example.

Settlement services are available at different organizations across Toronto. Settlement workers **speak many different languages**. They also work in elementary and high schools.

### Settlement workers can also help you and your family members to:

- Fill out forms and applications (eg. social assistance, immigration, daycare, health insurance, income taxes)
- Connect to important services like healthcare professionals
- Understand the school system for your children
- Find volunteer opportunities in your community
- Connect to legal services
- Register for language classes and much more!

### To find a settlement worker near you, you can:

- Visit the following website which has 129 different settlement agencies in Ontario: <https://www.ontario.ca/page/services-newcomers-and-refugees>
- Call 211\* or TTY 1-888-340-1001, 24 hours a day and 7 days a week, to find a settlement service in Toronto near you

### Some Settlement Services around St. James Town and Neighbouring Areas

| Organization                                     | Location and Contact Information  |
|--|---|
| Sherbourne Health Centre                         | 333 Sherbourne Street, Toronto<br>Mondays 1pm-5pm Call: 416-324-4180  |
| The Neighbourhood Organization                   | The Corner, 200 Wellesley Street East<br>Monday- Saturday, Call: 416-964-6657   |
|  | 10 Gateway Blvd., Suite 104<br>Monday – Friday, 9am-5pm<br>Call: 416-424-2900   |
| Culturelink                                      | Rose Avenue Public School<br>Call: 647-406-5057 (English, Urdu, Bengali, Hindi)<br>Call: 647-468-3378 (English, Arabic) |
| Access Alliance Multicultural Community Services | 340 College St., Ste. 500<br>Call: 416-324-8677   |
|  | 3079 Danforth Avenue<br>Call: 416-693-8677  |



**Enjoy the internet?** The following link is a great website for finding information on different settlement services you might need from housing assistance, finding a job, English classes, and much more: <http://settlement.org/findhelp/ontario/toronto>

\*Only dial these three (3) numbers



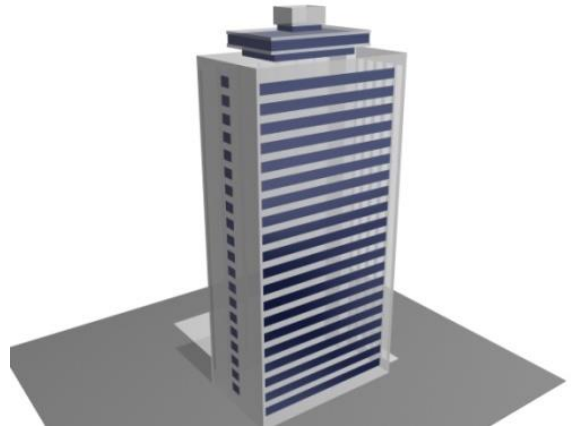
# Tenant/ Renter's Insurance

## Welcome to Toronto Package

**Insurance:** In Canada, a person can have many forms of insurance. Insurance is a service that protects you against different kinds of loss in life. You purchase insurance from a company or agency so they can provide reimbursement (eg. pay you back) or coverage for specific losses, damages, illness, or death (eg. life insurance). Tenant insurance is one example of a type of insurance that someone can get, before moving into a rental unit.

### What is Tenant/Renter's Insurance?

- Renter's insurance and tenant insurance mean the same thing.
- Renter's insurance is different than the insurance your landlord has. It protects you when something gets damaged or broken in your apartment. Landlord's insurance only covers the building, not the stuff you have in your apartment. For example, when something breaks and you have renter's insurance, you will receive money to help pay for the repair.
- Renter's insurance also protects the value of things (example: electronics, jewelry, clothing) in your apartment in case something happens to them. For example, it protects your things if someone steals things from your apartment, or there is a fire, flooding/water damage.
- Different insurance coverage plans can either cover specific types of loss (example: only loss of your personal belongings), or provide coverage against all causes of loss (example: damage to your apartment unit).



### Are there fees with Tenant insurance?

- There are monthly fees that have different amounts, or you can pay annually.
- Fees depend on a few things: how much insurance you need, the location of your home, how your unit or apartment was constructed, your insurance company, and/or your history with making insurance claims\*.
- A basic insurance package could be under \$20 per month
- It is important to ask what is included in your renter's insurance before you buy it.



