



COUNCIL OF AGENCIES
SERVING SOUTH ASIANS

**LEGAL
EDUCATION
FOR REFUGEE
WOMAN**

TOOLKIT

**NO
NO
NO**

Published by:
Council of Agencies Serving South Asians
5200 Finch Ave E. Unit No.301A
Scarborough, Ontario M1S 4Z5
Tel: (416) 932 1359; Web: www.cassa.on.ca

First published: June 1, 2020

© Copyright 2020 by the Council of Agencies Serving South Asians. All rights reserved. No part of this publication may be reproduced, transmitted, transcribed, stored in a retrieval system, or translated into any language in any form by any means without the written permission of the Council of Agencies Serving South Asians. It is distributed with the understanding that it shall not by way of trade or otherwise be sold, lent, hired or otherwise circulated without prior consent of CASSA.

Disclaimer: While financially supported by The Law Foundation of Ontario, the Council of Agencies Serving South Asians is solely responsible for all content.

ACKNOWLEDGMENTS

The Council of Agencies Serving South Asians (CASSA) would like to acknowledge the efforts of multiple organizations and individuals in Toronto and London, Ontario. This toolkit would not have been created without their input, guidance, provision of resources, and validation of toolkit content. We appreciate all of you who have taken the time to provide us with consultations, survey responses, and assistance during focus group discussions and throughout the duration of the project.

We would especially like to acknowledge our partners, who not only spent time on consultations, but also aided us in participant recruitment and interpretation services in the information collection and dissemination phase.

The organizations and individuals are listed in alphabetical order below.

CASSA's Partners:

- Arab Community Centre in Toronto (ACCT)
- Cross Cultural Learner Centre (CCLC)
- Settlement Assistance and Family Support Services (SAFSS)
- South Asian Legal Clinic of Ontario (SALCO)

Service Providers:

- Community Legal Education Ontario (CLEO)
- FCJ Refugee Centre
- Ontario Council of Agencies Serving Immigrants (OCASI)
- Punjabi Community Health Services (PCHS)
- YMCA of Southwestern Ontario

Legal Experts:

- Cheryl Harris (Barrister and Solicitor)
- The Chinese & Southeast Asian Legal Clinic (CSALC)
- The Ed Corrigan Law Office
- Family Law Information Centre (FLIC) in London

To our staff and volunteers who helped research, draft, edit, and finalize this toolkit, you are an invaluable resource to CASSA and we are proud to work alongside you.

Special thanks, appreciation, and acknowledgment go to the Law Foundation of Ontario (LFO) for its support and funding of this project.

INTRODUCTION

CASSA's 'Legal Education for Refugee Women' Toolkit aims to bridge the various barriers that stand in the way of refugee women integrating into their communities through helping them understand their rights and responsibilities in Canada and giving them the information needed to advocate for themselves. The most problematic barriers are a lack of available legal information in their native language, a lack of awareness of available programs and services, and a lack of accessible information available to refugee women to make informed decisions for their and their family's well-being.

The population of refugee women was specifically targeted for this toolkit, as refugee women are more vulnerable to exploitation, sexual and gender-based violence, reproductive health risks, oppression, and poverty, due to language barriers, isolation from family, precarious work conditions, and uncertain immigration status (Status of Women Canada, 2015). For the purposes of this toolkit, the population of refugee women encapsulates convention refugees, protected persons, and refugee claimants. Distinctions for each subgroup will be elaborated on throughout the toolkit, where appropriate.

This toolkit has documented rights and responsibilities applicable to refugee women with regard to various topics that are of concern and interest to them. These topics include legal aid, family law, child rights and benefits, immigration, employment, health care, education, housing, and financials. Additionally, it contains a list of numerous supports and organizations in Toronto and London, Ontario that they can access for additional support and assistance.

We hope that refugee women across Ontario will be able to access and use this toolkit, thereby increasing their awareness of their rights and responsibilities and decreasing their chances of becoming victims of discrimination, exploitation, oppression, and/or abuse. We also see this toolkit providing refugee women with the resources needed for them to integrate into Canadian society; overcoming their social isolation and embracing their ability to advocate for themselves and their rights. The ultimate goal is having refugee women cease to feel like they are second-level participants in the decision making processes relating to their and their children's lives.

This toolkit is available in four different languages in an attempt to bridge the language gap faced by refugee women when trying to access legal help and/or information. The languages that the toolkit is available in are: English, Arabic, Tamil, and Urdu.

This toolkit is NOT legal advice, nor is it an advocacy document. It is simply legal information that can aid refugee women in identifying their problems and reaching out for the appropriate supports. This toolkit does not replace any agency or organization's policy, service, or referral process. For legal advice, a legal expert should be consulted.

