

10. After You Get Here

Table of Contents

10. After You Get Here.....	1
10.1 Somewhere to Live.....	1
10.2 A Bank Accountant.....	3
10.3 Travel Medical Insurance.....	3
10.4 Your Prescriptions.....	4
10.5 A Doctor.....	4
10.6 School for your Kids.....	5
10.7 A Job.....	6
10.8 A SIN.....	7
10.9 Medicare.....	7
10.10 A Canadian Driver’s License.....	7
10.11 A US to Canadian Dictionary.....	7
10.12 Forums and Discussion Groups.....	9
In Short.....	9

Once you’re in Canada, you have all the usual problem that you’d see moving somewhere else in your home country, exacerbated by our doing everything *differently*.

The first place to look is in the “please move to Canada guides”. For example, the federal one at <https://www.canada.ca/content/dam/ircc/migration/ircc/english/pdf/pub/welcome.pdf> and the Ontario one at <https://settlement.org/firstdays/> Both dig into how to live here.

You will need a place to live, a bank account, your US prescriptions and a doctor. If you have children, you’ll need to transfer them to a Canadian school.

Then you’ll need a job, if you haven’t pre-arranged one.

10.1 Somewhere to Live

Toronto is a good example of a high-priced city. When we were last looking for an apartment there, my wife came up with an elegant trick. She drove around the neighbourhoods she was interested in, looking for apartments that *weren’t* advertised on the ‘net.

She found three low-rise buildings that had met the test of time and, more importantly, were amortized. The owners were making good money by not overpricing them, which kept them filled. Newer, taller buildings usually have to set high prices to pay off their construction debt. That keeps them from attracting residents, so they raise their rents some more to cover the large numbers of vacancies.

For example, in 2025 a one-bedroom apartment at any of three we looked it was \$2,100 a month in Canadian dollars, or \$1,512 in US dollars. In a new building or especially downtown, it would be more like \$2,700. That’s \$600 or 28% more for the same value. Unimpressive.

If you earn a middling wage, \$2,100 will be around 1/3 of your income, which is normal. If you are working minimum wage, though, it would take half your income.

We found one near a main highway and within easy walking distance to the subway. We found two more walking distance from Yonge and Eglinton, which is the centre of midtown and a main subway stop. All three qualify as being part of a “15 minute city”, with nearby stores, schools and theatres.

If you look on-line, you’ll find all the high-priced places. Then, explore the neighbourhoods you like and look for the ones that aren’t on the net. You should aim for ones that cost about 70% of the high-price ones. If you get below about C\$1,500, though, you’re looking at a basement apartment in a triplex.

Resources, on settling in general

- Alberta Association of Immigrant Serving Agencies (AAISA) - a toolkit on settlement and integration resources across Canada, such as free pre-arrival services (by the Government of Canada), an Alberta refugee claimant resources handbook, etc.

<https://aaisa.ca/>

- BC Safe Haven Network – limited to BC - resources on the refugee claims process, how to sponsor refugees, the BC Refugee Hub, etc.

<https://issbc.org/our-programs-service/bc-safe-haven/>

- The Canadian Council for Refugees has a list of organizations that provide refugee resources and services in Canada, plus recent immigration policy updates and news.

<https://www.ccrweb.ca/en>

- CanRefugee has a resource map of settlement agencies, refugee houses, women’s shelters, and welcome churches across Canada

<https://www.canrefugee.ca/>

Alberta Association of Immigrant Serving Agencies (AAISA) provides a toolkit on settlement and integration resources across Canada, such as free pre-arrival services (by the Government of Canada), an Alberta refugee claimant resources handbook, etc.

<https://aaisa.ca/>

BC Safe Haven Network is limited to BC, providing resources on the refugee claims process, how to sponsor refugees, the BC Refugee Hub, etc.

<https://issbc.org/our-programs-service/bc-safe-haven/>

- Aide aux Trans has a resource directory for transgender individuals across Québec, including legal aid, housing and shelters, and medical care

<https://aideauxtrans.com/en>

- Pflag U.S. and Pflag Canada connects 2SLGBTQI+ people to support resources, such as peer-to-peer support, education, resources, and events.

<https://pflagcanada.ca/>

- Sparrow, commercial listings of rooms for rent
<https://sparrowshare.com/housemates/>
- Rentals.ca, maps of apartments, houses, and condos for rent
<https://rentals.ca/>
 - We used this to find likely areas and list prices

10.2 A Bank Accountant

Most of the five big banks have programs to attract newcomers For example, Scotiabank has one called the “StartRight” program.

- <https://startright.scotiabank.com/ca/en/newcomers-to-canada-offer.html>

You’ll need id, your US bank information, and a proof of address such as a utilities bill. If you have proof of residency, so much the better. If you’re a digital native or a longish-stay snowbird, bring your visa.