**Enjoy the internet?** Type in the following link, <http://www.ibc.ca/ns/insurance-101/buying-tips>, on any website browser to learn *what key questions to ask before buying an insurance package.*

\*An insurance claim is a formal request that you make to your insurance company to get coverage for a specific type of loss



# Tenant/ Renter's Insurance

## Welcome to Toronto Package

### How long is tenant insurance it valid?

- Tenant insurance is continuous until you cancel it, meaning until your lease is over

### Where can I find tenant insurance?

- Conduct a quick google search on any internet browser
- Type in the following link on any internet browser to see a list:  
<https://www.lowestrates.ca/insurance/auto/ontario>
- Some major banks sell tenant insurance. For example: Toronto Dominion (TD), Canadian Imperial Bank of Commerce (CIBC), Royal Bank Canada (RBC), and Bank of Montreal (BMO) all have tenant insurance.
- Make sure to shop around and do your research!

### Do Tenants need Insurance?

- Often times tenant insurance will be required by your landlord before you can move in to your unit.

### What is a deductible?

- It is the money you agree to pay out-of-pocket before the insurance company pays towards a claim, meaning reimburses you/ provides financial coverage.

**To learn more about how Renter's Insurance works**, make an appointment with a settlement counsellor today! Settlement workers are available at the St. James Town Community Corner (416-964-6657) and at Sherbourne Health Centre (416-324-4180).



You may have your renter/tenant insurance covered if you are eligible for Ontario Works (OW) or Ontario Disability Support Program (ODSP). For more information, contact your Worker or call OW at (416) 325-6203 or ODSP at (416) 326-3344.



# LGBTQ+ Resources

## Welcome to Toronto Package

### Who is a part of the LGBTQ+ Community?

LGBTQ+ is used to represent all of the communities included in the LGBTTTQQIA: **L**esbian **G**ay **B**isexual **T**ransgender **T**ranssexual **2/T**wo-Spirit **Q**ueer **Q**uestioning **I**ntersex **A**sexual

### LGBTQ+ Newcomer Services

Many LGBTQ+ newcomers come to Canada to seek safety and support, choosing to resettle in big cities like Toronto to access resources and build community. Getting connected to LGBTQ+ positive and supportive services, staff and resources can be challenging in a new city and/or country if you do not know where to start looking and have people to guide you.

To help you get connected, we have put together a list of agencies and groups that are:

- LGBTQ+ friendly and knowledgeable of your needs
- May have services and support in your language
- Can help navigate the refugee claim process
- Can provide you with information on what you need to resettle and rebuild life in Toronto, including housing, employment and education for example (also known as settlement or case management support)
- Offer programs to support you and to connect you to the LGBTQ+ community in the City of Toronto

Here are some agencies that can provide you with social services and community programs:

