BRITISH COLUMBIA | WelcomeBC

British Columbia Newcomers' Guide

to Resources and Services

2025
English



Please Note

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

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

Thank You

This edition of the British Columbia Newcomer's Guide to Resources and Services would not be possible without the help of all the individuals, agencies, and government organizations who contributed to this book.

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We acknowledge the territories of First Nations around this province and are grateful to carry out our work on the lands of their descendants. We acknowledge the rights, interests, priorities, and concerns of all Indigenous Peoples in B.C. We also recognize the First Nations, Métis and Inuit Peoples from other lands who chose this province for their home; we respect and acknowledge their distinct cultures, histories, rights, traditional laws, and governments.



Honourable Anne Kang, Minister of Post-Secondary Education and Future Skills

Welcome message from the Minister

As British Columbia's minister responsible for immigration, I would like to extend my most sincere welcome. Each year, about 58,000 newcomers choose to live, work, raise their families, and make their home in our beautiful province. It's no surprise, as B.C. is the best place to build a life and a future in Canada.

Our Province has a long history of welcoming people from around the world who come here in search of better opportunities. We take great pride in our diverse and multicultural population, and we are committed to ensuring that everyone who chooses to make B.C. their home feels welcomed and has the opportunity to thrive. That's why our government has made historic investments in services to support newcomers.

As the daughter of an immigrant family, I have a deep understanding of the unique challenges of settling into a new place, and seeing first hand the challenges my parents personally faced. To support you on your journey, the B.C. Newcomers' Guide 2025 provides valuable information on essential topics such as housing, banking, healthcare, education, driving, employment, and much more. This guide is designed to help you, and your family to navigate your new life with confidence and ease.

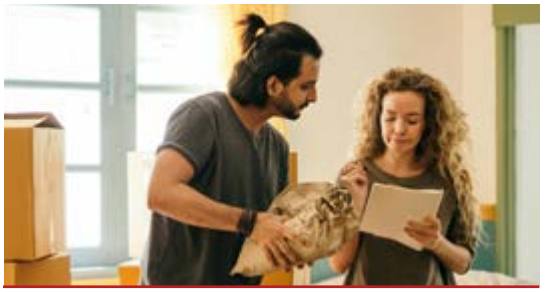
Thank you for choosing British Columbia. We are thrilled to have you as part of our community.

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1 Introduction

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Chapter 1 Definitions

Agency: an organization that provides a service. For example, government agencies provide services to citizens. Settlement agencies provide services to new immigrants.

Appointment: a meeting that has been set up ahead of time. You can make an appointment to see a doctor or dentist, have a person come to your home to fix something, or interview for a job.

Cannabis (marijuana): a drug taken for medical reasons and for pleasure. In 2020, Canada legalized cannabis use for adults.

Gender: a person's identity as a man, woman, both, or neither. Gender identity usually refers to a person's inner feelings, while sex refers to their physical body. A person's gender identity doesn't have to match their sex. People can choose their gender identity based on how they feel inside, not just on how their body looks.

Multiculturalism: when a country values and celebrates different cultures from around the world. Ethnic diversity is valued in Canada and benefits all citizens.

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

Parenting arrangements: when parents who do not live together make a plan for taking care of their children. This includes making decisions for the child, who the child lives with, and when the child sees each parent.

Regional district: the level of government that provides services for several cities and towns in an area. Regional districts may manage parks and recreation centres. They may also provide water, sewer, and garbage services to houses and apartments.

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

1. Introduction



Settlement agency: an organization that helps newcomers to Canada settle in. Settlement agencies can help new residents find a place to live, a job, a school, or a training program. They can also help people learn English and explain how things work in Canada. It is free for immigrants to use settlement services in Canada.

Tip: extra money given to workers who provide personal services (for example, to servers in restaurants and bars, hairdressers, etc.). Tips are usually between 10% and 20% of the total bill. Canadians often give tips when the service has been good.

Volunteer: a person who helps others for free. Many organizations use volunteers to help provide services. Volunteers do not get paid for their work.



Introduction

About British Columbia, Canada

History

Indigenous Peoples

Indigenous Peoples are people who lived on this land long before Europeans came here. Currently, there are close to 2 million Indigenous Peoples in Canada, and more than 600 First Nations. More than 200 of these First Nations are in British Columbia. Most Indigenous Peoples in B.C. do not live in Indigenous communities. They live in towns and cities across the province.

The people who are Indigenous to Canada belong to 3 groups—First Nations, Métis, and Inuit.

- First Nations people have lived in B.C. since time immemorial, which means before memory or record. Hundreds of thousands of First Nations people were here when Europeans came to B.C. in the mid-1700s.
- The Métis people are of mixed European and First Nations ancestry. They are a distinct people and Nation.
- Inuit are Indigenous people of the Arctic.

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

Indigenous Peoples and European history

Long before the first Europeans came to North America, First Nations had their own government, laws, traditions, and economies. They had (and still have) their own languages, ceremonies, traditions, cultures, and spiritual beliefs.

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

In 1867, the Government of Canada was formed. It created the Indian Act, which came into effect in 1876. The Indian Act applies only to status Indians, and has not historically recognized Métis and Inuit Peoples. As a result, the Métis and Inuit have not had Indian status and the rights conferred by this status despite being Indigenous to Canada and participating in Canadian nation building. The Indian Act controls every part of First Nation life. It also tries to erase their cultures and ways of life. Indigenous Peoples have always resisted the Indian Act and colonization, and have fought for their rights. Amnesty International, the United Nations, and the Canadian Human Rights Commission have called the Indian Act a "human rights abuse".

One of the worst things in the colonial history of Canada was residential schools, which tried to destroy the culture of First Nations, Métis, and Inuit Peoples. Approximately 150,000 Indigenous children were forcibly removed from their homes and families. They were sent to live in schools far away from home. They were forced to learn English and were not allowed to use their language or practice their culture. Children suffered terrible abuses at the schools, and many died. The last residential school closed in 1996.

The lasting damage and trauma caused by residential schools—and many other examples of racism and unfairness in Canada's history—still affects Indigenous Peoples, families, and communities today. It also affects Canada as a country.

Recent history and reconciliation

The federal and provincial governments are beginning to see how their actions have hurt First Nations, Métis, and Inuit Peoples. In 2008, the Government of Canada created the Truth and Reconciliation Commission to begin to look at and recognize the injustices against Indigenous Peoples across the country. For more information, visit The National Centre for Truth and Reconciliation website: **nctr.ca**

In 2007, the United Nations General Assembly adopted the United Nations Declaration on the Rights of Indigenous Peoples (UN Declaration, or UNDRIP). The UN Declaration has been adopted by 148 nations. It recognizes Indigenous Peoples' rights to live in dignity; to maintain and strengthen Indigenous institutions, cultures, and traditions; and to decide their own future in line with Indigenous needs and goals.

Learn more about the UN Declaration:

un.org/development/desa/indigenouspeoples/declaration-on-the-rights-of-indigenous-peoples.html

In November 2019, the B.C. government passed the Declaration on the Rights of Indigenous Peoples Act to implement the UN Declaration provincially. This means the B.C. government recognizes and respects the human rights of Indigenous Peoples. Learn about the work the government is doing with Indigenous Peoples to help build a better future for Indigenous Peoples and everyone in B.C.: declaration.gov.bc.ca

Indigenous Peoples today

The Government of Canada tried to destroy Indigenous Peoples' connections to culture, traditions, economies, laws, and rights to the land. But those connections remain strong today. Indigenous peoples are rebuilding cultures and languages that were almost lost. Many children are raised to be proud of who they are. Many First Nations communities welcome non-Indigenous people to cultural festivals and celebrations such as powwows. Powwows are traditional gatherings that include singing, dancing, food, crafts, and reconnecting with old friends.

Some First Nations leadership is hereditary (based on family). Under the Indian Act, the Canadian government created "bands"—a new kind of leadership that ignored the First Nations' tradition. It meant the Government of Canada—not the First Nation—decided who could be a member of the band. Many bands now



have an elected council, called a "band council", which elects a Chief. Some bands have both hereditary and elected Chiefs, leaders, and Matriarchs (women leaders). Elected band councils manage education, band schools, housing, water and sewer systems, roads, and other community businesses and services.

Some First Nations communities have self-government agreements. Self-government means First Nations can take control of decisions and make their own laws. They can decide how to raise and spend money, deliver programs, and create jobs and economic opportunities.

In most parts of Canada, the British Crown established treaties with First Nations before Canada was formed. Canada continued this policy of making treaties before the west was opened up for settlement, but in B.C. this process was never completed. Today, you may hear someone begin an event by saying, "We would like to acknowledge the territory of the Coast Salish people". This recognizes that First Nations people did not give up their land or legally sign it away to Britain or Canada. Acknowledging a territory or

language group you are on is also one way to honour the Indigenous Peoples and their histories present on the land.

Most people in Canada do not know much about Indigenous Peoples, their histories, cultures, and ways of living. There are many reasons for this lack of knowledge.

- There is a long history of racism against Indigenous Peoples. Many Canadians have very wrong ideas about who Indigenous Peoples are and what has happened in the past.
- For many years, the government wanted Indigenous Peoples to lose their own identity as First Nations, Métis and Inuit, and to blend into Canadian society.
- Many First Nations reserves (communities) are far from Canadian cities.
- The Canadian school system has not taught students about Indigenous Peoples and their real history.
- Often Canadians only hear about Indigenous Peoples through the media. Most of these stories are about Indigenous Peoples protesting for their rights. These are often described as "negative" actions.

Finally, this is beginning to change. Non-indigenous people are beginning to learn about the history of residential schools. Courts in Canada are making legal rulings in favour of First Nations' rights to decide how the land is used.

The language we use when talking about Indigenous Peoples in Canada is important. Some Indigenous Peoples used to be called "Indians" or "Natives". Today, many Indigenous Peoples see these words as offensive. Most people now use the words First Nations, Metis, Inuit and Indigenous. It is best to ask an Indigenous person what term they prefer.

For many years, Canadians used Indigenous cultures for their own benefit, changing the meaning or importance of the culture. For example, non-Indigenous people have taken important and sacred symbols and traditions and used them to make money. This is called "cultural appropriation". It is considered theft and should not be done. Fortunately, many Canadians are learning that this is harmful and are changing their attitudes.

For more information, see the resources below:

- Indigenous Peoples in British Columbia:



gov.bc.ca/gov/content/governments/indigenous-people

- The Government of Canada, Crown-Indigenous Relations and Northern Affairs Canada:



canada.ca/en/crown-indigenous-relations-northern-affairs.html

Find a powwow in B.C.:



calendar.powwows.com/events/categories/pow-wows/pow-wows-in-british-columbia/



Regional map of British Columbia



Geography

British Columbia is the most western province in Canada. It is between the Pacific Ocean on the west and the Rocky Mountains on the east. The province stretches from the United States in the south to the Yukon, the Northwest Territories, and Alaska in the north.

B.C. has a diverse geography (the land is very different across the province). Along the Pacific Ocean, there are rocky coastlines, sandy beaches, and islands. There are huge forests, lakes, mountain ranges, and grassy plains across the province. B.C. even has a desert.

Cariboo

Located in central B.C., the Cariboo region covers much of the northern interior of the province. It covers the Cariboo plateau in the west to the valleys of the Cariboo and Rocky Mountain ranges. It is an area of three worlds: deserts and canyons, evergreen forests, and alpine mountains and glaciers.

Kootenays

The Kootenay region is in the southeast corner of B.C., between the Rocky Mountains, the United States border, and the Thompson Okanagan region. It has clean rivers, lakes, waterfalls, beaches, mineral hot springs, alpine meadows, and snow-capped mountains.

Mainland/Southwest

The Mainland/Southwest region includes the Vancouver area, the Fraser Valley, the Sunshine Coast, and the Sea to Sky Corridor. It includes the Coast Mountain range, river deltas, wetlands, coasts and islands, and lush temperate rainforests. The city centres are near mountains, oceans, lakes, rivers, and beaches. The Vancouver 2010 Olympic and Paralympic Winter Games were held here.

Nechako

The Nechako region stretches from the B.C.–Yukon border in the north down to the central Lakes District of the province. It is separated from the northeastern section of the province by the Rocky Mountain Trench. It is an area of vast and remote wilderness that includes mountains, glaciers, valleys, and plateaus.

North Coast

The North Coast region is beside the Pacific Ocean. It covers the northern coast of the province and the islands of Haida Gwaii. Many species (kinds) of wildlife live in these forests, mountains, and coastlines.

Northeast

The Northeast region shares a border with Alberta and the Yukon and is part of the Peace River Basin. It is separated from the northwestern part of the province by the Rocky Mountain Trench. It's a vast and remote area of mountains, foothills, forests, lakes, and the Peace River valley.

Thompson Okanagan

Located in the interior of B.C., the Thompson Okanagan region stretches to the Alberta border in the east and the U.S. border in the south. It has Canada's only desert. It is also home to mountains, rivers and valleys, lakes, dry grasslands, and forested highlands.

Vancouver Island/Coast

The Vancouver Island/Coast region is located on the west coast of B.C. It includes all of Vancouver Island, the Gulf Islands, and some of the coastal regions of the B.C. mainland. In this area, you will find beautiful coastlines, mountains, beaches, ancient rainforests, and agricultural farmland.

Climate

B.C. is a large province, and its climate can be very different from one place to another. Generally, temperatures are warmer in the south and colder in the north. There is a lot of rain along the coast.

Seasons

The seasons (winter, spring, summer, and fall) are also very different across B.C. Most of the province has cold winters with low temperatures and snow.

In the southern interior of B.C., summers are hot. In the northern interior, summers are warm.

The coast is different from the interior. The Pacific Ocean keeps temperatures mild in coastal regions. Summers are comfortable, and winters are not as cold as the rest of the province. Being near the ocean means there is lots of rain in the winter. Sometimes, if there is a cold wind from the northern part of Canada, the temperature will drop and the rain will turn to snow.

The mountains also affect the climate. The higher in the mountains you are, the colder the temperature will be.

Summers (June, July, and August) are hottest in B.C.'s southern interior. In the north and near the coast, summers are mild. You may still want to wear long pants and sweaters in the evenings. Most people wear shorts, short-sleeved shirts, and light dresses in the summer.

Spring (March, April, and May) and fall (September, October, and November) can be warm and pleasant, especially in the south. Daytime temperatures can be warm enough for shorts, short-sleeved shirts, and dresses. But you may need sweaters, long pants, a light jacket, and an umbrella for cool evenings and rainy days.

Winters (December, January, and February) on the coast are mild. If there is snow, it usually melts quickly. On mountains, snow will stay frozen. For winters on the coast, you will need a warm coat, a good raincoat, gloves, boots, and an umbrella.

The interior of B.C. has freezing winter temperatures and lots of snow. You will need a heavy coat, a warm hat, and gloves or mittens.

The north of the province gets longer, more extreme winters. You will need heavy winter clothes and boots.

Time zones

Most of British Columbia is on Pacific Standard Time (PST). This includes the Vancouver, Vancouver Island, Kamloops, Prince George, and Dawson Creek areas.

However, the area around Cranbrook, Golden, Invermere, and Creston (beside the Alberta border) is on Mountain Standard Time (MST). When it is 1 pm in Vancouver, it is 2 pm there.

British Columbia also follows Daylight Saving Time. Everyone turns the clocks back 1 hour in the fall, and forward 1 hour in the spring. This means there are more hours of sunshine during the day.

However, the community of Creston does not use Daylight Saving Time, and is on Mountain Standard Time all year.

B.C. has passed legislation to stay with Daylight Saving Time all year, but at time of publication, the change has not been made.

Government

Canada has 3 three levels of government:

- federal
- provincial/territorial
- municipal/local

You must be a Canadian citizen to vote in an election for any of these governments.

Federal government

The federal government of Canada is in Ottawa. It creates laws for the entire country and makes decisions over immigration, foreign affairs, and national defence, among other things. The leader of the federal government is called the Prime Minister.

You can get information about the federal government from Service Canada. All information is available in English and French.

Service Canada
Toll-free: 1 800 622-6232 (1 800 O-Canada)
canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html

Find a Service Canada location near you:
offices.service.canada.ca/en/Search

Provinces and territories in Canada have federal electoral districts (ridings). Each riding elects 1 Member of Parliament (MP) to the Government of Canada. There are 42 federal ridings in British Columbia.

The MP for each riding has an office in their community. This is called a "constituency office". You can use your postal code (a part of your mailing address) to contact your MP:
ourcommons.ca/en/members

Provincial/territorial government

Canada has 10 provinces and 3 territories. Provincial/territorial governments create laws and make decisions about education and health care, among other things. Sometimes, federal and provincial governments share power. For example, both the federal and provincial governments make laws about agriculture, natural resources, and immigration. The leader of the provincial government is called the Premier.

You can get more information about the Government of British Columbia from Service BC.

Service BC
Vancouver area: 604 660-2421
Victoria: 250 387-6121
Toll-free: 1 800 663-7867
servicebc.gov.bc.ca

There are 87 provincial ridings in British Columbia. Each riding elects 1 Member of the Legislative Assembly (MLA) to represent them. Each MLA has an office in their community. This is called a "constituency office". Find your riding and MLA:
leg.bc.ca/members

Governance in First Nations communities

For thousands of years, First Nations communities organized themselves and solved disagreements in their own way. When Europeans arrived in Canada, they forced foreign systems of governance on First Nations.

Some First Nations communities have agreements with the federal government and provincial government giving them control over their own affairs. This can include making their own laws, deciding how to spend their money, and delivering services within their community.

Municipal/local government

Local governments (municipalities) are cities, towns, villages, and regional districts. There are 188 municipalities and 27 regional districts in British Columbia. Local governments usually manage and provide police services, fire protection, garbage collection, drinking water, wastewater (sewer), recreation (parks and community centres), and library services.

Every local government has an office (usually called city hall or town hall) where anyone can ask questions about local government programs and services. You can also go to the local government office to pay property taxes or get a business licence. The leader of the municipal government is called the Mayor.

Find your municipality or regional district: **civicinfo.bc.ca/directories**



Legal system

Some laws are made by the federal government and apply to all of Canada. Other laws are made by provincial governments and apply only to that province.

In Canada, citizenship and immigration laws are decided by the federal government. The federal government also decides on criminal laws (deciding what is a crime and how crimes should be punished).

One of the most important laws in Canada is the Charter of Rights and Freedoms. The Charter is a federal law that says all Canadians have the right to speak freely, have their own religion, live and work anywhere in Canada, and take part in peaceful political activities.

Learn more about Canada's Charter of Rights and Freedoms:

canada.ca/en/canadian-heritage/services/how-rights-protected/guide-canadian-charter-rights-freedoms.html

Provincial governments make laws for their province. This includes laws about natural resources (such as logging and mining) and tenancy (renting a home). Provincial governments also decide most employment laws in their province.

People's Law School has a guide to laws in British Columbia. It can help you understand your legal rights and responsibilities in daily life. It provides information about working, renting a home, and family relationships.

For more information, download "Learning about the Law" on the People's Law School website:

peopleslawschool.ca/publications/learning-about-the-law/

Cities and towns make laws about things such as streets, parking, and noise. These laws are called "bylaws".

B.C.'s courts

Different courts deal with different kinds of legal problems. B.C. has 3 main courts:

- The BC Court of Appeal
- The Supreme Court of British Columbia
- The Provincial Court of British Columbia

Find more information on the Provincial Court of British Columbia website:

provincialcourt.bc.ca/about-court

Social customs

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

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



This confusion is normal. With time, it will become easier to understand these differences. Try to learn more about Canadian social customs. You can learn by watching how people behave together. Talk to people, make new friends, and ask questions. Most Canadians will be happy to answer your questions and learn about the customs of your home country. You can also talk with people at your settlement agency.

To find a settlement agency in B.C., visit the links below:

For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, **see page 248** or visit **welcomebc.ca/temporaryresidents**

Alcohol and cannabis

In B.C., you must be at least 19 years old to buy alcohol or cannabis. You may be asked to show your government-issued photo ID when you buy liquor or cannabis. It is illegal to drive a vehicle after drinking alcohol or using cannabis.

You can only drink alcohol in your own home or certain public places, such as the bar or restaurant where you bought it. Some towns and cities have new laws that allow people to drink alcohol in specific parks or plazas.

Cannabis (marijuana) is legal in Canada. In B.C., you are not allowed to smoke inside public buildings, or near doors and windows. You are also not allowed to use cannabis at playgrounds, sports fields, skate parks, and other places where children play. If you choose to buy cannabis, make sure you are buying it from one of B.C.'s legal, licensed stores. Find legal stores and learn more about B.C.'s cannabis laws: **cannabis.gov.bc.ca**

There are also very strict laws about travelling with cannabis. Make sure to learn the laws before you travel with cannabis:

travel.gc.ca/travelling/health-safety/drugs

Being on time

Many Canadians believe it is rude to be late. It is important to be on time for business meetings, personal appointments, or social gatherings. If you are late for professional appointment (such as a doctor's appointment), you could lose your appointment and may have to pay a fee.

If you cannot arrive on time for an appointment or a meeting, contact the person as soon as possible. Tell them you will be late, or that you need to cancel or reschedule (find a new time for) the appointment.

Some businesses have strict rules for cancelling appointments. This is called a "cancellation policy". For example, the policy may say you must cancel at least 24 hours before the appointment. If you cancel after this time, they may charge you a fee. Ask about the cancellation policy when you make an appointment.

Etiquette

People in B.C. are generally polite and friendly. Understanding the informal rules for polite behaviour (etiquette) can help you build relationships with people as you settle into life in B.C. Here are some common etiquette rules to know:

- When meeting someone for the first time, it is common to shake their hand and make eye contact. Looking people in the eyes when you speak with them shows that you are paying attention.
- It is common to leave a tip (extra money) for services in restaurants, bars, taxis, and hair salons. The tip for service workers is usually between 10% to 20% of the bill.
- When you are walking on the sidewalk and see another person coming towards you, walk on the right side so they can pass on your left.
- Stand on the right side of an escalator to let others pass on the left. This etiquette is often known as "stand right, pass left".
- When you open a door, it is polite to hold it open for the people behind you.
- Before you enter a bus, train, building, or elevator, let other people exit first.
- When you have to wait in line (queue), it is important to wait patiently for your turn. You may need to queue to enter a bus or train, to pay for something at the cashier, or to enter a store or a public washroom.

Marriage, divorce, and families

Marriage is a legal agreement between 2 people. In Canada, marriage can also have a religious meaning. Under the law, both people in a marriage are equal. Marriages between 2 men, 2 women, and transgendered people are legal in Canada. Marriage laws apply to everyone who lives in Canada.

Many people want to live together without getting married. This is called a "common-law relationship". Couples are legally common-law when they have lived together in a marriage-like relationship for at least 2 years. They have the same rights and responsibilities as married couples.

A couple that has a child together and has lived together for less than 2 years is still considered common-law. However, if the couple separates, they are not considered common-law when it comes to dividing property, debt, or pensions.

Canadian law says that you do not have to marry someone, or stay married to them, if you do not want to. You do not need permission from your family or your spouse (the person you are married to) to separate or get divorced.

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

Many Canadians are in single-parent families. The children live with their mother or their father. Some children may live with other family members, like grandparents. This may be because the parents have separated or divorced, or because a parent has died. Single parents may marry or have a relationship with another single parent. Both parents and their children may all live together in the same house. These are called "blended families".

Personal privacy

Canadians usually respect personal privacy. Many people consider it rude to ask someone how much money they earn, what they own, if they are married, who they live with, how old they are, or about their religion or sexual orientation. However, some Canadians are very open about this information. How much people share can depend on whether the conversation is informal (with people they know) or formal (with people they don't know very well). The best way to learn is to watch how people talk with each other in similar situations.

Personal titles

Canadians are usually informal when speaking with each other. They call friends and colleagues by their first names.

There are traditional titles for men and women. They are used with the person's last name (for example, Mr. Smith or Ms. Jones). These common titles include:

- Ms. ("Miz"): the title used for women. Some married women prefer to use the title Mrs. ("Missus")
- Mr. ("Mister"): the title used for men
- Mx: ("Mix" or "Mux"): the gender-neutral title used for both men and women

Using these titles makes assumptions about a person's gender identity, whether they are married or single, or what they would like to be called. If you are not sure if you should use a title, ask the person what they would prefer to be called. It is not considered rude to ask: "May I call you by your first name, or would you prefer to be called something else?"

Canadians usually use a title when it is part of their work, like "Doctor" (Dr.) for a doctor or dentist, or "Officer" for a police officer.

In some formal situations, such as a job interview or speaking with a customer or a client, you might use a title. If you are filling out a form with your name and address, you may be asked for your title.

Smoking and vaping

You must be 19 years of age and older to buy tobacco (cigarettes, cigars, etc.) and vaping products in British Columbia. It is against the law to smoke in public buildings. This includes office buildings, workplaces, stores, restaurants, and bars. It is also illegal to smoke near doorways, windows or air intakes of public buildings, or on school property. In some communities around B.C., it is against the law to smoke in public spaces such as parks.

Learn more about B.C. smoking and vaping laws:

gov.bc.ca/gov/content/health/keeping-bc-healthy-safe/tobacco-vapour/requirements-under-tobacco-vapour-product-control-act-regulation/tobacco-vapour-free-places

B.C.'s smoking laws also apply to vaping (using e-cigarettes): gov.bc.ca/gov/content/vaping

Volunteering

Volunteering is doing work to help others without being paid. Volunteering is an important part of Canadian life. It is a good way to meet new people, learn new skills, get experience, and become part of the community. Most communities welcome volunteers. There are often volunteer opportunities at hospitals, libraries, and community organizations.

If you find an organization you want to help, contact them directly and ask if they need volunteers. Many municipalities have volunteer opportunities. Call or check the website of your city or town.

There are organizations that will connect volunteers with opportunities in their community. Search online or contact your local government to ask if there is a volunteer organization in your town or city.





2

Before moving to B.C.

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Chapter 2 Checklist

Recommended must do ★★★

- ☐ Prepare essential documents
- ☐ Improve your language skills
- ☐ Learn about getting your credentials recognized
- ☐ Learn about housing options

Recommended good to do ★★

- ☐ Learn about your rights
- ☐ Learn about fraud and scams

Recommended nice to do ★

- ☐ Learn about B.C.

Before moving to B.C.

Prepare essential documents

The immigration, employment, and education systems in the country you are from may be different from Canada's. When you arrive, you will be asked for travel and identification documents to enter Canada.

See the documents you will need:

cbsa-asfc.gc.ca/travel-voyage/td-dv-eng.html

You will also be asked for the documents you will need to live, work, or study here.

English is the most widely spoken language in B.C. You may be asked to provide official translations of any documents that are not already in English. Try to have copies of these documents ready. Here is a list of some common documents you might need:

Common "live" documents

- ☐ Adoption papers
- ☐ Birth certificate
- ☐ Child custody papers
- ☐ Dental records
- ☐ Divorce certificate
- ☐ Driver's licence
- ☐ Drug prescriptions
- ☐ Government-issued IDs
- ☐ Immunization records
- ☐ Insurance policies
- ☐ Marriage certificate
- ☐ Medical records
- ☐ Resident visa
- ☐ Passport

Common "work" documents

- ☐ Curriculum vitae
- ☐ Degree
- ☐ Diploma
- ☐ Professional certificates
- ☐ Professional licences
- ☐ Resume
- ☐ Work visa

Common "study" documents

- ☐ Academic certificates
- ☐ Degree
- ☐ Diploma
- ☐ School transcripts
- ☐ Student visa



Improve your language skills

Canada has 2 official languages: English and French.

English is the most widely used language in B.C. Knowing English will help you live, work, or study here. If you are not a native English speaker, you can improve your language skills by:

- using English learning resources from your local library
- taking English as a Second Language classes (where available) in your community
- taking English courses online or through mobile apps
- practicing English with family and friends

Learn about getting your credentials recognized

In B.C., professional regulatory authorities and academic institutions oversee international credentials. To work in a specific occupation, or be admitted to a specific school program, you may be asked to prove that your credentials match the requirements of B.C.'s regulatory bodies.

Whether you are moving to B.C. to work or study, prepare by learning about the process of getting your international credentials recognized:

- Getting your employment credentials recognized: page 169
- Getting your education credentials recognized: page 202

Learn about housing

British Columbia has one of Canada's largest and most expensive housing markets. It is a popular destination for international migrants. There are generally more people than homes. Depending on your circumstances (such as the size of your family or your personal finances), finding a place to live can be difficult. You may want to learn about housing options before moving.

Find more information about housing:

- Learning about types of housing: page 75
- Finding a place: page 77
- Renting a place: page 77
- Joining a housing co-op: page 87
- Buying a place: page 88



Learn about your rights

Every person is born with the right to a life of freedom, equality, and dignity. A set of laws protects these rights.

The rights you have in the country you are from may be different from the rights you will have in Canada. It is important to know your rights before moving to B.C. so that you and your family are treated equally and fairly. Please see the topics below to learn more about your rights.

Human rights

Human rights laws protect people from discrimination. Discrimination is when someone treats you differently because of your identity.

The B.C. Human Rights Code protects you from discrimination based on:

- your race, the colour of your skin, where you were born, or your ancestry
- your sex (whether you were assigned male, female, or intersex—having both male and female parts—at birth)
- your sexual orientation (whether you are attracted to people who have the same gender as you, who have a different gender than you, who do not identify as either male or female, or who identify as having more than 1 gender)
- your gender identity (whether you are a woman, a man, non-binary, or Two-Spirit)
- your gender expression, or how you show your gender (including your name, the clothes you wear, or the activities you like)
- your religion (including how you dress in public, at home, and in places of worship)
- your physical or mental disability
- your marital status (whether you are married, divorced, or single)
- your political beliefs, including who you vote for and any changes you want
- your family status (whether you have children or are pregnant, for example)
- your age
- your lawful source of income, including income assistance

These are called “protected characteristics”. If someone treats you differently because of a protected characteristic (for example, a landlord will not let you rent a home, or someone will not hire you for a job), it might be discrimination.

There are some exceptions. For example, some rental homes or condominium buildings are just for seniors (people over 55). They can refuse to rent to people younger than 55. Public buildings can have separate bathrooms for men and women.

For more resources, see “legal help and support” on page 240 of the Resources Directory.

Gender equality

In Canada, it is illegal to discriminate against people because of their gender identity or sexual orientation. Gender identity is your internal and personal sense of self as a woman, a man, both, in between, or neither.

A person's gender identity may be the same as their assigned sex at birth, or it may be different. Only you can decide your gender identity.

There are many ways to describe and talk about gender:

- **Two-Spirit (2S or 2-Spirit)** is an important term among some Indigenous cultures and people. It means having both a feminine spirit and a masculine spirit living in the same body.
- **Agender** is a person who doesn't identify with any gender or identifies as being genderless. Cisgender people have a gender identity that matches the sex they were assigned at birth.
- **Gender dysphoria** is the psychological distress (strong negative feelings) that may happen when someone's sex assigned at birth and their gender identity do not match.
- **Gender expression** is how you show your gender to other people, such as what name you use, your clothing, your behaviour, the activities you like, and the sound of your voice. It is also the pronouns (he, she, they) you use to describe yourself. In Canada, some people prefer to be described as "they" instead of "he" or "she".
- **Gender fluid** is a person whose gender identity and gender expression can change with time and/or circumstance.
- **Genderqueer** is a person who identifies as neither male or female, both male and female, or something else. Individuals who identify as genderqueer may or may not also identify as trans.
- **Non-binary** refers to people who don't see themselves or their gender as either male or female. People who are non-binary may identify as having no gender, feel in between genders, or have a gender that's not always the same.
- **Transgender** refers to having a gender identity that is different from the sex they were assigned at birth. Some transgender people have treatment or surgery to change the way they look. A transgender man, for example, is someone who was listed as female at birth but whose gender identity is male. "Trans" is often used as a short way to say transgender.

Sexual orientation, which is separate from gender identity, describes your pattern of emotional, romantic, or sexual attraction. Sexual orientation may include attraction to the same gender (homosexuality); a gender different from your own (heterosexuality); attraction to both men and women (bisexuality); attraction to all genders (pansexuality); and no attraction to any gender (asexuality).

People in Canada have the right to identify and express their gender in their own way. Canadian law also recognizes marriages between people of all genders and sexual orientations. The law supports families of all kinds who want to adopt children.

The B.C. government has a Gender Equity Office. For more information, visit the website:

gov.bc.ca/gov/content/gender-equity

Privacy rights

In B.C., you have a right to privacy and to see information that government agencies, businesses, and other organizations have about you.

These rights come from two laws:

- The **Freedom of Information and Protection of Privacy Act (FIPPA)** is a law that covers public organizations, such as government ministries, school districts, or municipal police forces. Under this law, any public organization that collects personal information must have a legal right to do so, and they must protect the information they collect.
- The **Personal Information Protection Act (PIPA)** is a law that covers private organizations, including businesses, non-profit organizations, and charities. Under PIPA, private organizations must get your consent to collect and use your personal information.

Both laws give you the right to see records and personal information about yourself or someone you are responsible for, such as your child. You can also ask public organizations for records about how they operate. This is called a "freedom of information request".

The Office of the Information and Privacy Commissioner of B.C. has many resources to help you understand access to information and privacy: oipc.bc.ca

Learn how to ask for your personal information:

gov.bc.ca/gov/content/governments/about-the-bc-government/opengovernment/open-information/freedom-of-information

Some organizations are not covered by B.C.'s privacy laws. They must follow federal government laws instead. These organizations include airlines, banks, and telecommunications (radio, television, phone, and internet) organizations.

For more information, contact the Office of the Privacy Commissioner of Canada: priv.gc.ca/en

Workplace rights

All people in Canada have the right to a safe workplace, and there are laws to protect those rights. The Employment Standards Act is a law to protect workers in British Columbia. The B.C. Human Rights Code is a law that protects workers from discrimination. To learn more about your workplace rights in B.C., see "Working at your job" on page 180.

Learn about fraud and scams

Newcomers are often targets of fraud and scams. Before you move (and even after you arrive), there may be people who will trick you or lie to you to steal your money and personal information. Protect yourself and your loved ones by learning about common fraud and scams before moving to B.C. For more information, see "Types of fraud and scams" on page 140.



Learn about B.C.

People from all over the world move to B.C. for its great employment and education opportunities. They also come because of the rich cultural diversity, natural beauty, and safe living environment. Before you move, learn more about British Columbia and discover your new home:

- History: page 4
- Geography: page 9
- Climate: page 11
- Time zones: page 11
- Government: page 12
- Legal system: page 14
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Chapter 3 Definitions

Assistance: help or services for people. Assistance can be money to help buy food or pay rent. It can also be services like classes, training, and advice. Assistance can be given by government or by social agencies.

Benefits: money or other help that people can get from the government, employers, and other groups. Benefits help people take care of themselves and their families. For example, health care benefits help pay for medicine or doctor visits. Housing benefits help pay for a place to live.

Disability: a condition that makes it difficult to do certain activities. Disabilities can be physical or mental. For example, a disability can affect a person's ability to see, hear, speak, think, or move.

Scam: when someone tricks or lies to someone else so they can steal something valuable, like money or personal information. A scammer may say you owe money to the government, or that you need to give them your bank account number. Scams are also called "fraud".

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

Settlement agency: an organization that helps newcomers to settle in Canada. Settlement agencies can help new residents find a place to live, a job, a school, or a training program. They can also help people learn English and explain how things work in Canada. It is free for immigrants to use settlement services in Canada.

Chapter 3 Checklist

Must do ★★★

- ☐ Enrol in the Medical Services Plan
- ☐ Apply for a Social Insurance Number
- ☐ Get a BC Services Card

Good to do ★★

- ☐ Find services for newcomers
- ☐ Get a B.C. driver's licence
- ☐ Open a bank account
- ☐ Get a phone

Nice to do ★

- ☐ Register for PharmaCare/Fair PharmaCare
- ☐ Get a public transit card
- ☐ Get a BCID card

After arriving in B.C.

Enrol in the Medical Services Plan

B.C. has a public health plan run by the government called the Medical Services Plan (MSP). It pays for basic, medically required health services. All residents of B.C. must enrol in MSP. For more information, see "Enrolment in the Medical Services Plan" on page 47.

Apply for a Social Insurance Number

In Canada, a Social Insurance Number (SIN) is a 9-digit number issued by the federal government. You will need a SIN to work, be paid, and access some government programs and benefits in Canada. To learn more, see "Apply for a Social Insurance Number" on page 169.

Get a BC Services Card

Once you are enroled in MSP, you can apply to get a BC Services Card. The BC Services Card is a government-issued ID that allows you to access government services, including health care. For more information, see "Get a BC Services Card" on page 49.