CONTENTS

07

Charter of Rights and Freedoms

09

Ontario Human Rights Code

11

Legal Aid

Legal Aid Certificates

Where to Seek Free Legal Aid and Advice?

15

Family Law

Marriage

Divorce

Custody

Family Violence and Abuse

23

Child Rights and Benefits

Federal Law and Child Protection

Children's Aid Society (CAS)

Child Benefits

27

Immigration

Refugee Family Reunification

Sponsorship Breakdown

Humanitarian and Compassionate (H&C) Grounds Application
and How to Apply for It?

Deportation Issues: What You Need to Know

31

Employment

Legal Age for Employment in Ontario

Employment Rights

Possible Areas of Discrimination in Employment and Your Rights
What to Do If Your Rights Are Being Violated or You Are Facing
Discrimination?

Work Eligibility in Canada

Income Supports Available to You by the Government

Working for Cash Without an Immigration Status, a Work Permit,
or a Social Insurance Number

37

Healthcare

Health Insurance Programs and Plans
Know Your Responsibilities as a Patient
Know Your Rights as a Patient

43

Education

Education Act
Documents Needed for Enrolling Your Child in School
School Environment
Post-Secondary Education
Governmental Financial Aid
Secondary and Postgraduate Degree Accreditation
Bridging Programs

49

Housing

The Ontario Human Rights Code With Regards to Housing
Tenant's Rights Under the Residential Tenancies Act (RTA)
What You Need to Know When Renting
Eviction
Settling Disputes With Your Landlord
Supports Available for Housing
Supports Available for Rent and Utilities

55

Financials

Banking
Credit Scores
Taxes

59

Resources

CHARTER OF RIGHTS AND FREEDOMS

The Canadian Charter of Rights and Freedoms guarantees basic rights and fundamental freedoms for everyone regardless of immigration status, with a few exceptions*.

A **RIGHT** is something you are morally and/or legally entitled to obtain. Regardless of your immigration status, you have rights under the Charter.

AS A REFUGEE THE **RIGHTS** THAT APPLY TO YOU AND YOUR FAMILY MEMBERS INCLUDE, BUT ARE NOT LIMITED TO:



*Some exceptions include:

- The **RIGHT** to vote - only applicable to Canadian citizens.
- The **RIGHT** to enter, remain, and leave Canada when and as you please - only applicable to Canadian citizens.

Freedom is the right to act, speak, and think without interference or restraint, as long as you do not negatively impact the rights of others.

All those residing in Canada have these fundamental freedoms, regardless of citizenship and immigration status:

- Freedom of choice of religion
- Freedom of thoughts, beliefs, opinions, and expressions
- Freedom of peaceful assembly in public
- Freedom to form societies and groups

For a detailed list of all rights and freedoms, along with exceptions, refer to the [Canadian Charter of Rights and Freedoms](https://www.canada.ca/en.html) on the Government of Canada website. Go to the website at <https://www.canada.ca/en.html>, then click on Culture, history, and sport → Canadian identity and society → [Human rights](#).



ONTARIO HUMAN RIGHTS CODE

Each province has its own set of laws and regulations in addition to federal laws. The Ontario Human Rights Code (OHRC, The Code) applies specifically to issues of human rights and their violations in the province of Ontario. The OHRC is a provincial law that establishes equal rights and opportunities for all, without any discrimination based on protected grounds, in protected social areas. All Ontario laws have to follow the Code.

PROTECTED GROUNDS



CITIZENSHIP



GENDER
IDENTITY &
EXPRESSION



MARITAL STATUS
(INCLUDING SINGLE STATUS)



RECEIPT OF
PUBLIC
ASSISTANCE
(HOUSING ONLY)



DISABILITY



ETHNIC
ORIGIN

SEXUAL
ORIENTATION



PLACE OF
ORIGIN



FAMILY
STATUS



SEX
(INCLUDING
PREGNANCY AND
BREASTFEEDING)



AGE



CREED



ANCESTRY, COLOUR, & RACE



RECORD OF
OFFENCES
(EMPLOYMENT ONLY)

PROTECTED SOCIAL AREAS

CONTRACTS



ACCOMMODATION
(HOUSING)



EMPLOYMENT



MEMBERSHIP IN
UNIONS, TRADE OR
PROFESSIONAL
ASSOCIATIONS



GOODS,
SERVICES &
FACILITIES

While immigration and refugee status are not protected grounds under The Code, as a convention refugee, protected person, or refugee claimant you cannot be discriminated against based on your citizenship status. This applies to all social areas. For example, you cannot be refused housing only based on your immigration status as a refugee. If you are, you can file a human rights violation claim for a violation on multiple grounds, including citizenship, ethnic origin, place of origin, etc.