| SERVICES   | AGENCIES  |   |   |  |  |
|--|---|---|---|--|--|
| <b>Primary Health Care</b><br>These agencies have expertise in LGBTQ+ health and can get you connected to a doctor and other healthcare needs.           | <b>Women’s Health in Women’s Hands</b><br><a href="http://www.whiwh.com">www.whiwh.com</a><br>T: 416-593-7655   | <b>Sherbourne Health</b><br><a href="http://www.sherbourne.on.ca">www.sherbourne.on.ca</a><br>T: 416-324-4180         | <b>Church Wellesley Health Centre</b><br><a href="http://www.cwhealth.ca">www.cwhealth.ca</a><br>T: 416-463-1500                              | <b>Access Alliance</b><br><a href="http://www.accessalliance.ca">www.accessalliance.ca</a><br>T: 416-693-8677                        |  |
| <b>Settlement Support</b><br>Settlement services are for people new to Canada. These services can help you settle and adjust to your new life in Canada. | <b>Access Alliance</b><br><a href="http://www.accessalliance.ca">www.accessalliance.ca</a><br>T: 416-693-8677   | <b>FCJ Refugee Centre</b><br><a href="http://www.fcjRefugeeCentre.org">www.fcjRefugeeCentre.org</a><br>T:416-469-9754 | <b>Sherbourne Health-Supporting Our Youth (SOY)</b><br><a href="http://www.SoyToronto.com">www.SoyToronto.com</a><br>T: 416 324 5077          | <b>Black CAP</b><br><a href="http://www.black-cap.ca">www.black-cap.ca</a><br>T: 416-977-9955  | <b>Griffin Centre’s ReachOUT Newcomer Network</b><br><a href="http://www.griffin-centre.org">www.griffin-centre.org</a><br>T: 416-222-1320 ext. 171. |
| <b>Mental Health Supports</b><br>These services will help you and your family with mental health counseling, developmental needs, and crisis services.   | <b>Skylark</b><br><a href="https://www.skylarkyouth.org/">https://www.skylarkyouth.org/</a><br>T: 416 482 0081 or<br>info@skylarkyouth.org                                  |   | <b>Sherbourne Health</b><br><a href="http://www.sherbourne.on.ca">www.sherbourne.on.ca</a><br>T: 416-324-4109                                 |  | <b>Egale Youth OUTreach</b><br><a href="http://egale.ca/outreach/">http://egale.ca/outreach/</a><br>T: 416 964 7887 ext 9 or Outreach@egale.ca       |
| <b>Community Programs</b><br>These agencies have different programs for LGBTQ+ youth and adults at different times during the week.                      | <b>Sherbourne Health – Supporting Our Youth (SOY)</b><br><i>(Drop-in, case-management)</i><br><a href="http://www.SoyToronto.org">www.SoyToronto.org</a><br>T: 416 324 5077 |   | <b>Egale Youth OUTreach</b><br><a href="http://www.egale.ca/outreach">www.egale.ca/outreach</a><br>T: 416 964 7887 ext 9 or Outreach@egale.ca |  | <b>The 519</b><br><a href="http://www.the519.org">www.the519.org</a><br>T: 416-392-6874  |
| <b>Cultural Groups</b><br>These agencies focus on specific language and cultural groups and services are available in multiple languages.                | <b>ASAAP – Alliance for South Asian AIDS Prevention</b><br><a href="http://www.asaap.ca">www.asaap.ca</a><br>T: 416 599 2727  | <b>ACAS – Asian Community AIDS Services</b><br><a href="http://www.acas.org">www.acas.org</a><br>T: (416) 963-430     | <b>BLACK CAP – Black Coalition for AIDS Prevention</b><br><a href="http://www.blackcap.ca">www.blackcap.ca</a><br>T: 416 977 9955             | <b>Women’s Health in Women’s Hands - for racialized women</b><br><a href="http://www.whiwh.com">www.whiwh.com</a><br>T: 416-593-7655 |  |



# LGBTQ+ NEWCOMER FRIENDLY COMMUNITY PROGRAMS CALENDAR

**NOTE:** Please be sure to contact these agencies to confirm that the program is running before attending since programs change over time.