Find services for newcomers

Settlement agencies

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

The settlement agency in your community can help you:

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

To find a settlement agency in B.C., visit the links below:

For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, see page 248 or visit welcomebc.ca/temporaryresidents

211 British Columbia is a free and confidential (private) service that connects people to helpful resources in their community. It provides information and referrals to many community, government, and social services.

If you need information or would like to be referred to community resources that can help you cope with challenges you are facing, **call or text 2-1-1** to connect with a resource navigator. It is free, confidential, and available 24 hours a day, 7 days a week. Interpretation is available in more than 240 languages and dialects.
bc.211.ca

Translation and interpretation services

You may need help reading English documents. You may also need to translate documents from your own language into English. Settlement agencies cannot help you fill out legal forms, but they can help with:

- translating simple documents
- reading and writing forms and documents
- interpreting (spoken translation)
- finding professional translators

Professional translators and interpreters charge a fee. You will need to hire a professional translator for official documents that require a seal or stamp.

To find a translator or interpreter, contact The Society of Translators and Interpreters of British Columbia:

The Society of Translators and Interpreters of British Columbia
220-1501 West Broadway
Vancouver area: 604 684-2940
stibc.org

Refugee and refugee claimant services

Government-assisted refugees and Joint Assistance Sponsorship program

Government-assisted refugees are referred to Canada for resettlement by the United Nations Refugee Agency or another referral organization. Government-assisted refugees receive support for up to 1 year from the date they arrive in Canada, or until they can support themselves—whichever happens first. Government support may include a place to live, clothing, food, and help finding work. Learn more about government assistance for refugees:

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

The federal government may also work with private sponsors to support refugees with exceptional needs. Learn more about the Joint Assistance Sponsorship program:

canada.ca/en/immigration-refugees-citizenship/services/refugees/sponsor-refugee/private-sponsorship-program/joint-assistance-program.html



Privately sponsored refugees

Groups of Canadians can volunteer to sponsor refugees. They will help newcomers adjust to life in B.C. The sponsorship group will:

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

Sponsorship groups must support a refugee for 1 year after they arrive, or until they can support themselves—whichever happens first. Refugees do not need to pay their sponsors for these services. Sponsors are not allowed to ask for money to help refugees resettle.

Learn more about private refugee sponsorship in Canada:

canada.ca/en/immigration-refugees-citizenship/services/refugees/sponsor-refugee/private-sponsorship-program.html

Refugee claimants

If you arrive in Canada and want to seek refugee protection, you can file a refugee claim and have a hearing. Visit the Government of Canada website for more information about refugee claims:

canada.ca/en/immigration-refugees-citizenship/services/refugees/protection.html

The BC Safe Haven program supports people as they go through the refugee claim process. You can get help finding housing and employment assistance. You can also receive English language training through a Safe Haven service provider. Find a service provider near you that delivers the BC Safe Haven program:

welcomebc.ca/start-your-life-in-b-c/settlement-services

Public libraries

Most communities have public libraries that may offer settlement services. This includes job search information and the chance to practice your English language conversation skills.

Libraries offer many other free services to residents. You can use the internet or borrow books, magazines, CDs, DVDs, ebooks, and more. Many libraries have books, magazines, and newspapers in different languages. They may also have books for English learners of all ages.

Public libraries are for children, youth, and adults. You will need a library card to borrow books and other items. You can apply for a card at your local library. Bring some identification (ID) with your name and address on it. At some libraries, you can apply for a card online. Libraries can also borrow items from other libraries. If your local library doesn't have an item you want, ask if they will buy it or help you borrow it from another library.

Libraries and many public places have free wireless internet (WiFi). If you don't have a computer, tablet, or smartphone, you can use a public computer at the library.

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

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

You can also use a printer at many libraries. Some libraries may lend special equipment—for example, computers, cameras, and other tools that are expensive to buy. Many libraries have services for people with disabilities. For example, they may have audiobooks or large-print books for people who don't see well.

Visit the library website to search for, reserve, and renew books (keep them longer). You can also borrow and download e-books, audiobooks, movies, digital magazines, and newspapers. Library staff can help you find what you are looking for.

Libraries are also a good place to meet new people and learn about where you live. You can find help settling into the community. NewToBC is a library settlement program that helps newcomers connect with their communities. It helps newcomers learn about public libraries and their programs, resources, and services. Visit the NewToBC website for more information and links to settlement and literacy programs: Newtobc.ca

Find a public library near you:

www2.gov.bc.ca/gov/content/sports-culture/arts-culture/public-libraries/find-your-public



Community and recreation centres

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

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

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

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



Get a B.C. driver's licence

In Canada, every motor vehicle must be insured, and every driver must have a licence before operating a vehicle. In B.C., you can buy car insurance and get a driver's licence from the Insurance Corporation of British Columbia (ICBC).

For more information, see:

- "Buying car insurance" on page 94
- "Getting a B.C. driver's licence" on page 96

Open a bank account

Opening a bank account will allow you to manage your finances (deposit, transfer, or withdraw money) and keep your money safe. It also provides convenience by letting you take money out of bank machines or do your banking online. Whether it is for shopping, getting paid for work, or sending money to other countries, having a bank account will help you in many ways as you start a new life in B.C. For more information, see "Opening a bank account" on page 151.

Get a phone

Getting a mobile phone (also called a cellphone or smartphone) helps you keep connected with family, friends, and the community. It is especially helpful for newcomers, because it makes it easy to call or search online for support programs and services, work and study resources, and things needed for daily life.

In Canada, there are 2 kinds of payment plans for mobile phone service: prepaid plans and postpaid plans.

Prepaid (pay-as-you-go) plan

- You do not need to be a Canadian citizen or permanent resident, and you do not need a Canadian credit check. All you need is money and identification (such as your passport).
- You do not sign a contract.
- You pay before you use your phone. The money goes into your phone account. This money is used for calls, texts, and data (internet).
- After you use all the minutes and data you paid for, your phone will stop working. You must put more money into the account before it will work again.
- There are no bills and no surprises because you can only use what you pay for.
- If you do not use all the minutes and data you paid for before a certain date, they will expire (be cancelled).
- The price of the SIM card is not included. You need to buy a SIM card before you can use the phone plan. Most SIM cards cost $10 or less.

A prepaid plan is a good option if you want to control how much you spend, or if you are not eligible for a postpaid plan.

Postpaid plan

- You sign a contract. The contract gives you a certain amount of data and minutes for 1 monthly price.
- At the end of each month, you pay for the calls, texts, and data you used. If you used more than the amount included in your plan, you will be charged extra.
- Most contracts are 1 year or more. If you cancel the contract early, you may need to pay a cancellation fee (extra money).
- You usually get a larger amount of data and services than with a prepaid plan. You can also get discounts when you add family members to your phone plan.
- The price of the SIM card is usually included in the contract. Some contracts include selling you a new phone.
- You can cancel your contract after 2 years with no cancellation fees—even if you agreed to a longer term. Learn more about the rules for mobile phone services in Canada:



crtc.gc.ca/eng/phone/mobile/code.htm

- Before giving you a postpaid contract, the company will need to check your Canadian credit rating. This means they will check to see if you have a history of paying your bills on time. People who don't have a credit history in Canada may not be able to get a postpaid phone plan. You can get your consumer credit report from two companies.

Equifax:



equifax.ca/personal/products/credit-score-report/

TransUnion:



transunion.ca/product consumerdisclosure#articleSection3

A postpaid plan can be good if you want more minutes and data, or if you will share the phone plan with family members.



Telephone fees

Telephone calls to different numbers have different fees (tolls). Telephone fees are usually charged per minute. Local numbers cost less per minute. Long-distance calls cost more per minute. Some telephone numbers are free to call (toll-free). Toll-free phone numbers usually begin with 1 800, 1 855, 1 866, 1 877, or 1 888.

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

Long-distance calls

Some telephone contracts include free long-distance calls across Canada or to other countries. If you often make long-distance calls, you can look for a phone plan with special rates for long-distance calls. You can also buy prepaid international phone cards. These cards let you make long-distance phone calls without a phone plan.

You can buy prepaid phone cards at convenience stores, drugstores, supermarkets, and phone stores. For information about prepaid phone cards, visit the Federal Communications Commission website:

fcc.gov/consumers/guides/prepaid-phone-cards-what-consumers-should-know

Register for Pharmacare/ Fair Pharmacare

To get help paying for medications, register for PharmaCare/Fair PharmaCare. PharmaCare is a provincial government program that helps B.C. residents pay for prescription medications, medical devices and supplies, and pharmacy services. Fair PharmaCare helps people with a lower family income get more help with their prescription costs. For more information, see "Getting pharmacy services" on page 53.

Get a public transit card

There are 2 public transit networks in B.C. In the Vancouver area, TransLink operates buses, the SkyTrain, the SeaBus, the West Coast Express, and HandyDART. Outside the Vancouver area, BC Transit provides bus service to more than 130 communities across the province.

Both TransLink and BC Transit have transit cards for using local public transportation systems. For more information, see the topics below:

- Using public transportation in the Vancouver area: page 115
- Using public transportation outside the Vancouver area: page 117

Get a BCID card

A BCID card is a piece of government photo ID with the same security features as a B.C. driver's licence. You can use it at places that ask for photo ID to verify your identity or age.

To get a BCID card, you must be 12 or older. You can apply at an Insurance Corporation of BC (ICBC) driver licensing office:

icbc.com/driver-licensing/getting-licensed/Apply-for-a-bcid





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Living in B.C.

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Section 4.1 Definitions

Audiologist: a licensed health care professional who helps people with hearing problems. They check how well you can hear and may be able to help you hear better.

Benefits: money or other help that people can get from the government, employers, and other groups. Benefits help people to take care of themselves and their families. For example, health care benefits help you pay for medicine or doctor visits.

Cannabis (marijuana): a drug taken for medical reasons and for pleasure. In Canada, adults 19 years and older can legally use cannabis.

Dentist: a doctor who takes care of your teeth and mouth. They fix problems like cavities (holes in your teeth) and help keep your teeth healthy. If a tooth hurts or is broken, a dentist can fix it.

Drugstore: see "Pharmacy"

Ear, nose, and throat (ENT) doctor: a doctor who helps with problems in your ears, nose, and throat. If you have difficulty hearing, you can't breathe through your nose, or your throat hurts a lot, an ENT doctor may be able to help.

Family doctor: a doctor who helps you and your family with many different health problems. They can check if you are healthy and give you medicine if you are sick. They can also help with questions about mental and emotional health, nutrition (healthy eating), and family planning (birth control and pregnancy). A family doctor is usually the first doctor you see when you have questions about your health. They are also called general practitioners or "GPs". A family doctor can send you to a specialist (an expert in different kinds of medicine) if you need more help.

Health care provider: a person who helps take care of your health. There are many types of health care providers in the health care system. This includes doctors, nurses, dentists, home care workers, pharmacists, mental health counselors, home care workers, and others.

Immunization: see Vaccination.

Midwife: a person who helps women when they are having a baby. Midwives help take care of the mother during pregnancy, when the baby is being born, and after the baby is born. A midwife helps keep the mother and baby healthy and safe. They can also give advice on how to take care of the baby after birth.

Nurse: a licensed trained health care professional who has specialized knowledge, skills, and abilities to care for you. Nurses can work in many different areas such as hospitals, community, or care homes. They often work with a team of other health care providers.

Nurse practitioner: a nurse who is trained to do many of the same things a doctor does. They can check if you are healthy, diagnose diseases, order and explain laboratory tests, prescribe medications, and recommend treatments. Nurse practitioners can also give advice on how to stay healthy and can help with things like colds, cuts, or infections. Many British Columbians have a nurse practitioner instead of a family doctor.

Optometrist: a licensed health care professional who takes care of your eyes. Optometrists test your eyesight and help if you need glasses or contact lenses. An optometrist also treats eye diseases and injuries.

Over-the-counter medicine: medicine you can buy without a prescription. These medicines help with common problems like allergies, headaches, colds, or upset stomachs. You can get over-the-counter medicine at pharmacies (drugstores), grocery stores, department stores, and many convenience stores.

Paramedic: a health care worker who helps people in emergencies when they are sick or hurt. They come in an ambulance and give care before the person goes to the hospital. Paramedics know how to help with serious issues like broken bones and heart problems.

Pharmacist: a person who gives you the medicine your doctor prescribes. They give you the right medicine in the right amount and tell you how to use the medicine safely. A pharmacist can also answer

questions about any medicine you are taking. They can tell you when to take the medicine and what side effects to watch for. Pharmacists can also prescribe birth control and medicine for some health problems.

Pharmacy: a store where you can get medicine. You take a prescription to the pharmacy to get the medicine you need. A pharmacy may also be called a "drugstore". Some large stores, such as grocery and department stores, have pharmacy sections.

Prescription: a special note from a doctor, nurse practitioner, dentist, or midwife. The note tells you what medicine to take and how much you need. You take this note to a pharmacy, and the pharmacist gives you the medicine.

Qualified exercise professional: a person who helps you exercise in the right way to stay healthy and strong. They have studied in university to learn about the body and health. They know how to help patients exercise safely, meet certain health goals (like losing weight or getting stronger), and improve sleep.

Specialist: a doctor who knows a lot about a specific area or health problem. For example, there are specialists for the heart, eyes, skin, ears, and other parts of the body. There are also specialists for cancer, pregnancy, and treating young children or older adults. If you have a specific health issue, a family doctor or nurse practitioner might send you to a specialist.

Vaccination: a way to stop the spread of serious diseases, such as measles, pertussis (whooping cough), tetanus, and influenza (the flu). Most vaccines give you a small amount of the virus. The virus is dead or very weak, and will not make you sick. Your body learns to recognize and fight the virus. Later, if you get infected with the same virus, your body is trained to fight it so you don't get sick. The more people get vaccinated, the harder it is for the disease to spread.

Virtual care: a way to talk to a health care provider using a computer, tablet, or phone instead of going to their office. Virtual care makes it easier for you to get health care when you are at home or if you can't go to a clinic. Virtual care is sometimes called "telemedicine"

Health care

B.C. has a publicly funded health care system. All eligible B.C. residents have access to medically necessary health care services through the Medical Services Plan.

Learning about the Medical Services Plan

B.C. Medical Services Plan

The government of B.C. has a health insurance program called the Medical Services Plan (MSP). It pays for medically required doctor visits, medical tests, and treatments. Medically required health services are services that are needed to diagnose, prevent, or treat a medical problem. MSP will not pay for all health costs. For example, you usually pay for dentists, optometrists, and physiotherapists yourself.

See a list of services MSP does not pay for:

gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-not-covered-by-msp

It is important to know that not everyone in B.C. is covered by MSP. MSP is for:

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

Find out if you are eligible for MSP:

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



HealthLink BC can give you non-emergency health information and advice. It is available 24 hours a day, 7 days a week.

All HealthLink BC's services are free. You can get information by telephone, website, and mobile app.

On your phone:

- Call 8-1-1 for HealthLink
- Call 7-1-1 if you have trouble hearing

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

Note: HealthLink BC does not provide emergency services. If you have a medical emergency, call 9-1-1.

You can call HealthLink BC about many health questions. Some specialists are only available at certain times:

- Speak with a nurse or get help finding services in your community 24 hours a day, 7 days a week.
- Speak with a dietitian about food and nutrition Monday to Friday from 9 am to 5 pm.
- Speak with a qualified professional about physical activity and exercise Monday to Friday from 9 am to 5 pm.
- Speak with a pharmacist about medicines 7 days a week from 5 pm to 9 am.

You can also get help online:

- Visit the HealthLink BC website for information on more than 5,000 health topics, including illnesses, nutrition, medication, physical activity, and medication.
- If you feel sick, you can check your symptoms (signs of illness) on the website. It has information about many illnesses and what you should do if you are sick.
- Find health care information in Arabic, Chinese, Farsi, French, Korean, Punjabi, Spanish, and Vietnamese:

healthlinkbc.ca/more/resources/other-languages

HealthLink BC also has a mobile app. Use it to find walk-in clinics, hospitals, emergency rooms, immunization locations, pharmacies, laboratory services, and Urgent and Primary Care Centres near you:

healthlinkbc.ca/bc-health-service-locator-app

The **Interim Federal Health Program** provides limited, temporary health coverage for resettled refugees, protected persons, refugee claimants and their dependents, victims of human trafficking or domestic violence, and some other groups. The program is for people who are not eligible for provincial or private health coverage. It includes basic health care services such as visiting the doctor, going to the hospital, emergency medicine, emergency dental (teeth) care, some eye care, and more. Learn more on the website:

canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html

People qualified for the Interim Federal Health Program must visit health care providers who are registered with the program. See a list of registered health care providers: ifhp.medaviebc.ca/en/providers-search

Enrolment

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

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

For more information, or to register for MSP, contact Health Insurance BC:

Health Insurance BC
Vancouver area:
604 683-7151
Toll-free: 1 800 663-7100

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

Supplementary Benefits

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

- acupuncture (using thin needles to help with pain and other health problems)
- chiropractic care (treatment for muscles, joints, nerves, and spine that doesn't use drugs or surgery)
- massage therapy (pushing and pulling on muscles to reduce pain and improve muscle health)

- naturopathy (a type of medicine that uses natural things, like plants and food, to help you heal)
- physical therapy (exercises and treatments to help you recover from injuries and move better)
- non-surgical podiatry (care for foot and ankle problems that doesn't involve surgery)

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

gov.bc.ca/gov/contenthealth/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits

International Student Health Fee

International students must pay a monthly health fee. This fee applies to all international students enroled in MSP with a study permit valid for six months or longer. This includes K-12 and post-secondary students.

Learn how to pay the international student health fee:

gov.bc.ca/gov/content/health/accessing-health-care/health-fee-international-students/pay

Private insurance

If you want coverage for more medical costs, you can buy insurance from a private company.

You may need to have private health insurance if you are in Canada on some visitor visas, such as the temporary resident visa, the parent super visa, or the grandparent super visa. Visit Immigration, Refugees, and Citizenship Canada for more information:

canada.ca/en/immigration-refugees-citizenship/services/visit-canada.html

When you go to a medical appointment, you will have to pay for the service. Ask for the receipt and send it to your insurance company. They will send you some or all of the money you paid. Some medical offices will send the bill directly to your insurance company. This is called "direct billing". Ask questions and make sure you understand how the bill will be paid.

Out-of-province coverage

You may want to buy extra health insurance if you visit another province in Canada.

Check with Health Insurance BC to see if you will need extra coverage before travelling:

Health Insurance BC
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100

gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/medical-benefits/medical-benefits-outside-of-british-columbia.



Getting a BC Services Card

You will need a BC Services Card to use health care services in B.C. To get your BC Services Card, follow these steps:

1. Apply for MSP online, by mail, or in person

- Apply online or by mail:

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

- To apply in-person, visit a Service BC location near you:

gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/citizens-services/servicebc

2. Visit an ICBC driver licensing office

After you send your MSP documents and enrolment form, you will receive a letter in the mail. Take this letter and 2 pieces of ID to an ICBC driver licensing office.

Find out what kind of ID you need to bring:

icbc.com/driver-licensing/visit-dl-office/Accepted-ID

Find an ICBC office near you:
icbc.com/locators

Children under 19, people 75 and older, and people with study and work permits do not have to visit an ICBC office. They will receive a BC Services Card without a photo.

Learn more about the non-photo BC Services Card:

gov.bc.ca/gov/content/governments/government-id/bc-services-card/types-of-cards/non-photo

A BC Services Card with a photo is safer. If your card is lost or stolen, no one else can use it. If you would like a card with a photo, visit an ICBC driver licensing office.

Getting medical services

Finding a family doctor or nurse practitioner

It may be hard to find a family doctor or a nurse practitioner who can take you as a patient. Keep looking and ask people you know for suggestions.

Register on the Health Connect Registry to get a family doctor or nurse practitioner in your community: **healthlinkbc.ca/health-connect-registry**

The Health Connect Registry registration website is only in English. You can get translation help for free. HealthLink BC offers translation in over 130 languages. Call 8-1-1 and say the name of your language in English (for example, "Punjabi"). Someone will speak with you in your language and help you to register.

Here are some other ways to find a family doctor or nurse practitioner:

- Talk with your friends, neighbours, people you work with, or other people in your community. Ask if their family doctor or nurse practitioner is accepting new patients.
- If you are visiting another health care provider, such as a specialist, ask if they know of any family doctors or nurse practitioners who are accepting patients.
- If you are visiting a walk-in clinic or Urgent and Primary Care Centre, ask the doctor or nurse practitioner if they would take you as a patient.
- Talk to people at your immigrant settlement agency. They may be able to help you register to find a care provider.

To find a settlement agency in B.C., visit the links below:

For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, **see page 248** or visit **welcomebc.ca/temporaryresidents**

Booking an appointment

Before you go to your health care provider, phone the office to make an appointment (choose a day and a time to meet).

Always take your BC Services Card with you when you go to a health care provider.

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

Going to a walk-in clinic or Urgent and Primary Care Centre (UPCC)

If you do not have a family doctor or nurse practitioner, or if you can't get an appointment with them, you may be able to go to a walk-in clinic or an Urgent and Primary Care Centre (UPCC).

Doctors and nurse practitioners at walk-in clinics and UPCCs provide same-day non-emergency care for people who need treatment within 12 to 24 hours. This includes conditions such as sprains, cuts, fevers, burns, allergic reactions, and minor infections.

Call HealthLink BC at 8-1-1 to find a walk-in clinic or UPCC near you. Some clinics are open late. Many are open 7 days a week. UPCCs can be busy. You should call the clinic or check the website to learn what is the best time to go.

Find a UPCC:

healthlinkbc.ca/health-services/primary-care/urgent-and-primary-care-centres

Find a walk-in clinic: medimap.ca

If you are waiting for your BC Services Card, you can still go to a walk-in clinic. Bring 2 pieces of identification (ID). At least 1 piece of ID must have your photo. You will have to pay for the visit. Keep your receipt. When you get your BC Services Card, you may be able to ask for a refund.

Going to a public health unit

Public health units provide information and resources about:

- prenatal (before birth) and early childhood development
- immunizations (also called vaccinations)
- feeding infants (very young babies)
- education for parents
- hearing services
- speech and language for young children
- eye health
- oral (mouth) health
- mental health for children, youths, and families
- youth clinics and sexual health

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

HealthLink BC
Toll-free: 8-1-1

healthlinkbc.ca/health-services/search-services-your-area
(search for "Public Health Units")

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

Going to a private clinic

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

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

Health Insurance BC
Toll-free: 1 800 663-7100

gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp



Dealing with medical emergencies

Going to a hospital

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

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

Wait times in emergency departments can be different depending on time, location, and how serious your emergency is. The sickest people are seen first, no matter when they come in or how they come in (on their own or by ambulance). Sometimes people arrive after you who must be treated before you. It might not be easy to see why these people are seen first. The emergency department treats the most severe and urgent illnesses and injuries first.

Calling an ambulance

If you have a medical emergency and cannot get to the hospital yourself, call an ambulance. In most places, the phone number is 9-1-1. There might be a different phone number in small communities. Ask your local police department what the emergency number is. You should write down and save emergency numbers.

When you call the emergency number, the operator will ask if you want police, fire, or ambulance. Ask for an ambulance. The operator will ask questions about your problem. They may tell you what to do next. If an ambulance is sent, paramedics will take care of you. They may take you to the hospital emergency department.

MSP does not cover the full cost of going to hospital by ambulance. You will have to pay some of the cost. You do not have to pay right away. You will get a bill later. If you have a low income, you may get help paying the bill. Learn more about billing: bcehs.ca/about/billing

Provincial Language Services can help you get health care in your language. You cannot book this service yourself. Ask your doctor, nurse, or midwife (someone who helps deliver babies) to call the Provincial Language Service to book an interpreter for you.

HealthLink BC 8-1-1 offers health information and advice in more than 130 languages:

healthlinkbc.ca/more/resources/other-languages

For more information about HealthLink BC, see page 46.



Getting pharmacy services

Seeing a pharmacist

Pharmacists are health care professionals. They work in pharmacies and hospitals. Doctors and nurses write prescriptions for medications. Pharmacists dispense (provide) the medicine and help people understand how to use it (how much to take and when to take it).

Pharmacists can also change your prescription to a medicine that is easier to take or that costs less. They can renew your prescription if you run out. They can give vaccinations. They can also treat minor ailments, such as pink eye and urinary tract infections, and prescribe contraception (birth control).

You can go into a pharmacy and ask to speak with a pharmacist about any of these things. You do not need an appointment.

In B.C., pharmacies are private businesses. They charge different amounts for drugs, and they also charge different dispensing fees. Compare prices and services before you fill a prescription.

For more information about pharmacists, visit HealthLink BC: gov.bc.ca/seeapharmacist

Buying medicine

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

Paying for prescription drugs

There are some medicines you can buy only if you have a prescription. Prescriptions must be written by a doctor, dentist, midwife, nurse practitioner, or pharmacist. You can buy prescription medicines at a pharmacy (drugstore). Some grocery stores have pharmacies.

When you go to a pharmacy, take your prescription with you. The prescription tells the pharmacist what medicine you need and how much to take (the dose). The pharmacist will tell you when to take the medicine and how long to continue (for example, 2 times a day for 1 week).

Search online for a pharmacy. You can also contact HealthLink BC by calling 8-1-1. Download the BC Health Services Locator app:

healthlinkbc.ca/bc-health-service-locator-app

Registering for PharmaCare and Fair PharmaCare

PharmaCare has 12 plans that help B.C. residents pay for prescription medications, medical devices and supplies, and pharmacy services. Fair PharmaCare is one of these plans.

Fair PharmaCare helps B.C. families pay for many prescription drugs, dispensing fees and some medical devices and supplies. The plan is based on income. The less a family earns, the more help they get.

To find out if you are eligible, or to register, contact Health Insurance BC.

Health Insurance BC
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca/fairpharmacare

Getting dental services

Seeing a dentist

Dentists and dental hygienists take care of your teeth. Ask friends or settlement workers to recommend dentists and hygienists.

You can also find a dentist near you on the BC Dental Association website:

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

MSP will not pay for dental services in a dentist's office. If your employer has dental benefits for employees, it may help you pay some of the cost for treatment in a dentist's office. Ask your employer about dental coverage. Private insurance and employee benefits may pay for more dental services.

MSP will pay for dental surgery that is done in a hospital. If you need dental surgery, you will be sent to a hospital and MSP will cover the cost.

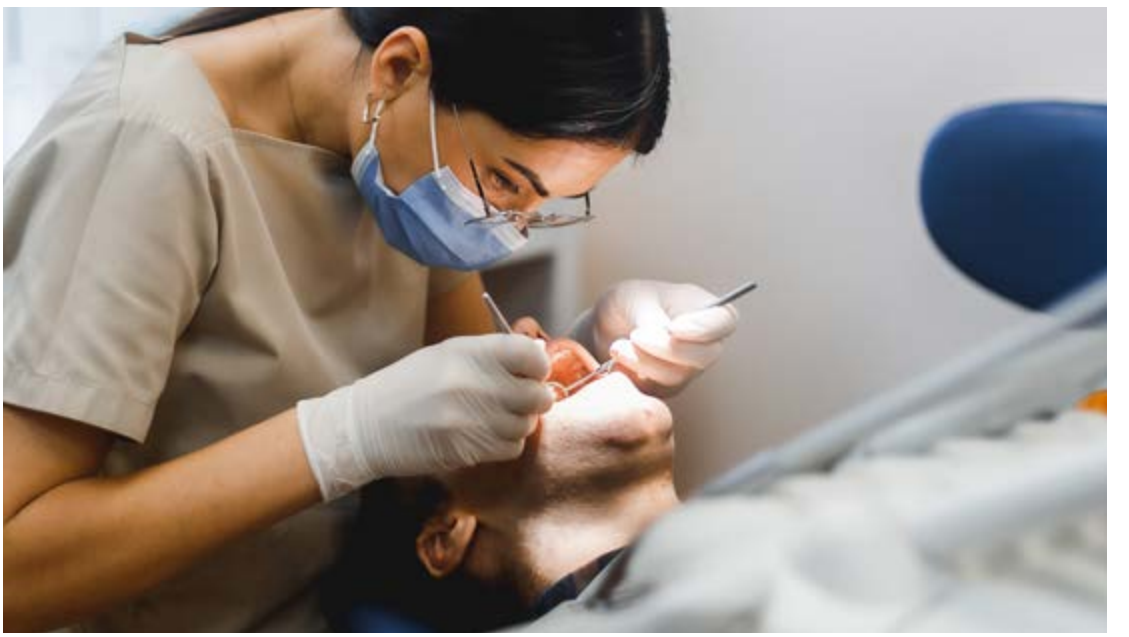
Some public health units have dental clinics. They give free dental checkups and cleanings to young children. They may also have low-cost dental care for older children and adults.

If you have children, you may be eligible for the Healthy Kids Program. See page 56.

The Canadian Dental Care Program can pay part of the cost for many oral (mouth) health care services. This program provides coverage for children under 18, adults over 65, and adults with a valid Disability Tax Credit certificate. All other eligible residents can to apply for this program as of 2025.

Find out what the plan pays for, and if you are eligible to apply:

canada.ca/en/services/benefits/dental/dental-care-plan.html



B.C.'s Healthy Kids Program helps low-income families pay for basic dental care, prescription eyeglasses, hearing instruments (hearing aids and tools to help you hear better), or alternative hearing assistance for children under 19.

Ask your eye doctor, dentist, audiologist, or hearing instrument provider for more information on what is covered. Eligibility for the Healthy Kids Program is based on eligibility for Medical Services Plan (MSP) Supplementary Benefits.

Some health tests or doctor visits may have different costs or coverage. Bring your child's BC Services Card on your visit. It is important to know all the costs. Ask if there will be any extra charges that are not covered by the Healthy Kids Program.

Healthy Kids
For more information about the Healthy Kids program, contact the Ministry of Social Development.
Toll-free: 1 866 866-0800

gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/healthy-kids

Getting eye care services

Seeing an eye doctor

Health professionals who specialize in eye care are called optometrists. Some optometrists have their own clinic, and some optometrists work in stores that sell glasses.

MSP pays for 1 routine eye exam by an optometrist each year for:

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

A routine eye exam is when an optometrist checks to make sure your eyes are healthy, even if there are no signs of a problem.

MSP will also pay for eye exams for people 19 to 64 years old if there is a medical need—for example, if your eye is injured, or if you have an eye disease. MSP does not pay for routine eye exams for people 19 to 64 years of age.

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

If you have children, you may be eligible for the Healthy Kids Program. See page 56.

Getting mental health and addiction services

Health is not just about having a strong body. Thoughts and emotions are important, too. Sometimes, people feel sad or angry for no clear reason. They may feel depressed, afraid, or anxious. Without help, these mental health problems can cause a lot of pain and last a long time. They can make it difficult to go to work, go to school, take care of your family, or take care of yourself.

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

Some people may use substances such as pain medicine, alcohol, cannabis, tobacco (cigarettes), or nicotine vapes to manage painful thoughts or feelings. It is legal for adults to buy and use these substances, but they can have very serious health risks. Your doctor may ask if you use them. To learn more about substance use and health, call HealthLink BC toll-free at 8-1-1, or visit the website:



healthlinkbc.ca/mental-health-substance-use/substance-use

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

Visit the B.C. government's Mental Health and Substance Use website for resources, services, and supports that can help with substance use issues:



bcmhsus.ca/mental-health-substance-use-services

Find information and resources related to mental health, well-being, and substance use on HealthLink BC:



healthlinkbc.ca/mental-health-substance-use

Substance use can become a crisis—a problem too big and serious to deal with alone. If you are in crisis, you can contact a crisis line for support. You can speak directly to someone about many problems. Crisis lines can also give you a referral to a mental health service. Contact the Crisis Line Association of BC:

Crisis Line Association of BC
Toll-free: 310-6789 (no area code)
crisislines.bc.ca

For more resources, see "Mental health crisis and addiction help and support" on page 241 of the Resources Directory.



Becoming healthy and staying healthy

There are a lot of choices you can make to keep or improve physical and mental health for you and your family. HealthLinkBC has information about being active, eating healthy food, quitting smoking, getting vaccinated against dangerous diseases, and more.

Learn about the programs available: **healthlinkBC.ca**

Promoting Physical health

Being physically active helps prevent and manage chronic (long-term) disease, such as cancer and diabetes. Keeping your body strong makes it easier to stand, walk, stay balanced, and lift things without help. Physical activity can also help ease pain, depression, and anxiety.

Visit HealthLink BC for information about getting physically active:

healthlinkbc.ca/healthy-eating-physical-activity/being-active

Healthy eating reduces the risk of diseases such as diabetes, heart disease, and cancer. HealthLink BC also has information and links about healthy eating, shopping for healthy food, and more:

healthlinkbc.ca/healthy-eating-physical-activity/food-and-nutrition

Learn more in Canada's Food Guide: **food-guide.canada.ca/en**

Taking care of your heart is one of the most important things you can do to stay strong and healthy. Eating well and being physically active are part of of keeping your heart healthy. Visit HealthLink BC for more information about heart health:

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

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

Drinking less alcohol

Alcohol is a drug that affects you right after you drink it, and also affects you in the future. If you drink alcohol, you have a higher chance of injury (getting hurt), cancer, heart disease, and other diseases. These negative effects can last for a long time.

Learn more about the effects and risks of alcohol at HealthLink BC:

healthlinkbc.ca/mental-health-substance-use/substance-use/alcohol-use

Research shows that any amount or kind of alcohol is bad for your health. It doesn't matter what kind of alcohol it is—wine, beer, cider, and spirits (liquor or hard alcohol) can all harm your health. The more alcohol you drink, the higher the health risks:

- 0 drinks per week: There are benefits to not drinking alcohol. These include better health and better sleep.
- 1-2 drinks per week: You will likely not have many alcohol-related problems.
- 3-6 drinks per week: You have a higher chance of getting some cancers, including breast and colon cancer.
- 7 or more drinks per week: You have a higher risk of heart disease and stroke (bleeding in the brain).

The amount of alcohol you use is measured in the number of drinks. The size of the drink depends on the type of alcohol. This is how drinks are measured in Canada:

- beer: 341 ml (12 oz.), 5% alcohol
- cider: 341 ml (12 oz.), 5% alcohol
- wine: 142 ml (5 oz.), 12% alcohol
- spirits: 43 ml (1.5 oz.), 40% alcohol

Health experts recommend drinking less alcohol and following Canada's Guidance on Alcohol and Health:

ccsa.ca/canadas-guidance-alcohol-and-health

Quitting smoking or vaping

Smoking tobacco cigarettes means you will have a higher risk of cancer, diabetes, heart failure, and other serious medical problems. B.C. has free services to help you quit smoking.

There are medicines to help you quit smoking. PharmaCare can cover part or all of the cost of some medicines. Speak to a pharmacist or doctor to enrol in BC PharmaCare's Smoking Cessation Program. Learn more about the program and what it covers on the website:

gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/what-we-cover/bc-smoking-cessation-program

Changing your behaviour is easier if you have a plan. QuitNow provides help by phone, text, or chat. A coach will help you make a plan to quit smoking or vaping. Services are available in 150 languages. Learn more on the website: quitnow.ca

Taking preventative health care measures

Immunization

Influenza is a virus. It is also called the flu. It can cause serious illness and even death. Some people get so sick with the flu that they go to the hospital. COVID-19 is also a virus. Both the flu and COVID-19 can be dangerous, and they can spread to other people very easily.

There are immunizations (vaccines) available for the flu and COVID-19. Every fall, before flu season begins, public health offices across British Columbia advertise clinics where you can get a free vaccination to reduce your chances of getting sick. You can also check with your family doctor or local pharmacist.

For information about influenza and vaccines, visit HealthLink BC:

healthlinkbc.ca/tests-treatments-medications/medications/immunization-inactivated-influenza

New COVID-19 vaccines become available as new types of the virus appear. You can be vaccinated for free.

If you have already been vaccinated outside B.C., or if you want to register to get a COVID-19 vaccination, visit the BC Centre for Disease Control website:

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

Your chances of getting sick or making other people sick are lower if you keep clean. Wash your hands regularly, and keep your hands away from your face. Clean and disinfect surfaces that a lot of people touch. Stay home if you are sick. Eat healthy and stay physically active. For extra protection, get the flu vaccine.

Cancer screening

Cancer screening means looking for cancer early, before there are signs that you are sick. When cancer is found early, it is easier to treat and you can get better sooner.

BC Cancer has screening programs to help find breast cancer, cervical cancer, colon cancer, and lung cancer. The tests are free for British Columbians who are registered with the B.C. Medical Services Plan (see “MSP”, page 45).