Exception: For employment, Canadian citizenship or permanent resident status could be an essential criterion for a job position and in this case, it is not considered a violation of human rights.

For an act to be viewed as discriminatory under The Code, the person filing the complaint must prove:

- It is related to protected grounds (e.g. citizenship).
- This act affected them in a protected social area (e.g. when seeking housing or employment).
- The protected ground mentioned was the reason behind the discriminatory act (e.g. refusing to provide housing based on citizenship status).

If your human rights have been violated, you have the right to report it to the [Human Rights Tribunal of Ontario](#) (The Tribunal) without fear of any retaliation from the other party. The Tribunal decides if someone's human rights have been violated.

If you require assistance, the [Human Rights Legal Support Centre](#) (The Legal Support Centre) can help you file an application with the Tribunal. The services provided by the Legal Support Centre include advice, support, and legal representation and are provided free of charge.

LEGAL AID

LEGAL AID CERTIFICATES

What is a Legal Aid Certificate?


It is a voucher that guarantees that a private practice lawyer will provide services to you for a specific number of hours, and be paid by the government at no cost to you. This certificate is provided by [Legal Aid Ontario \(LAO\)](#) to low-income residents of Ontario. *Note: Not all lawyers accept Legal Aid Certificates. You should confirm this before receiving services.*

Qualifying for a Legal Aid Certificate

To qualify for legal aid in Ontario;

- You have to reside in Ontario.
- Your legal issues must fall within the areas that LAO provides services for, such as family law, criminal law, and immigration and refugee law.
- You must have little or no money left after you pay for basics like food and housing. People on social assistance will usually qualify for legal aid. You may qualify for legal aid, even if you have money saved in the bank or own a home.






If your **gross family income** is higher than the amount in this chart, you may not qualify for a **legal aid certificate**. (Latest numbers reported by LAO. For updated numbers check LAO website).



# OF FAMILY MEMBERS PER HOUSEHOLD	1	2	3	4	5+
GROSS FAMILY INCOME	\$18,795	\$32,131	\$39,352	\$45,289	\$50,803
FOR DOMESTIC ABUSE CASES	\$22,720	\$32,131	\$39,352	\$45,440	\$50,803

In some cases, LAO can still help you with your legal expenses, even if your gross income is higher than the eligible limits. They might ask you to pay back some or all the money in monthly installments. The amount you must pay each month depends on your gross family income. This is called a contribution agreement.

(Latest numbers reported by LAO. For updated numbers check LAO website).

					
# OF FAMILY MEMBERS PER HOUSEHOLD	1	2	3	4	5+
GROSS FAMILY INCOME	\$15,320 - \$17,731	\$26,504 - \$31,917	\$30,213 - \$37,194	\$34,139 - \$42,726	\$37,894 - \$48,173
MONTHLY CONTRIBUTION	\$50	\$50	\$75	\$75	\$115

Applying for a Legal Aid Certificate

You can call LAO from Monday - Friday between 8 A.M to 5 P.M. at toll-free 1-800-668-8258 in Ontario or (416) 979-1446 in Toronto. Your best chance at getting a quick response is if you call between 9-10 A.M. You can receive services in 200 different languages.

LAO will ask you:

1. What is your total household income?
2. To mail or fax proof of your current income, such as:
 - a. Income tax returns
 - b. Bank statements
 - c. Information about property owned

WHERE TO SEEK FREE LEGAL HELP AND ADVICE?

Law Firms and Lawyers' offices that accept legal aid certificates. To find a lawyer who accepts legal aid certificates:

1. Go to the [LAO website](#), click on Services→ [Finding the right legal aid lawyer](#). You will be able to select the area you live in, the area of law you need help in, and a lawyer who speaks your language.; or
2. Go to the Law Society of Ontario's (LSO) [Law Society Referral Service](#) website or you can call them at 1-855-947-5255. The Law Society Referral Service connects you with a lawyer or a paralegal. This online service (available only for residents of Ontario) gives you the names of lawyers in your area who can talk to you for approximately 30 minutes. The on-line request, referral, and 30-minute consultation are all free of charge. You can ask for a lawyer who speaks your language or request an interpreter and/or a lawyer who accepts legal aid certificates.