| SUNDAY  |  | TUESDAY  |  | WEDNESDAY  |  |   |  |  |
|---|--|--|--|--|--|---|--|--|
| <p><b>Refugee Peer Support Meeting</b><br/>For all LGBTQ+ refugees<br/><b>MCCT</b><br/><b>Fourth Sunday of Every Month</b><br/>12:45pm - 2pm<br/>Location: 115 Simpson Avenue<br/>T: 416-406-6228 ext. 125</p>  |  | <p><b>Intersections: SOY's Tuesday Health &amp; Wellness Hub</b><br/>For all LGBT2SQ youth/young adults<br/><b>Supporting Our Youth (SOY)</b><br/><b>Sherbourne Health Center</b><br/><b>Weekly</b><br/>6:00pm – 8:30pm<br/>Location: 333 Sherbourne Street, 2nd floor (Sherbourne/Carlton)<br/>T: 416 324 5077</p> <p><b>Salaam Canada Monthly Discussions</b><br/>Queer and Trans Muslims<br/><b>519 Community Centre</b><br/><b>4<sup>th</sup> Tuesday every month</b><br/>6:30-8:00pm<br/>Location: 519 Church Street (Church/Wellesley)<br/>T: 416-392-6874</p> |  | <p><b>EXPRESS</b><br/>For newcomer, immigrant, and refugee youth under 30</p> <p><b>AND</b></p> <p><b>Black Queer Youth</b><br/>For Black, African Caribbean or Black identified multiracial youth/young adult</p> <p><b>Supporting Our Youth (SOY)</b><br/><b>Sherbourne Health Center</b><br/><b>Weekly</b><br/>6:00pm – 8:30pm<br/>Location: 333 Sherbourne Street, 2nd floor (Sherbourne/Carlton)<br/>T: 416 324 5077</p>  |  | <p><b>SLAM – Hump Day</b><br/>For gay, bi, queer Asian cis and trans men<br/><b>Asian Community AIDS Services</b><br/><b>Last Wednesday of every month</b><br/>6:00pm – 9:00pm<br/>Location: 260 Spadina Avenue (Dundas/Spadina)<br/>T: (416) 963-4300</p> <p><b>Among Friends</b><br/>Newcomer LGBTQ Refugee Support Group<br/><b>519 Church</b><br/><b>Weekly – registration needed</b><br/>7:00-9:00pm<br/>Location: 519 Church Street (Church/Wellesley)<br/>T: 416-392-6874</p> <p><b>Refugee Support Information Session</b><br/>For all LGBTQ+ refugees<br/><b>MCCT</b><br/><b>Weekly</b><br/>3 – 5:30pm<br/>Location: 115 Simpson Avenue<br/>T: 416-406-6228 ext. 125</p> |  |  |
| MONDAY  |  | THURSDAY   |  |  |  | FRIDAY  |  |  |
| <p><b>Rainbow Sistas</b><br/>For Black, African, Caribbean<br/>Lesbian/Bi/Queer<br/>/Trans/Questioning<br/>Women<br/><b>Black CAP</b><br/><b>First Monday of every month</b><br/>6pm – 8pm<br/>Location: 20 Victoria Street, 4<sup>th</sup> Floor (Victoria/King)<br/>T: 416-977-9955</p> |  | <p><b>LGBTQ+ Newcomer Re-settlement Support Workshop</b><br/>For all LGBTQ+ newcomers<br/><b>Access Alliance</b><br/><b>Third Monday of every month</b><br/>4:30pm -7pm<br/>Location: 761 Jane Street, 2<sup>nd</sup> Floor (Jane/Woolner)<br/>T: 416-760-8677</p> <p><b>Foreign Integration</b><br/>For LGBT Black, African and Caribbean newcomers<br/><b>Black CAP</b><br/><b>Last Monday of every month</b><br/>6pm – 9pm<br/>Location: 20 Victoria Street, 4<sup>th</sup> Floor (Victoria/King)<br/>T: 416-977-9955</p>   |  | <p><b>LGBTQ+ Newcomer Cooking Together / Re-settlement Support Workshop</b><br/>For all LGBTQ+ newcomers<br/><b>Access Alliance</b><br/><b>Weekly</b><br/>3 - 4:30 pm for cooking<br/>4:30pm -7pm - workshop<br/>Location: 3079 Danforth Ave (Victoria Park/Danforth )<br/>T: 416-699-7920 ext.441</p> <p><b>Latino Group Hola</b><br/>Support group for Spanish-speaking LGBTQ people<br/><b>519 Community Centre</b><br/><b>1<sup>st</sup> and 3<sup>rd</sup> Thursday / month</b><br/>8:00-10:00pm<br/>Location: 519 Church Street (Church/Wellesley)<br/>T: 416-392-6874</p> |  | <p><b>Socialite 411</b><br/>Peer support group for African, Caribbean and Black Gay/ Bi/Queer/Trans/Questioning male identified 16 – 29 years old.<br/><b>Black CAP</b><br/><b>Bi-weekly</b><br/>6 pm – 8 pm<br/>Location: 20 Victoria Street, 4<sup>th</sup> Floor (Victoria/King)<br/>T: 416-977-9955</p> <p><b>Trans Fusion Crew (TFC)</b><br/>For trans, non-binary and gender-questioning youth/young adults<br/><b>Supporting Our Youth (SOY)</b><br/><b>Sherbourne Health Center</b><br/><b>Weekly</b><br/>6:00pm – 8:30pm<br/>Location: 333 Sherbourne Street, 2nd floor (Sherbourne/Carlton)<br/>T: 416 324 5077</p>   |  | <p><b>Trans Men FTM, Transmac, Non-binary Support Group</b><br/><b>519 Community Centre</b><br/><b>1<sup>st</sup> and 3<sup>rd</sup> Friday / month</b><br/>7:30-9:30pm<br/>Location: 519 Church Street (Church/Wellesley)<br/>T: 416-392-6874</p> <p><b>DROP-IN</b><br/><b>Drop-in support</b><br/>For LGBTQ+ youth under 30<br/><b>Egale Youth OUTReach</b><br/><b>Daily</b><br/>10am - 7:30pm<br/>10am - 5:30pm on FRIDAYS<br/>Location: 290 Shutter street, L1 (Shutter and Sherbourne)<br/>T: (416)964-7887</p> |



Updated: June 2019 - English

For the most up-to-date version of this package, and for other languages, please visit:

<https://sherbourne.on.ca/primary-family-health-care/newcomer-health/>