Talk to a health care provider or visit the BC Cancer website to see if screening is right for you. Learn more about the different screening programs: screeningbc.ca



Getting health care help and support (A–Z)

BC Cancer
Cancer screening services, including breast, cervix, colon, and lung cancer screening.
screeningbc.ca

BC Centre for Disease Control
Provincial programs and clinics that support public health and help control the spread of disease in B.C.
bccdc.ca

BC Dental Association
Find a dentist.
yourdentalhealth.ca/visiting-your-dentist/find-a-dentist

BC Emergency Health Services
Information about ambulance billing.
bcehs.ca/about/billing

BC PharmaCare
Help paying for medicine, pharmacy services, and medical supplies.
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca/pharmacare

BC Services Card
Information about accessing government services for B.C. residents.
gov.bc.ca//gov/content/governments/government-id/bc-services-card

Canada's Food Guide
Guidelines and considerations on healthy eating.
food-guide.canada.ca/en

Canadian Centre on Substance Use and Addiction
Solutions to deal with harms from alcohol and other drugs.
ccsa.ca

Canadian Dental Care Plan (CDCP)
Help to make the cost of dental care more affordable for eligible children under 19 and adults over 65.
canada.ca/en/services/benefits/dental/dental-care-plan.html

Crisis Line Association of BC
Emotional support, crisis and suicide assessment/intervention, and resource information.
Toll-free: 310-6789 (no area code)
crisislines.bc.ca

Fair PharmaCare
Helps B.C. families pay for many prescription drugs.
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca/fairpharmacare

International student health fee
Information about health fees for international students with valid study permits who are enroled in MSP.
gov.bc.ca/gov/content/health/accessing-health-care/health-fee-international-students/pay

HealthLink BC
Free, non-emergency health information and advice in B.C.
Call 8-1-1 for HealthLink
Call 7-1-1 if you have trouble hearing
healthlinkbc.ca

Healthy Kids Program
Helps low-income families to pay for basic dental care, prescription eyeglasses, hearing instruments (tools), or alternative hearing assistance for children under 19.
Toll-free: 1 866 866-0800
gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/healthy-kids

Heart and Stroke Foundation
Information about heart disease and stroke.
heartandstroke.ca

Interim Federal Health Program
Limited, temporary coverage of health care benefits for specific groups of people in Canada who don't have provincial, territorial, or private health care coverage.
canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html

Interim Federal Health Program – Services and Information
Limited, temporary health care coverage for specific groups in Canada who lack provincial, territorial, or private health insurance. Search by location for a variety of providers that can offer their services under the IFHP program.
ifhp.medaviebc.ca/en/providers-search

Managing your health
Information about the programs and services that the Province of British Columbia provides to help you stay healthy and make healthy choices.
gov.bc.ca/gov/content/health/managing-your-health

Medical Services Plan (MSP)
Information about the B.C. Medical Services Plan (MSP), including eligibility, services covered, services not covered, out-of-province coverage, MSP Supplementary Benefits, and more.
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca/gov/content/health/health-drug-coverage/msp

Medical Services Plan (MSP) Supplementary Benefits
Information about partial payment for certain medical services obtained in British Columbia.
gov.bc.ca/MSP/supplementary-benefits

Medimap
Find a nearby walk-in clinic or Urgent and Primary Care Centre (UPCC).
medimap.ca

Mental Health and Substance Use Services
Resources, services, and supports that can help with mental health and substance use.
bcmhsus.ca/mental-health-substance-use-services

QuitNow BC
A free program to quit or reduce tobacco and e-cigarette use.
Toll-free: 1 877 455-2233
quitnow.ca



4.2 Child care

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Child Care Resource and Referral (CCRR) programs are funded by the government of British Columbia.

CCRRs make it easier for families to find and use affordable and high-quality child care. They have offices in communities across the province and offer a range of services, including:

- helping families decide what kind of child care works best for them
- keeping an up-to-date list and map of child care providers in the community
- helping parents apply for government programs and funding they might be eligible for
- a library that lends toys, books, cultural items, and more to families
- providing family learning opportunities through circle times or playgroups
- access to digital tools such as computers, tablets, software, and printing services
- referrals to other community organizations, if required

Child Care Resource and Referral Centre
Toll-free: 1 888 338-6622 (press 4)

gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/childcarebc-programs/child-care-resource-referral/find-your-ccrr

Learn more about what CCRRs do and how they can help:

gov.bc.ca//gov/content/family-social-supports/caring-for-young-children/childcarebc-programs/child-care-resource-referral/info-for-families



Child care

Many parents, guardians, or caregivers in B.C. work or go to school. They need someone to take care of their children while they are working or in class. Many of these children go to child care. Child care centres (sometimes called daycares) are centres or homes where 1 or more adults take care of and supervise (watch over) other people's children. Child care centres help children learn, develop, and get new skills.

Most child care services are open Monday to Friday, all year long. They are usually closed on statutory holidays.

Parents, guardians, or caregivers pay for child care. You may be able to deduct (take out) this money from the income tax you pay.

Learn more about tax deductions for child care costs:

canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-21400-child-care-expenses.html

Learning about types of child care

There are 4 kinds of child care in B.C.:

- Licensed child care
- Registered licence-not-required child care
- Licence-not-required child care
- In-child's-own-home care

Licensed child care

A licence is special permission from the government that shows a place, like a child care facility, follows the rules to keep children safe. A licensed child care facility is regularly checked by the government. Staff at licensed child care facilities are educated to care for children. Child care facilities must meet many requirements to get a licence. The space and the equipment must be safe and clean. The staff must have training and safety checks. They must follow rules for keeping records, having enough staff, not having too many children, and having good activities for the children.

Registered licence-not-required child care

These are child care facilities that do not have a special licence. They are often in someone's home. Unlicensed child care facilities must register with a Child Care Resource and Referral Centre. The care provider must meet certain safety requirements to register, including:

- first aid training
- criminal record check for everyone over the age 12 who lives in the home
- character references (people who know the care provider and say they are trustworthy)
- home safety assessment (checking the home to make sure it is safe for children)
- child care training courses or workshops

Licence-not-required child care

These child care providers can care for 1 or 2 children (or more if they are from the same family), in addition to their own children. They are not registered with the CCRR, and they are not licensed, monitored (watched), or inspected (checked) by the government. Licence-not-required child care providers do not have to meet the same health and safety standards as licensed providers. Parents and guardians are responsible for making sure these facilities are safe for their children.

In-child's-own-home care

This is when parents or guardians have child care in their own home—for example, a nanny or a babysitter comes to the home to take care of the children. Parents or guardians decide how to find and hire the child care provider. In-home child care providers do not need any special training or qualifications, but they must follow certain rules. They cannot be a relative of the family. They can only care for the children who live in the house—they cannot care for other people's children at the same time.

Get more information and details about all 4 types of child care in B.C.:

gov.bc.ca//gov/content/family-social-supports/caring-for-young-children/family-information/licensed-unlicensed-child-care



Finding child care

Contact your local Child Care Resource and Referral Centre (CCRR). They can help you find licensed, registered, and licence-not-required child-care providers who may have room for your child.

Child Care Resource and Referral Centres
Toll-free: 1 888 338-6622

gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/childcarebc-programs/child-care-resource-referral

Starting your own child care program

If you want to open a child care program in your own home, you must meet the requirements and follow the laws.

Find information about starting a licensed child care centre:

gov.bc.ca//gov/content/family-social-supports/caring-for-young-children/information-for-partners-providers/licensed-child-care-facility

The **Affordable Child Care Benefit** helps families pay for child care. The amount you can receive depends on your income, family size, and type of child care you pay for. Learn more on the website:

gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/childcarebc-programs/child-care-benefit/information-for-families

Contact the Child Care Service Centre for more information about the Affordable Child Care Benefit.

Child Care Service Centre
Toll-free: 1 888 338-6622

Getting child care help and support (A–Z)

Affordable Child Care Benefit

A monthly payment to help eligible families with the cost of child care.
gov.bc.ca/affordablechildcarebenefit

Child care expenses

Parents, guardians, or caregivers paying for child care may be able to deduct money from income taxes.

canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-21400-child-care-expenses.html

ChildCareBC programs

Information about ChildCareBC programs.

gov.bc.ca//gov/content/family-social-supports/caring-for-young-children/childcarebc-programs



4.3 Housing

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Section 4.3 Definitions

Credit check: when someone looks at your credit rating to see how good you are at paying back money. A bank or company might do a credit check before giving you a loan or a credit card. A landlord might do a credit check before letting you rent a house or apartment. A good credit check means they can trust you to pay on time.

Disability: a condition that makes it difficult to do certain activities. Disabilities can be physical or mental. For example, a disability can affect a person's ability to see, hear, speak, think, or move.

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

Insurance: paying money to protect yourself from big costs if something bad happens, like an accident or illness. If you have an insurance plan, it may pay some of the costs. For example, house insurance may pay for damage caused by a fire. Car insurance may pay for repairs to a car or property damaged in a crash. Health insurance may pay for your medical visits or bills.

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

Lease: a written agreement between a landlord and a tenant. A lease is also called a tenancy agreement. The agreement will include how much rent the tenant pays, when rent is due, how long the agreement will last, and if the tenant can have a pet.

Receipt: a piece of paper or email you get after buying something. It shows what you bought, how much it cost, and the date you bought it. It is proof that you paid for something.

References: people who know you and can talk about your work experience, character, and skills. References can be professional or personal. When you look for a place to live, personal references can recommend you to the landlord. When you apply for a job, professional references can recommend you to the employer.

Rental unit: a living space that is rented to a tenant. It may be an apartment, a basement suite, a house, or another kind of accommodation.

Single-family house: a house that was originally built for 1 family. Even if several families live together in the house, it is still described as a "single-family" house.

Subsidize: when the government helps pay for an important service for citizens, such as rent.

Tenancy agreement: see "Lease"

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

Housing

When you move to British Columbia, you'll need to find a place to live. You may want to think about where you want to live, what type of house you want, how you will move your belongings, setting up utilities (telephone, internet, heating, etc.), receiving mail, and more.



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

The Residential Tenancy Branch website has lots of information that can help you resolve problems with your landlord. Before contacting the Residential Tenancy Branch, check the website for information about rental laws and what landlords and tenants in B.C. are responsible for.

Contact the Residential Tenancy Branch Monday to Friday from 9 am to 4 pm. When you call, you can ask for help in more than 200 languages.

Residential Tenancy Branch
Vancouver: 604 660-1020
Victoria: 250 387-1602
Toll-free: 1 800 665-8779
Email: HSRTO@gov.bc.ca
gov.bc.ca/landlordtenant

Learning about types of housing

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





- **Apartments and suites** can be in an apartment or condo in a large building, or in a single-family house.
  - Most apartments and suites have 1 or 2 bedrooms.
  - Most apartments and suites have a kitchen, a bathroom, and a living room.
  - Studios or bachelor suites have 1 room with a kitchen area and a bathroom.
- A **"room for rent"** is usually a bedroom in a shared house or apartment. Sometimes you have a private bathroom. Everyone shares the kitchen.
- **Room and board** means the bedroom, furniture, and meals are included in your rent.

For more information on renting, visit the Tenant Resource & Advisory Centre website: tenants.bc.ca/your-tenancy

BC Housing is a provincial government agency. It works with partners to provide housing assistance to people in B.C.

BC Housing
Vancouver area: 604 433-2218
Toll-free: 1 800 257-7756
bchousing.org/housing-assistance

Housing assistance
BC Housing has programs and services to help people with housing. Use this online tool to see if you are eligible.
programfinder.bchousing.org

Subsidized housing
The B.C. government provides subsidized housing for residents who have low-to-moderate incomes. The subsidy amount is based on the renter's income and the number of people in the home. Learn more about subsidized housing:

bchousing.org/housing-assistance/rental-housing/subsidized-housing

Affordable rental and market rent housing
Affordable rental and market rent housing refers to buildings where rents are the same as or lower than average rents in the private market. It is for people who have low-to-moderate incomes but may not be eligible for subsidized housing. Learn more about affordable rental housing and market rent housing: bchousing.org/housing-assistance/rental-housing

Housing listings
This is a tool to help people search for buildings online. You can search by the size of housing you need, the location, and the type of housing (subsidized, affordable rental, and market housing).

The Housing Listings is not a list of vacant units—it is a list of rental buildings with information on how to apply to rent a unit. Some buildings require you to apply to The Housing Registry, and some require you to contact the housing provider directly. View housing listings online: bchousing.org/housinglistings

Rental assistance

Many people apply for subsidized housing. However, there is a limited number of subsidized housing units available. That means you may need to wait for a unit to become available. It is not possible to know how long you will have to wait. Many things affect who can apply for a unit when it becomes available. These include how many people have applied for that building or area, and the living situation of other applicants.

People who are not in subsidized housing can apply for rental assistance (money to help pay rent) if they meet certain conditions: bchousing.org/housing-assistance/rental-assistance-programs

Finding a place

- Start by calling or visiting your settlement agency.

To find a settlement agency in B.C., visit the links below:
For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, see page 248 or visit welcomebc.ca/temporaryresidents

- Search for rental homes online, on community "Buy & Sell" websites, and in newspapers.
- Look for "Vacancy" or "For Rent" signs posted near houses and apartment buildings.
- Look for "For Rent" notices in your library, community centre, or place of worship (church, mosque, synagogue, etc.).
- You may qualify for subsidized housing. For more information, see "BC Housing" on page 76.
- Check listings for co-op housing. For more information, see "Joining a housing co-op" on page 87.

Here are some tips for reviewing rental ads or information:

- Be careful when looking at ads for places to rent. Some people use fake ads to trick you and take your money.
- Always sign a lease before you give money to a landlord.
- Be careful with rental ads that seem too good or too cheap. It may be a scam to steal your money.
- Always read your rental agreement details carefully and ask someone you trust to review it.

Renting a place

In Canada, it is very common for people to rent a place to live. Renting means that you pay money in return for temporarily living in a place that belongs to someone else.



Every rental home has a person in charge. This person is the landlord, the owner, or the building manager. You need to talk to this person about paying rent, repairs (fixing things that are broken), or any problems you have with the house or apartment.

Discrimination

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

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

The landlord may have to change the rules if a person has a disability. People with disabilities are allowed to have guide or service dogs in their rental unit. Landlords can't reject someone as a tenant because they have a disability and rely on a guide or service dog for assistance. These dogs are not considered pets. Landlords can't require a pet damage deposit for guide or service dogs. The dog must be certified to be a guide or service animal. Learn more about getting a service dog certified:



gov.bc.ca/gov/content/justice/human-rights/guide-and-service-dog

If you believe you are experiencing discrimination from a landlord, call the BC Human Rights Clinic or the Tenant Resource and Advisory Centre.

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

Tenant Resource and Advisory Centre (TRAC)
Vancouver area: 604 255-0546
Toll-free: 1 800 655-1185
Tenants.bc.ca

If you want to make an official complaint about a discrimination issue, contact the BC Human Rights Tribunal.

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

References

References are people who can say you are a good tenant. A landlord may ask you for references before you rent a house, an apartment, or a suite. You can give your reference's phone number or a letter they have written for you. Try to have references ready before you look for a home to rent.

Credit checks

Landlords need to know if you can pay the rent. They may ask for:

- a copy of your credit report from 1 of Canada's 2 main credit bureaus See Equifax and TransUnion on page 36
- your Social Insurance Number to make sure the credit information is correct
- proof of your income (like a pay statement or pay stub)
- permission to contact your references

You are allowed to say no to these requests. But the landlord is also allowed to refuse to rent to you if you do not prove that you can pay your rent.

For more information, contact The Office of the Information and Privacy Commissioner for British Columbia:

The Office of the Information and Privacy Commissioner for British Columbia
Victoria: 1 250 387-5629
Outside Victoria: Call Service BC and ask for the call to be transferred to the Office of the Information and Privacy Commissioner.
Email: info@oipc.bc.ca
oipc.bc.ca

Service BC
Vancouver: 604 660-2421
Toll-free: 1 800 663-7867

Personal information

When landlords in B.C. want personal information from you, they must follow rules in the Personal Information Protection Act.

Landlords can ask you to provide your government identification, such as a driver's licence, to check your full name and date of birth. However, they should not keep or copy your identification.

Landlords may want to check your credit history. See "Credit checks" on page 79.

Landlords may also ask for information about your credit card and bank account. You do not need to give this information. After you have been approved to rent the apartment, you may choose to share your bank account information so your landlord can collect your rent. Do not pay anything or provide financial information without signing a tenancy agreement first. For other ways to pay rent, see "Payment" on page 81.

The guidance document for private sector landlords and tenants can help you understand what personal information landlords are allowed to collect:

oipc.bc.ca/documents/guidance-documents/2202

For more information, contact The Office of the Information and Privacy Commissioner for British Columbia.



Application deposits

Deposits are when you pay part of the cost of something before you get it. The owner will keep it for you until you can pay. They will not give it to someone else.

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

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

Visit the Residential Tenancies website to learn what deposits a landlord can collect:

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

Residential tenancy agreement

If you decide you want to rent a place, you and the landlord will need to sign a residential tenancy agreement. This is also known as a lease. The tenancy agreement tells you the tenancy rules. For example, you must pay the rent on time and keep the place clean, and you must not disturb other tenants or the landlord.

Payment

Landlords will usually want to be paid by cash, cheque, bank deposit, or e-transfer. It is a good idea to bring a cheque with you when you look at places to rent.

Once you sign your tenancy agreement, you may need to pay a security deposit (sometimes called a damage deposit). The landlord uses the security deposit to pay for any damage you may cause. When you pay your security deposit, make sure you get a receipt. A receipt is a piece of paper that proves that you paid for something. You should also get a receipt for rent payments. This is very important if you pay in cash. Do not pay anything without signing a tenancy agreement first.

Lease and agreement signing

When you find a place you would like to rent, ask these questions:

How much is the rent? When do I have to pay it?

You usually pay rent on the first day of each month. The landlord can only increase your rent 1 time per year, and the amount must be within the yearly rent increase limit. They cannot increase rent by a large amount. The landlord must tell you they are raising the rent 3 months ahead. They must tell you in writing.

Are utilities included in the rent, or do I have to pay for them?

Utilities are hydro (electricity), gas or fuel oil, water, and sewer. Ask the landlord if utilities are included in the rent. If they are not included, you may have to register for utilities services before you move in and pay for them every month.

Are parking and storage included in the rent?

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

How much is the security deposit?

In B.C., you need to pay a security deposit (sometimes called a damage deposit) when you move into a rental unit. The deposit cannot be more than half of 1 month's rent. If you have a pet, the landlord can also ask for a pet-damage deposit. The landlord keeps this deposit until you move out. If you damage the rental unit beyond normal usage (also called "wear and tear"), the landlord will use your deposit to fix it. If you do not clean the rental unit, the landlord can use the money to pay for cleaning fees. Learn more about rental deposits and fees:

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

Move-in checklist

☐ **Make sure you have a signed residential tenancy agreement.**

When you agree to rent a house or apartment, you and the landlord are making a contract. This is called a tenancy agreement. It is often called a lease. The agreement must be in writing. The tenancy agreement gives you the rules for renting the home. The law says that landlords and tenants each have certain rights and certain things they must do (responsibilities).

A tenancy agreement must follow the law. Make sure you understand everything in the tenancy agreement before you sign it. If you are not sure, ask someone who can help you. You may need to have the agreement translated into your language. For more information, visit the Tenant Resource and Advisory Centre (TRAC) website: tenants.bc.ca/tenancy-agreements

☐ **Check for damage**

Before you move in, look at the rental unit for damage. Ask the landlord to check with you. Check all the furniture, appliances, walls, floors, cupboards, doors, and windows. Take pictures of any damage you see, like a hole or a stain. Fill out a condition inspection report form with your landlord. This form shows that the damage was there when you moved in. Both you and the landlord should sign the report. When you move out, you can use the form to ask for your damage deposit back.

Learn more about condition inspection reports: tenants.bc.ca/condition-inspection-reports

☐ **Arrange for services and utilities**

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

☐ **Buy tenant insurance**

Both homeowners and tenants can buy insurance. If you are a tenant, you should buy tenant (renter) insurance. This insurance pays for damage to your belongings (the things you own) in the rental unit. For example, if there is a fire, a flood, or a robbery, you would get money to buy new things to replace anything damaged or stolen.

☐ **Telephone and internet**

There are many telephone and internet companies in B.C. Some companies offer both services.

Some contracts have a very cheap starting price, but the price becomes expensive after some time. Do not sign a contract unless you understand what services you are getting, how much they cost, and how long the contract lasts.

You may see advertising that says you can save money or get better service if you change companies. This may be true, but you need to be careful. Some companies make you pay a fee to cancel a contract.

Garbage and recycling

In many cities and towns, trucks will come to your house and take waste away. Waste includes household garbage and organic waste (food scraps and garden waste). It also includes recyclable items, like plastic containers, paper and cardboard, glass bottles, and tin cans.

- In most cities, recyclable items such as printed paper (letters, newspapers, and magazines) and packaging (cardboard boxes, metal containers, plastic containers, and paper cartons) will be collected from your home. Glass jars and bottles may also be collected.
- Some communities also collect organic waste such as food scraps (vegetable peelings, meat trimmings, and bones) and yard trimmings (leaves, cut grass, and branches). These are collected in separate containers from garbage and recycling. It is sent to composting facilities, where it becomes soil.
- Some small communities do not collect waste from homes. You may need to take your waste and recycling to a transfer station or landfill.
- Other recyclable items such as batteries, light bulbs, electronics, appliances, and car tires need to be dropped off at recycling centres or stores that offer recycling. Recycle BC can help you find places to leave these items. Visit the Recycle BC website to find out what you can recycle, and where to take it: **recyclebc.ca/where-can-i-recycle**

There may be rules about how much garbage, organic waste, and recycling you can put outside for collection. There may also be rules about when you put out waste and the kind of container you can use. In many places, you will get carts, bins, bags, or boxes for garbage, organic waste, and recycling. If the city gives you waste containers, you must use them. Check your town or district website for the waste collection schedule and for guidelines on what items belong in garbage, recycling, and organic waste bins.

When you buy beverages (bottled water, fruit juice, milk, soda, beer, or wine), you pay a recycling deposit (a small extra fee). You can return empty beverage containers to a recycling depot, grocery store, or liquor store. They will refund the deposit money (give it back). Learn about the return and refund process: **return-it.ca**

British Columbians try to reduce waste. Contact the Recycling Council of British Columbia (RCBC) to learn how to reduce waste and recycle different materials in your area:

Recycling Council of British Columbia
Vancouver area: 604 732-9253
Toll-free: 1 800 667-4321
Email: **info@rcbc.ca**
rcbc.ca



Repairs

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

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

If your rental unit has problems that your landlord won't fix, contact the Residential Tenancy Branch. See page 74.

Access to personal space

A landlord may want to enter your rental unit, but they must ask you first. You can say no. However, you must let the landlord enter the rental unit if he or she gives you a written note. It must include the date, time, and reason for coming in. You must get this note at least 24 hours before the visit.

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

Disagreements

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

You can ask the Residential Tenancy Branch to solve your disagreement. The Branch may handle your request in 2 ways:

- Facilitation: a person helps you and the landlord to discuss the problem together. Facilitation allows the landlord and tenant to solve their dispute quickly and have some control over the final agreement. A case facilitator will work with both the landlord and the tenant. The facilitator may turn the agreement into a court order that both sides must follow.
- Participatory hearing: you and the landlord attend a formal meeting with an arbitrator (decision maker). If a tenant and a landlord cannot solve their problem through discussion, they can apply for a participatory hearing. An arbitrator will listen to both sides of the disagreement. Then they will make a final and binding (permanent) decision. The arbitrator's decision cannot be changed. The participatory hearing is usually held by phone.

During the hearing, you need to give your testimony (explanation of what happened) and give evidence (proof). It is important to be prepared. The Residential Tenancy Branch website has information about how to prepare for the dispute resolution process.

For more information about solving disagreements, visit the Residential Tenancy Branch website:

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

End of tenancy notice

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



Move-out checklist

☐ **Give notice to your landlord in writing**

☐ **Clean**

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

☐ **Cancel telephone and utilities**

If you have a land line, call the telephone company and tell them you are moving. They can cancel your phone service. They can also transfer (move) the service to your new address. If you do not do this, you may have to pay more phone bills after you move out. If you pay for the internet, cable, electricity, gas, or oil, you should also cancel these. Phone the companies about 1 week before you move and ask them to disconnect your service on the day you move out.

☐ **Change your address**

You will need to change your mailing address so letters and parcels with your old address are delivered to your new home. There is a fee for this service. You can do this on the Canada Post website: canadapost.ca/mailforwarding

☐ **Give your new address out**

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

☐ **Hire a moving company or rent a truck**

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

Eviction

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

The landlord must tell you that you are being evicted in writing. They must give good reasons for eviction. This is called giving notice.

There are different rules for when a landlord must provide you notice. The rules depend on the reason you are being evicted. Learn about eviction laws on the Residential Tenancy Branch website:

gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/ending-a-tenancy/landlord-notice

If your landlord evicts you and you do not agree with the reason, you can ask for help. Call the Residential Tenancy Branch (see page 74) or the Tenant Resource and Advisory Centre:

Tenant Resource & Advisory Centre (TRAC) Tenant Infoline
Vancouver area: 604 255-0546
Toll-free: 1 800 665-1185
tenants.bc.ca

Joining a housing co-op

Being part of a housing co-operative (co-op) is different from renting. In a rented unit, someone else owns the unit, and you pay them money to live in it. A co-op is a group of residents who share ownership of a property. They all help get money to pay for building costs. The co-op is managed by a board of directors. Co-op members choose the people in the board of directors. All members pay monthly housing fees.

The co-op has group rules, but no landlord. Members can stay in the co-op as long as they follow the rules. Living in a co-op can be more secure than renting. A co-op cannot evict residents to renovate (fix) or sell the building.

The Co-operative Housing Federation of BC has a video explaining co-op housing: chf.bc.ca/what-is-a-co-op

Some housing co-ops offer special units with lower rent for low-to-moderate-income people. This is called rent-geared-to-income (RGI). Higher-income people pay the full cost of housing, and lower-income people pay reduced housing fees. You need to apply for RGI co-op units. There may be a waiting list, and you may have to wait for a long time. Find a co-op near you: chf.bc.ca/find-co-op

Joining a co-op

You must apply to join a housing co-op. Visit the Co-operative Housing Federation of BC website and check “Find a Co-op” to see a list of all co-ops. Every co-op has its own application process. You must contact the co-op directly to apply. You can find their contact information on the Co-operative Housing Federation of BC website.

You can also do special searches for co-ops that meet your needs. You can search for co-ops that are accepting applications right now, co-ops for people 55 years old and older, or co-ops that allow pets:

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



Buying a place

Most Canadians call a real estate company for help when they are searching for a home to buy. A real estate agent can help you search for houses and condos. They can help you bargain for a better price and explain the legal papers. A lawyer can also help you with the legal papers. Search online for houses for sale and how much they cost.

Most people borrow money to buy a house. This is called a mortgage. You can apply for a mortgage from a bank, credit union, or trust company. You will pay fees (interest) on the money you owe. Lenders may have different interest rates. Compare the rates at different banks and companies to find the best rate.

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

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

You will also have to pay for all home services. These include water, electricity, telephone, internet, heat, sewer (toilet), and waste pickup. Water and sewer services are provided by the local government. Other services are provided by private companies. You will need to contact them yourself to buy services and pay bills.

For more information on buying a home, visit the B.C. government's website:

gov.bc.ca/gov/content/housing-tenancy/real-estate-bc/buying-selling

Getting housing help and support (A–Z)

BC Housing
Housing listings, rental assistance programs, affordable rental and market rent housing, and subsidized housing.
Vancouver area: 604 433-2218
Toll-free: 1 800 257-7756
bchousing.org

BC Human Rights Clinic
Help for people with provincial human rights complaints.
Vancouver area: 604 622-1100
Toll-free: 1 855 685-6222
Email: infobchrc@clasbc.net
bchrc.net

BC Human Rights Tribunal
Information about human rights complaints in B.C.
Vancouver area: 604 775-2000
Toll-free: 1 888 440-8844
Email: BCHumanRightsTribunal@gov.bc.ca
bchrt.bc.ca

Canada Mortgage and Housing Corporation
Information about buying a home and getting a mortgage.
cmhc-schl.gc.ca

Co-operative Housing Federation of BC
A variety of services, including consultation, group buying, and conflict resolution.
Vancouver area: 604 879-5111
Vancouver Island: 250 384-9444
Toll-free: 1 866 879-5111
chf.bc.ca

Housing and tenancy
Information about renting or buying a place to live, housing and tenancy laws, tenant and landlord rights, and other resources.
gov.bc.ca/gov/content/housing-tenancy

Office of the Information and Privacy Commissioner
Understand what personal information landlords are allowed to collect.
oipc.bc.ca/documents/guidance-documents/2202

Recycle BC
Information on what you can and can't recycle, where to take recyclables, and curbside collection schedules.
recyclebc.ca/where-can-i-recycle

Recycling Council of BC
Information and education about recycling options, including a recycling encyclopedia and a recycling hotline.
Vancouver area: 604 732-9253
Toll-free: 1 800 667-4321
Email: info@rcbc.ca
rcbc.ca

Residential Tenancy Branch
Information to guide tenants and landlords from the start of a tenancy to the end.
Victoria: 250 387-1602 | Vancouver area: 604 660-1020
Toll-free: 1 800 665-8779
Email: HSRTO@gov.bc.ca
gov.bc.ca/landlordtenant

Return-It
Information about recycling, including returning empty drink containers for a refund, as well as recycling electronics and large appliances.
return-it.ca

Tenant Resource & Advisory Centre (TRAC)
Free legal education and advocacy for B.C. tenants.
Vancouver area: 604 255-0546 | Toll-free: 1 800 665-1185
tenants.bc.ca



4.4 Driving

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Section 4.4 Definitions

Expiry date: the last day that something can be used. Driver's licences and car insurance have expiry dates. After this date, your driver's licence and car insurance are not valid. It is illegal to drive with an expired driver's licence or expired car insurance. Renew your licence and insurance before the expiry date to keep using them.

Insurance: paying money to protect yourself from big costs if something bad happens, like an accident or illness. If you have an insurance plan, it may pay some of the costs. For example, house insurance may pay for damage caused by a fire. Car insurance may pay for repairs to a car or property damaged in a crash. Health insurance may pay for your medical treatment and bills.

Insurance claim: a request you make to an insurance company to get money back for something that went wrong, like an accident or damage. For example, if your car gets damaged, you can file an insurance claim asking the insurance company to pay you for the repairs.

Impaired driving: driving a car after drinking alcohol or taking drugs. Impaired driving makes it hard to see, think, and control the car. Impaired driving is dangerous and against the law.

Letterhead: the top part of a letter that shows the name, address, and phone number of a company or organization. It helps people know who sent the letter.

Licence: a card or document that gives you permission to do something, like drive a car or open a business. Your B.C. driver's licence shows you are allowed to drive in B.C.

License: the action of giving someone permission to do something. For example, the government can license you to drive if you pass a driving test.

Lien: a legal debt on something you own, like a car. Having a lien on your car means that when you sell the car, you are supposed to pay the money you owe. Then the lien is removed. Sometimes the original owner doesn't repay their lien. If you buy a vehicle with a lien on it, you are responsible to pay back the money the previous owner owed. Check to see if there is a lien on the car before you buy it.

Renew: to make something new again, or to extend the date on a contract. Documents with expiry dates, like licences and contracts, can be renewed. After they are renewed, you can use them for more time. For example, if your driver's licence expires on December 31, you must renew it before that date. Your licence will be valid until the new expiry date.

Vehicle: a machine that helps people travel between places. This includes cars, trucks, buses, and motorcycles.

Driving

Driving in B.C. may be different from the provinces, territory, or country you come from. In B.C., people drive on the right side of the road. Weather such as rain, snow, and ice can affect driving conditions.

Driver licensing and laws in B.C. may also be different. It is against the law to drive a vehicle without insurance. Learn about driver licensing, car insurance, road safety, and driving laws below.

Buying car insurance

It is against the law to drive a vehicle without insurance. Every vehicle registered in B.C. must have ICBC Basic Autoplan insurance. If you cause an accident, insurance will pay for the damage to the other driver's car. It also covers medical costs for anyone hurt in the accident.

You must buy insurance before you drive the vehicle.

The Insurance Corporation of British Columbia (ICBC) is owned by the B.C. government.

Services include:

- providing basic vehicle insurance
- handling insurance claims if you have an accident
- testing new drivers who want a B.C. licence
- helping drivers who have moved from other countries to get a B.C. licence
- confirming a person's identity when they get a BC Services Card or driver's licence

ICBC
Toll-free: 1 800 663-3051
icbc.com
Information is available in more than 170 languages. Learn more about getting started with ICBC:
icbc.com/getting-started-with-icbc

Basic insurance

You can buy basic insurance at any ICBC Autoplan broker's office. Autoplan brokers are independent businesses that sell ICBC insurance. Find an Autoplan broker near you: **icbc.com/locators**

Many things affect the cost of your car insurance. These include who drives your car, where you live, if you use your car for work, and your driving history.

It is important to list the name of every person who will drive your car. Autoplan insurance only covers costs for the people who are named on the insurance policy. If a driver who is not named on your insurance policy causes an accident while driving your car, you might have to pay more money. Talk to your Autoplan broker about who you should list on your insurance policy.

If you prove you have driving experience in another province or country, your insurance may be cheaper and cover more things. ICBC will recognize up to 15 years of your driving history in another country. You must make an appointment and bring your driving documents to an ICBC driver licensing office.

Learn more about getting a driver's licence after moving to B.C.:

icbc.com/getting-started-with-icbc#moving-to-bc

You can book an appointment online:

icbc.com/driver-licensing/visit-dl-office/Book-a-road-test

Extra insurance

If you have an accident, basic insurance may not be enough to cover all the costs. You can buy extra insurance to protect yourself, such as collision insurance to pay for damage from a crash. Ask your ICBC Autoplan broker about extra insurance.

Insurance for vehicles from outside B.C.

If you import (bring in) a vehicle from another country or province, you must pay to have it inspected (checked for safety) before you can register it and get insurance. Ask an Autoplan broker what you need to do to import a vehicle into B.C. You can also visit the ICBC website:

icbc.com/vehicle-registration/buy-vehicle/Importing-a-vehicle-into-B-C

Getting a B.C. driver's licence

There are different ways to get a B.C. driver's licence. If you don't have a licence from your country, you will need to apply for a new licence in B.C.

Using a driver's licence from outside B.C.

If you have a licence from your previous country, it is valid for up to 90 days after you move to B.C. You should apply for your B.C. driver's licence as soon as you arrive. You may have to wait for your new licence to arrive in the mail.

If your driver's licence is not in English, you will need to provide a translation by an approved translator. Learn about language services at ICBC:

icbc.com/about-icbc/contact-us/language-services

Students do not need to get a B.C. driver's licence if they meet both of the following requirements:

- they have a valid driver's licence from another country
- they are registered as a full-time student in a school listed on the website below:

tools.canlearn.ca/cslgs-scpse/cln-cln/reea-mdl/reea-mdl-1-eng.do?nom-name=BC

Temporary foreign workers in the Seasonal Agricultural Workers Program can use a valid driver's licence from another country for up to 12 months. After 12 months, you will need a B.C. driver's licence.

If you are visiting B.C. instead of becoming a resident, you can use your driver's licence for up to 6 months. After 6 months, you need a valid B.C. driver's licence to drive here.

When you drive, always carry your driver's licence with you. A police officer may ask to see it. You must show your licence if a police officer asks.

Learn the driving rules and road signs in British Columbia. Some may be different from where you learned to drive. Learn to Drive Smart has information about rules, signs, signals, and road markings in B.C.:

icbc.com/driver-licensing/driving-guides/Learn-to-Drive-Smart

You can take a practice knowledge test online to see how well you understand driving laws in B.C. The practice test is available in several languages: practicetest.icbc.com

Learn about the practice test before you take it:

icbc.com/about-icbc/newsroom/knowledge-test-study-for-this-test-as-if-your-life-depended-on-it

You can also do the practice test on your smartphone. Download the ICBC Practice Knowledge Test app from the iOS or Android app stores.