Resources

- <https://wise.com/us/blog/opening-a-bank-account-in-canada>

10.3 Travel Medical Insurance

You will need medical insurance, just like a visitor, until you can qualify for OHIP or another provincial health plan.

Most travel insurance is available through your credit-card issuer. For example:

Card Issuer	URL	Key Features/Comments
American Express	https://www.americanexpress.com/en-ca/insurance/travel/	Offers travel insurance as part of various card benefits.
Chase	https://www.chase.com/personal/credit-cards/education/basics/what-is-travel-insurance-and-how-does-it-work	(Visa) Provides travel insurance benefits on several credit cards, including trip cancellation and medical coverage.
Citi	https://www.citi.com/	(MasterCard) Certain cards include travel insurance benefits.
Capital One	https://www.citi.com/ https://www.capitalone.com/learn-grow/more-than-money/international-travel-insurance/	(MasterCard) Some travel cards offer travel insurance for emergencies and cancellations.
BMO Financial Group	https://www.bmo.com/main/personal/credit-cards/credit-card-travel-insurance/	(Visa) Offers travel insurance benefits with their credit cards for

Card Issuer

URL

Key Features/Comments
travelers.

There are also sites which compare the prices of different plans.

- best quote, <https://bestquotetravelinsurance.ca/>

10.4 Your Prescriptions

You'll need to convert your prescriptions to Canadian. Like moving somewhere else in the US, this means you'll need a copy of your prescriptions from your doctor, and often a medical history.

You won't have a doctor yet, so reach out to an online service. In Ontario, this is *Health811.com*, the new name for Telehealth Ontario. Health811 can get you an on-line appointment with a doctor. The doctor can then "cosign" your prescription or provide you with a Canadian prescription.

They may need to look at your medical history to know about the medicines you take.

If you do not have a current prescription, Health811 can still help.

Resources:

- Prescriptions in Canada for Newcomers: Step-by-Step Guide
<https://moving2canada.com/living/healthcare/prescriptions-canada-newcomers/>

10.5 A Doctor

Canada has free medicare, but we haven't been importing or training enough doctors, so you will probably need to work with someone like Rainbow Health Ontario to find a doctor. Health 811 will also help you find a doctor who is accepting new patients.

In the meantime, there are walk-in clinics or community health centres in most towns and cities in Canada.

Resources (Ontario)

- Rainbow Health Ontario has an up-to-date health resource library and health service provider map for Ontario's 2SLGBTQI+ communities
 - <https://www.rainbowhealthontario.ca/>
 - <https://www.rainbowhealthontario.ca/2slgbtq-health/service-provider-directory/>
- Health811 (formerly Telehealth Ontario) is a full-service health advice provider, available by phone or on-line
 - <https://health811.ontario.ca/static/guest/home>
 - phone: 1-866-797-0000
- Health Care Connect, to find a doctor or nurse practitioner

- <https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner>
- phone 1-800-445-1822.
- RateMDs, a review site. Its search allows you to find just doctors accepting new patients
 - <https://www.ratemds.com/>
 - https://www.ratemds.com/best-doctors/on/toronto/family-gp/?accepting_patients=true
- How to find a family doctor
 - <https://moving2canada.com/living/healthcare/find-a-family-doctor-in-canada/>

10.6 School for your Kids.

You'll need a collection of documents:

Document Type	Specific Requirements	Purpose
Passport	Valid for entire family	Proof of citizenship
Permanent Resident Card/Visa	For immigrant families	Legal entry authorization
Birth Certificates	Translated if not in English/French	Proof of age, identity
School Records	Previous academic transcripts	Grade placement
Immunization Records	Complete vaccination history	School registration
Custody Documents	If applicable	Guardianship verification

In some languages, you'll need certified translations of these.

Contact local school board as early as possible, to do things like scheduling health screenings.

School is mandatory from ages 6 to 18, and all children, regardless of their immigration status, have the right to attend public schools. If you do not have proof of permanent residency or a work/study permit, reach out to school and school board.

To reduce culture shock, there are government and school board support programs for newcomers.

Resource Type	Details	How to Access
Settlement Workers in Schools (SWIS)	Free support program for newcomer students	Contact local school board or school directly
Government Newcomer Youth Services	Help during/after school, recreational activities	Over 500 service providers across Canada
School Board Support	Cultural liaisons, social workers, guidance counselors	Provided at most schools with newcomer students

Resources

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/settle-canada/youth-services.html>

- <https://www.canadavisa.com/canadian-education.html>

10.7 A Job

The best, of course, is to continue with your existing employer. After that, you're into the job-hunting process, which is an entirely different book.

Fortunately, there are people who will help.