Applying for a new B.C. driver's licence

Depending on where your driver's licence is from, you may need to pass knowledge, eyesight, and road tests before you can get a B.C. driver's licence. If you have a licence from a country with a special agreement with B.C., you may be able to get a B.C. licence without taking knowledge and road tests. See the list of countries here:

icbc.com/driver-licensing/moving-bc/moving-from-another-country

If your licence is not from one of these countries, you will need to take a knowledge and road test. Book an appointment for your knowledge test online:

icbc.com/driver-licensing/visit-dl-office/Book-a-knowledge-test-and-other-services

You will need to bring identification, your current driver's licence, the fee, and proof of your driving experience. For more information, visit these links:

- Required ID: icbc.com/driver-licensing/visit-dl-office/Accepted-ID
- The fee: icbc.com/driver-licensing/visit-dl-office/Fees
- Proof of your driving experience: icbc.com/driver-licensing/moving-bc/Proving-your-driving-experience

When you get a B.C. driver's licence, you will need to give up your old licence. Learn more about getting a driver's licence after moving to B.C.:

icbc.com/getting-started-with-icbc#moving-to-bc

People applying for a B.C. driver's licence must be 16 years of age or older. If you are between 16 and 19 years old, you will need consent (permission) from your parent or legal guardian. They can come to the driver licensing office with you, or you can bring a signed consent form (letter).

Learn more about parental consent for driver's licence applications:

icbc.com/assets/en/6lGGlxxTosHuYXx5NtA04M/parental-consent.pdf

You can apply for a driver's licence by booking an appointment at an ICBC driver licensing office. Find an office and book an appointment online:

icbc.com/driver-licensing/visit-dl-office/Book-a-knowledge-test-and-other-services

This appointment is for your knowledge test. You can prepare by studying driving laws in B.C. ICBC's guidebook, Learn to Drive Safe, is available in several languages.

Visit ICBC's website to download the guidebook:

icbc.com/driver-licensing/driving-guides/Learn-to-Drive-Smart

Take a practice test to see how well you understand the laws for driving in B.C.:

icbc.com/driver-licensing/new-drivers/practice-knowledge-test

You must show 2 pieces of ID each time you go to an appointment. See what kind of ID you can use:

icbc.com/driver-licensing/visit-dl-office/Accepted-ID

You need different types of licences to drive different types of vehicles in B.C. Cars, motorcycles, buses, large trucks, and taxis each have a different driver's licence.

B.C.'s Graduated Licensing Program

B.C. has a Graduated Licensing Program. There are 3 licence levels: Learner (L), Novice (N), and full licence (Class 5). Learner and Novice licences have some restrictions. You must pass these levels to get full driving rights. The program aims to make sure all drivers on the road can drive safely, even if they are new drivers.

If this is your first driver's licence, you must learn basic driving knowledge and traffic rules first. After passing the knowledge test, you can graduate to the Learner level. Learn more about the Graduated Licensing Program on ICBC's website:

icbc.com/driver-licensing/new-drivers/Graduated-licensing

Learner stage

The first step in getting a B.C. driver's licence is getting a learner's licence. You must take a knowledge test to show that you know B.C.'s driving rules. You must also have your eyesight tested.

You can take a knowledge test in English, Arabic, Croatian, Farsi, French, Punjabi, Russian, simplified and traditional Chinese, Spanish, and Vietnamese. If you need a translator, check with the ICBC driver licensing office.

The Learner's licence is valid for 2 years. You must practise driving with your learner's licence for at least 12 months before you can take your road test. There are some things you are not allowed to do with a Learner's licence, like drive between midnight and 5 am.

You can find a list of all the rules for the Learner's licence online: **icbc.com/driver-licensing/new-drivers/Get-your-L**

Novice stage

After you have been driving for 1 year with your Learner's licence, you can take a road test to get your Novice licence. You need to make an appointment to take the road test. You can book your appointment online. Learn more about the Novice stage: **icbc.com/driver-licensing/new-drivers/Get-your-N**

You can book your road test appointment online on ICBC's website:

icbc.com/driver-licensing/visit-dl-office/Book-a-road-test

After 24 months with a Novice licence, you can take a second road test and get a full Class 5 licence. There are fees for the knowledge and road tests. After you pass the road test, you will pay another fee for your driver's licence. Learn about driver's licence fees:

icbc.com/driver-licensing/visit-dl-office/Fees

Full licence stage

The full licence stage is called a Class 5 driver's licence. You can take the road test after you have been a Novice driver for 24 months in a row and have never had your licence taken away.

You might qualify to take your Class 5 road test in 18 months if you:

- took an ICBC-approved driver training course in the L stage
- have not caused any crashes
- did not get any traffic violation tickets or lose your licence while in the Novice stage

You might also qualify if you moved to B.C. with a licence from a country with a licence exchange agreement with B.C. See the list of countries here:

icbc.com/driver-licensing/moving-bc/moving-from-another-country

For more information about a Class 5 driver's licence, visit ICBC's website:

icbc.com/driver-licensing/new-drivers/Get-your-full-licence



Understanding B.C.'s traffic laws

Safe driving

Road conditions

British Columbia has good highways. However, mountains and weather can make driving difficult in any season. Driving a short distance can take longer than you might think. Many places will have snow when the weather is cold. It can be dangerous to drive on roads when there is snow and ice. You may need to buy special tires and carry chains to wrap around the tires to be sure you can drive on top of any snow or ice. Before a long drive, check weather conditions and prepare your car.

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

ICBC has information about staying safe while you are driving, including road conditions, winter driving, preparing for emergencies, and what to do if there is a wildfire or a flood. Visit ICBC:

icbc.com/road-safety/safety-and-road-conditions

Seatbelts

Seatbelts can protect you from being hurt or killed if you are in an accident. The law in B.C. says all drivers and passengers (other people in your car) must wear seatbelts. If you or your passengers are not wearing seatbelts, the police can give you a ticket. You will have to pay a fine.







Image credit: Healthwise

Child car seats

In British Columbia, there are special rules to keep children safe in cars. Children need to use a special car seat until they are at least 9 years old or weigh 40kg (about 88 lb.). Adult seats are too large to protect small children. If you are in an accident, a child car seat can save your child's life. It is illegal to drive with a small child in an adult seat or in your lap.

There are 3 types of child car seats. There are rules for what kind of car seat your child should use. These rules are based on the child's age and size.

Infant (baby) car seats:

- Infant car seats must be used for babies under 12 months old and weighing less than 9 kg (20 lb.)
- The seat must be rear-facing (face the back of the car)

Child car seats:

- Child car seats must be used for small children over 12 months old and weighing between 9 and 18kg (20 and 40 lb.)
- They must be properly installed (attached) to the car according to instructions
- They can be rear-facing or front-facing
- Front-facing child car seats must have a strap that ties the seat to the frame of the car

Booster seats:

- Booster seats are for children who are too big for a child car seat, but who still need extra height to use the seatbelt safely
- Booster seats must be used for all children over 18 kg (40 lb.) until they are 9 years old or are 145 cm (4'9") tall

The child car seat must meet certain requirements:

- It must have the National Safety Mark on it to prove that it meets Canada's safety standards.



- It must be new, or almost new. Child car seats have an expiry date (a date when you can't use it anymore). The date is usually on the side or back of the seat. If you buy a used child car seat, check the expiry date first. When you are using a child car seat, remember to replace it before the expiry date passes. Do not use a child car seat that is too old. It might not be safe for your child.
- It must be from Canada. If you buy a child car seat outside of Canada, it may not meet Canada's safety regulations.

There are also rules about how to use child car seats:

- The car seat must always be in the back seat. It must never be in the front seat. This is because the front seat has an airbag. If the airbag hits the car seat, it can seriously hurt a child.
- You must make sure the car seat is installed correctly. The straps should be tight. The seat should not move when you push or pull on it.

There are other safety rules for children who are too big for car seats:

- Children between 9 and 13 should sit in the back seat, not the front.
- All children 9 years or older must use regular seatbelts.

The BC Automotive Association (BCAA) has child safety information. You can find the right car seat for your child's age and size, watch videos on how to install your car seat safely, and learn the correct way to buckle your child into the seat.

BCAA may have car seat clinics in your community. Trained volunteers will check your car seat and the owner's manual of your vehicle.

BC Automotive Association (BCAA)
Toll-free: 1 877 247-5551

bcaa.com/community/community-programs/child-passenger-safety

ICBC has information about child car seats:

icbc.com/brochures/child-car-seats

Transport Canada also has information about child car seats:

tc.canada.ca/en/road-transportation/child-car-seat-safety

Dangerous driving

Impaired driving

It is illegal to drive if you are impaired (affected by alcohol, cannabis, and other drugs). The police can block roads and stop traffic to see if drivers have been drinking or using drugs. If they think you have been drinking, they will ask you to do a breath test. You will breathe into a machine that measures alcohol in your blood. You may also be asked to provide a sample of blood for testing.

Learn more about impaired driving in B.C.:

gov.bc.ca/gov/content/transportation/driving-and-cycling/roadsafetybc/high-risk/drugs-alcohol

If you are caught driving after drinking or using drugs, you will have to pay a fine. You may lose your car and your driver's licence. You may even go to jail.

Find information about fines and losing your licence:

gov.bc.ca//gov/content/transportation/driving-and-cycling/roadsafetybc/prohibitions/alcohol

For information driving while using alcohol and drugs, visit these ICBC sites:

icbc.com/road-safety/crashes-happen/alcohol-impaired-driving

icbc.com/road-safety/crashes-happen/drug-impaired-driving

Distracted driving

It is against the law to use an electronic device, such as a mobile phone, while driving in B.C. This is called distracted driving. Distracted driving is a main cause of car crashes in B.C. If you get caught using a mobile phone or other electronic device while driving, you may get a ticket and have to pay a fine.

Learn more about distracted driving:

icbc.com/road-safety/crashes-happen/distracted-driving

Speeding

Speeding is driving faster than you are allowed to. In most cities and towns, the speed limit on main roads is 50 km/h (kilometres per hour). This can be lower in some streets, neighbourhoods, or towns or cities. The speed limit is usually 30 km/h near parks and schools. Outside towns and cities, and on highways, the speed limit is usually higher.

Always look for and obey speed limit signs or street markings. If you are caught speeding, you may get a ticket and have to pay a fine. These fines can be very high. If you do not pay the fine, you may not be able to renew your driver's licence.

Learn more about speeding:

icbc.com/road-safety/crashes-happen/speed



Special lanes

In some cities, there are special lanes on the roads for bicycles. There may also be special lanes for buses and vehicles with 2 or more people. These are called high-occupancy vehicle (HOV) lanes. Electric vehicles and motorcycles may be allowed to use some HOV lanes. Some highways also have HOV lanes.

Pay attention to special lanes. You can get a ticket if you drive in the wrong lane.

Traffic tickets

If you get caught speeding, driving through a red light, or using a mobile phone or other electronic device while driving, you may get a ticket and have to pay a fine. Your driver's licence and your car may also be taken away for some time.

If the police stop you while you are driving, stay in your car. The police officer will come to your car to talk to you. Do not get out of the car unless they ask you to.

If you get a ticket, don't pay the police officer. You can pay the ticket:

- by making an appointment at any ICBC driver licensing office
- at most Autoplan brokers
- at any ICBC claim centre
- at a provincial court registry

Learn more about paying tickets:

icbc.com/driver-licensing/tickets/Paying-and-disputing-tickets

You can also pay through the B.C. government's PayBC website: pay.gov.bc.ca

If you think you should not have been given a ticket, you can ask to cancel it. You will go to court and explain why you think the ticket is wrong. If the judge agrees with you, you will not have to pay the ticket.

If you get a ticket for a driving offense (breaking the law), you may have to pay more for vehicle insurance. You may also lose your driver's licence. If you do not pay your tickets, you may not be allowed to renew your driver's licence or insurance.



Learning how to drive

Driving schools

If you have never had a driver's licence, you may want to take lessons. ICBC has a list of training schools. You may be able to find a driving instructor (teacher) who speaks your language.

Learn more about choosing a driving school:

icbc.com/driver-licensing/driver-training/Choosing-your-driving-school

Driving resources

There are online resources you can use to prepare for driving in B.C.:

- Find current road conditions and driving tips for B.C.: drivebc.ca
- Learn more about driving safely in winter:

roadsafetyatwork.ca/campaign/shift-into-winter

- Check DriveBC to find out the road conditions on your planned route. For example, it can tell you where the road is in bad condition, or where traffic is slow because of an accident: drivebc.ca/directions.html
- Hello BC has maps for cities and regions across British Columbia:

hellobc.com/british-columbia/transportation-maps/maps.aspx

Dealing with a car accident

If you have an accident, take the following steps:

1. Dial 9-1-1 if anyone is hurt.
2. Move your vehicles off the road, if it is safe to do so.
3. Do not talk about who or what caused the accident.
4. Write down this information:

- ☐ name, address, and phone number of each driver
- ☐ driver's licence number of each driver
- ☐ licence plate number on each driver's vehicle
- ☐ insurance information for vehicles not insured by ICBC
- ☐ date, time, and location of the accident
- ☐ weather conditions
- ☐ the direction you and any other drivers were travelling
- ☐ where you and any other vehicles were when the accident happened

5. If possible, take photos of the vehicle damage and the accident site.
6. Give your information to the other driver.
7. Get the name, address, and phone number of anyone who saw the accident (a witness).
8. If you have a dash camera in your vehicle, you can save the video from before, during, and after the accident.

Reporting to ICBC

If you have an accident, report it to ICBC. This is called making an insurance claim.

If your claim is accepted, ICBC will pay to repair the damage. It will cover your medical treatment if you are injured. ICBC will tell you how to get a damage estimate (how much it will cost to fix your car) and where to get your car fixed.

You can call ICBC 24 hours a day, 7 days a week. You can also report some types of claims online. ICBC offers free interpretation for 170 languages over the phone. They also have phone lines for service in Chinese and Punjabi. Contact ICBC:

ICBC Dial-a-Claim
Vancouver area: 604 520-8222
Toll-free (B.C., Canada, and the United States): 1 800 910-4222

icbc.com/claims/report-view/Report-a-claim-online

Buying a vehicle

Buying a vehicle from a licensed dealer

A company selling vehicles is called a dealer or dealership. Dealerships sell new and used vehicles. In B.C., dealers selling vehicles to the public must be licensed by the Vehicle Sales Authority (VSA). Licensed dealers must have a VSA licence on their door. They must have a certificate in their office that is easy to see. Licensed salespeople have a VSA licence card. You can find out if a dealer or salesperson is licensed by checking online: mvsabc.com/vsa-search/

Search online to find a licensed dealer in your community. Most dealers have a website with prices and information about their vehicles. Dealers might also advertise in newspapers and on other websites. The law says dealers must show the full price in the advertisement. There may be extra costs, like a fee for the cost of preparing the documents. Car dealers must show all the extra fees in their advertisements—they should not hide the fees. Be sure you ask about extra fees before you agree to a final price.

The Vehicle Sales Authority can help you learn about buying vehicles. Information is available in English, Chinese (simplified & traditional), French, and Punjabi. Visit the website: vsabc.ca

A licensed dealer must tell you the history of the vehicle. They must make sure the vehicle meets the requirements of the Motor Vehicle Act. If you bought or leased a vehicle from a licensed dealer in B.C. and you have questions or problems, visit My Self-Help. It can help you understand your legal rights and car dealers' responsibilities. Get answers to many vehicle-related questions on the website: myselfhelp.vsabc.ca



Buying a used vehicle from another person

You do not need to go to a dealership to buy a car. You can also buy a car directly from the owner. Vehicles for sale by owner are usually advertised online.

Be careful—some people who say they are selling their own vehicle are "curbers". Curbers are people who do not have a licence to sell cars. They often pretend to be private sellers. Curbers may have lower prices, but they often hide problems with the cars they sell. Buying from a curber can be risky because the car may not be safe, or it may belong to someone else. Curbers do not have the same legal requirements as licensed dealers. If you have a problem with a car from a curber, you won't be able to get help from the Vehicle Sales Authority.

Know what to do before buying a used vehicle:

vsabc.ca/consumers/get-information-about-vehicle-purchasing/buying-guide/

icbc.com/vehicle-registration/buy-vehicle/buy-a-used-vehicle

- Research cars and learn what kind of car is the best for you. Think about vehicle safety, gas mileage, the costs to take care of the vehicle, and extra features such as air conditioning or a back-up camera.
- Know how much money you can afford to spend. If you change your mind, you may not be able to return the car or get a refund.
- Compare cars and prices by looking on the internet or visiting several dealers. You can negotiate with (ask) the salesperson for a lower price.
- When you find a used car you like, check its history to find out if it has been in an accident or has other problems. There is a fee to check the car's history. If you are buying from a licensed dealer, ask them to show you the car's history report. Get a report on the vehicle's history:

icbc.com/vehicle-registration/buy-vehicle/buy-a-used-vehicle/Vehicle-history-reports

- Before you buy a used car, you should pay a qualified mechanic to inspect (check) the car and make sure it is safe.
- Always take the vehicle for a test drive before you buy it. Check the tires and try every feature (for example, the lights and windshield wipers). If you are not comfortable buying a car alone, bring a friend with you who has experience buying cars.
- Do not pay a deposit (part of the payment in advance) unless you are sure you will buy the vehicle. If you do pay a deposit, ask what it is for and if you can get your money back. Make sure important information is written down on paper. For example, you should get a printed receipt that says you paid the deposit. You should also get a list of the terms and conditions for the sale.

- People often get a loan (borrow money) to buy a car. Sometimes a person may sell their car before they've finished paying their loan. If you buy the car, you might have to pay the seller's loan. This is called a "lien". Some companies can check to see if there is a lien on a car before you buy it. You will need to pay a fee and tell them the year, make (model name), and vehicle identification number (VIN). Licensed dealers are not allowed sell vehicles with liens.

For more information about liens, visit the BC Registry Services website:

bcregistryservices.gov.bc.ca/bcreg/pprpg/ppsearch.page

You can search a lien through Service BC. Find a Service BC outlet near you:

gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/citizens-services/servicebc

Having a vehicle warranty

Having a warranty means the dealer will replace or repair certain parts for free or at a lower price. A new car has a warranty from the company that made it. A used car may have a warranty from the dealership that sold it. There are many types of warranties, and they cover different things. Warranties also have an expiry date. After the warranty expires, it won't cover any costs. Before you buy a car, find out if there is a warranty, what it covers, and when it expires.

Getting a car loan

You may need to borrow money to buy a vehicle. You can ask a bank or credit union for a car loan. A dealership may also lend you money. This is called "in-house financing". Compare interest rates at several places. Before you take a loan, be sure to read and understand all terms and conditions. If you need help, contact your settlement agency.

Before you sign the loan contract or leave the dealership with your new car, be sure that any promises made by the salesperson and dealer are written in the purchase agreement. Get copies of everything you sign. Keep these documents in a safe place. Do not leave the dealership with a vehicle if the loan or the purchase agreement are not final. Do not read or sign legal documents when you are in a hurry. Take your time and read everything very carefully. If you don't understand something, ask questions. If you miss something, it could cost you a lot of time and money in the future.



Renting a vehicle

It can be expensive to own a car. You must pay for the car, the insurance, the gas or electricity, and maintenance (taking care of the car). If you don't need to drive very often, it may be cheaper to rent a vehicle.

You can rent cars, trucks, and vans from a rental company. Vehicle rental companies are private businesses. Most vehicle rentals charge a daily fee. You must also pay for your own gas and insurance. You cannot rent a vehicle without insurance.

Joining a carshare program

Carsharing is a way to use vehicles without buying your own. It can be cheaper than renting a car. Some communities in B.C. have carshare companies and co-ops. You join as a member and pay to borrow a car when you need one. You can reserve a vehicle over the phone, online, or through an app. Carshare fees vary. You can pay by the minute, by the hour, or by the day. Sometimes you must return the car to the same place you got it. Sometimes you can leave it somewhere else.

Search online for carshare programs in your community.

In the Vancouver area, you can find information about carshares on TransLink's website:

translink.ca/rider-guide/driving/carpooling-and-carsharing

Getting driving help and support (A–Z)

BC Automotive Association (BCAA)
Child Passenger Safety Program
Toll-free: 1 877 247-5551
bcaa.com

BC Registry Services
Information on personal property and vehicle liens, as well as lien search services.
bcregistryservices.gov.bc.ca/bcreg/pprpg/ppsearch.page

Carpooling and Carsharing
Information on carpooling and carsharing.
Translink.ca/rider-guide/driving/carpooling-and-carsharing

Child car seat safety
Information on choosing and installing a child car seat or booster seat.
tc.canada.ca/en/road-transportation/child-car-seat-safety

DriveBC
Up-to-date road conditions and driving tips, including driving times, weather warnings, snow tire requirements, and road conditions.
drivebc.ca

Insurance Corporation of British Columbia (ICBC)
B.C. driver's licence, insurance, and BC Services Card.
Insurance
Toll-free: 1 800 663-3051
Driver's licences and IDs
Toll-free: 1 800 950 1498
icbc.com

Road Safety at Work
Up-to-date road conditions, winter driving tips, and winter tire guidelines to help you drive safely in winter.
roadsafetyatwork.ca/campaign/shift-into-winter

RoadSafetyBC
Information about road safety in B.C.
gov.bc.ca//gov/content/transportation/driving-and-cycling/roadsafetybc

Safety and road conditions
Information about safe driving and road conditions.
icbc.com/road-safety/safety-and-road-conditions

Vehicle Sales Authority (VSA)
Information about buying vehicles.
vsabc.ca/consumers/get-information-about-vehicle-purchasing



4.5 Transportation

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Section 4.5 Definitions

Disability: a condition that makes it difficult to do certain activities. Disabilities can be physical or mental. For example, a disability can affect a person's ability to see, hear, speak, think, or move.

Helmet: a hard hat people wear to protect their heads in case they fall or get hit on the head. People riding motorcycles, scooters, and bicycles must wear helmets. People who work on construction and building sites also must wear helmets. Helmets for construction workers are called "hard hats".

Mobility aids: things that can help a person move around. These include wheelchairs, walkers, and walking canes.

Vehicle: a machine that helps people travel between places. This includes cars, trucks, buses, and motorcycles.

Transportation

British Columbia's transportation system has roads and highways, ferries (boats), trains, airports, and bike routes. Public transit is an important part of B.C.'s transportation system.

Using public transportation in the Vancouver area



TransLink

TransLink operates buses, the SkyTrain, the SeaBus, the West Coast Express, and HandyDART in the Vancouver area.

There are 3 **SkyTrain** lines:

- The Expo Line connects downtown Vancouver with Burnaby, New Westminster, and Surrey.
- The Millennium Line connects Vancouver with Burnaby and Coquitlam.
- The Canada Line connects downtown Vancouver to Richmond and the Vancouver International Airport.

Hundreds of **bus routes** connect the region. The **SeaBus** is a ferry (boat) that takes passengers across Vancouver Harbour. It connects downtown Vancouver and the North Shore.

TransLink
Vancouver area: 604 953-3333 (open every day from 6:30 am to 10 pm)
translink.ca

Plan your trip by using TransLink's online trip planning tool:
translink.ca/trip-planner

West Coast Express

The West Coast Express is a commuter train between downtown Vancouver and Mission City.

It runs Monday to Friday during morning and evening rush hours. It is operated by TransLink.

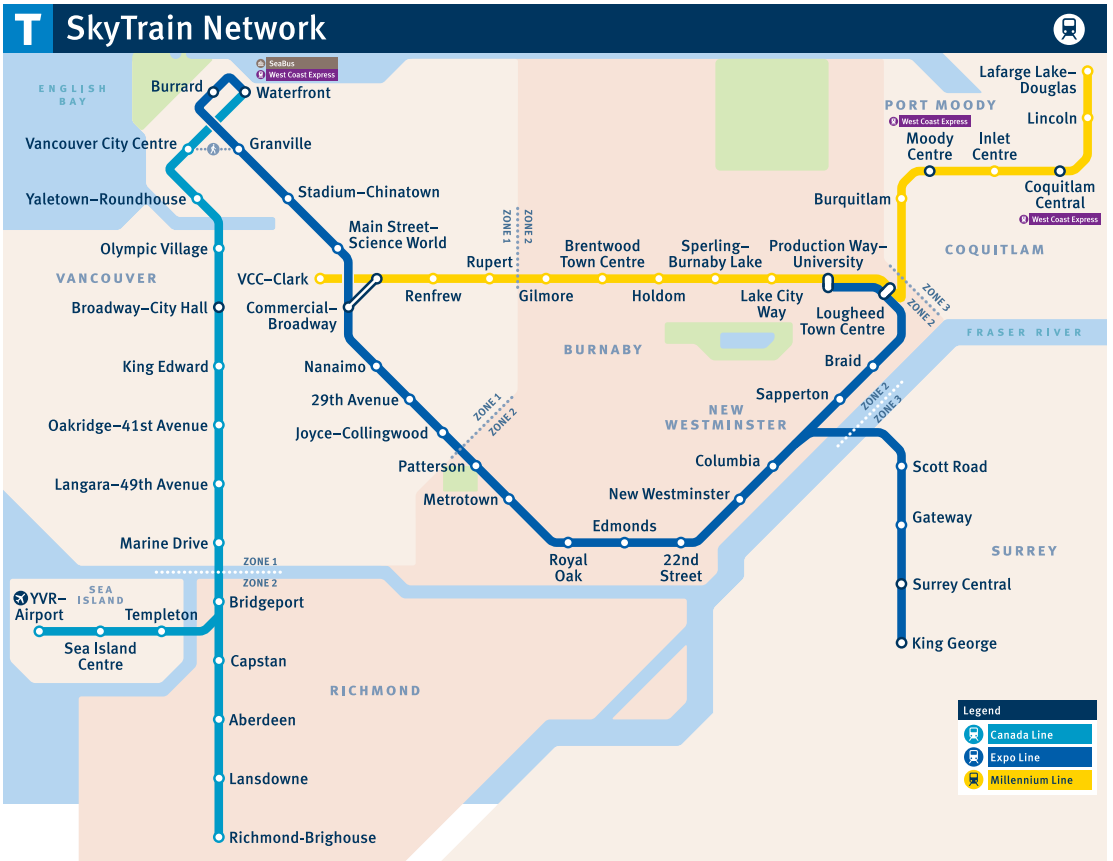
Translink.ca/schedules-and-maps/west-coast-express

How to pay for TransLink's services

You can pay for a TransLink ride with a credit card, debit card, Compass Ticket, or Compass Card. Compass Tickets and Compass Cards are payment cards for TransLink buses and SkyTrains. Find out where to buy Compass Cards and tickets:
translink.ca/transit-fares/where-to-buy

See a map of places to buy Compass Cards:
compasscard.ca/FindRetailer

Call TransLink to buy a Compass Card, or to add value to your card:
Vancouver area: 604 398-2042



A single fare to travel on different TransLink services is valid for 90 minutes. You can transfer between buses, SkyTrains, or the SeaBus without paying again. The cost of your ticket depends on how many Fare Zones you travel through. Longer trips (more than 1 zone) cost more during busy hours (Monday to Friday before 6:30 pm).

Some travellers are eligible for Concession fares, which cost less:

- seniors 65 and older (valid photo ID required)
- youth 13 to 18 years (valid photo ID required)
- HandyCard holders

Children under age 12 travel free on all buses. Up to 4 children under 12 years old can ride free when they are with a passenger who has proof that they paid the fare. Learn more about TransLink fares: Translink.ca/fares

Customers who have problems seeing, hearing, standing, or walking can use TransLink. There are many services and features to help customers find their bus stop and get on and off the bus. For more information, see “Using transportation as a person with a disability” on page 119.

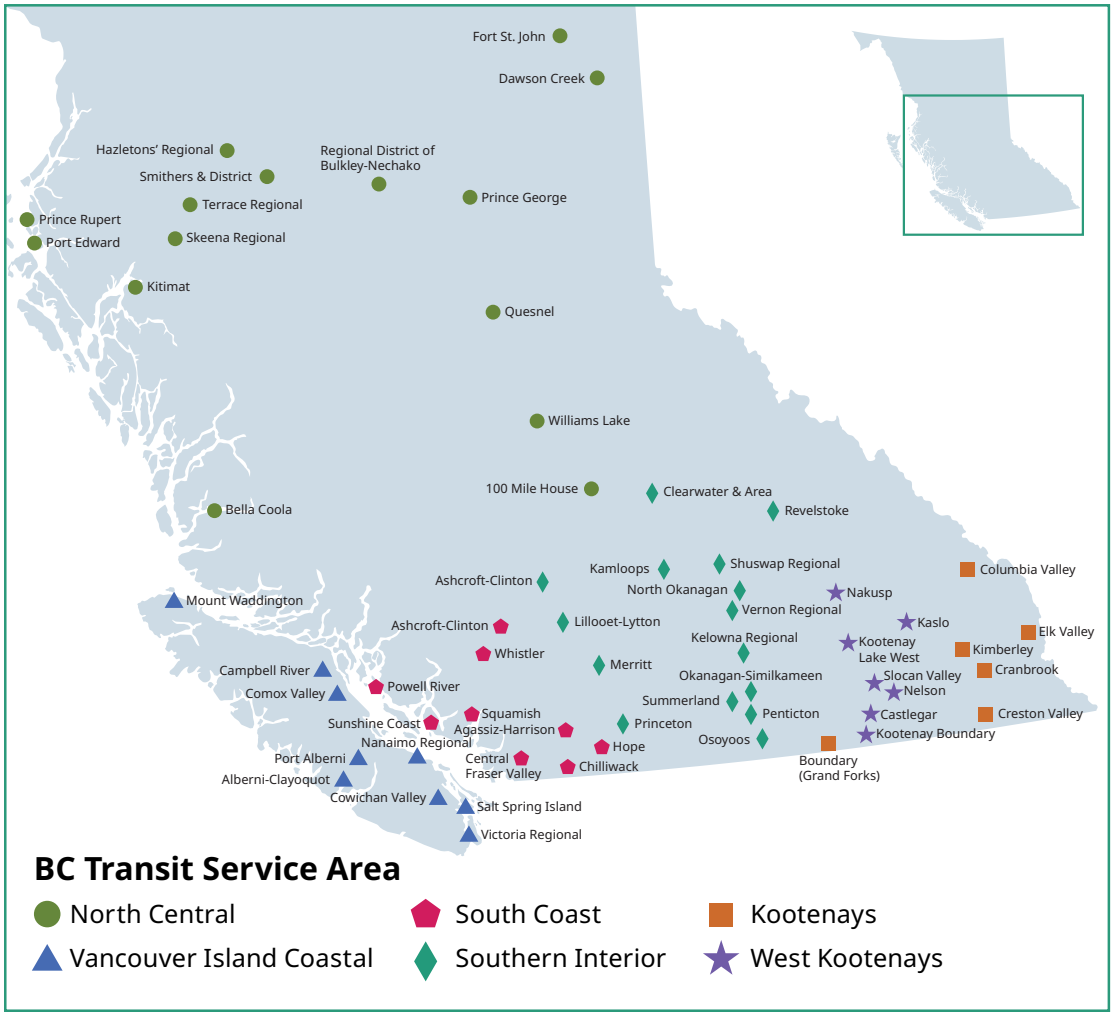
Using public transportation outside the Vancouver area



BC Transit

BC Transit provides bus service to more than 130 communities in B.C. outside the Vancouver area. Download a local bus map and schedule from the BC Transit website. You can also get print copies of the Rider's Guide at your local government office or transit centre. To find your local transit centre, visit the BC Transit website.

BC Transit
250-382-6161
bctransit.com



How to pay for BC Transit's services

It costs $2.50 for 1 ride on BC Transit, and $5 for a day pass. You can use the day pass to take as many bus rides as you like until it expires at 4 am the next day. Children under 12 travel for free.

BC Transit is starting to use Umo to collect fares in some communities. You can use the Umo plastic card or the mobile app to pay for your ride.

Learn more about Umo at BC Transit: **bctransit.com/umo**

Find out if your community uses Umo: **bctransit.com/choose-transit-system**

You can load your Umo card or mobile app with money to pay your transit fare. Tap the card or your phone on the card reader. The reader is at the front of the bus, beside the driver.

Get more information about using Umo, and find out where to buy and load money onto your Umo card: **bctransit.com/umo/card**

In communities that do not use Umo yet, you can pay your bus fare in cash or buy a bus ticket or pass. If you take the bus often, it is cheaper to buy a bus pass or tickets. You can buy these at grocery stores, drugstores, and convenience stores. You can find information about where to buy tickets and passes in your local Rider's Guide or on BC Transit's website: **bctransit.com**

There is a lower price for full-time students (up to Grade 12) and seniors (65 years or older) in most communities. To pay a lower price, you may need to show ID, such as a student card or driver's licence.

Some communities offer free transit for youth 18 and under, while all riders 12 and under get on the bus for free.

If you use bus tickets, 1 ticket gives you 1 bus ride. If you need to take more than 1 bus ride in the same day, you can buy a DayPASS. This lets you take as many buses as you want in 1 day. You can only use the DayPASS until the end of the day you purchased it—it is not a 24 hour pass.

In communities without a DayPASS, you can ask for a transfer if you need to change buses. A transfer is a ticket that lets you take another bus within 1 hour without paying again. After you pay your fare, tell the bus driver you need to transfer. The bus driver will give you a transfer ticket to show you already paid. Some communities don't use transfers. Check on the BC Transit website or ask the bus driver.

If you pay cash, you need to pay the exact fare. The bus does not give change.

If you get a monthly pass, you can ride as many times as you want for 1 month.

For more information about using bus tickets and passes, visit the BC Transit website and choose your community name: **bctransit.com**



Using public transportation as a person with disability

People who have trouble walking often use mobility aids, such as wheelchairs or scooters. You can bring mobility aids on all public transit buses. There is extra room at the front of the bus, near the door.

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

In the Vancouver area, most TransLink buses have signs showing the next stop. Most also say the name of the stop out loud. All bus stops have braille signs. All SkyTrain cars announce the next stop.

Outside of the Vancouver area, BC Transit buses announce the next stop. In some communities, the buses have a recorded announcement for each stop. In some communities, the driver says the name of each stop.

There are special buses for people who can't use the regular transit system. These buses pick you up at your home and take you to the address you are going to. The bus operators will help you get on and off the bus. You share the trip with other riders. To use this service, you must register first. You must call before to reserve your trip. You should try to reserve your ride a week before.

In the Vancouver area

HandyDART is TransLink's service for people who cannot use the regular transit system without help. You must apply to use the HandyDART service. You should reserve your ride 1 week early:

HandyDART
Vancouver area: 604 953-3680
translink.ca/rider-guide/transit-accessibility/handydart

HandyCard is TransLink's photo ID card for people with helpers. HandyCard customers can bring a helper on any public transportation. This includes bus, SkyTrain, and SeaBus. The helper does not have to pay. When getting on the SkyTrain, HandyCard pass holders and their helpers can go through the gates together.

Outside the Vancouver area

handyDART is BC Transit's service for people who cannot use the regular transit system without help. Visit the BC Transit website to see if your community has a handyDART service. Find your communities' name and click on Rider Information. Look for the handyDART link: **bctransit.com**

You can bring a helper on the handyDART bus with you if:

- you are a registered handyDART customer with a handyPASS
- you are blind and have a pass from the Canadian National Institute for the Blind (CNIB) Foundation

The helper does not have to pay. Tell the transit operator if the person is your helper. Many communities have programs to show people how to use mobility aids on buses. Call your local BC Transit office to make an appointment to learn how to use the aids.

handyPASS is BC Transit's photo ID card for people with helpers. handyPASS customers can bring a helper on any public transportation. The helper does not have to pay. In some communities, handyPASS customers can get Taxi Saver tickets. These tickets give you a 50% discount on your taxi fare.

Taking a taxi

Taxis can be fast and easy, but they can be expensive. You can order a taxi by telephone. Some companies also have a website or a mobile app. At the end of your trip, the meter in the taxi shows how much to pay. In Canada, people usually give taxi drivers a tip (extra money). A tip is usually 10% to 20% of the fare.

Find a list of companies approved to provide taxi services in B.C.:



gov.bc.ca/gov/content/transportation/vehicle-safety-enforcement/services/passenger-transportation/guidance-resources/passenger-transportation-registry

Ride-hailing

Ride-hailing is like a taxi, but the driver uses their own vehicle. Customers cannot call a ride-hailing driver by telephone or find them on the street. You can only call them through a mobile app. Ride-hailing drivers can only accept payment through the app. The fee is set when the ride is confirmed.

Find a list of companies approved to provide ride-hail services in British Columbia:



gov.bc.ca/gov/content/transportation/vehicle-safety-enforcement/services/passenger-transportation/guidance-resources/passenger-transportation-registry#licensedridehail

Find more information about ride-hailing in B.C.:



gov.bc.ca/gov/content/transportation/vehicle-safety-enforcement/services/passenger-transportation/transportation-network-services/ride-hailing-info-passengers

Carsharing and carpooling

Carsharing is a way to use cars if you don't own one. Some communities in B.C. have carshare companies and co-ops. You join as a member and pay to borrow a car when you need one. You can reserve a vehicle over the phone, online, or through an app. Carshare fees vary. You can pay by the minute, by the hour, or by the day. Sometimes you have to return the car to the same place you got it. Sometimes you can leave the car somewhere else. Joining a carshare can be cheaper than renting a car. It depends on how often you rent or borrow a car, and how far you drive.

A carpool is sharing a ride with people on your route. Some people join a carpool with work colleagues so they can travel back and forth to work together. Some people use carpooling to travel to other cities. Carpooling lets people share driving duties and travel costs, such as gas or car insurance. Learn more about carpooling in B.C.:

gov.bc.ca/gov/content/family-social-supports/seniors/transportation/carpooling-and-car-sharing

Taking a private chartered bus

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

Find information about chartered buses in B.C.:

travel-british-columbia.com/travel-resources/transportation/bus

BC Bus North travels between Prince Rupert, Prince George, Dawson Creek, Fort St. John, Fort Nelson, and Valemount:

BC Bus
Toll-free: 1 844 564-7494
Email: bcbus@gov.bc.ca
bcbus.ca

Taking a plane

You can travel to most cities in B.C. by airplane. Search online for flights, routes, times, and fares.

See a list of airports in B.C.:

gov.bc.ca/gov/content/transportation/passenger-travel/air-or-rail-travel/airports



Taking a ferry

Coastal ferries connect the Vancouver area with Vancouver Island, the Gulf Islands, and the Sunshine Coast. Every year, BC Ferries carries more than 8 million vehicles and 21 million people. Find ferry routes, schedules, and fees on the website:

BC Ferries
Toll-free: 1 888 223-3779 (1 888 BC FERRY)
bcferries.com

To take a ferry from the Vancouver area, you will have to travel to Tsawwassen or Horseshoe Bay.

There are ferries between the following communities:

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

Many ferries make several stops in a single trip, and you may have to change ferries along the way. It can be confusing to plan your trip. For help before you travel, call BC Ferries customer service. You can also go to the website and ask BC Ferries to call you at a specific time: bcferries.com/customer-callback



BC Ferries travel tips

- **BC Ferries are very full during holidays and in the summer.** It is a good idea to reserve your ferry before you travel. If you are travelling with a vehicle during busy times and you do not have a reservation, you will have to wait for a sailing where there is room for you. You may have to wait at the terminal for many hours before you can get on a ferry.
- **Ferries have limited space for vehicles.** If you don't need to bring your vehicle, you can walk onto the ferry. Foot passengers (people traveling without vehicles) do not need to reserve a space or wait in line for a ferry with space.
- **If you have a reservation, arrive 45-60 minutes before your sailing.** Find the check-in time for the terminal you're travelling from:

bcferries.com/travel-boarding/terminal-directions-parking-food

- **On the day of your sailing, check the Current Conditions on the BC Ferries website.** This is important if you don't have a reservation. Current Conditions will let you know if the ferry is on schedule and how much space is available: bcferries.com/current-conditions
- **You can save money by traveling at less busy times like early morning or late at night.** BC Ferries offers Saver fares on select routes and sailings. Find out how much your trip will cost and compare prices: bcferries.com/routes-fares/fare-calculator
- **If you are traveling for a medical appointment, you may qualify for a free ferry ride to get to your appointment.** This is called the Medical Assured Loading and the BC Government Travel Assistance Program. You must be eligible for the program and bring a letter from your medical practitioner saying you need this service for medical reasons. Learn more about eligibility and how to use this program:

bcferries.com/book-sailings/medical-assured-loading

Inland Ferries

The B.C. government operates free ferries on some lakes in the B.C. interior. Learn about the routes, schedules, and contact numbers on the Inland Ferries website:

gov.bc.ca/gov/content/transportation/passenger-travel/water-travel/inland-ferries

Cycling

Many people in B.C. ride bicycles to work or school, to go shopping, or just for fun. Cycling is a safe, healthy, and less expensive way to travel. It is also better for the environment. Many people also ride e-bikes—bicycles with an electric motor.

The B.C. Motor Vehicle Act has laws and regulations about riding bicycles and e-bikes. Cyclists must follow many of the same traffic rules as a motor vehicle driver. You do not need a licence to ride a bicycle in B.C. You must be 14 years of age to ride a "light" e-bike (less than 500 watts), and 16 years to ride a standard e-bike.

The laws below are for both e-bikes and bicycles. If you do not follow these laws, you may get a ticket and have to pay a fine:

- You must wear a helmet when riding a bicycle in British Columbia. In certain conditions, a helmet is not required. For example, you do not need to wear a helmet if it interferes with religious practices.
- In most places, it is illegal to ride a bicycle or e-bike on a sidewalk. You must ride on the road. When you ride on the road, stay on the right-hand side.
- Some roads in B.C. have special lanes for bicycles. Painted lines and pictures tell you where to ride. There may be a low curb or posts to separate bicycle lanes from motor vehicles (cars and trucks). If there is something blocking the bicycle lane, you can ride on the road.
- You must stop at stop signs.
- You must obey traffic lights.
- When riding a bicycle in the dark, you must use lights. Use a bright white light on the front of your bike and a red light on the back.
- Most cities and towns require bicycles to have a bell. Ring the bell to warn people before you pass them.
- You must use hand signals to let people around you know before you turn, slow down, or stop.
- It is illegal for 2 people to ride on 1 bicycle, unless the bicycle is built specifically for 2 people. Adults can carry small children on a bicycle or e-bike if the child is in a special bicycle seat.

Some community organizations and bicycle shops teach courses in how to ride safely and fix your bicycle.

Learn more about cycling rules in B.C.: **gov.bc.ca/cyclingrules**

The British Columbia Cycling Coalition publishes Bike Sense, a free book about bicycle safety: **bikesense.bc.ca**





Bike sharing

Some cities in British Columbia provide bicycles that you can rent for a few minutes or a few hours. This is called a public bike share. You must register with the company before you can take a shared bicycle. There is usually a fee to register, and there may also be a fee each time you take a shared bicycle. Bike shares are meant for short trips in the city—from the SkyTrain to your office, or from the bus stop to home, for example.

Every shared bicycle has a helmet. You can use the shared helmet or bring your own. It is illegal to ride a bicycle without a helmet in B.C.

Walking

Pedestrians (people who are walking) should always obey street signs and traffic signals. Only cross streets at a crosswalk. Crosswalks are marked by a sign, or by lines painted on the road. Some crosswalks have special lights. You can press a button on the light pole to turn them on. Flashing lights will let drivers know that you are crossing the street.

Look around before crossing to make sure all vehicles have come to a complete stop. While cars must stop at crosswalks to let people cross, you should always be careful. Watch for drivers turning left or right through the crosswalk. Drivers may not be paying attention to the crosswalk. If it's difficult to see (for example, when it's dark or raining), drivers may not see pedestrians on the crosswalk.

Learn more about pedestrian safety:

icbc.com/road-safety/sharing/pedestrian-safety

Getting transportation help and support (A–Z)

BC Bus North
Bus services between Prince Rupert, Prince George, Dawson Creek, Fort St. John, Fort Nelson, and Valemount.
Toll-free: 1 844 564-7494
Email: bcbus@gov.bc.ca
bcbus.ca

BC Ferries
Coastal ferries connect the Vancouver area with Vancouver Island, the Gulf Islands, and the Sunshine Coast.
Toll-free: 1 888 223-3779 (1 888 BC FERRY)
bcferries.com

BC Inland Ferries
Information on ferry services in B.C.
gov.bc.ca/gov/content/transportation/passenger-travel/water-travel/inland-ferries

BC Transit
Information about bus service in B.C. outside of the Vancouver area.
bctransit.com

British Columbia Cycling Coalition
A free how-to guide for cycling in B.C.
bikesense.bc.ca

Bus Services
Information about bus and coach lines offering intercity travel.
travel-british-columbia.com/travel-resources/transportation/bus/

Carsharing and Carpooling
Information about carsharing and carpooling.
gov.bc.ca/gov/content/family-social-supports/seniors/transportation/carpooling-and-car-sharing

Compass Card Retailers Map
Find a Compass Card retailer or Compass Card vending machine.
compasscard.ca/FindRetailer

Cycling
Information about cycling regulations, restrictions, and rules of the road.
gov.bc.ca/cyclingrules

Passenger Transportation Registry
A list of companies approved to provide taxi services in B.C.
gov.bc.ca/gov/content/transportation/vehicle-safety-enforcement/services/passenger-transportation/guidance-resources/passenger-transportation-registry

Pedestrian safety
Information about being safe as a pedestrian (walking on the street).
icbc.com/road-safety/sharing/pedestrian-safety

Ride Hailing
Information for passengers of commercial passenger vehicles in B.C.
gov.bc.ca/gov/content/transportation/vehicle-safety-enforcement/services/passenger-transportation/transportation-network-services/ride-hailing-info-passengers

TransLink
Information on public transit, schedules, maps, and trip planning for the Vancouver area.
Phone: 604 953-3333 (open every day from 6:30 am to 10 pm with service in more than 300 languages)
HandyDART: 604 953-3680
Translink.ca



4.6 Safety and security

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Section 4.6 Definitions

Avalanche: when a large amount of snow, ice, or rock falls down the side of a mountain. Avalanches are dangerous. They can kill people and destroy property.

Bylaw: a local law made by the government of a town, city, or region. Bylaws cover things like noise, parking, and construction (building).

Child support: money paid by one parent to the other after a separation or divorce. This money is to help pay for their child's food, clothes, education, and other needs.

Court proceedings: the steps and actions taken in a courtroom to decide legal issues. This includes hearings (where people tell their side of the story), rulings (when the judge announces their decision of whether someone is guilty or innocent), and sentencing (when the judge announces the punishment).

Criminal laws: the rules that say what is a crime and what happens if someone commits a crime. Criminal laws deal with serious things like killing or hurting someone, stealing, or damaging property. If someone breaks a criminal law, they can be arrested by the police. Courts will decide if they are guilty and what the punishment will be. Criminal laws are made by the federal government. They are the same across the country.

Fraud: when a person makes someone believe something that isn't true. They do this to get something valuable, like money, personal information, or immigration status. Fraud can include:

- misleading someone (letting them believe something that isn't true)
- lying to someone
- making something sound better than it is
- hiding important information

Division: a smaller group inside a bigger organization. For example, the hiring division might be part of a Human Resources department in a company.

Emergency: an unexpected and dangerous situation that people must respond to very quickly. Avalanches, earthquakes, fires, floods, and sudden snowstorms and rainstorms are examples of emergencies.

Emergency preparedness: getting ready for an emergency before anything happens. Know the risks in your community (like floods or earthquakes), gather emergency supplies (like an emergency kit and grab-and-go bags), and make a home emergency plan. By having emergency supplies ready, you will be more prepared to protect yourself and your family.

Gender: a person's identity as a man, a woman, both, or neither. Gender identity usually refers to a person's inner feelings, while sex refers to the physical body. A person's gender identity doesn't have to match their sex. People can choose their gender identity based on how they feel inside, not just on how their body looks.

Protected characteristics: personal traits that the law defends so people are treated fairly and not discriminated against. These include things like your race, religion, gender, age, and disability. It means no one can treat you unfairly because of these parts of who you are.

Protection orders: a legal rule made by a judge to keep someone safe from another person. It can stop someone from coming near or contacting the person who needs protection. Protection orders are used when someone feels scared or is in danger.

Scam: a scam is when someone lies to someone else so they can steal something valuable, like money or personal information. A scammer may say you owe money to the government, or that you need to give them your bank account number. Scams are a kind of fraud.

Senior: a person who is older than 65. Some organizations recognize people older than 55 or 60 as seniors. Many businesses and organizations give seniors special discounts on products and services.

Tribunal: a special group of people, like a court, that listens to problems or disputes and makes decisions. It is less formal than a court, but it still has the power to help solve legal issues. People go to a tribunal to get fair decisions about their problems and disagreements. For example, the BC Human Rights Tribunal helps with human rights complaints.

Tsunami: a giant wave in the ocean. Tsunamis are usually caused by earthquakes. They can flood the shore and destroy nearby homes, buildings, and roads.

Violation: when a rule, law, or contract is broken or disobeyed.

Safety and security

It's important to be prepared for things that could happen. Learn about how to get ready for emergencies, contact emergency services, and protect your personal safety.

Preparing for emergencies

British Columbians need to be prepared for emergencies. Sometimes, people must evacuate (leave their homes very quickly) because of wildfires, and floods. There can also be avalanches (large amounts of snow sliding down mountains), storms, and extreme heat. There are about 4,000 earthquakes in B.C. every year. Most are too small to be felt, but a big earthquake and tsunami (large ocean waves after an earthquake) can happen at any time. Other emergencies include epidemics and spills of dangerous materials.

Everyone in B.C. should make a home emergency plan. If an emergency happens, you will know what to do, where to go, how to get in touch with family, and much more. For information on how to make a home emergency plan online, visit PreparedBC: **PreparedBC.ca/EmergencyReady**

Every home should also have an emergency kit and grab-and-go bags. An emergency kit has tools and supplies to help everyone in your home stay safe for up to 2 weeks or more. Prepare your kit before an emergency so you are ready. Store your home emergency kit somewhere that's safe, dry, and easy to reach, like in a closet. A grab-and-go bag is a small emergency kit (with supplies for a minimum of 24 hours) that's easy to take with you, in case you need to leave right away. It's a good idea to make grab-and-go bags for your home, workplace, and vehicle.

During an emergency, official information will be posted on EmergencyInfoBC. You can get information about any emergencies, learn how to stay safe, and learn how to recover after an emergency. The website is updated 24 hours a day, 7 days a week. You can get information about any emergencies, learn how to stay safe, and learn how to recover after an emergency: **EmergencyInfoBC.ca**

Contact your local authority for more detailed and local emergency information. Your local authority may include your regional district, municipality, or First Nation.

If you are evacuated during an emergency, Emergency Support Services can help you with basic needs like a safe place to stay, food, clothing, and other temporary supports: **ess.gov.bc.ca**

Whether you rent or own your home, insurance is one of the best ways to protect yourself and your family. Insurance covers the cost of repairing your home and replacing your belongings. It will typically cover accommodation and other living expenses if you are placed under an evacuation order.

Contact the Insurance Bureau of Canada: **ibc.ca**



Calling emergency services

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

In most communities, you can ask for help in your own language. Learn the English word for the language you speak so you can get an interpreter. Also learn the words "police", "fire", and "ambulance" in English. If you can speak a little English, it will be easier for the 9-1-1 operator to help you.

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

9-1-1 tips

- Know your location (where you are calling from). Tell the operator the city, the address, the names of nearby streets, or other landmarks (such as a gas station, a school, or a store) so they can find you quickly.
- If you call 9-1-1 by mistake, do not hang up. Stay on the phone and tell the operator that it was a mistake. If you hang up, they may think you are in danger and send the police. You will not get in trouble for dialing 9-1-1 by mistake.
- Teach your children how to call 9-1-1 and ask for help. Teach them to say your address and the kind of help they need (fire, police, or ambulance).
- Do not program your phone to dial 9-1-1 automatically.
- Do not text 9-1-1. In an emergency, dial the phone number.
- Visit E-Comm 9-1-1 for emergency services information in several languages: ecomm911.ca



Calling the police

In Canada, the police are separate from the government and the army. Their job is to protect people in the community.

The Royal Canadian Mounted Police (RCMP) is Canada's national police organization. Most communities in B.C. have RCMP detachments (offices). Find the RCMP contact information in your community:

rcmp.ca/en/bc/contact/detachments

Some communities have their own municipal police departments. Find out if your community has a municipal police department:

gov.bc.ca/gov/content/justice/criminal-justice/policing-in-bc/bc-police-forces#municipal

Many cities and towns have 2 telephone numbers for the police. One number is for emergencies only—dangerous situations when you need police, an ambulance, or firefighters right away. A fire or a robbery is an example of an emergency.

In most communities, the emergency number is 9-1-1. In some very small communities, the emergency number is different.

You can also ask your settlement agency or search online for your local emergency number.

You should only call the emergency number if:

- you are in danger
- you see someone else in danger
- a serious crime has just happened

If you call E-Comm and want to ask for help in your own language, say the name of your language in English. The person on the phone will find someone to translate.

Learn about E-Comm's interpretation services:



ecomm911.ca/911-dispatch/esl-interpretation-services/

The second police phone number is for non-emergencies—situations where you need help, but you aren't in danger right now.

Visit the E-Comm 9-1-1 website to find your community's non-emergency phone number:



ecomm911.ca/non-emergency-calls/find-your-local-non-emergency-numbers

You can call the non-emergency number if no one is in danger, or if time has passed since the crime happened.

If you are not sure which number to call, call the emergency number. Tell the police what is happening. You can call the police any time, day or night.

For more information about calling the police, visit E-Comm 9-1-1: ecomm911.ca/911-dispatch/how-9-1-1-works

Getting arrested by the police

The police help keep communities safe. They can arrest people who break the law.

The police must also obey the law. For example, when they arrest people, police officers must say who they are. They must show their identification. They must explain why they are arresting the person. They must also tell the person what their rights are.

If you are arrested, the police officer may ask for your name and address. You must tell them. But you do not have to say anything else until you talk to a lawyer. If the police arrest you or ask you questions about a crime, they must let you phone a lawyer right away. You have the right to talk to a lawyer, and the police must let you talk to the lawyer by yourself.

If you do not know a lawyer or cannot afford one, contact BC Legal Aid. People who are arrested, detained, or under investigation for a crime can get free advice from a lawyer over the phone:

BC Legal Aid
Vancouver area: 604 408-2172
Toll-free: 1 866 577-2525
legalaid.bc.ca

You can also ask the police for Legal Aid BC's phone number. The police officer must give you the number and let you call it. For more resources, see "Legal help and support" on page 240 of the Resources directory.

If you are arrested, the police must take you to court or release you (let you go) within 24 hours, or as soon as a judge is available.

Making a complaint against the police

If you think the police have broken the law, you can get help. The Office of the Police Complaint Commissioner (OPCC) oversees complaints and investigations into municipal police in many communities across British Columbia. See if the OPCC covers your community:

opcc.bc.ca/about/jurisdiction-and-legislation

For more information, or to register a concern about your municipal police, contact the Office of the Police Complaint Commissioner:

Office of the Police Complaint Commissioner
Toll-free: 1 877 999-8707
opcc.bc.ca

If you have a complaint against the RCMP, you can contact the Civilian Review and Complaints Commission for the RCMP:

Civilian Review and Complaints Commission
Toll-free: 1 800 665-6878
crcc-ccetp.gc.ca

Being a witness

A witness is someone who sees a crime or an accident as it is happening. Witnesses can give information to police. They can help the police find a criminal or understand what caused an accident. Witnesses are very important in Canadian law. If you witness a crime or accident, you should tell the police. If you are asked to testify (go to court and say what you saw), you must go.

If you witness a car accident, you can tell the driver your name and phone number. The driver may need you to tell the police what you saw. They may also need you to tell the insurance company or the court.

For more information about **what to do in a car accident, see page 106**.

Child abuse is a very serious crime. The law says if you witness a child being hurt, abused, or neglected, you must report it. Learn more about reporting child abuse in B.C.:

gov.bc.ca/gov/content/safety/public-safety/ protecting-children/reporting-child-abuse

Keeping your property and belongings safe

It is important to protect your belongings and your personal information. Always lock your home and your car. Do not leave valuable things where someone walking past your house or your car can see them. Do not hide extra keys outside your home. Always keep your bicycle indoors or lock it to a bike rack.

Thieves can also steal your personal information—your name, ID numbers, credit card numbers, etc. This is called identity theft. Thieves can use your personal information to commit a crime or steal your money. Keep important documents and information—such as your passport, Social Insurance Number, credit cards, and bank account number—in a safe place. Do not put paper with personal information in the garbage or recycling bin. Shred or tear it up. This includes bills with your name, address, and account numbers.

Learn more about identity theft:

gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/scams-and-fraud/identity-theft

Avoiding fraud and scams

Fraud and scams are tricks people use to steal money or personal information. Fraud is when someone lies to get something from you. Fraud can also include misleading someone, making something sound better than it is, or leaving out important information. Scams are plans to trick people, like fake phone calls or emails asking for money.

Many Canadians have received phone calls, texts, or emails from scammers. Some scammers target new immigrants and seniors. Scammers may call you and say you can earn a lot of money by investing in something. They will try to make you think you will miss a good opportunity if you say no. Some scammers may try to scare you by saying you owe the Canadian government money. They may ask for your bank account number, credit card information, or Social Insurance Number. This is so they can steal your money.

The Canadian and British Columbian governments will never ask for private information, bank account information, or credit card numbers by email or phone.

Sometimes, a fake government website, email, or letter can look just like the real one. Never give anyone your personal information or send money without checking to make sure they are not a scammer. If you need to send money or information to someone you don't know well, check with your bank or a settlement worker first. They can help you check and avoid scammers.

Learn more about scams and fraud:

gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/scams-and-fraud



Learn how to identify investment fraud:

investright.org/fraud-awareness/avoid- investment-fraud

Contact the Canadian Anti-Fraud Centre to report a fraud or scam. You can also visit the website to see examples of scams that have happened recently:

Canadian Anti-Fraud Centre
Toll-free: 1 888 495-8501
(7 am – 1:45 pm Pacific Time)

antifraudcentre-centreantifraude.ca/index-eng.htm

If you think someone may be trying to scam you, call the police (see page 135). The Canadian government has information about how to report a scam:

competition-bureau.canada.ca/fraud-and-scams

The Canadian government also has information about how to protect your personal information: priv.gc.ca/en/for-individuals

The Royal Canadian Mounted Police (RCMP) website has information about online crime:

rcmp-grc.gc.ca/cycp-cpcj/is-si/index-eng.htm

The Canada Safety Council also has information to help you protect yourself and your family against cyberbullying and online scams:

csagroup.org/article/research/childrens-safety-and-privacy-in-the-digital-age/

Learn more about reporting text message scams:

getcybersafe.gc.ca/en/blogs/reporting-spam-text-messages-7726

Not all calls from people you don't know are scams. Some are from real businesses trying to sell their products. These are called "cold calls". If you do not want to receive these calls, you can register for the government of Canada's Do Not Call List. You will get fewer calls from real companies. However, this list does not stop scammers from calling you.

Register online for the Do Not Call List: lnnte-dncl.gc.ca/en

Types of fraud and scams

Online fraud and scams

Fraud over the internet is called "internet fraud" or "cybercrime". One example of cybercrime is when someone contacts you to trick you into giving them personal information. Another example is when a thief gets into a company computer's records and steals your name and password. The Government of Canada has information about how to protect yourself from cybercrime: cyber.gc.ca/en/individuals

Many scams use the names of real businesses and organizations. These organizations will warn people about these scams using their names. Search the internet for the name of the organization and the word "scam". For example, if you search for "Canada Revenue Agency scam", you will see this website:

canada.ca/en/revenue-agency/corporate/scams-fraud/recognize-scam.html

Click on "Latest Scam Alerts" to see examples of how scammers are pretending to be with the Canada Revenue Agency to trick people.

Many scammers send emails that look like they're from a real organization. They will put a link in the email and tell the reader to click the link. Check the website address very carefully. Sometimes, there will be a small change—a different letter, a number, or letters in the wrong place. If the link looks strange, don't click it. It may take you to a scammer's website.

If you are new to Canada, or trying to immigrate to Canada, people may try to trick you with immigration fraud and scams. The B.C. government has information about recognizing and reporting immigration fraud and scams: welcomebc.ca/AvoidFraud

Telephone fraud and scams

Criminals can also use phone calls or text messages to trick people. Phone scammers may call or message you pretending to be a company or the Canada Revenue Agency. They may ask for your banking information or personal information. They may say that you have a bill or owe them money immediately.

You might even get a call from someone pretending to be a friend or family member in trouble. This is a very common scam. Ask the caller a question only the family member would know, like when you last saw each other, or what movie you watched together.

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

If you get a text message you weren't expecting, don't click on any links. Legitimate (real and legal) companies will not text you to ask for your account information. Forward the text message to 7726 (SPAM).

If you think the message might be real, call the company or agency directly. Make sure you get their real contact information. Do not call any phone numbers or click any links in the text message.



Getting safety and security help and support (A–Z)

9-1-1

Emergency services including police, fire, and ambulance.

Phone: 9-1-1

ecomm911.ca

B.C. municipal police departments

Municipal and First Nations police departments.

gov.bc.ca/gov/content/justice/criminal-justice/policing-in-bc/bc-police-forces#municipal

Canada Revenue Agency (CRA)

Protect yourself against scams and fraud.

canada.ca/en/revenue-agency/corporate/scams-fraud.html

Canada Safety Council

Information to help protect individuals and families against cyberbullying and online scams.

csagroup.org/article/research/childrens-safety-and-privacy-in-the-digital-age

Canada's National Do Not Call List

Register your phone number to reduce telemarketing calls.

lnnte-dncl.gc.ca/en

Canadian Anti-Fraud Centre

Information on past and current scams affecting Canadians. Report fraud and identity theft.

Toll-free: 1 888 495-8501 (7 am – 1:45 pm Pacific Time)

antifraudcentre-centreantifraude.ca/index-eng.htm

BC Legal Aid
Vancouver area: 604 408-2172
Toll-free: 1 866 577-2525
legalaid.bc.ca

Civilian Review and Complaints Commission
Helps people with complaints about the conduct of RCMP members if they are not satisfied with the RCMP's response.
Toll-free: 1 800 665-6878
crcc-ccetp.gc.ca

Emergency information
Information on active emergencies throughout British Columbia.
EmergencyInfoBC.ca

Emergency support services
Information on supports that are available to people that have been evacuated from their home due to an emergency.
ess.gov.bc.ca

Get Cyber Safe
Information about cyber security and simple steps people can take to protect themselves online.
getcybersafe.gc.ca/en

Identity theft information
Learn how to protect yourself against identity theft.
gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/scams-and-fraud/identity-theft

Immigration fraud and scams
Information about recognizing and reporting immigration fraud and scams.
welcomebc.ca/AvoidFraud

Insurance Bureau of Canada
Information to help protect your home, property, business, and loved ones from severe weather and other potential disasters.
Toll-free: 1 844 227-5422
ibc.ca

Investment fraud information
Resources to help you recognize, reject, and report investment fraud.
investright.org/fraud-awareness/avoid-investment-fraud

Office of the Police Complaint Commissioner (OPCC)
Information and help for anyone with a complaint against municipal police.
Toll-free: 1 877 999-8707
opcc.bc.ca

Office of the Privacy Commissioner of Canada
Information on how to protect personal information.
priv.gc.ca/en/for-individuals

PreparedBC
Information on how to prepare for an emergency.
PreparedBC.ca

Emergency Ready Planner
Information on how to build a home emergency plan online.
PreparedBC.ca/EmergencyReady

Royal Canadian Mounted Police (RCMP)
Information about the RCMP, news, and how to get a criminal record check.
rcmp.ca



4.7 Money and banking

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Section 4.7 Definitions

Cheque: a piece of paper that tells a bank to pay someone money from your account. You write the amount of money and the person's name on the cheque, and then the bank gives them the money.

Credit: money that you borrow from someone, like a bank, and you promise to pay back later. Credit also means you can buy something now, but pay for it over time.

Credit cards: a small plastic card that lets you buy things now and pay for them later. When you use it, the bank pays for the purchase, and then you pay the bank back. You have to make sure to pay the credit card bill on time. If the payments are late, you will be charged more money (interest).

Credit rating: a score that shows how good you are at paying back borrowed money. If you pay your bills on time, your credit rating is higher. If you miss payments, your credit rating goes down. Banks and other lenders use this score to decide if they will let you borrow money. A high credit rating means you are trusted to pay back what you owe. A low credit rating means you might not be able to pay. Some landlords will not rent to people with a low credit rating.

Credit check: when someone looks at your credit rating to see how good you are at paying back money. A bank or company might do a credit check before giving you a loan or a credit card. A landlord might do a credit check before letting you rent a house or apartment. A good credit check means they can trust you to pay on time.

Credit on account: when you have paid more money than you owe for a service (such as telephone service, internet, or utilities). Instead of giving you the money back, the company saves the money for you. You can use this money to pay your next bill.

Debt: money you owe to someone, like a bank or a person, because you borrowed it or bought something but didn't pay right away. You have to pay back the debt over time until it is fully paid off.

Eligible: when a person meets the rules to get something or do something. For example, people must be eligible before they can be hired for some jobs, apply for some government programs, or vote in elections. Eligibility rules may include your income (how much money you earn), your age, or your citizenship status.

Interest: the extra money you pay when you borrow money. If you take out a loan, you pay back both the amount you borrowed, plus a fee. For example, if you borrow $1,000, you may be charged 6% interest. This means you will pay back $60 on top of the $1,000 you borrowed. If you put money in a bank, the bank may pay you interest for keeping your money there.

Investment: when you put your money into something, like a business or property, hoping it will grow and be worth more later.

Principal: the original amount of money you borrow or invest, not including any extra money like interest. For example, if you take a loan for $1000, the principal is $1000.

Receipt: a piece of paper or email you get after buying something. It shows what you bought, how much it cost, and the date you bought it. It is proof that you paid for something.

Refund: money you get back after returning or cancelling something you bought. For example, if you return a shirt, the store gives you a refund for the money you spent on it. If you cancel a flight, you may get a refund for your ticket. You may also get a refund if there is a problem with your purchase. Not all businesses give refunds. Always check the refund policy before you buy a product or service.

Security software: software that helps keep your computer or phone safe from bad things like viruses or hackers. It protects your information and helps stop problems before they happen.



Senior: a person who is older than 65. Some organizations recognize people older than 55 or 60 as seniors. Many businesses and organizations give seniors special discounts on products and services. Canadian seniors may be eligible for government financial support (money). These programs include the Canada Pension Plan, Old Age Security, and the Guaranteed Income Supplement.

Transaction: an exchange of money for something, like when you buy something at a store, purchase something online, or pay a bill. It's a way of saying that something was bought or sold.

Transaction record: a note or list that shows details about money you spent or received. It includes information like the date, the amount of money, and what you bought or sold. You can check your transaction records through bank statements, receipts, or apps on your phone or computer.

Money and banking

The money used in Canada is the Canadian dollar. 1 dollar ($) has 100 cents (¢). Having a bank account will help you get paid for work, make purchases, or send money to other countries. Saving money and financial planning will help you save and grow your money.

Shopping

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

Money is also called cash. Cash is bills and coins. Bills (paper money) are $5, $10, $20, $50, and $100. Canada uses 5 kinds of coins. The smallest amount of cash is 1 nickel (5¢).

Many prices include cents in the price, but Canada doesn't make 1¢ coins anymore. So stores will "round up" or "round down" to the nearest 5 cents. For example:

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

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

In B.C., you must pay tax on most products and services you buy. There are 2 kinds of tax. Provincial Sales Tax (PST) is 7% added to the cost of things you buy. Goods and Services Tax (GST) is 5% added to the cost of things and services you buy. Most products and services show the price before tax. Taxes are added to your bill when you pay.

For example, if you buy something that costs $10, the person at the payment counter will ask you to pay $11.20. The extra $1.20 is the tax: 50¢ for PST, and 70¢ for GST.

The price in stores is fixed. People do not ask for (bargain) a lower price in stores.

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

Most stores open around 9 or 10 am (in the morning) and close at 5:30 or 6 pm (in the evening). Some stores are open in the evenings. Many stores are closed on Sundays. Most grocery stores and large department stores are open in the evenings and 7 days a week.

Canadian coins



Nickel
5 cents / 5¢



Dime
10 cents / 10¢



Quarter
25 cents / 25¢



Loonie
1 dollar / 100¢



Toonie
2 dollar / 200¢

Canadian bills



Five dollars ($5)



Ten dollars ($10)



Twenty dollars ($20)



Fifty dollars ($50)



One hundred dollars ($100)

Specimens shown above are not to scale
Image credit: Bank of Canada.



Using a bank machine

Banks, credit unions, and some trust companies have bank machines. You use them to take cash out of your bank account. They are called automated teller machines (ATMs).

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

ATMs are open 24 hours a day. You can find ATMs in banks, convenience stores, and other public places. You can withdraw money or check your bank account at any ATM. Most banks and credit unions charge fees when you use other companies' ATMs to do a transaction. Ask your bank about transaction rules and fees. To pay bills and deposit or transfer money, you may need to use an ATM that belongs to your bank.

Returning a purchase for a refund or exchange

Sometimes, you may buy something and find out that it doesn't fit, or it doesn't work. You may decide not to keep it.

- If you have not used the item, you may be able to return it to the store. Ask about the return policy before you buy an item. Not all stores have the same rules.
- Some stores will not take things back.
- Some stores will give you a refund (give your money back).
- Others will not give you your money back, but they will let you do an exchange (take a new item to replace the item you returned). Some stores will give you store credit (saved money you can use for your next purchase at that store).
- Always keep your receipt. It proves when and where you bought the item. Most stores will not allow you to return or exchange your item without the receipt.

Banking

Opening a bank account

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

You may be able to open a bank account in Canada even if you live in another

country or are not a Canadian citizen. You may need to go to the bank in person to open a bank account. Contact the bank for more information and to find out what identification you need.

Types of accounts

Chequing account
A chequing account lets you use a special piece of paper (cheque) to pay someone. Most Canadians do not write cheques anymore, but some landlords will ask for the rent to be paid by cheque. Canadians use debit cards, credit cards, or bank transfers to pay people and buy things. Some chequing accounts charge monthly service fees. Some charge a fee for each transaction. Most chequing accounts do not pay interest.

Savings account
All savings accounts pay interest on the money you leave in your account. Banks give different interest rates. Most savings accounts do not allow you to write cheques.

Chequing-savings account
Chequing-savings accounts pay interest, and they also allow you to write cheques. Different banks have different fees and interest rates for chequing-savings accounts.

Banking by telephone or online

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

You can also do your banking by telephone. Call your bank to set up telephone banking.

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

Security is important if you are banking online. Criminals can steal your information and money online. When you log into your bank account, you should only use a private computer. Do not log onto your bank from a public computer (for example, at a library), or while you are using public WiFi.

Use a secure private internet connection. Put an antivirus program (security software) on your own computer. Do not reply to any emails asking for your account information. Do not click on any links inside of emails or text messages from people you don't know. They may be scam emails or messages. Scammers send you viruses that let them steal your information. To learn more about scams and fraud, see page 139.

Choose a password that is difficult to guess. Don't tell anyone your password.

For information about internet safety, visit the Canadian Bankers Association website:



briefings.cba.ca/article/newcomer-cyber-toolkit

For information about passwords, visit the Government of Canada website:



getcybersafe.gc.ca/en/secure-your-accounts/passphrases-passwords-and-pins

Sending money to other countries

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

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

The Canadian Bankers Association website can answer many questions about banking in Canada:

briefings.cba.ca/article/bankingfornewcomerstocanada

The CBA website also has information about bank accounts, credit cards, mobile payments, cheques, mortgages, online security, and many other banking topics: cba.ca

Borrowing money

A loan is money you borrow from a bank, credit union, or another financial institution. Canadians borrow money to buy things now and pay back the money later. This is usually for large items, like a car (car loan), a house (mortgage), or education costs (student loan).

Before you get a loan from a financial institution, you will have to prove that you can repay the money.

The money you borrow is called the "principal". The fee you pay for borrowing the money is called "interest". The amount of time you have to repay the loan is called the "term". For example, you might borrow $10,000 (principal) at an interest rate of 7%, over a term of 1 year. By the end of 1 year, you will have paid back $10,700.

Each month, you must pay back part of the principal (the money you borrowed) and the interest.

The lender will decide the interest rate. Check with several lenders to compare their interest rates.

For information about borrowing money and kinds of loans, visit this federal government website:

canada.ca/en/financial-consumer-agency/services/loans.html

Most Canadians also use credit cards to borrow money for day-to-day items like groceries, gas, and clothes. The cards are offered by banks and financial institutions. You can use a plastic card or a smartphone app to buy things in person or online.

There are many credit cards to choose from. Some have an annual fee. Some are free. Some offer you cash back, giving you points or credit whenever you spend money with your credit card. Some include benefits, such as travel health insurance or protection for items you buy on the credit card. There are websites that can help you compare credit cards and choose the card that is best for you.

For more information about credit cards, visit the Financial Consumer Agency of Canada website:

canada.ca/en/financial-consumer-agency/services/credit-cards.html

Every month, you will get a statement (a list of all your purchases and payments). If you owe money to the credit card company, you must pay the minimum payment (part of the bill) every month. If you do not pay the full amount, you will be charged interest on the amount you owe.