Resources to help you find employment

- Centre for Immigrant and Community Services is a volunteer charitable group in Toronto. It has "Employment Programs for Newcomers and Internationally Trained Individuals"
 - <https://www.cicscanada.com/en/>
- COSTI Immigrant Services is supported by Employment Ontario, to provides numerous online services for workers who have immigrated
 - <https://www.costi.org/>
 - <https://learn.costi.ca/moodle/>

Job blockers

Regrettably, many of the skilled trades have non-tariff barriers. Reach out to the self-governing body as early as you can, or you may need to come as a student and take Canadian training in your industry. The medical profession is *famously* reluctant to let anyone reduce the demand for doctors.

Profession	Requalification Requirements	Bridging Programs?
Medical Doctors	Must pass the Medical Council of Canada Evaluating Examination and may need provincial licensing exams.	Yes, limited slots
Dentists	Require the National Dental Examining Board (NDEB) exams and provincial registration.	Some
Nurses	Must obtain license from the Canadian Nurses Association and, in some provinces, pass the NCLEX-RN exam.	Some, see also <i>Canada's Healthcare Infusions</i>
Pharmacists	Need to pass the Pharmacy Examining Board of Canada (PEBC) exams and provincial registration.	Some provinces
Engineers	Must be licensed by a provincial engineering regulatory body, requiring assessments or exams of qualifications.	Some provinces
Teachers	Often need provincial certification, which may include additional education and tests.	Yes
Accountants	Must meet Canadian Accounting standards and may need to pass the CPA exam.	Some
Electricians	Licensing is province-specific, often requiring local exams and proof of trade qualifications.	No
Plumbers/ Pipefitters	Require provincial trade certification that may involve additional assessments or apprenticeships.	Limited
Social Workers	Provincial license is usually necessary, with specific requirements varying by region.	Some provinces

10.8 A SIN

<https://www.canada.ca/en/employment-social-development/services/sin/apply.html>

No, not the religious kind, a *Social Insurance Number*, as used by employers and banks to remit taxes. Think of a Social Security Number in the US.

This is available to anyone who is legally working, so you can pay your taxes. The government suspects that a black market exists:

<https://www.canada.ca/en/employment-social-development/services/sin/protection.html> Fortunately if you start in *any* of the proper channels, you will get one, good for life.

10.9 Medicare

If you are a permanent resident, an accepted refugee or have a work permit, you can join your provinces' Medicare plan. For the Ontario Hospital Insurance Plan (OHIP) in particular, you can either apply in person at ServiceOntario offices, or online. You will have to spend 153 days out of the next year in Ontario, though, to permanently qualify as an Ontario resident.

<https://www.ontario.ca/page/apply-ohip-and-get-health-card>

10.10 A Canadian Driver's License

You can drive on your US or other license for between 60 and 90 days, and that includes the time you're waiting for a license-exchange appointment. That waiting can eat up much of your time, and if you exceed it, you will need to stop driving, so apply as soon as you arrive.

Resources

- <https://moving2canada.com/living/driving/drivers-license-in-canada>

10.11 A US to Canadian Dictionary

Here's a few "translations" of store names from US to Canadian, courtesy of Nova Scotia Healthcare Infusion.

from Nova Scotia healthcare infusion, ask for permission or rewrite

Category	Canadian Company	US Company
Pharmacy & Health		
	Shoppers Drug Mart	CVS / Walgreens
	Guardian / IDA – Independent neighbourhood pharmacies	

Grocery Stores	
Sobeys	Krogers
No Frills – discount grocer	Aldi
Giant Tiger – Discount grocery / general store	
Retail Stores	
Canadian Tire – Large-format general retail (automotive, home and seasonal)	
Winners	TJ Maxx
Dollarama	Dollar Tree
HomeSense	HomeGoods
Mark’s – Workwear and casual clothing	Dick’s
Sport Chek – Sporting goods retailer	
Mountain Equipment – Outdoor gear	
Home Improvement	
Kent	Lowe’s / Menards
RONA	Lowe’s
Home Hardware – a smaller-scale Home Depot	
Gas stations	
Petro-Canada – National gas station brand	
Ultramar – Regional gas station chain	
Irving Oil – Major regional gas station chain in the east	
Coffee, fast food	
Tim Hortons, a main coffee chain. Usually called “timmies”	

Second Cup
A&W Canada – A popular burger chain, available in some US markets.

10.12 Forums and Discussion Groups

<https://www.expatsexchange.com/expats-living-in-canada/canada-expat/forum/183/1>

Canada Expat Forum

<https://www.expat.com/en/forum/north-america/canada/>

Expat.com

<https://www.facebook.com/groups/movingtocanadacommunityandchat/>

Facebook

<https://discord.com/servers/journey-to-canada-r-immigrationcanada-994709047288791120D>

Discord server for Reddit [r/ImmigrationCanada](https://www.reddit.com/r/ImmigrationCanada)

This is a live document. These links will change. Always refer to the government pages for current rules. And please file an issue at <https://codeberg.org/tokugawa-behr/Fleeing-to-Canada/issues> so I'll know what needs updating.

In Short

Lots of organizations don't help immigration, but do help immigrants