Credit card interest is much higher than interest on a loan. Many Canadians get into financial trouble because it is easy to lose track of how much they are spending on their credit card. High interest rates also mean the debt (amount you owe) can increase very quickly. As the debt gets bigger, it becomes harder to make payments.

The Credit Counselling Society helps people deal with debt and credit problems. They also offer free financial counselling and education:

Credit Counselling Society
Toll-free: 1 888 527-8999
nomoredebts.org

Planning your finances

Many Canadians save money to buy a home, pay for their children's college or university education, or use when they retire (stop working). There are many ways to save and grow your money. Getting good financial advice is important.

The federal government's Home Buyers' Plan lets Canadians withdraw money from their registered retirement savings plan, tax-free, and use it to buy a first home:

canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan.html

There are strict rules about taking the money out of a registered savings account. Be sure you understand the rules for each account.

A Registered Education Savings Plan allows you to save money, tax-free, for your child's education:

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

There are strict rules about taking the money out of a registered savings account. Be sure you understand the rules for each account.



Finding a financial advisor

Most Canadians try to save and invest their money. Some people manage their savings and investments by themselves. Some hire a financial planner or advisor to help them. You can also get financial advice from your bank, credit union, or trust company.

Banks and other financial companies sell investment products. These include term deposits, mutual funds, Guaranteed Investment Certificates (GICs), and treasury bills. You can also invest in the stock market.

It is a good idea to have a financial advisor or planner, even if you don't earn, save, or invest a lot of money. They can help you understand what you will need to prepare for your future.

Visit the Government of Canada website for information about finding and working with a financial advisor or planner:

canada.ca/en/financial-consumer-agency/services/savings-investments/choose-financial-advisor.html

Planning for retirement

Retirement is when you stop working and use the money you've saved as income for the rest of your life. Most Canadians retire between the ages of 60 and 65. Many people find a part-time job after retiring to bring in extra money.

Most Canadians save for their retirement in three ways:

- **You work and save money yourself.** You invest and manage the money, so you have enough to live on when you retire. Most Canadians have a Registered Retirement Savings Plan (RRSP). Learn more about Registered Retirement Savings Plans.
- **You and your employer contribute to an RRSP.** You invest and manage the money. When you retire, you spend the interest and some of the savings each year.
- **Employer pension plans:** You and your employer both pay into a defined benefits pension. A pension manager handles the investments—you do not have to make any decisions about what to do with the money. After you retire, you will get monthly payments from the pension plan. Sometimes, you will also get benefits (extra money for special situations). For example, your pension may give some extra money to cover your dental costs or eyeglasses. If you change jobs, your new job may not have a pension plan. Many Canadians who have a pension also have an RRSP.

Many immigrants moved to Canada as adults and will not work here long enough to save enough money for retirement. It is important to begin planning now.

If you start saving early, you will earn more interest on your money over time. A financial advisor can help you understand how much you need to save for retirement.

The Canadian government has a plan to help people save money for their retirement. If you register your savings account with the government (**Registered Retirement Savings Plan, or RRSP**), you may be able to deduct money the money you deposit from your taxable income that year. This means you will pay less income tax. Learn more about the Registered Retirement Savings Plan:

canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/registered-retirement-savings-plan-rrsp.html

There are strict rules about taking the money out of a registered savings account. Be sure you understand the rules for each account.

Getting money and banking help and support (A–Z)

Arrive in Canada
Credit card information for newcomers.
arrivein.com/finance/how-credit-cards-work-in-canada-faqs-for-newcomers

Canadian Bankers Association
Banking basics, financial information and resources, and fraud prevention.
cba.ca

Credit Counselling Society
Free credit counselling, low-cost debt solutions, and education. Get help with debt management and bankruptcy.
Toll-free: 1 888 527-8999
nomoredebts.org

Financial Consumer Agency of Canada
Information about managing money, debt and borrowing, credit cards, financial planning, and more.
canada.ca/en/services/finance.html

Financial Consumer Agency of Canada – Loans and Credit
Lines of credit, personal loans, payday loans, financing a car, and what to consider before you borrow money.
canada.ca/en/financial-consumer-agency/services/loans.html

Homebuyers' Plan

A program that allows you to withdraw from your registered retirement savings plans (RRSPs) to buy or build a qualifying home for yourself or for a specified disabled person.

canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan.html

Registered Education Savings Plan

Money that the Government of Canada adds to your child's Registered Education Savings Plan to help pay for their post-secondary education.

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

Registered Retirement Savings Plan

Information about the Registered Retirement Savings Plan (RRSP), including how to set it up, make contributions, and withdraw funds.

canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/registered-retirement-savings-plan-rrsp.html



4.8 Taxes

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Taxes

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

Income tax

People living in B.C. should file (fill in and send) an income tax return (form) every year. This tells the government how much money you earned and how much tax you will pay. You must send your income tax returns to the Canada Revenue Agency (CRA). Your return shows your income tax for the year. If you earn a lot of money, you may pay more tax. If you earn less money, you may pay less tax. Your tax return helps you apply for tax credits and other benefits you may be eligible for. Residents of B.C. should file their returns using the B.C. income tax return package.

Learn more about filing taxes in B.C.:

gov.bc.ca/gov/content/taxes/income-taxes/personal/report-pay

This CRA website has tax information for newcomers:

canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/newcomers-canada-immigrants.html

Employers usually deduct (take) income tax from employees' paycheques and pay it to the government. If your employer deducts too much, the CRA will return some money to you after you file your taxes. If your employer didn't deduct enough, you may have to pay more.

You must report any income from investments. You also must report income from outside Canada while you are a resident of Canada.

Even if you did not earn any money in Canada, you should still file your return. You may be eligible to receive some credits and benefits.

You can file your income tax form in different ways. You can fill and print a tax form and send it by mail. You can file your tax form over the internet. Some computer programs charge a fee, and some are free. Find a list of tax programs here: Canada.ca/netfile

You can also hire an accountant or a tax preparation company to file your taxes.

Every year, the Community Volunteer Income Tax Program helps more than half a million Canadians file their income tax returns. This service is free. Learn more about getting help from a volunteer:

canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html

Learn more about ways you can file your taxes:

canada.ca/en/services/taxes/income-tax/personal-income-tax/get-ready-taxes/ways.html



Sales tax

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

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

Learn more about the B.C sales tax credit:

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

Learn more about the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit:

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

Property tax

The B.C. Home Owner Grant is a program that helps some people pay property tax on their home.

The program is for people who:

- are the registered owner of the home
- are a Canadian citizen or permanent resident of Canada
- live in B.C.
- live in the home as their principal residence (main home)

Get more information and find out if you are eligible for homeowner grants: gov.bc.ca/homeownergrant

If you cannot afford to pay your property taxes now, you can apply to defer your payments (pay them later). The **property tax deferment program** is a simple-interest loan program available to eligible B.C. homeowners. A simple-interest loan means you only pay interest on the amount you borrow.

This program allows you to defer all or part of your property taxes until you can afford to pay them, you sell your home, or you transfer your home to someone else.

Learn more about property tax deferment: gov.bc.ca/propertytaxdeferment

Property transfer tax

When you register as an owner of a property in B.C., you must pay property transfer tax:

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

You may be eligible for property transfer tax exemptions:

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

Additional property transfer tax

If you are a foreign national, foreign corporation, or taxable trustee with an interest in residential property in certain areas of B.C., you must pay an additional property transfer tax:

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

Speculation and vacancy tax

The speculation and vacancy tax is a yearly tax based on how people use their residential properties. It applies in parts of B.C. where there are not enough homes for people to live in.

Find more information about the speculation and vacancy tax:

gov.bc.ca/gov/content/taxes/speculation-vacancy-tax

Find out if your property is in a speculation and vacancy tax area:

map-spec-tax-areas.apps.gov.bc.ca

Government benefits

Canada Child Benefit

The Canada Child Benefit (CCB) is a monthly payment to help families with children under age 18. Learn more about the CCB:

canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html

B.C. Family Benefit

The B.C. Family Benefit is financial support (money) for families with children under 18. You do not need to apply for the benefit. If your child is registered for the Canada child benefit, they're automatically registered for the B.C. family benefit. No action is required.

Learn more about the B.C. Family Benefit:

gov.bc.ca/gov/content/family-social-supports/affordability/family-benefit

Getting tax help and support (A–Z)

B.C. Family Benefit

A tax-free monthly payment to families with children under the age of 18.

Toll-free: 1 800 387-1193

gov.bc.ca/gov/content/family-social-supports/affordability/family-benefit

Benefits, credits, and taxes for newcomers

Information from the Canada Revenue Agency about benefits, credits, and taxes for newcomers.

Toll-free: 1 800 387-1193

canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/newcomers-canada-immigrants.html

Canada Child Benefit

A tax-free monthly payment given to eligible families to help with the cost of raising children under 18 years of age.

Toll-free: 1 800 387-1193

canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html

Community Volunteer Income Tax Program (CVITP)

Free tax clinics where volunteers complete tax returns for people with a low income and a simple tax situation.

canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html

Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit
A payment from the government that helps people with low incomes offset the GST or HST that they pay.
canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html

Home Owner Grant
Reduce the amount of property taxes you pay each year on your principal residence.
gov.bc.ca/homeownergrant

Personal Income Tax
Information about personal income tax.
gov.bc.ca/gov/content/taxes/income-taxes/personal/

Property Transfer Tax
Information about property transfer tax.
gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax

Speculation and Vacancy Tax
An annual tax based on how owners use residential properties.
gov.bc.ca/gov/content/taxes/speculation-vacancy-tax

Ways to File Taxes
Information from the Canada Revenue Agency about ways to file your taxes.
canada.ca/en/services/taxes/income-tax/personal-income-tax/get-ready-taxes/ways.html



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Chapter 5 Definitions

Apprenticeship: a way to learn a trade or skill by working with an experienced person. During an apprenticeship, you get hands-on training while also earning some money. It helps you learn the job and gain experience to become qualified in that field.

Certification: special proof that a person has the skills or training to do a job. It shows they have passed tests or completed courses to meet certain standards. Some jobs require workers to have certification. People who want to work in a regulated industry need certification.

Colleague: a person you work with. They are also called coworkers or associates.

Compensation: money that is paid to someone in exchange for something that has been lost, damaged, or affected by a problem. In British Columbia, there is compensation for workers who lose money due to a work-related injury or illness.

Confidential: keeping information private and not sharing it with others. Confidential information can include personal information, details, secrets, or anything that a person wants to keep safe. For example, your medical information is kept confidential. It is not shared with anyone else.

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

Disability: a condition that makes it difficult to do certain activities. Disabilities can be physical or mental. For example, a disability can affect a person's ability to see, hear, speak, think, or move.

Dismiss: to tell a worker they can no longer work at their job. Employers can only dismiss people for reasons related to their performance or behaviour. Being dismissed from a job is often called being "fired".

Employee: a person who works for a company or a person.

Employer: a person or company who hires people to work for them.

Fire: see “Dismiss”

Lay off: when a company dismisses a worker because there is not enough work or money to keep them. A worker is not laid off because they did something wrong. Sometimes, laid-off workers can be hired back later when the company gets more work.

Mediation: a way to solve a disagreement where 2 people or groups talk with the help of a third person, called a mediator. The mediator is neutral—they do not have an opinion or take a side. The mediator helps both sides agree on a fair solution without going to court.

Post-secondary: education for students who have completed secondary school (high school). In British Columbia, secondary school ends at Grade 12. Post-secondary schools include universities, colleges, institutes, technical schools, and private institutions.

Professional: a person with a job that has special standards and rules. Professionals usually need an education related to their careers. They may have to join a group or organization that sets standards about their work. If there are complaints against the professional, the organization will investigate. Doctors and lawyers are examples of professionals.

Spouse: a husband or a wife. You are a spouse if you are or were married, or you have lived with another person in a marriage-like relationship for a certain period of time.

References: people who know you and can talk about your work experience, character, and skills. References can be professional or personal. When you look for a place to live, personal references can recommend you to the landlord. When you apply for a job, professional references can recommend you to the employer.

Regulated industry: a type of business that must follow special rules set by the government. These rules help keep the work safe and fair for everyone. Examples of regulated industries include health care, banking, and food production. People who work in regulated industries may need to meet specific standards and requirements. For example, they may need a certain level of education or professional certification.

Regulatory authority: a group or organization that makes and enforces rules for certain industries or jobs. They make sure businesses follow the law and keep things safe and fair. For example, a regulatory authority checks that banks or hospitals are operating according to the rules.

Termination: when a job ends. When someone is terminated, it means they are no longer working for the organization. This can happen for different reasons, like being dismissed (fired) or finishing the work contract.

Union: a group of workers who join together to protect their rights and improve their working conditions. The union helps workers get fair pay, safe workplaces, and good treatment from employers. It speaks for the workers when they have problems with their job.



Working in B.C.

Working in B.C. may be different from working in the country or province you are from. It's important to understand employment standards and to know where to go if you need help or advice.

Applying for a Social Insurance Number

A Social Insurance Number (SIN) is a 9-digit identification number that you need to work in Canada and use government programs and benefits. Contact the Government of Canada to learn how to apply for your SIN and what documents you will need:

Employment and Social Development Canada
Toll-free: 1 866 274-6627
canada.ca/social-insurance-number

Your SIN is confidential (private). Learn how to protect your SIN:

canada.ca/en/employment-social-development/services/sin/protection.html

Getting your employment credentials recognized

Some jobs in B.C. are regulated. This means people need special education and training to do them. People also need to prove that they have the required skills and training. This is called certification.

There are other words that mean "certified". These include "authorized", "designated", "licensed", "member", or "registered".

If you want to work in a regulated job, you will need to show that your education meets the requirements in British Columbia. You will need to have your certification checked. You may also need to get more education or training to work in a regulated profession here.

The **International Credentials Recognition Act** came into effect in 2024. This new law tries to help internationally trained professionals use their skills in B.C. by making the credential recognition process faster, fairer, and easier.

The law applies to 18 regulatory authorities and 29 professions. Find out if the Act applies to your profession:

gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities/oicr/about/regulatory-authorities

The International Credentials Recognition Act changes what regulatory authorities can require from internationally trained applicants. The Act:

- removes unfair Canadian work experience requirements
- removes requirements to provide new English language test results if applicants have already submitted valid results
- requires regulatory authorities to charge similar fees to international and domestic applicants
- requires regulatory authorities to publish information about the international credential assessment process on their website

The Superintendent of International Credential Recognition makes sure that regulatory authorities obey these new rules. If you have questions about the Act, contact the Office for International Credential Recognition (OICR).

Office for International Credential Recognition
Email: FairCredentials@gov.bc.ca

gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities/oicr

Credential recognition process

You must check if you need to be certified for work in B.C. if you:

- went to university
- went to college
- had an apprenticeship
- completed a certificate, diploma, or degree related to your work
- registered to use a professional title or designation
- needed a licence, registration, or certification for your past work

Step 1: Find out if you need to get certified

1. Go to jobbank.gc.ca
2. Click "career planning", then click "job profiles".
3. Type the name of your job. You will see a list of jobs. Choose the job name that is most like yours.
4. Next, choose the area: "Province of British Columbia". Click "search".
5. Under a job's name, click "requirements".
6. Check the "professional certification and licensing" section. You may see a link called "regulatory body" (also called "regulatory authority"). This is the office that makes the certification rules. Click the link to find information about getting certified.
7. The job bank will say if your occupation is regulated in B.C.

It can be hard to compare jobs in different countries. They may have the same name but have different duties. A job that doesn't need certification in other countries may need certification in Canada. It can also be different depending on what part of Canada you are in or who you work for.





Step 2: Apply to get certified for your occupation

To get certified, you must apply to the correct regulatory authority. Here is a list of regulatory authorities in B.C.:

gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities

The regulatory authority's website usually tells you how to apply for certification. You will need to send official documents from your country. You should start your application as early as you can. Some regulatory authorities will allow you to apply before you come to Canada. If not, you should apply as soon as you arrive.

- ☐ Carefully read about registration and joining (membership) on the website.
- ☐ Contact the regulatory authority by phone or email. Ask about your international documents and training.
- ☐ Prepare your documents for the application. Talk to the regulatory authority before translating or assessing your documents. The authority may have rules about where to go for this service.
- ☐ Ask if you need to take an exam or provide a reference from your previous employer.
- ☐ Collect the money to pay the costs. It may cost hundreds—or even thousands—of dollars. If you don't have enough money, you may be able to get a low-interest loan to help you pay the fees.

These programs provide financial help:

- The Career Paths for Skilled Immigrants program offers financial help to pay for training or licences:

welcomebc.ca/work-in-b-c/career-paths-for-skilled-immigrants

- Several organizations offer low-interest loans to pay for foreign credential recognition:
  - SUCCESS: successbc.ca/fcr
  - PICS: fcrloans.ca/brands/pics
  - ISSBC: issbc.org/our-services/fcrloans

Step 3: Wait for the results of your certification

Each regulatory authority has its own licensing requirements. They may ask for different documents for your application.

Regulatory authorities can ask for:

- Transcripts (a record of your courses and grades) from the university or institution where you trained for your profession. If your regulatory authority requires transcripts, ask how they would like to receive these documents.
- Exam results to show your knowledge in your profession. Ask your regulatory authority which exams you need to take, when the exam is offered, and if there is a study guide. Some regulatory authorities work with third-party assessors. You may need to take an exam from another organization as part of your application process.
- English language test results that show your English language skills.
- Some regulatory authorities can ask for Canadian work experience. If your regulatory authority requires you to show you have Canadian work experience, talk to them about how you can do this.

It may take several months to gather the materials for your application and wait for the results. Completing your application can be the longest part of the process. After you submit your application, there may still be more to do. The regulatory authority may:

- contact your references and past employers to check your experience
- require you to complete an assessment of your job-related skills
- interview you
- ask you for more documents or information

If your regulatory authority is under the International Credentials Recognition Act, it can tell you how long the assessment process usually takes.

You must receive your certification before you can be hired and begin work in most regulated occupations in B.C.

Step 4: Take additional training if needed

You may need to take more training to work in a certified industry in B.C. This is called "upgrading", "bridge training", or "bridging". Ask your regulatory authority if you need to take an upgrading or bridging program.

Colleges and universities have career training and upgrading programs. You can search EducationPlannerBC for career training programs in B.C.: **educationplannerbc.ca/search**

If you find a program you are interested in, contact the school's recruitment office or program coordinator for more information. Before you apply and register for a program, contact your regulatory authority to make sure the program meets their requirements.

Learn more about B.C.'s post-secondary programs and institutions:

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

You can learn about education and careers on Find Your Path: **educationplannerbc.ca/find-your-path**

WorkBC helps British Columbians find and apply for jobs.

You can visit the website to search for jobs and learn about different careers. You can learn about B.C.'s economy, industries, and job market. You can also get information about employment services and job training programs available to you.

WorkBC
Toll-free: 1 877 952 6914
workbc.ca

To use WorkBC, you must be at least 16 years old and legally allowed to work in Canada. Temporary residents, including refugee claimants, may be eligible for WorkBC's employment programs. Find out if you are eligible for WorkBC services:

workbc.ca/discover-employment-services/workbc-centres/employment-services/employment-services-eligibility

WorkBC has free resources you can use. Sometimes they provide money for things you might need for work, like a bus pass or work boots. They may also provide skills training, or help you get a temporary job to increase your work experience.

WorkBC Centres offer:

- employment counselling
- planning, support, and workshops to help you find a job
- help writing a resume and preparing for a job interview
- access to job opportunities and connections to employers
- free use of resources, including computers and copiers
- skills training
- basic certification
- paid work-experience placements
- help starting your own business
- foreign credential evaluation
- language interpretation
- English language training
- mental health counselling
- assistive technology and other help for people with disabilities
- financial support for services such as child care, transportation, essential work clothes and tools, and language interpretation

Find the WorkBC Centre nearest you:
WorkBCCentres.ca

Career Paths for Skilled Immigrants helps professionals use their skills, training, and international qualifications for work in B.C. They can help you get jobs that match your experience and background. They also offer:

- job-related language training
- career planning and coaching
- assessment (checking) of credentials and experience
- help communicating with regulatory authorities
- referrals to employers and mentors
- financial help (money) to pay for professional training or licences
- Canadian work experience opportunities

If your occupation is not practised in B.C. or your qualifications are not recognized in B.C., Career Paths for Skilled Immigrants can help you find other options:
welcomebc.ca/careerpaths

The Skilled Immigrant InfoCentre can help you find information about specific jobs. They can tell you about different opportunities in your kind of work. They also help immigrants who want to start a business. Find information online or visit the office in person. The office is in the Vancouver Public Library.

Skilled Immigrant InfoCentre
Vancouver area: 604 331-3603
350 West Georgia Street, Vancouver
vpl.ca/siic

Most **settlement agencies** in B.C. have employment programs. These could include employment services, workshops about job search skills, information about employees' rights and responsibilities, and help understanding B.C. workplace culture. Settlement agencies have support in many languages.

To find a settlement agency in B.C., visit the links below:
For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, **see page 248** or visit **welcomebc.ca/temporaryresidents**

Finding a job

There are many resources in B.C. to help you find work. Settlement agencies and government programs will show you how to find job listings and explain the application process. They can also help you write a resume, prepare for an interview, and apply for skills training.

People and organizations in your community can also suggest where to look for work. Tell friends, relatives, teachers, neighbours, and counsellors that you are looking for a job. They may share ideas or introduce you to employers.

Your local newspaper may have job postings. Read the Classified section and look on the newspaper's website.

Some businesses post signs on doors and windows looking for workers. Many shops, cafes, and restaurants do this. Look for signs saying "help wanted", "hiring", or "seeking". Businesses might also post signs at libraries, recreation centres, and grocery stores.

You can also reach out to companies you would like to work for. Call the office and ask if you can speak to someone about work opportunities. They may ask for your resume. Many large companies have special departments (teams) that hire new workers. This is called the personnel or human resources (HR) department. For example, a hospital, hotel, or university may have an HR department. To find jobs in large companies, contact the HR department.

Applying for a job

Resumes

Most companies ask for a resume and cover letter when you apply for a job. A resume describes your work experience and education. It says what kind of job you had, who you worked for, when you worked, and what you did. The way your resume looks and the way you describe your jobs may change depending on the type of jobs you are applying for.

A cover letter is a short letter to the employer. It should be 1 page or less. You can say why you want the job and why you would be good at it. It should also have your full contact information—your name, phone number, email address, and home address. The cover letter is very important. It lets the employer know you better, and shows how well you communicate.

Find out how the company would like to receive your resume and cover letter—by email, through a website, or printed on paper.

Go to WorkBC's website to learn how to write your resume and cover letter: **workbc.ca/search-and-prepare-job**

WorkBC Centres also offer free workshops. Visit the website to find a centre near you: **workbccentres.ca**

The job search section of Canada's Job Bank has information about writing a resume: **jobbank.gc.ca/findajob/resume-builder**

English Language Learning (ELL) courses are available for Canadian citizens, permanent residents, and refugees. These courses are usually taught at post-secondary institutions. Most ELL programs do not charge tuition fees, but you may have to pay other costs. Learn more about ELL programs:

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

See the Resources Directory on page 224 for more resources about English language learning.

Applications

Most companies want you to complete an application. You will need to give your address, phone number, work history, and references (contact information of people you worked for). Make sure you have all the information you need before you fill out an application form. Some companies will take your application in person. Others will only accept applications online.

The WorkBC website has information to help you with job applications. You can learn how to write a resume, get ready for an interview, network (meet people who can help you find work), and use social media to find jobs.



Job interviews

If you are qualified and the employer likes your resume and cover letter, they may invite you for interview. This is a meeting where the employer can learn about you, and you can learn about the job. Interviews are usually at the employer's location. They can also be over the phone or online. The employer will want to learn about your education, skills, and work experience. They might ask questions like:

- Why do you want to work here?
- Why do you think you are the best person for the job?
- Tell me about yourself.
- Tell me about other jobs you've had.

Employers want you to explain your skills. Practise answering questions before the interview.

Employers also want you to care about their business. Learn about the company before your interview. You can ask the employer questions about job duties, wages, work hours, benefits, and vacation time.

Learn more about resumes, cover letters, and job interviews on the WorkBC website: workbc.ca/search-and-prepare-job

References

References are people who know you and can recommend you for a job. You can ask former employers and landlords if they can be your reference. Employers may contact your references to ask about your qualifications. You will need to give your references' names and contact information (phone number and email address) when you apply for a job.

If you are new to Canada, you may not have any references here. Volunteering can help you get local work experience and meet people who will be a reference for you. For information about volunteering, see page 18.

A WorkBC Centre may be able to help you find volunteer experience: WorkBCCentres.ca

Criminal record checks

Some employers may ask for a criminal record check. A criminal record check is an official report from the police. It shows if you have been convicted (found guilty) of a criminal act (breaking the law). If you have a criminal record, you can still find work. However, some employers—such as schools and child care companies—will not hire people with criminal records. You can apply for a criminal record check online: justice.gov.bc.ca/eCRC/home.htm

B.C. Human Rights Code

Employers cannot refuse to hire people because of personal characteristics that are protected under the B.C. Human Rights Code. These include skin colour, race, marital status, place you are from, religion, sex, sexual orientation, age, or a disability.

Treating people differently because of their personal characteristics is called discrimination. The B.C. Human Rights Code is a law that protects workers from discrimination.

BC Human Rights Tribunal
Vancouver area: 604 775-2000
Toll-free: 1 888 440-8844
bchrt.bc.ca
If you experience discrimination that violates (does not follow) the Human Rights Code, you can make a complaint to the B.C. Human Rights Tribunal:

bchrt.bc.ca/human-rights-duties/index.htm

The law in B.C. says employers must make sure workplaces are safe and healthy. They must make sure you have the safety equipment you need. They must give you information and training so you can stay safe. You must follow the employer's safety instructions. If you see something unsafe, you must tell the employer right away.

WorkSafeBC helps prevent injuries at work. It also helps people who get hurt at work. People with a work-related illness or injury may not be able to work. If this happens to you, WorkSafeBC may give you compensation (money for lost income) and cover medical costs. Employers pay for WorkSafeBC coverage.

If you have an accident at work, get help right away. Some companies have a first aid attendant (a worker who is trained in basic medical care). Call them or go to see them. Report the accident to your supervisor or employer as soon as possible. If anyone witnessed (saw) the accident, you should ask them to report what they saw.

Fill out an accident report form. Your company may have the forms. If they don't, call WorkSafeBC's Teleclaim phone line.

WorkSafeBC
Toll-free: 1 888 967-5377



worksafebc.com/en/claims/report-workplace-injury-illness

If you need to see a doctor, let your doctor know that you were injured at work. If you miss work because of your injury or illness, call WorkSafeBC.

WorkSafeBC can help you in more than 170 languages. It also has printed information in traditional and simplified Chinese, Punjabi, Korean, Vietnamese, Spanish, and French.

Working at your job

The law in B.C. sets standards for payment, compensation, and working conditions in most workplaces. The standards promote open communication, fair treatment, and work-life balance for employees.

Getting paid for work

Employees must be paid for the work they do. They should get at least minimum wage for hours worked in each pay period.

Employees must be paid twice per month. Pay periods cannot be longer than 16 days. All money earned, including overtime and statutory holiday pay, must be paid within 8 days after the end of the pay period. Annual vacation pay and wages in an employee's time bank do not need to be paid within the pay period.

Wages must be paid in Canadian currency. Payment can be cash, cheque, bank draft, or money order. It can also be made by direct deposit to an employee's bank account if this agreed to in writing or if this arrangement is part of a collective agreement. Farm labour contractors must pay wages directly to an employee's bank account.

When employment ends, employers must pay employees their final wages:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/wages

Minimum wage

The minimum wage in B.C. is currently $17.40 per hour (as of June 1, 2024). This hourly minimum wage applies to most employees regardless of how they're paid—hourly, salary, commission, or on an incentive basis. If an employee's wage is below minimum wage for the hours they worked, the employer must top up their payment so that it's equal to minimum wage. Some employees in specific industries have different minimum wages.

Some types of employees are paid a piece rate. A piece rate is a rate of pay based on a measurable quantity of work completed. Employees must be told what the piece rates are before they start work. They may also be paid a different set wage for specific tasks (e.g. paid an hourly rate). Learn more about minimum wage:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/wages/minimum-wage



The Employment Standards Act is a law to protect workers in British Columbia. Employers must obey this law.

The Employment Standards Branch administers the Employment Standards Act and Regulation.

Employment Standards Branch
Toll-free: 1 833 236-3700

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards

Not every workplace or type of work is covered by B.C. employment standards. Several types of workplaces, workers, and professions set their own standards or are federally regulated. To find out if B.C. employment standards apply to you, visit the Employment Standards Branch site:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/do-employment-standards-apply-to-you

Try to resolve disputes informally. If this isn't possible, you can submit a complaint to resolve a problem at work:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/complaint-process

Employers aren't allowed to intimidate or discriminate against you for making a complaint. This includes refusing to hire you or threatening to fire you. Learn more:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/forms-resources/igm/esa-part-10-section-83

Hours of work and overtime

Employers schedule work hours for employees. Scheduling can be done every day or weeks in advance. It can be based on employee seniority or availability, or other criteria the employer chooses. Employees must arrive ready to work the hours they are scheduled.

Standard work hours are 8 hours in a day and 40 hours in a week. A week is from Sunday to Saturday. Standard work hours may be different if an employee is working under an averaging agreement or a variance.

Employees can be required to work overtime. Employees who work more than 8 hours in a day or 40 hours in a week must be paid time-and-a-half or double-time for overtime hours worked.

Employees must be scheduled for at least 2 hours of work. They must also be paid if they report to work as scheduled and there is no work for them to do.

Employers must allow time for rest each week. An employee must have at least 32 hours in a row free from work each week. If an employee works during this period (e.g. because of an emergency), they must be paid extra pay. An employee must also have at least 8 hours off between shifts. If an employee works during this period, the hours are added to other hours worked in the day. This usually means the employee must be paid at overtime rates.

Employers can change shifts at any time as long as employees have enough time free from work. Employees do not need to be paid if they are given notice of shift changes or cancellations before they report to work.

A 30-minute unpaid meal break must be provided when an employee works more than 5 hours in a row. The employee must be paid for the meal break if they're required to work (or be available to work) during their meal break. Working through a meal break does not always result in overtime pay.

A split shift divides a work day into separate periods of work. The employee's work day is the combined total of the hours worked during all of the periods. The split shift (including breaks) must be completed within a 12-hour period.

Learn more about hours of work:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/hours

Statutory holidays

A statutory holiday does not necessarily mean employees get a day off. Instead, employees may qualify for statutory holiday pay.

Learn more about statutory holidays in B.C.:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/statutory-holidays

Taking time off

After 1 year of work, employees get to take vacation days—time off with pay. Employers may allow employees to use vacation time to deal with unexpected situations. An employer can schedule your vacation according to business needs.

Employees can take time away from work to deal with unexpected illnesses or life situations. An employee's job is protected while they are on leave. Employees can take a leave of absence for things like family responsibilities or sick days.

Employers need to follow B.C. employment standards if their business is unexpectedly disrupted or employees must be absent from work. Learn more about taking time off:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off



Quitting, getting fired or laid off

Both employees and employers can end employment. Employees should consider whether they are eligible for a job-protected leave of absence if they need to take time off work to deal with illness or life situations.

Employees can quit their job at any time. If an employee quits their job, they're not paid compensation for length of employment. Employers can end an employee's job by giving written working notice or pay (called compensation for length of service). They can also choose to give a combination of both notice and pay.

A temporary layoff is when an employee earns less than 50% of their regular weekly wages – with the plan that the employee will return to a regular work schedule. If the employee won't be returning to work, the layoff is a termination of employment.

If circumstances require terminating 50 or more employees at a single location within a two-month period, the employer must give written notice of group termination to each employee affected, the Minister of Labour, and any trade union that represents the employees.

Learn more about quitting, getting fired or laid off:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/termination

Sickness Benefits

When people are sick, they may take time off from work to recover. Employees can take up to 5 paid days and 3 unpaid days of job-protected leave per calendar year.

This leave is for people who have worked for their employer for at least 90 days. If asked, employees need to provide enough information to show that they are ill or injured, and eligible for the leave.

If you cannot work because you are sick, injured, or in quarantine, you can apply for Employment Insurance sickness benefits:

canada.ca/en/services/benefits/ei/ei-sickness.html

Employment Insurance Caregiving Benefits

Some people need to take time away from work to care for or support someone who is critically ill, injured, or dying. You may be able to receive up to 55% of your earnings.

As a caregiver, you do not have to be related to or live with the person you care for or support, but they must consider you to be like family.

There are 3 types of benefits:

- family caregiver benefit for children
- family caregiver benefit for adults
- compassionate care benefits

For more information and to see if you are eligible, visit the Government of Canada website:

canada.ca/en/services/benefits/ei/caregiving.html

Employment Insurance (EI)

EI may provide you with money if you lose your job through reasons you can't control—for example, there isn't enough work to do, the work happens in summer or in winter, or the company lays everyone off. To receive EI, you must be ready, willing, and able to work. You must also be actively looking for a new job.

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than 4 weeks after your last day of work, you may lose benefits.

People who quit their jobs may not be eligible for EI. Self-employed people are not eligible for EI. Not all jobs are covered by EI. Learn more about EI and find out if you are eligible:

canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html

If you lose your job, visit your local WorkBC Centre. They have free services to help you find a job: workbccentres.ca

Income assistance

You can only collect EI for a few months. Your EI may end before you find a job. If this happens, you may qualify for help from the provincial government. This is called the British Columbia Employment and Assistance Program. It is also called income assistance, or welfare.

For information, contact the Employment and Assistance Program.
Toll-free: 1 866 866-0800

gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/ministry-overview/overview-of-bcea-program

You can also call Service BC.
Toll-free: 1 800 663-7867

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

Making a complaint

Try to resolve disputes informally. If this isn't possible, you can submit a complaint to resolve a problem at work. For example, you can request payment for wages that you are owed.

Employers aren't allowed to intimidate or discriminate against you for making a complaint. This includes refusing to hire you or threatening to fire you.

Not every work issue, workplace, or type of work is covered by employment standards. For example:

- workplace safety or injuries
- discrimination, bullying, or harassment
- unionized or federally-regulated workplaces
- excluded jobs and professions
- work performed entirely outside of B.C.
- pay transparency

The complaint process can take several months. Resolving a complaint might require an investigation. You may need to be involved at certain steps in the process.

Learn more about the complaint process:

gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/complaint-process



Discrimination and harassment

Treating people differently because of their personal characteristics is called discrimination. These personal characteristics include skin colour, race, marital status, place you are from, religion, sex, sexual orientation, age, or a disability. The B.C. Human Rights Code is a law that protects workers from discrimination.

All people have the right to a safe workplace. If an employer or colleague makes unwelcome sexual advances (for example, always asking you for a date, telling sexual jokes, or touching you), this is called sexual harassment. It is also harassment if people criticize or joke about your personal characteristics such as the place you are from, your ethnicity, or your religion. The Human Rights Code protects you against this behaviour.

The **BC Human Rights Tribunal** deals with human rights complaints made under the B.C. Human Rights Code.

If someone has discriminated against you under the Code, you can contact the Tribunal to make a complaint.

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

If you experience discrimination or harassment that violates (does not follow) the Human Rights Code, you can make a complaint to the B.C. Human Rights Tribunal:

bchrt.bc.ca/human-rights-duties/index.htm

If the employer is regulated by the federal government (for example, a bank, the Government of Canada, Canada Post, or an airline company), you can contact the Canadian Human Rights Commission to complain: chrc-ccdp.gc.ca

Some kinds of harassment are not included in the Human Rights Code. These include actions or comments that make someone feel embarrassed or afraid, such as spreading gossip or bad stories about a person, criticizing someone, calling them insulting names, staring, yelling, ignoring or excluding a person, and blocking a person's path.

If you experienced harassment, bullying, or discrimination:

- write down what happened, including specific things the person said
- contact anyone who witnessed (saw) what happened and ask them to write what they saw
- write down any dates the behaviour occurred

You can also report harassment or bullying in the workplace to your union, your supervisor, or the other person's supervisor, or by contacting WorkSafeBC:

worksafebc.com/en/health-safety/hazards-exposures/bullying-harassment

People may have different ideas about when behaviour is appropriate and when it is harassment, discrimination, or bullying. Sometimes, behaviour that is acceptable in one country or culture is not acceptable in another. If you are not sure if someone's behaviour is acceptable or not, talk to a settlement worker. They can help you understand what happened and decide what to do next.

You can also contact a settlement agency. **To find a settlement agency in B.C., visit the links below:**

For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, see page 248 or visit welcomebc.ca/temporaryresidents

If you are a foreign worker with a closed work permit and you are experiencing harassment, discrimination, or safety problems at work, contact MOSAIC's Migrant Worker Program:

MOSAIC
Vancouver area: 604 324-7979
Email: migrantworkers@mosaicbc.org

mosaicbc.org/services/settlement/migrant-workers/

Unions

A union is a group of employees who join together to protect their rights in the workplace. The union represents workers and negotiates with their employer. Negotiations are usually about better wages, benefits (extra money to cover certain costs), and working conditions. When the union and the employer agree, both sides sign a contract. The contract is called a collective agreement.

Unions also help workers solve problems and disagreements with employers. They help workers demand a safer working environment. When the employer breaks the collective agreement or a workplace law, the union can help. If you are in a union and you have a problem with your employer, talk to your union representative.

Unions must be certified to represent workers in a workplace. A union is certified if 55% or more of the workers sign a membership card. A union can also be certified if most of the workers vote to have a union.

Workers pay dues (like a membership fee) to be part of the union. Union dues are deducted (taken) from workers' paycheques.

All employees have the legal right to join a union. Dependent contractors (workers who are not employees of a company but who do most of their work for that company) can also join a union. If a workplace has a union, you may automatically become a member when you are hired.

For more information about unions, contact the BC Federation of Labour:

BC Federation of Labour
Vancouver area: 604 430-1421
Email: organize@bcfed.ca
bcfed.ca

Getting employment help and support (A-Z)

B.C. Employment and Assistance Program
Help for people transitioning from income assistance to sustainable employment, and financial support for people who can't work because of a disability.
Toll-free: 1 866 866-0800
gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/ministry-overview/overview-of-bcea-program

BC Federation of Labour
The rights of all working people to have a safe workplace and fair wages.
Vancouver area: 604 430-1421
Email: organize@bcfed.ca
bcfed.ca

Canada Labour Code
Federally regulated industries and workplaces.
canada.ca/en/services/jobs/workplace/federally-regulated-industries.html

Canadian Human Rights Commission
Discrimination complaints under federal human rights law.
Toll-free: 1 888 214-1090
chrc-ccdp.gc.ca

Career Paths for Skilled Immigrants
Helps professionals use their skills, training, and foreign qualifications for work.
welcomebc.ca/careerpaths

Criminal Records Review Program (CRRP)
Apply for a criminal record check.
justice.gov.bc.ca/screening/crrpa/org-access

Employment and Social Development Canada
Learn how to protect your Social Insurance Number (SIN).
canada.ca/en/employment-social-development/services/sin/protection.html

Employment Insurance (EI)
Information about Employment Insurance benefits and leave.
canada.ca/en/services/benefits/ei

Employment Standards
Information about hiring, firing, quitting, getting fired or laid off, getting paid, hours and overtime, taking time off, statutory holidays, and more.
gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards

Federal Job Bank
Thousands of jobs across Canada with online job boards and career websites.
jobbank.gc.ca

International Credential Recognition Loans
Financial help for getting certified.
SUCCESS: successbc.ca/fcr
PICS: fcrloans.ca/brands/pics/
ISSBC: issbc.org/our-services/fcrloans

International Credential Recognition
Information about international credential recognition.
gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities/oicr

MOSAIC's Migrant Worker Program
Support for foreign workers with closed work permits who are having trouble at work with harassment, discrimination, or safety issues.
Vancouver area: 604 324-7979
Email: migrantworkers@mosaicbc.org
mosaicbc.org/services/settlement/migrant-workers

My Self Serve (MySS)
Online access to income and disability assistance.
myselfserve.gov.bc.ca

Professional Credential Recognition
Information about Professional Credential Recognition.
gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities

Service BC
Contact information for various B.C. government programs, services, and representatives.
Vancouver area: 604 660-2421
Toll-free: 1 800 663-7867

Skilled Immigrant InfoCentre
Employment information and programs.
Vancouver area: 604 331-3603
vpl.ca/siic

Social Insurance Number
Information about the Social Insurance Number (SIN).
Toll-free: 1 866 274-6627
canada.ca/social-insurance-number

WorkBC
Information about finding a job and working in B.C.
Toll-free: 1 877 952-6914
workbc.ca

WorkSafeBC
Information about safe and healthy workplaces across B.C.
Toll-free: 1 888 967-5377
worksafebc.com



6 Studying in B.C.

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Chapter 6 Definitions

Adult upgrading: courses for adults who want to improve their reading, writing, math, or other skills. Adults who did not complete high school can take upgrading courses to earn their secondary school (high school) diploma. They can also take upgrading courses to improve their academic record, help them apply for post-secondary studies, or learn job skills. Adult upgrading is also called "Adult Basic Education", "Access Programs", or "Academic Upgrading".

Board of Education (school board): a group of people who operate (run) schools in a community. They take care of all school buildings, decide the budget (money), and decide what special programs are offered, among other things. School board members (trustees) are elected every 4 years.

Continuing education: programs for adults who want to learn new skills or update their knowledge after high school. People take these courses for fun, or to learn new skills and get a better job. Continuing education courses often take place at community colleges or online.

Diploma: see "Graduation certificate".

Distributed education: courses that people can take without going to a classroom or school. Distributed education is usually online, and students can study from anywhere.

Elementary school: school for young children, typically from ages 5 to 13. Elementary school starts in Kindergarten and ends in Grade 6 or 7.

English Language Learning: classes that help people learn English. This includes speaking, listening, reading, and writing. Classes can help people prepare for school, job training, working, and everyday life in British Columbia.

Field trip: when students have class outside of the school. They visit different places to learn about different topics. Many teachers take students on field trips to museums, exhibits, farms, nature parks, and more.

Full-time and part-time studies: full-time studies are when you take a full course load (the most courses the school lets you take at the same time). Full-time students attend class almost every day and have many assignments. Part-time studies are when you take less than the full course load. Part-time students usually do not have class every day, and they have fewer assignments. People studying part-time have more time to work or care for their families. Part-time studies take longer to complete than full-time studies.

Graduation certificate (diploma): a paper that says someone has completed an educational program. A graduation certificate for secondary school or university is often called a "diploma". A diploma can help you get a job or apply for higher education programs.

Homeschooling: when parents teach their children at home instead of sending them to school. Students may be homeschooled because they live far from school, because they are too sick to go to school, or because their parents prefer to teach them at home. Parents must register their child with a school before they begin teaching at home. They must also prepare the lessons and make sure their children are learning.

Independent (private) school: a school that is not funded by the government and charges tuition. Independent schools may have different teaching styles and smaller classes. They can have specific rules for admission.

Mandatory: required by rules or laws. In British Columbia, education is mandatory for all children. This means according to the law, all children must receive an education.

Middle school: schools for students in Grades 6, 7, 8, and 9. Middle schools are for children after elementary school and before secondary school (high school). Most students in middle school are aged 10 to 15.

Post-secondary: education for students who have completed secondary school (high school). In British Columbia, secondary school ends at Grade 12. Post-secondary schools include universities, colleges, institutes, technical schools, and private institutions.

Public school: a school that is funded by the provincial government. Public schools are free—you do not need to pay tuition (school fees). Public schools must follow the government's education standards. They aim to provide equal education to all children.

Secondary school (high school): school for students in Grades 8, 9, 10, 11, and 12. If there is no middle school in your community, students start secondary school for Grade 7. Secondary school students are usually between the ages of 13 and 18.

Trades: skilled jobs like plumbing, carpentry, and electrical work. These jobs require special education. You can get training and certification for trades jobs in many B.C. colleges, universities, and training institutions.

Tuition: the fee for attending a school or taking classes. It does not include services, books, or other costs. At public schools, the government pays for students' education. At private schools and post-secondary schools, students pay tuition fees to cover education costs.

Tutors: people who teach students one-on-one. Tutors can help you learn English or math, languages or science. Tutors do not teach in a classroom. They may teach you in your home or office. They may also teach in a public place, like a coffee shop. Students pay tutors for their time.

Studying in B.C.

B.C.'s school system

All children between the ages of 5 and 16 must get an education. The government of British Columbia sets laws and regulations to make sure every child gets educated. Most parents send their children to public schools. Public schools are paid for and regulated by the government. Some parents choose to pay for independent (private) schools. Some children learn at home through homeschooling or distributed (online) learning.

Public schools

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

Registering your child in a public school

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

Find your school board:
bced.gov.bc.ca/schools/bcmap.htm

When you register your child, you will be asked for official documents showing your child's date of birth, your resident status in British Columbia, and your address. You will also be asked to show your child's immunization record. This shows what vaccinations your child has received. Schools need to know what vaccinations students have so they can keep students safe if there is an outbreak of disease. Learn more about vaccine reporting:



immunizebc.ca/children/vaccine-status-reporting-regulation

Some school communities have a program called Settlement Workers in Schools (SWIS). Settlement workers help newcomers adjust to their new school and community. You can ask the school if they have the SWIS program when you register your child.

Private schools

B.C. also has independent schools (also called private schools). Most independent schools charge tuition (school fees). Some independent schools are based on religion or culture. Some independent schools offer special programs.

For more information about independent schools, contact the Federation of Independent School Associations:

Federation of Independent School Associations
Vancouver area: 604 684-6023
fisabc.ca
Find an independent school near you:
bcschoolcontacts.gov.bc.ca

Homeschooling and online learning

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

- Homeschooling is when parents teach their children at home instead of sending them to school. Parents are the teachers. They must register their child with a school before they begin teaching at home. They must also prepare the lessons and make sure their children are learning. Learn more about homeschooling: bced.gov.bc.ca/home_school
- Distributed learning is when students take courses and do coursework without going to the school or classroom. Most distributed learning programs are done over the internet. Some distributed learning is done by phone or mail. Distributed learning classes are taught by certified teachers in B.C. The teachers are responsible for preparing the lessons and helping the students. Learn more about distributed learning:

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



Early learning

StrongStart BC programs are for children up to age 5. They help young children learn to talk, move, solve problems, manage their emotions, and play with other children. They also help children get ready to start school. Children learn through play, stories, music, and art. They make friends and play with other children. Parents or caregivers take part in the program with their children. StrongStart BC early learning programs are usually held in elementary schools. They are free to attend. Learn more about StrongStart BC and find a program near you:

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

Many schools have Ready, Set, Learn programs for children aged 3 to 5 years. Children learn new skills by playing. Parents can get information to help their children learn:

gov.bc.ca/gov/content/education-training/early-learning/support/programs/ready-set-learn

Kindergarten to Grade 12

British Columbia's Kindergarten to Grade 12 (K–12) programs help build a solid foundation for our children's future.

Schools will provide English Language Learning (ELL) for all students who need help. Most students get help learning English during regular classes. Learn more about ELL on page 205.

Kindergarten to Grade 7

Elementary schools teach children from Kindergarten to Grade 7. Children usually start elementary school in the year they turn 5. They finish elementary school when they are 11 or 12. The first year of elementary school is called Kindergarten. School days start between 8:30 and 9 am and end around 3 pm. Learn more about Kindergarten in B.C.:

gov.bc.ca/gov/content/education-training/k-12/support/full-day-kindergarten

Grade 7 to Grade 12

After elementary school, students go to middle school and secondary (high) school.

- Middle schools teach Grades 6 to 9. Students in middle school are around 10 to 15 years old.
- Secondary schools teach Grades 8 to 12. Students in secondary school are 13 to 18 years old.

Not every school district has middle schools. Some districts have elementary school (Kindergarten to Grade 7) and secondary school (Grade 8 to Grade 12).

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

French programs

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

- Students whose parents speak French may qualify for the francophone program. They will study and learn in French, in a francophone environment. Contact Le Conseil scolaire francophone de la Colombie-Britannique (School District 93) for more information and to find out if your child is eligible:
  Le Conseil scolaire francophone de la Colombie-Britannique (School District 93)
  Vancouver area: 604 214-2600
  Toll-free: 1 888 715-2200
  csf.bc.ca
- **French Immersion:** Students will become bilingual and learn about francophone cultures. French is the main language spoken in the classroom. English is added in higher grades. Math, science, social studies, and all other subjects are taught in French.
- **Core French:** Students in English programs can also take classes to learn French as a Second Language (FSL). All other classes are taught in English.

For more information about French Immersion or French classes, talk to your local school board:
bcschoolcontacts.gov.bc.ca



Parent participation

If you have a child in school, you can be part of the school community. Talk with your child's teachers. Ask questions about your child's schoolwork. The school holds parent-teacher meetings 1 or 2 times a year. You can go to these meetings to speak with your child's teacher. The teacher will tell you how your child is doing in school.

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

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

You can also volunteer at your child's school. You can help in the classroom or on field trips. Field trips are classes that happen outside of the classroom. Many teachers take students on field trips to museums, or to outdoor places where they can learn about nature.

The school will send you information about your child's studies and school activities. Watch for emails, letters, and notes from the teacher, the principal (the person in charge of the school), the school board, or other people in the school. Ask your child if they have any letters to give you. These letters may contain important information.

Post-secondary education

After Grade 12, many students continue their education. This is called post-secondary. Students go to universities, colleges, institutes, and organizations that have training for skilled trades.

There are 25 public universities, colleges, and institutes in B.C. Public institutions are funded by the provincial government. Students pay tuition (school fees) to attend.

There are also more than 300 private institutions in B.C. Private institutions are not funded by the provincial government. Tuition usually costs more at private institutions.

People can study many different subjects at college and university. Programs include arts, education, sciences, technology, medicine, nursing, engineering, law, and many more. It takes about 4 to 5 years of full-time study to complete a bachelor's degree. After earning a bachelor's degree, you can get a master's or a doctorate (graduate) degree. There are also many 1- and 2-year programs where students earn a diploma, associate degree, certificate, or micro-credential (short courses to build skills).

Some students start their post-secondary education at a public college or institute, then transfer (change) to a university to finish their degree. When you transfer from one school (or institution) to another, the second school will check the courses you took and give you credit for them. Not all courses will get credit in all schools. You should think about transfers before you start your post-secondary education. If you plan to start in a school and transfer to another, check to see what courses will get credit in the second school. The BC Transfer Guide lets you search for your courses and check where they are recognized (given credit): **bctransferguide.ca**

Colleges, technical institutes, and some universities have trades (skilled labour) and job training programs. You can get specialized job training for many different careers. For example, there are programs to help you become a carpenter, mechanic, early childhood educator, or computer technician.

Research your career plan. If you plan to enrol (register) in a career training program, check the prerequisites (the education and qualifications you need to enrol). Check what courses you will need to complete your program. See the list of public post-secondary institutions in British Columbia:

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

EducationPlannerBC can help you explore education and careers, find programs, and apply for programs: **educationplannerbc.ca**

Learning about types of post-secondary institutions

B.C. has excellent post-secondary education options—whether you're upgrading skills, learning English, training for a career or enroling in an academic program.

Public post-secondary institutions are authorized under provincial legislation to deliver post-secondary education and training in B.C.

Private post-secondary institutions are regulated by the Private Training Institutions Branch, a part of the provincial government.

Public post-secondary institutions

B.C. has 25 public post-secondary institutions. All public universities, colleges, and institutes in B.C. are designated (qualify for funding through student aid programs), and financial aid is available. See StudentAid BC.

Learn more about public post-secondary institutions:

gov.bc.ca/gov/content/education-training/post-secondary-education

Private post-secondary institutions

B.C. has more than 300 private post-secondary institutions. These include private universities, colleges, business schools, technical schools, and language schools. Financial aid is available for students at some private institutions. Find out if your institution qualifies for funding through student aid programs: studentaidbc.ca/help-centre/your-institution-designated

Learn more about private post-secondary institutions: privatetraininginstitutions.gov.bc.ca

Distributed ("distance") learning

Many colleges and universities offer distributed learning programs. You can get a post-secondary education no matter where you live.

- Explore online programs listed on EducationPlannerBC: educationplannerbc.ca
- Explore programs offered at Thompson Rivers University Open Learning: tru.ca/distance.html
- Contact your local college or university:

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

Getting your education credentials recognized

If you have started your post-secondary education outside Canada, you can continue your studies here. Find out if your courses are recognized in Canada.

The Canadian Information Centre for International Credentials will confirm if your school is recognized by the Government of British Columbia and tell you if your academic credentials are accepted here: cicic.ca/857/study.canada

StudentAid BC

Post-secondary education can be expensive. There is financial aid to help B.C. residents get post-secondary education. Before you choose your education plan, you should check all the costs and learn about the financial help you can get.

- Students taking post-secondary courses must pay tuition and other fees. Students must also buy books and materials. If you plan to go to school in a different city, you will have to pay for housing, living costs, and transportation.
- The B.C. government may provide funding (extra money) to students who need help to pay for their studies. You can apply for loans, grants, and bursaries. Loans are money you borrow. You need to pay the loan back after you complete school. Grants and bursaries are money that is given to you. You do not need to repay grants and bursaries. To qualify for financial aid, students must live in B.C. and be permanent residents or Canadian citizens.

For information, talk to the financial aid office at the school you plan to attend, or visit StudentAid BC: **studentaidbc.ca**

Post-secondary students who do not have permanent residence or Canadian citizenship will pay higher tuition. They may also need to apply for a study permit. Find out more at LearnLive BC: **learnlivebc.ca**

Adult education

Many Canadians sign up for classes after they have finished school. They may want to gain a new job skill, learn a language, or study something they are interested in. These programs are called "Adult Education" or "Continuing Education".

Find classes by searching online for "adult education" and the name of your community.

Adult upgrading

Adult upgrading courses and programs help adults who want to improve their education, prepare for a new job, improve their high school grades, or take courses they need to enrol in post-secondary level programs.

Courses are available in-person and online through public post-secondary institutions and school district adult education centres:

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

Adult upgrading grant

Permanent residents and Canadian citizens do not pay tuition for adult upgrading or English Language Learning (ELL) courses. However, students may have to pay other costs, including student fees, books, and supplies. The B.C. government offers a grant (extra money) to help students cover these costs. It is called the Adult Upgrading Grant. If you are taking Adult Upgrading, English Language Learning, or Accessible Education and Training courses at a public post-secondary institution, you may be eligible.

Find out more at StudentAid BC:

studentaidbc.ca/explore/grants-scholarships/adult-upgrading-grant-application

Adult secondary school completion

Some adults did not finish secondary school (high school) when they were younger. They can take Adult Upgrading to complete the courses they need to graduate from high school. This is called the British Columbia Adult Graduation Diploma (BCAGD):

gov.bc.ca/gov/content/education-training/adult-education/graduate-high-school/bc-adult-graduation-diploma-program

Students can take the courses they need through a public post-secondary institution or a school district adult education centre. Find a public post-secondary institution near you:

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

Find a school district near you: bcschoolcontacts.gov.bc.ca

Students can take classes full-time or part-time, in person or online. B.C. Adult Graduation Diploma classes are free for permanent residents and Canadian citizens.

English Language Learning

English is the main language spoken in B.C. There are English Language Learning (ELL) programs and courses available to help people of all ages improve their English language skills:

- Public schools offer ELL classes to all students who need English language help. When you register your child for school, ask about the ELL program.
- Settlement agencies offer classes to help newcomers improve their ability to speak, read, and write English. Some agencies offer English Language Learning preschool programs for children under age 5. They may also know about other English language learning opportunities in your community, such as English practice groups at public libraries. Contact your settlement agency directly to find out about the language supports in your community.

To find a settlement agency in B.C., visit the links below:

For permanent residents, including refugees:



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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, see page 248 or visit welcomebc.ca/temporaryresidents

- The Canadian government offers Language Instruction for Newcomers to Canada (LINC). Adult refugees and permanent residents can take these classes for free. You can ask your settlement agency for more information, or visit:



canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/improve-english-french/classes.html

- Adults who want to upgrade their language skills can take an ELL course through the local high school or post-secondary institution. Most of these programs are free for Canadian citizens, permanent residents, and refugees. However, there may be other related costs, such as books and learning supplies. Learn more about adult ELL programs:



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

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

Getting education help and support (A–Z)

Adult Education

Options for mature students who want to complete high school or take courses to qualify for post-secondary programs.

gov.bc.ca/gov/content/education-training/adult-education

BC Transfer Guide

Information about university transfer programs.

bctransferguide.ca

BC School & District Contact Information

School & District Contact Information.

bcschoolcontacts.gov.bc.ca

Canadian Information Centre for International Credentials

Provides information on Canada's education systems and referral services regarding credential assessments for immigrating, studying, or working in Canada.

cicic.ca/857/study.canada

Early Learning Programs

Information about early learning programs for children up to 5 years old.

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

EducationPlannerBC

Information about careers, training, and applying to post-secondary schools.

educationplannerbc.ca

Federation of Independent School Associations in British Columbia (FISA BC)

Information about independent schools.

Vancouver area: 604 684-6023

fisabc.ca

Immunization information
Vaccination Status Reporting Regulation for school-age children.
immunizebc.ca/children/vaccine-status-reporting-regulation

Kindergarten to Grade 12
Kindergarten to Grade 12 (K–12) programs.
gov.bc.ca/gov/content/education-training/k-12

Language Instruction for Newcomers to Canada (LINC)
Information about language classes funded by the Government of Canada.
canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/improve-english-french/classes.html

Le Conseil scolaire francophone de la Colombie-Britannique
Information about French programs in B.C. public schools.
Vancouver area: 604 214-2600
Toll-free: 1 888 715-2200
csf.bc.ca

LearnLive BC
Information about study permits.
learnlivebc.ca

Post-secondary institutions
A list of post-secondary institutions in British Columbia.
gov.bc.ca/gov/content/education-training/post-secondary-education/find-a-program-or-institution/find-an-institution

Private Training Institutions Branch
Information about private training institutions and their programs.
privatetraininginstitutions.gov.bc.ca

StudentAid BC
Financial help for post-secondary education.
studentaidbc.ca



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Chapter 7 Definitions

2SLGBTQIA+: a term to describe people who are Two-Spirit, lesbian, gay, bisexual, trans, queer or questioning, intersex, and asexual, as well as other gender identities and sexual orientations.

Assault: when someone intentionally hurts another person. Assault can be physical, sexual, or verbal (yelling at or insulting someone).

Cannabis: a drug taken for medical or non-medical reasons. In 2018, Canada legalized non-medical cannabis use. Cannabis is often called marijuana, pot, or weed.

Confidential: keeping information private and not sharing it with others. Confidential information can include personal information, details, secrets, or anything that someone wants to keep safe. For example, your medical information is kept confidential. It is not shared with anyone else.

Counsellor: a person who listens to you and helps you talk about your feelings or problems. Counsellors have special training and education. They often need a degree and a licence to do their job. Counsellors learn how to listen carefully and support people who are having difficult times. You can talk to a counsellor when you are sad, scared, or confused. They can help you understand your feelings and find ways to handle them.

Crisis: a serious situation that requires immediate help or attention. It can also be when a situation feels too big to handle alone. People can have a financial crisis (when they do not have enough money to live), a family crisis (the family breaks up), a medical crisis (someone is very ill or dies), or an emotional crisis (when thoughts and feelings—especially fear—feel too strong to handle).

Disability: a condition that makes it difficult to do certain activities. Disabilities can be physical or mental. For example, a disability can affect a person's ability to see, hear, speak, think, or move.

Eligible: when a person meets the rules to get something or do something. For example, people must be eligible before they can be hired in some jobs, apply for some government programs, or vote in elections. Eligibility rules may include your income (how much money you earn), your age, or your citizenship status.

Emotional abuse: hurting someone with words or actions. It causes emotional or mental harm. Emotional abuse can include yelling, insulting, threatening (saying you will hurt someone physically), controlling (not letting someone do normal things, like wear certain clothes), manipulating (using tricks or lies to make someone do what you want), isolating (separating someone from friends and family), and other behaviour that makes someone feel scared and hurt. Emotional abuse is sometimes called psychological abuse.

Financial abuse: when a person controls another person's use of their own money and belongings. This can include preventing someone from spending their own money, or making financial decisions for them.

Gambling: trying to win money by betting on things like horse races, sports, card games, or slot machines.

Human trafficking: using tricks, threats, lies, or violence to use someone for money. Human trafficking usually involves forcing people to work or sell sex.

Neglect: when a person does not take care of someone or something that needs their help and care. Children, elderly people, sick or disabled people, and animals can all be hurt by neglect. Neglect can include not providing enough food, shelter (a safe place to live), or medical care. It is neglect when a parent does not properly feed their child. It is also neglect when someone does not get medical care for a sick or elderly family member.

Physical abuse: when someone deliberately hurts your body or takes away your control of your body. It can include hitting, pushing, kicking, or restraining (holding someone so they can't move). Physical abuse is also called assault.

Public authorities: Government groups or agencies that work to protect and help the community, such as police, social services, or health departments. They enforce laws, provide services, and try to keep all citizens safe.

Senior: a person who is older than 65. Some organizations recognize people older than 55 or 60 as seniors. Many businesses and organizations give seniors special discounts on products and services. Canadian seniors may be eligible for government financial support (money). These programs include the Canada Pension Plan, Old Age Security, and the Guaranteed Income Supplement.

Sexual abuse: when a person forces or manipulates someone else into sexual activities that they don't want to do. Sexual abuse can be physical (unwanted sexual touching) or verbal (unwanted sexual talk). Sharing sexual photos of someone without their consent (permission) is also sexual abuse.

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

Suicide: when someone intentionally ends their own life.

Trauma: emotional or mental damage caused by a very bad or painful experience. This can happen after events like accidents, violence, or losing a loved one. Trauma can make people feel scared, sad, or angry for a long time. Children whose parents have experienced trauma can also be affected by it. This is called "intergenerational trauma".

Victim: someone who is hurt (physically or emotionally) or killed by another person, usually because of abuse or crime.

Violence: using physical power to hurt someone or damage property.

Resources

Resources by circumstance

There may be times when you need extra support with a problem you are facing. There are people, services, and programs (resources) that can help you.

In most places in B.C., the emergency phone number for fire, police, and ambulance is 9-1-1. The 9-1-1 call is free. When you call 9-1-1, an operator will answer the phone. The operator will ask if you need police, fire, or ambulance. For more information about calling emergency services and tips on calling 9-1-1, see page 134.

BC211 can help you find government and community services you may need. These include counselling, employment, child care, financial assistance, food, senior services, housing, legal services, immigrant services, education, arts and culture, recreation, health services, and support groups.

The service is free and confidential (private). It is offered in many languages.

BC211
Toll-free: 2-1-1
bc211.ca

VictimLinkBC is a support program for victims of crime and trauma.

It is a free, confidential telephone service offering immediate help to:

- victims of family and sexual violence
- victims of human trafficking exploited for labour or sexual services
- victims of crime and trauma

They will help you find information and connect you with people and programs that can help you. They also have information about community, social, health, criminal justice, and government resources. This includes victim services and counselling resources. This is a free and confidential service. It is available in many languages.

You can talk with counsellors, get health care, connect with police, and find a safe place to live.

VictimLinkBC is operated by BC211 and is funded by the B.C. government.

VictimLinkBC
Toll-free: 1 800 563-0808 (24 hours a day, 7 days a week)
Email: victimlinkbc@bc211.ca
victimlinkbc.ca

Dealing with abuse and neglect

Abuse (intentionally hurting someone physically or mentally), neglect (not taking care of someone who needs you), and violence (using physical power to hurt someone or damage property) are always wrong. If someone abuses you, it is not your fault. You are not alone. You can get help.

In Canada, all violence and threats of violence are against the law. You can report them to police. Police may arrest someone who hurts or threatens another person. They may get a criminal record, a fine (have to pay money), or jail time. There are also services to help people who experience violence.

An emergency is when your health, safety, or property are in danger and you need help quickly. Emergency situations include violence, threats, or abuse (physical, mental, or sexual) that happens in your home.

Abuse, neglect, and violence can happen in any family. It can start with 1 incident (event). Over time, abusive incidents can happen more often, and they can become more serious. Abuse can happen in any relationship. It can happen between people who are married and people who are dating. It can happen in heterosexual and same-sex relationships. It can happen between parents and children, brothers and sisters, and in-laws (the family of your spouse).

There are many forms of family abuse.

- Physical abuse includes hitting, kicking, pulling hair, pinching, throwing things at someone, and hitting someone with a weapon (such as a stick or a belt). Threats of violence (saying you will hurt or kill someone) are also a kind of physical abuse.
- Sexual abuse is any form of sexual contact without someone's consent (agreement or permission). It includes unwanted touching, sharing of intimate images, or forced sexual contact.
- Emotional or psychological abuse is hurting someone with words or actions. For example, it could be threatening to take away a person's children, threatening to take away their immigration sponsorship, not letting someone talk to friends or family, or not letting someone leave the house.
- Financial abuse is when someone controls a person's ability to earn or spend their own money. It could be not letting the person get a job, keep a job, get job training, earn money, or keep the money they earn.
- Spiritual abuse is when a person doesn't let you practise your religion. It also includes using religion to scare, hurt, or control someone.

In Canada, it is against the law to harm another person. Threatening to harm someone (saying you will harm them) is also illegal.

You do not have to stay in an abusive relationship. You can end the relationship and keep your immigration status. If you are a permanent resident, you have rights and freedoms in Canada. If you have temporary status in Canada, you also have options:

- If you are in danger, call 9-1-1 to contact the police.
- Contact your settlement agency to talk about what you can do.
- Contact **VictimLinkBC**.
  Toll-free: 1 800 563-0808
  (24 hours a day, 7 days a week)

To find a settlement agency in B.C., visit the links below:

For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, see page 248 or visit welcomebc.ca/temporaryresidents

Child abuse and neglect

Every parent, guardian, and caregiver must take good care of their children. This means meeting their physical needs (food, a safe place to live, protection from harm), intellectual needs (the opportunity to learn), and emotional needs (having close, loving relationships with people around them).

Abuse and neglect are when these needs are not met, or when children are being hurt. Abuse and neglect are always wrong.

Learn more about keeping children safe:

gov.bc.ca/gov/content/safety/public-safety/protecting-children/keeping-kids-safe

If you believe that a child or youth is in danger, abused, or neglected, the law says you must report it. Call 9-1-1 or your local police. Then call a child protection worker:

Child protection workers
Toll-free: 1 800 663-9122 (24 hours a day, 7 days a week)

gov.bc.ca/gov/content/safety/public-safety/protecting-children/reporting-child-abuse

Elder abuse and neglect

Sometimes older adults (seniors or elders) are abused. Senior abuse (also called elder abuse) can be physical, emotional, sexual, or financial. Seniors may also be neglected (not have their basic needs met). They may not be able to take care of themselves. Abuse, violence, and neglect are always wrong.

Learn more about elder abuse on HealthLink BC:
healthlinkbc.ca/health-topics/elder-abuse

If you or a senior you know are experiencing abuse or neglect, contact VictimLinkBC:

VictimLinkBC
Toll-free: 1 800 563-0808 (24 hours a day, 7 days a week)
victimlinkbc.ca

Dealing with assault and sexual assault

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

Sexual assault is any kind of sexual touching without a person's consent, as well as forced sexual intercourse (also called "rape"). Sexual assault can take place in relationships, including between people who are married, or who are in the same family (parents, children, brothers, sisters, aunts, uncles, grandparents, and cousins). It can take place between 2 people of the same sex.

If a person forces someone to agree to sexual activity, this is a type of sexual assault. It is also sexual assault if the person is not able to agree or say no. This includes someone who is unconscious (not awake) or unable to understand what is happening because of drugs, alcohol, illness, disability, or inability to communicate.

Sexual assault can leave long-term problems. The person who is assaulted could be injured, become pregnant, or be infected with a disease. It can also affect the person's mental and psychological health. If you are sexually assaulted, it is important to ask for medical and emotional help. A hospital emergency department can examine you and document (describe and record) your injuries. This service is free. You do not need to report to the police. If you decide to report the assault, the information may be used in court to describe the assault.

If you do not want to talk with the police yourself, you can talk with someone in a victim service agency. Victim service agencies will collect your information about the assault and give it to the police. You do not have to give your name. The police will not know who made the report. This service is for people 19 years of age and older.



gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/reporting-a-crime/victim-or-witness-to-crime/third-party-reporting-for-victims-of-sexual-offences

VictimLinkBC
Toll-free: 1 800 563-0808 (24 hours a day, 7 days a week)
victimlinkbc.ca

Non-consensual sharing of intimate pictures

"Intimate images" are sexual, nude (no clothes), or nearly-nude images (pictures or videos) of a person. They are the private property of that person. It is illegal to share someone's intimate images without their consent (agreement or permission). It is also illegal to threaten to share these images (say you will share them).

Sharing intimate images without consent is a kind of sexual abuse. If this happens to you, contact the Intimate Images Protection Service for help:

Intimate Images Protection Service
Vancouver area: 236 468-4381
Toll-free: 1 833 688-4381
Email: protectyourimages@gov.bc.ca



gov.bc.ca/gov/content/safety/public-safety/intimate-images

The Intimate Images Protection Service offers:

- emotional support and resources
- information about getting your intimate images removed from the internet
- information about how to make a claim for damages (making the person pay money as a punishment for posting images without consent)

Dealing with bullying

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

Bullying can happen to children and adults, and it usually happens over a long time.

Cyberbullying is using the internet to say bad things about someone, spread lies, or hurt someone's feelings. It includes sending people hurtful messages, publicly posting hurtful things about them, or sharing hurtful things posted by someone else. Bullying can happen at school. ERASE provides information about bullying, including how parents can help their children:



gov.bc.ca/gov/content/erase/school-and-online-safety

You can report bullying anonymously (without leaving your own name): gov.bc.ca/gov/content/erase

For information on bullying in the workplace, see "Discrimination and harassment" on page 187.



Dealing with homelessness

People who are homeless have no place to live. People become homeless for many reasons. They may leave their home because it feels unsafe. They may have health problems, mental illness, or addictions that make it difficult to find or stay in a home. They may lose their home because of fire, money problems, or a family breakup. They may not have any money to pay for a place to live.

If you do not have a safe place to stay, you can go to an emergency shelter. Emergency shelters are free. They offer a bed, food, showers, laundry machines, and other services to people experiencing homelessness. The shelter can only take people for a short time. They can also provide support services to help people find a long-term place to live and get health care.

BC Housing provides emergency shelters across B.C. for anyone who is homeless or who may become homeless:

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

Search for emergency shelters in your community: smap.bchousing.org

Workers at settlement agencies can also help. **To find a settlement agency in B.C., visit the links below:**

For permanent residents, including refugees:

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

For temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students, see page 248 or visit welcomebc.ca/temporaryresidents

For more resources, see "Housing help and support" on page 237 of the Resources Directory.

Dealing with hunger

If you cannot afford to buy enough food, you can get free food from a food bank. Food banks may also offer programs about healthy eating, cooking, and managing money. Each food bank has different services.

Food banks are not run by the government. People donate (give) food and money to the food bank. Anyone can donate. You can find food bank donation boxes in grocery stores, churches, community centres, and other places. To find a food bank in your community, contact Food Banks BC:

Food Banks BC
Toll-free: 1 855 498-1798
foodbanksbc.com/find-a-food-bank

Dealing with mental health crisis and addiction

Many people have problems with alcohol and drugs, such as cannabis, cocaine, crystal meth, or heroin. They can also have problems misusing medical drugs prescribed by a doctor, such as painkillers. Some people have problems with activities that give pleasure, like eating, sex, or gambling (trying to win money by betting on card games, horse races, or casino games).

Some people may become addicted. Addiction is having a very strong feeling that you need to do or have something, even when it causes serious harm. This feeling can bring trouble with health, work, school, money, and relationships. These problems can become very severe. They can put you, your family, and other people in danger.

Alcohol

Alcohol is a toxic (poison) substance that can affect how your brain works, how you feel, and how you behave. You can also become addicted to it.

Here are some signs that a person may have a problem with alcohol:

- You keep drinking even though you know it is causing problems in your life.
- You often have a strong need (craving) to drink.
- You can't control how much you drink. For example, you find it hard to stop drinking after you have started (hard to stop after 2 or 3 drinks). Or you find it hard to stop drinking for a few hours or a few days.
- You don't remember what you did while you were drinking.
- You have tried to drink less alcohol, but you still drink more than you want to.
- You have problems at work or school because of your drinking. These include finding it hard to concentrate, being late, or just not going in to work or school some days.
- You have problems with your family and friends. You get into arguments after you've been drinking. You may feel bad about things you said or did while you were drinking.
- You have legal problems because of your drinking, such as being arrested for harming someone or driving while drunk.
- You have withdrawal symptoms when you stop drinking, especially in the morning. These include sweating, feeling sick to your stomach, feeling shaky, and feeling anxious.

The Alcohol & Drug Information and Referral Line has information about drug and alcohol addiction programs. They can help you find support, counselling (someone to talk to about drug and alcohol problems), addiction treatment and detox services (programs to help people quit an addiction), recovery homes (shared homes for people quitting an addiction), and support groups near where you live. The Referral Line is open 24 hours a day, 7 days a week. Help is available in many languages. For more information, visit HealthLink BC:

healthlinkbc.ca/health-topics/alcohol-drinking-and-your-health

For help with an alcohol problem, contact the Alcohol & Drug Information and Referral Line:

Alcohol & Drug Information and Referral Line
Vancouver area: 604 660-9382
Toll-free: 1 800 663-1441

For more information about alcohol and your health, visit Help With Drinking: helpwithdrinking.ca

For more resources, see "Mental health crisis and addiction help and support" on page 241 of the Resources Directory.

Toxic drug crisis in B.C.

There is a drug crisis in many parts of the world, including the United States, Canada, and British Columbia. Illegal drugs (such as heroin, methamphetamine, and cocaine) have always been dangerous. However, in recent years these illegal drugs have become more dangerous than before. Sometimes they are too strong, or have unknown chemicals and poisons added to them. These mixed drugs are called "toxic drugs". It is very easy for users to overdose (take too much), be poisoned, damage (hurt) their brain, or die.

B.C. law was recently changed so adults in B.C. can legally possess small amounts of some illegal drugs (opioids, cocaine, meth, and ecstasy) for personal use. Using drugs is only legal in private homes, shelters, and certain places providing addiction and harm reduction services (outpatient addiction centres, overdose prevention centres, and drug-checking services). This change decriminalizes people who use drugs, making it easier for them to get help without fear of criminal charges.

Using drugs in public spaces, such as hospitals, businesses, transit, and parks, is not allowed. Learn more about the B.C. government's approach to drug use:

gov.bc.ca/gov/content/overdose/decriminalization

Harm reduction

If you use illegal drugs, you can take steps to reduce the danger. These steps are called “harm reduction”.

Harm reduction helps people who use drugs avoid illness, injury, or death. B.C. has many harm reduction services available:

- Supervised consumption sites have staff who are trained to help someone who overdoses or gets poisoned by toxic drugs. People who use drugs can go to these places to use their drugs.
- Virtual overdose prevention services help keep people safer when using drugs alone. Apps like LifeguardConnect™ automatically call emergency services if the person does not respond.
- Naloxone is a medicine that reverses the effect of certain drugs. If someone overdoses, naloxone may save their life. Free naloxone kits are available at public health clinics and some pharmacies.
- Drug checking is a service to test drugs and check for toxic chemicals. It is available in many supervised consumption and overdose-prevention sites across B.C. People can get their drugs tested to learn what is in them. This helps people avoid taking too much of a drug that is very strong. It also helps them avoid taking a drug that is toxic (can cause injury or death).
- Prescribed medicines and treatment that can help people quit using addictive drugs.

Find out more about harm reduction and how to access harm reduction services:

bccdc.ca/our-services/programs/harm-reduction

If you are worried about your drug use, talk to a doctor or nurse about what you can do. Remember that you are not alone. There are services and programs to help you stay safe and live well. Many of these are free.

Learn about addiction services in B.C.: helpstartshere.gov.bc.ca

For more resources, see “Mental health crisis and addiction help and support” on page 241 of the Resources Directory.

Gambling

Gambling is betting money on games or events to try to win more money. This includes playing cards, betting on sports, or using slot machines. Sometimes you win, but most people lose their money. Gambling can affect your work, school, and other activities. It can harm your mental or physical health, finances, family, and relationships.

Gambling Support BC helps people who have a problem with gambling. They can help people who cannot control their gambling, and they can also help people who are affected by someone else's gambling. They offer information, counselling, and treatment services. Interpreters are available in Cantonese, Mandarin, Vietnamese, Korean, and Punjabi. This service is free. The phone line is always open. Call for information, crisis support, and counselling:

Gambling Support BC
Toll-free: 1 888 795-6111
(24 hours a day, 7 days a week)
gamblingsupportbc.ca

For more resources, see "Mental health crisis and addiction help and support" on page 241 of the Resources Directory.

Dealing with trauma

Some people may have trauma (emotional damage after a very hard and painful experience) before coming to Canada. For example, they may have experienced war, abuse, or torture.

The Vancouver Association for Survivors of Torture (VAST) offers trauma counselling services to the following people:

- refugee claimants (in the refugee claim process)
- government-assisted refugees
- privately sponsored refugees
- convention refugees/protected persons
- CUAET visa holders (Ukrainian pathway)
- people at risk of losing their immigration status
- foreign students claiming refugee status
- temporary foreign workers
- survivors of torture

VAST can help you in several languages:

VAST
Vancouver area: 778 372-6593
Email: referrals@vastbc.ca
vastbc.ca

9-1-1 provides emergency services.
ecomm911.ca

BC211 helps you find government and community services you may need.
Phone or text 2-1-1
bc211.ca

Crisis Centre of BC offers 24/7 immediate access to support via phone lines and online services, providing help and hope to individuals, organizations, and communities.

Mental health support line:
Toll-free: 310-6789 (no area code is needed)

BC Suicide Prevention and Intervention Line
(open 24 hours a day, 7 days a week)
Toll-free: 1 800 784-2433 (1 800 SUICIDE)
crisiscentre.bc.ca
CrisisCentreChat.ca
(open from noon until 1 am)

HealthLink BC offers free, non-emergency health information and advice in B.C.

Call 8-1-1 for Healthlink
Call 7-1-1 if you have trouble hearing
Call 9-1-1 for life-threatening illnesses or injuries
healthlinkbc.ca

Service BC provides information about provincial government services.
Vancouver area: 604 660-2421
Victoria: 250 387-6121
Toll-free: 1 800 663-7867
servicebc.gov.bc.ca

Resources directory A-Z

Child care help and support

Affordable Child Care Benefit

A monthly payment to help eligible families with the cost of child care.

gov.bc.ca/affordablechildcarebenefit

Child Care Expenses

Parents, guardians, or caregivers paying for child care may be able to deduct money from income taxes.

canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-21400-child-care-expenses.html

ChildCareBC programs

Information about ChildCareBC programs.

gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/childcarebc-programs

Children and youth help and support

Big Brothers and Big Sisters of Canada

Connect a child with an adult mentor outside of their family for guidance and support.

bigbrothersbigsisters.ca

Boys and Girls Clubs of Canada

Help for young people through clubs that offer many after-school programs and activities.

bgccan.com/en/find-your-club

Child and Family Services Search

Essential information and referrals to government and community support services.

gov.bc.ca/gov/content/family-social-supports/data-monitoring-quality-assurance/find-services-for-children-teens-families

Children and youth help and support (continued)

Child and Youth Advocacy Centres (CYACs)
A network of professionals who work to support children and youth affected by abuse or violence. Provides information and resources for children who need help and people who want to report a child in danger.
bccyac.ca

Child Behaviour & Development
Information for families with children who need extra care related to behavior and development.
gov.bc.ca/gov/content/health/managing-your-health/child-behaviour-development

Foundry
A province-wide network of services for young people aged 12 to 24, including mental health care, substance use services, physical and sexual health care, youth and family peer supports, and social services.
foundrybc.ca

YouthInBC Chat
A barrier-free, non-judgmental, confidential support chat service for young people aged 12 to 24. Available from noon to midnight.
YouthInBC.com

Driving help and support

BC Automotive Association (BCAA)
Home, car, travel, and small business insurance.
Toll-free: 1 877 247-5551
bcaa.com

Driving help and support (continued)

BC Registry Services

Information on personal property and vehicle liens (unpaid loans) and lien search services.

bcregistryservices.gov.bc.ca/bcreg/pprpg/ppsearch.page

Carpooling and carsharing

Information on carpooling and carsharing.

translink.ca/rider-guide/driving/carpooling-and-carsharing

Child car seat safety

Information on choosing and installing a child car seat or booster seat.

tc.canada.ca/en/road-transportation/child-car-seat-safety

DriveBC

Up-to-date road conditions and driving tips, including driving times, weather warnings, snow tire requirements, and road conditions.

drivebc.ca

Insurance Corporation of British Columbia (ICBC)

B.C. driver's licence, insurance, and BC Services Card.

Insurance: 1 800 663-3051

Driver's licences and IDs: 1 800 950-1498

icbc.com

RoadSafetyBC

Information about road safety in B.C.

gov.bc.ca/gov/content/transportation/driving-and-cycling/roadsafetybc

Driving help and support (continued)

Safety and road conditions
Information about safety and road conditions.
icbc.com/road-safety/safety-and-road-conditions

Shift Into Winter
Up-to-date road conditions, winter driving tips, and winter tire guidelines to help you drive safely in winter.
roadsafetyatwork.ca/campaign/shift-into-winter

Vehicle Sales Authority (VSA)
Information about buying vehicles.
vsabc.ca

Education help and support

Adult Education
Options for mature students who want to complete high school or take courses to meet post-secondary program requirements.
gov.bc.ca/gov/content/education-training/adult-education

BC Transfer Guide
Information about university transfer programs.
bctransferguide.ca

BC School & District Contact Information
School & District Contact Information.
bcschoolcontacts.gov.bc.ca

Canadian Information Centre for International Credentials
Provides information on Canada's education systems and referral services regarding credential assessments for immigrating, studying, or working in Canada.
cicic.ca/857/study.canada

Education help and support (continued)

Early Learning Programs
Information about early learning programs for children up to 5 years old.
gov.bc.ca/gov/content/education-training/early-learning/support/programs

EducationPlannerBC
Information about career training and upgrading programs.
educationplannerbc.ca

Federation of Independent School Associations in British Columbia (FISA BC)
Information about independent schools.
Vancouver area: 604 684-6023
fisabc.ca

Immunization information
Vaccination Status Reporting Regulation for school-age children.
immunizebc.ca/children/vaccine-status-reporting-regulation

Kindergarten to Grade 12
Kindergarten to Grade 12 (K–12) programs.
gov.bc.ca/gov/content/education-training/k-12

Language Instruction for Newcomers to Canada (LINC)
Information about language classes funded by the Government of Canada.
canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/improve-english-french/classes.html

Education help and support (continued)

Le Conseil scolaire francophone de la Colombie-Britannique
Information about French programs in B.C. public schools.
Vancouver area: 604 214-2600
Toll-free: 1 888 715-2200
csf.bc.ca

LearnLive BC
Information about study permits.
learnlivebc.ca

Post-secondary institutions
A list of post-secondary institutions in British Columbia.
gov.bc.ca/gov/content/education-training/post-secondary-education/find-a-program-or-institution/find-an-institution

Private Training Institutions Branch
Information about finding private English schools and tutors offering English language training.
privatetraininginstitutions.gov.bc.ca

StudentAid BC
Financial help for post-secondary education.
studentaidbc.ca

Employment help and support

B.C. Employment and Assistance Program
Help for people transitioning from income assistance to sustainable employment, and financial support for people who can't work because of a disability.
Toll-free: 1 866 866-0800
gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/ministry-overview/overview-of-bcea-program

Employment help and support (continued)

BC Federation of Labour
Information about workers' rights to safety and fair wages.
Vancouver area: 604 430-1421
Email: organize@bcfed.ca
bcfed.ca

Canada Labour Code
Federally regulated industries and workplaces.
canada.ca/en/services/jobs/workplace/federally-regulated-industries.html

Canadian Human Rights Commission
Discrimination complaints under federal human rights law.
Toll-free: 1 888 214-1090
chrc-ccdp.gc.ca

Career Paths for Skilled Immigrants
Helps professionals in using their skills, training, and foreign qualifications for work.
welcomebc.ca/CareerPaths

Criminal Records Review Program
Apply for a criminal record check.
justice.gov.bc.ca/eCRC/home.htm

Employment and Social Development Canada
Learn how to protect your Social Insurance Number (SIN).
canada.ca/en/employment-social-development/services/sin/protection.html

Employment Insurance (EI)
Information about Employment Insurance benefits and leave.
canada.ca/en/services/benefits/ei

Employment help and support (continued)

Employment Standards
Information about hiring, firing, quitting, getting fired or laid off, getting paid, hours and overtime, taking time off, statutory holidays, and more.
gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards

Federal Job Bank
Thousands of jobs across Canada with online job boards and career websites.
jobbank.gc.ca

Helpline for Children
Assistance for children and youth who need help. The helpline is open 24 hours a day, 7 days a week.
Toll-free: 310-1234 (no area code is needed)

International Credential Recognition
Information about international credential recognition.
gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities/oicr

International Credential Recognition Loans
Financial help for getting certified.
SUCCESS: successbc.ca/fcr
PICS: fcrloans.ca/brands/pics/
ISSBC: issbc.org/our-services/fcrloans

Employment help and support (continued)

MOSAIC's Migrant Worker Program
Support for foreign workers who are having trouble at work with harassment, discrimination, or safety issues.
Vancouver area: 604 324-7979
Email: migrantworkers@mosaicbc.org
mosaicbc.org/services/settlement/migrant-workers

My Self Serve (MySS)
Online access to income and disability assistance.
myselfserve.gov.bc.ca

Professional Credential Recognition
Information about Professional Credential Recognition.
gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/regulatory-authorities

Service BC
Contact information for various B.C. government programs, services, and representatives.
Vancouver area: 604 660-2421
Toll-free: 1 800 663-7867

Skilled Immigrant InfoCentre
Employment information and programs.
Vancouver area: 604 331-3603
vpl.ca/siic

Social Insurance Number
Information about the Social Insurance Number (SIN).
Toll-free: 1 866 274-6627
Canada.ca/social-insurance-number

Employment help and support (continued)

WorkBC
Information about finding a job and working in B.C.
Toll-free: 1 877 952-6914
workbc.ca

WorkSafeBC
Information about safe and healthy workplaces across B.C.
Toll-free: 1 888 967-5377
worksafebc.com

Health care help and support

BC Cancer
Cancer screening services, including breast, cervix, colon, and lung cancer screening.
screeningbc.ca

BC Centre for Disease Control
Provincial programs and clinics that support public health and help control the spread of disease in B.C.
bccdc.ca

BC Dental Association
Find a dentist.
yourdentalhealth.ca/visiting-your-dentist/find-a-dentist

BC Emergency Health Services
Information about ambulance billing.
bcehs.ca/about/billing

BC PharmaCare
Information about what BC PharmaCare covers.
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/what-we-cover

Health care help and support (continued)

BC Services Card
Information about accessing government services for B.C. residents.
gov.bc.ca/gov/content/governments/government-id/bc-services-card

Canada's Food Guide
Guidelines and considerations on healthy eating.
food-guide.canada.ca/en

Canadian Centre on Substance Use and Addiction
Solutions to address alcohol and other drug-related harms.
ccsa.ca

Canadian Dental Care Plan (CDCP)
Help to make the cost of dental care more affordable for eligible children under 19 and adults over 65.
canada.ca/en/services/benefits/dental/dental-care-plan.html

Crisis Line Association of BC
Emotional support, crisis and suicide assessment/intervention, and resource information.
Toll-free: 310-6789 (no area code is needed)
crisislines.bc.ca

Fair PharmaCare
Helps B.C. families pay for many prescription drugs.
Vancouver area: 604 683-7151
Toll-free: 1 800 663-7100
gov.bc.ca/fairpharmacare

Health care help and support (continued)

Get Checked Online
An easy way to test for STIs without visiting a health care provider. This service is provided by the British Columbia Centre for Disease Control (BCCDC).
604 707-5603
getcheckedonline.com

Health fee for international students
Information about health fees for international post-secondary students with study permits who are enroled in MSP.
gov.bc.ca/gov/content/health/accessing-health-care/health-fee-international-students/pay

HealthLink BC
Free, non-emergency health information and advice in B.C.
Call 8-1-1 for HealthLink
Call 7-1-1 if you have trouble hearing
healthlinkbc.ca

Healthy Kids Program
Helps low-income families to pay for basic dental care, prescription eyeglasses, hearing instruments, or alternative hearing assistance for children under 19.
Toll-free: 1 866 866-0800
gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/healthy-kids

Heart and Stroke Foundation
Information about heart disease and stroke.
heartandstroke.ca

Health care help and support (continued)

Interim Federal Health Program

Limited, temporary coverage of health-care benefits for specific groups of people in Canada who don't have provincial, territorial, or private health-care coverage.

canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html

Interim Federal Health Program – Services and Information

Search by location for a variety of providers that can offer their services under the IFHP program.

ifhp.medaviebc.ca/en/providers-search

Managing your health

Programs and services to help you stay healthy.

gov.bc.ca/gov/content/health/managing-your-health

Medical Services Plan (MSP)

Information about B.C.'s Medical Services Plan (MSP) including eligibility, services covered, services not covered, out-of-province coverage, BC Supplementary Benefits, etc.

Vancouver area: 604 683-7151

Toll-free: 1 800 663-7100

gov.bc.ca/gov/content/health/health-drug-coverage/msp

Health care help and support (continued)

Medical Services Plan (MSP) Supplementary Benefits
Information about partial payment for certain medical services obtained in British Columbia.
gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits

Medimap
Find a nearby walk-in clinic or Urgent and Primary Care Centre (UPCC).
medimap.ca

Mental health and substance use services
Resources, services, and supports that can help with mental health and substance use.
bcmhsus.ca/mental-health-substance-use-services

QuitNow BC
A free program to quit or reduce tobacco and e-cigarette use.
Toll-free: 1 877 455-2233
quitnow.ca

Trans Care BC
Connects trans people, their loved ones, and clinicians with information, education, training, and support.
Toll-free: 1 866 999-1514
Email: transcareteam@phsa.ca
transcarebc.ca

Housing help and support

BC Housing
Housing listings, rental assistance programs, affordable rental and market rent housing, and subsidized housing.
Vancouver area: 604 433-2218
Toll-free: 1 800 257-7756
bchousing.org

Housing help and support (continued)

BC Housing – Emergency Shelters
Find emergency shelters, drop-in centres, outreach workers, transition houses, and safe homes.
bchousing.org/housing-assistance/homelessness-services/emergency-shelter-program

BC Human Rights Clinic
Help for people with provincial human rights complaints.
Vancouver area: 604 622-1100
Toll-free: 1 855 685-6222
Email: infobchrc@clasbc.net
bchrc.net

BC Human Rights Tribunal
Information about human rights complaints in B.C.
Vancouver area: 604 775-2000
Toll-free: 1 888 440-8844
Email: BCHumanRightsTribunal@gov.bc.ca
bchrt.bc.ca

BC Society of Transition Houses
Information about staying safe or preparing to leave a dangerous relationship.
bcsth.ca/safety-planning/

BC211
Operates the Shelter and Street Help Line, assisting people in Vancouver, Fraser Valley, and Victoria.
Phone or text: 2-1-1
bc.211.ca/shelter-lists

Canada Mortgage and Housing Corporation
Information about buying a home and getting a mortgage.
cmhc-schl.gc.ca

Housing help and support (continued)

Co-operative Housing Federation of BC
Offers services for finding and living in a co-op, including consultation, group buying, and conflict resolution.
Vancouver area: 604 879-5111
Vancouver Island: 250 384-9444
Toll-free: 1 866 879-5111
chf.bc.ca

Housing and tenancy
Information about renting or buying a place to live, housing and tenancy laws, tenant and landlord rights, and resources.
gov.bc.ca/gov/content/housing-tenancy

Office of the Information and Privacy Commissioner
Understand what personal information landlords are allowed to collect.
oipc.bc.ca/documents/guidance-documents/2202

Recycle BC
Information on what you can and can't recycle, where to take recyclables, and curbside collection schedules.
recyclebc.ca/where-can-i-recycle

Recycling Council of BC
Recycling information, including an encyclopedia and a hotline.
Vancouver area: 604 732-9253
Toll-free: 1 800 667-4321
Email: info@rcbc.ca
rcbc.ca

Housing help and support (continued)

Residential Tenancy Branch
Information for tenants and landlords in B.C.
Vancouver area: 604 660-1020
Victoria: 250 387-1602
Toll-free: 1 800 665-8779
Email: HSRTO@gov.bc.ca
gov.bc.ca/landlordtenant

Return-It
Information about returning empty drink containers for a refund, as well as recycling electronics and large appliances.
return-it.ca

Tenant Resource & Advisory Centre (TRAC)
Free legal education and advocacy for B.C. tenants.
Vancouver area: 604 255-0546
Toll-free: 1 800 665-1185
tenants.bc.ca

Hunger help and support

Food Banks BC
Find a food bank in your community.
Toll-free: 1 855 498-1798
foodbanksbc.com

Legal help and support

Access Pro Bono
Free legal advice for people who can't afford a lawyer and can't get legal aid.
Toll-free: 1 877 762-6664
accessprobono.ca

Civil Resolution Tribunal
An accessible, affordable way to resolve many types of civil law disputes without needing a lawyer or attending court.
civilresolutionbc.ca

Legal help and support (continued)

Clicklaw
Legal information, education, and resources across B.C.
clicklaw.bc.ca

Dial-A-Law
Free information on the law in British Columbia.
Toll-free: 1 800 565-5297
dialalaw.ca

Justice Education Society
Information on how the court system works.
Toll-free: 1 855 875-8867
justiceeducation.ca

Legal Aid BC
Legal advice and resources for those unable to afford a lawyer.
Vancouver area: 604 408-2172
Toll-free: 1 866 577-2525
legalaid.bc.ca

Legal Aid BC – Family Law
Free legal advice from a family law lawyer.
Vancouver area: 604 408-2172
Toll-free: 1 866 577-2525
familylaw.lss.bc.ca or family.legalaid.bc.ca

Mental health crisis and addiction help and support

B.C. Government – Overdose Prevention
Information about decriminalizing people who use drugs in B.C.
gov.bc.ca/gov/content/overdose/decriminalization

Mental health crisis and addiction help and support (continued)

Gambling Support BC
Free information and support for people dealing with problem gambling behaviour.
Toll-free: 1 888 795-6111 (open 24 hours a day, 7 days a week)
gamblingsupportbc.ca

GameSense
Information to gamble safely and avoid getting into financial trouble.
gamesense.com

Help Starts Here
Help for addiction, mental health, substance use, wellness, and stress, as well as support for counseling.
helpstartshere.gov.bc.ca

Here to Help
Information about mental health and substance use to support yourself or others.
heretohelp.bc.ca

Kids Help Phone
Serves children experiencing abuse or mental health challenges.
Toll-free: 1 800 668-6868
kidshelpphone.ca/call

National Suicide Crisis Helpline
Help for people experiencing suicidal thoughts.
Call or text: 9-8-8 (open 24 hours a day, 7 days a week)

Toward the Heart
Harm reduction information, including how to respond to overdoses and details on naloxone programs.
towardtheheart.com

Mental health crisis and addiction help and support (continued)

Vancouver Association for Survivors of Torture (VAST)
Trauma counseling services.
Vancouver area: 778 372-6593
Email: referrals@vastbc.ca
vastbc.ca

Safety and security help and support

9-1-1
Emergency services including police, fire, and ambulance.
9-1-1
ecomm911.ca

BC Accessibility Directorate
Give feedback on accessibility barriers when accessing government services.
Toll-free: 1 800 663 7867
Email: accessibility@gov.bc.ca

B.C. municipal police departments
Municipal and First Nations police departments.
gov.bc.ca/gov/content/justice/criminal-justice/policing-in-bc/bc-police-forces#municipal

Canada Revenue Agency (CRA)
Protect yourself against scams and fraud.
canada.ca/en/revenue-agency/corporate/scams-fraud.html

Canada Safety Council
Information to help protect individuals and families against cyberbullying and online scams.
csagroup.org/article/research/childrens-safety-and-privacy-in-the-digital-age

Safety and security help and support (continued)

Canada's National Do Not Call List
List your phone number to reduce telemarketing calls.
lnnte-dncl.gc.ca/en

Canadian Anti-Fraud Centre
Information on past and current scams affecting Canadians. Report fraud and identity theft.
Toll-free: 1 888 495-8501 (7 am – 1:45 pm Pacific Time)
antifraudcentre-centreantifraude.ca/index-eng.htm

Civilian Review and Complaints Commission
Helps people with complaints about the conduct of RCMP members if they are not satisfied with the RCMP's response.
Toll-free: 1 800 665-6878
crcc-ccetp.gc.ca

Emergency information
Information on active emergencies throughout British Columbia.
EmergencyInfoBC.ca

Emergency support services
Information on supports that are available to people that have been evacuated from their home due to an emergency.
ess.gov.bc.ca

Ending Violence Association of BC
Find information about programs across B.C. served by EVA BC that provide support to anyone experiencing gender-based violence.
Toll-free: 1 877 633-2505
Email: evabc@endingviolence.org
endingviolence.org/need-help

Safety and security help and support (continued)

Get Cyber Safe
Information about cyber security and simple steps people can take to protect themselves online.
getcybersafe.gc.ca/en

Identity theft information
Learn how to protect yourself against identity theft.
gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/scams-and-fraud/identity-theft

Immigration fraud and scams
Information about recognizing and reporting immigration fraud and scams.
welcomebc.ca/AvoidFraud

Investment fraud information
Resources to help you recognize, reject, and report investment fraud.
investright.org/fraud-awareness/avoid-investment-fraud

Office of the Police Complaint Commissioner (OPCC)
Information and help for anyone with a complaint against municipal police.
Toll-free: 1 877 999-8707
opcc.bc.ca

Office of the Privacy Commissioner of Canada
Information on how to protect personal information.
priv.gc.ca/en/for-individuals

Pedestrian safety
Information about being safe as a pedestrian (walking on the street).
icbc.com/road-safety/sharing/pedestrian-safety

Safety and security help and support (continued)

PreparedBC
Information on how to prepare for an emergency.
preparedbc.ca

Racist Incident Helpline
A culturally safe and trauma-informed resource for people who have experienced or witnessed a racist incident, but who may not want to or know how to report it to police.
1 833 457-5463
racistincidenthelpline.ca

Royal Canadian Mounted Police (RCMP)
Information about the RCMP, news, and getting record checks.
rcmp.ca

Senior help and support

Protection from elder abuse and neglect
Information about elder abuse and neglect.
gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/protection-from-elder-abuse-and-neglect

Seniors First BC
Information, advocacy, support, and referrals for older adults and those who care for them.
Vancouver area: 604 437-1940
Toll-free: 1 866 437-1940
Email: info@seniorsfirstbc.ca
seniorsfirstbc.ca

Settlement help and support

Settlement agencies in B.C for permanent residents, including refugees

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

Settlement agencies in B.C for temporary residents, including refugee claimants, temporary foreign workers, and post-secondary international students

See page 248 or visit welcomebc.ca/temporaryresidents

BC Safe Haven program

Supports refugees as they go through the refugee claim process.

welcomebc.ca/start-your-life-in-b-c/settlement-services

Government-Assisted Refugees (GAR) program

Settlement assistance for refugees. This support may include a place to live, clothing, food, and help finding work.

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

NewToBC

Information about public libraries and services for newcomers.

newtobc.ca

Public library

Find your public library.

gov.bc.ca/gov/content/sports-culture/arts-culture/public-libraries/find-your-public

Finding a settlement agency (A-Z)

100 Mile House

Cariboo-Chilcotin Partners for Literacy Society
250 644-5869
caribooliteracy.com

Abbotsford

Archway Community Services
604 859-7681
archway.ca

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

Agassiz-Harrison

Mission Community Services Society
604 826-3634
missioncommunityservices.com

Ashcroft

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Barriere

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Burnaby

ISSofBC
604 684-2561
issbc.org

Burnaby (continued)

MOSAIC
604 254-9626
mosaicbc.org

S.U.C.C.E.S.S.
604 684-1628
successbc.ca

La Cooperative du Relais Francophone de la C.B·
604 630-0316
vivreencb.ca

Cache Creek

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Campbell River

MISA of North Vancouver Island
250 830-0171
immigrantwelcome.ca

Castlegar

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Cawston

Penticton & District Multicultural Society
250 492-6299
soics.ca

Chase

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Chemainus

Cowichan Intercultural Society
250 748-3112
cowichanintercultural.org

Cherryville

Vernon & District Immigrant and Community Services
250 542-4177
www.vdicss.org

Chilliwack

Chilliwack Community Services
604 792-4267
www.comserv.bc.ca

Clearwater

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Clinton

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Coquitlam

S.U.C.C.E.S.S.
604 468-6000
successbc.ca

La Cooperative du Relais Francophone de la C.B
604 630-0316
vivreencb.ca

Comox Valley

MISA of North Vancouver Island
250 830-0171
immigrantwelcome.ca

Courtenay

MISA of North Vancouver Island
250 830-0171
immigrantwelcome.ca

Cranbrook

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Creston

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Dawson Creek

Dawson Creek Literacy Society
250 782-4211
dawsoncreekliteracy.ca

Duncan

Cowichan Intercultural Society
250 748-3112
cowichanintercultural.org

Fernie

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Fort Nelson

Fort Nelson Community Literacy Society
250 774-4415
fncls.com

Fort St. John

S.U.C.C.E.S.S.
250 785-5323
successbc.ca

Gibsons

Capilano University
604 885-9310
capilanou.ca

ISSofBC
604 567-4490
issbc.org

Golden

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Grand Forks

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Gulf Islands

Victoria Immigrant and Refugee Society
250 361-9433
vircs.bc.ca

Hedley

Penticton & District Multicultural Society
250 492-6299
soics.ca

Hope

EmpoweredEd Support Services Society
604 860-0510
empoweredhope.ca

Invermere

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Kaleden

Penticton & District Multicultural Society
250 492-6299
soics.ca

Kamloops

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Kelowna

Kelowna Community Resources Society
250 763-8008
kcr.ca

Kimberley

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Kitimat

Kitimat Community Services Society
250 632-9107
kitimatcommunityservices.ca

Ladner

S.U.C.C.E.S.S.
604 638-9881
successbc.ca

Ladysmith

Central Vancouver Island Multicultural Society
250 753-6911
cvims.org

Lake Cowichan

Cowichan Intercultural Society
250 748-3112
cowichanintercultural.org

Langley City & Township

Langley Community Services Society
604 534-7921
lcss.ca

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

Lillooet

Capilano University
604 885-9310
capilanou.ca

ISSofBC
604 567-4490
issbc.org

Lillooet (continued)

Lillooet & District Library
250 256-7944
lillooet.bc.libraries.coop

Lumby

Vernon & District Immigrant and Community Services
250 542-4177
vdicss.org

Mackenzie

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Maple Ridge

ISSofBC
778 372-6567
issbc.org

McBride

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Merrit

Kamloops-Cariboo Regional Immigrants Society
778 470-6101
immigrantservices.ca

Mill Bay

Cowichan Intercultural Society
250 748-3112
cowichanintercultural.org

Mission

Mission Community Services Society
604 826-3634
missioncommunityservices.com

Mt. Waddington Regional District

MISA of North Vancouver Island
250 830-0171
immigrantwelcome.ca

Nanaimo

Central Vancouver Island Multicultural Society
250 753-6911
cvims.org

Naramata

Penticton & District Multicultural Society
250 492-6299
soics.ca

Nelson

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

New Westminster

ISSofBC
604 684-2561
issbc.org

MOSAIC
604 254-9626
mosaicbc.org

S.U.C.C.E.S.S.
604 684-1628
successbc.ca

New Westminster (continued)

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

North Cowichan

Cowichan Intercultural Society
250 748-3112
cowichanintercultural.org

North Delta

DIVERSEcity
604 597-0205
dcrs.ca

Options Community Services
604 584-5811
options.bc.ca

Progressive Intercultural Community Services Society
604 596-7722
pics.bc.ca

S.U.C.C.E.S.S.
604 498-5070
successbc.ca

North Vancouver

Impact North Shore
604 988-2931
impactnorthshore.ca

Okanagan Falls

Penticton & District Multicultural Society
250 492-6299
soics.ca

Oliver

Penticton & District Multicultural Society
250 492-6299
soics.ca

Osoyoos

Penticton & District Multicultural Society
250 492-6299
soics.ca

Parksville

Central Vancouver Island Multicultural Society
250 753-6911
cvims.org

Pemberton

Capilano University
604 885-9310
capilanou.ca

ISSofBC
604 567-4490
issbc.org

Penticton

Penticton & District Multicultural Society
250 492-6299
soics.ca

Pitt Meadows

ISSofBC
778 372-6567
issbc.org

Port Alberni

Literacy Alberni Society
250 723-7323
literacyalberni.ca

Port Coquitlam

S.U.C.C.E.S.S.
604 468-6000
successbc.ca

Port Moody

S.U.C.C.E.S.S.
604 468-6000
successbc.ca

Powell River

Lift Community Services
604 485-2004
liftcommunityservices.org

ISSofBC
604 567-4490
issbc.org

Prince George

IMSS of Prince George
1 877 562-2977
imss.ca

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

Prince Rupert

Hecate Strait Employment Development Society
250 624-9498
hseds.ca

Princeton

Penticton & District Multicultural Society
250 492-6299
soics.ca

Quesnel

Literacy Quesnel Society
778 414-9119
literacyquesnel.ca

New Focus Society
250 992-3119
facebook.com/NewFocusSociety

Revelstoke

Shuswap Immigrant Services Society
250 804-2726
sissociety.ca

Richmond

S.U.C.C.E.S.S.
604 638-9881
successbc.ca

Rossland

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Saanich

Inter-Cultural Association of Greater Victoria
250 388-4728
icavictoria.org

Victoria Immigrant and Refugee Society
250 361-9433
vircs.bc.ca

Salmon Arm

Shuswap Immigrant Services Society
250 804-2726
sissociety.ca

Sechelt

Capilano University
604 885-9310
capilanou.ca

ISSofBC
604 567-4490
issbc.org

Sidney

Victoria Immigrant and Refugee Society
250 361-9433
vircs.bc.ca

Smithers

Smithers Community Services Association
250 847-9515
scsa.ca

Sooke

Inter-Cultural Association of Greater Victoria
250 388-4728
icavictoria.org

Victoria Immigrant and Refugee Society
250 361-9433
vircs.bc.ca

Squamish

Capilano University
604 885-9310
capilanou.ca

Squamish

ISSofBC
604 567-4490
issbc.org

Summerland

Penticton & District Multicultural Society
250 492-6299
soics.ca

Surrey

DIVERSEcity
604 597-0205
dcrs.ca

Options Community Services
604 584-5811
options.bc.ca

Progressive Intercultural Community Services Society
604 596-7722
pics.bc.ca

S.U.C.C.E.S.S.
604 498-5070
successbc.ca

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

Terrace

Skeena Diversity Society
250 635-6530
skeenadiversity.com

Trail

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Tsawwassen

S.U.C.C.E.S.S.
604 638-9881
successbc.ca

Valemount

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Vancouver

Collingwood Neighbourhood House
604 435-0323
cnh.bc.ca

Frog Hollow Neighbourhood House
604 251-1225
froghollow.bc.ca

Gordon Neighbourhood House
604 683-2554
gordonhouse.org

ISSofBC
604 684-2561
issbc.org

Kiwassa Neighbourhood House
604 254-5401
kiwassa.ca

Vancouver (continued)

Little Mountain Neighbourhood House
604 879-7104
lmnhs.bc.ca

MOSAIC
604 254-9626
mosaicbc.org

Mount Pleasant Neighbourhood House
604 879-8208
mpnh.org

Marpole Neighbourhood House
604 628-5663
marpolenh.org

S.U.C.C.E.S.S.
604 684-1628
successbc.ca

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

Vanderhoof

Columbia Basin Alliance for Literacy
250 342-2475
cbal.org

Vernon

Vernon & District Immigrant and Community Services
250 542-4177
vdicss.org

Victoria

Inter-Cultural Association of Greater Victoria
250 388-4728
icavictoria.org

Victoria Immigrant and Refugee Society
250 361-9433
vircs.bc.ca

La Cooperative du Relais Francophone de la C.B.
604 630-0316
vivreencb.ca

West Vancouver

Impact North Shore
604 988-2931
impactnorthshore.ca

Westshore

Inter-Cultural Association of Greater Victoria
250 388-4728
icavictoria.org

Victoria Immigrant and Refugee Society
250 361-9433
vircs.bc.ca

Whistler

Capilano University
604 885-9310
capilanou.ca

ISSofBC
604 567-4490
issbc.org

White Rock

Options Community Services
604 584-5811
options.bc.ca

Progressive Intercultural Community Services Society
(Labour market services only)
604 596-7722
pics.bc.ca

Sources Community Resources Society
604 531-6226
sourcesbc.ca

S.U.C.C.E.S.S.
604 498-5070
successbc.ca

Williams Lake

Cariboo-Chilcotin Partners for Literacy Society
250 392-7833
caribooliteracy.com

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