LEGAL AID

Community legal clinics (For a list of community legal clinics near you, enter your postal code here: <https://www.legalaid.on.ca/legal-clinics/>)

Community Legal Clinics are staffed by lawyers, community legal workers, and law students. Their services are all **private and confidential** and usually provided **FREE** of charge (no need for a legal aid certificate), if your income and assets are below a certain amount. You also have to be part of the community a clinic is serving. The legal team there can provide you with information, advice, and representation on different legal issues. Those include:



Some clinics specialize in providing legal assistance to specific communities, such as the **South Asian Legal Clinic of Ontario (SALCO)** or the **Chinese and Southeast Asian Legal Clinic (CSALC)**, where language knowledge, cultural competence, and knowledge of systemic issues of communities served plays an important role in their service provision and understanding of your issue. Other clinics specialize in specific areas of law, such as refugee law clinics.

Refugee law clinics can provide you with the following services:

- **Help with the Basis of Claim Form**

LAO may give you a certificate to pay for 7 hours of a lawyer's time to help complete your Basis of Claim Form. The purpose of the form is to present your refugee protection claim to the Refugee Protection Division (RPD). The certificate will also pay some costs, for example, a certain amount of an interpreter's time.

- **Help at the Refugee Protection Hearing**

Your legal aid certificate may pay for a lawyer to represent you at your refugee hearing. The certificate for the hearing will only be issued if they have seen your completed Basis of Claim Form and believe your claim might be accepted.

- You can have an interpreter present at your hearing, but sometimes you may have to hire one yourself. You can look for an interpreter through your local community centre or enlist the help of a trusted family member or friend.

- **Help at the Refugee Appeal Division**

LAO may give you a legal aid certificate to help you pay for a lawyer's help with filing an appeal, if they believe your appeal could be successful.

- **Help with the Humanitarian and Compassionate Grounds application**

Your legal aid certificate may be able to pay for 16 hours of a lawyer's time to help with Humanitarian and Compassionate (H&C) grounds applications and submissions. The certificate does NOT cover the processing fees needed to apply. You will have to pay the Immigration, Refugees, and Citizenship Canada (IRCC) filing fees from your own money.

(For a list of specialty clinics in Ontario, you may go to this link: <https://www.legalaid.on.ca/specialty-clinics/>).

Independent Organizations

- **Pro Bono Ontario:** An organization that connects volunteer lawyers who are willing to provide free legal services with residents of Ontario who cannot afford legal services. Call their free legal advice hotline at 1-855-255-7256, or go to their website at probonoontario.org.
- **JusticeNet:** A not-for-profit that provides legal expertise to those whose income is too high to access legal aid, but are still unable to access standard legal support. Although their services are not "free", they are at a discounted rate. Call them on (416) 479-0551 or toll-free at 1-866-919-3219, or go to their website at justicenet.ca.



FOR MORE INFORMATION ON WHERE TO SEEK LEGAL AID OR ADVICE, REFER TO THE RESOURCES SECTION

FAMILY LAW

Family law is the law dealing with anything that concerns family dynamics. As a convention refugee, protected person, or refugee claimant woman, you have the same rights and responsibilities as Canadian citizens under family law. You can go to Family Court regardless of your immigration status.

THE DIFFERENT AREAS UNDER FAMILY LAW INCLUDE:

MARRIAGE



DIVORCE



CUSTODY



FAMILY ABUSE AND VIOLENCE



SUPPORT PAYMENTS



MARRIAGE

Age of Marriage

- The legal age for marriage in Ontario is **18**.
- You can get married at **16** or **17**, but written consent from both parents/guardians will be needed.

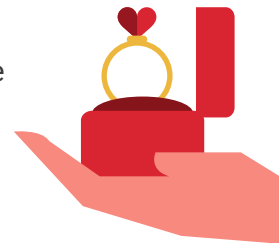
Applications and Documents Needed Before Getting Married

- To get married in Ontario, Canada, you need to apply for a marriage license.
 - To apply for a license, you will need to:
 - Have 2 pieces of government-issued identification. At least one of them has to have your picture. These could be issued from Canada or your country of origin.
 - Fill out a Marriage License Application Form that you can find on the [Service Ontario website](#) under Government→ Identification and certificates→ [Getting Married](#).
 - Pay fees.
 - Have proof of divorce, if you were previously married.
- The license is valid for **90 days**. If the wedding date is not set within those 90 days, your license expires and you have to reapply for a license to get married.

The Marriage License Application form is only available in English and French.

Forced Marriage

- Forced marriage is illegal in Ontario & all of Canada.
- The **Civil Marriage Act** commands that a person getting married has to give their **free consent** and approval to do so.



- If you are afraid you will be forced into marriage, you can seek help from:
 - The 24-hour support lines at the Victim's Support Line: 1-888-579-2888 or (416) 314-2447. They can provide you with immediate assistance.
 - Any organization that is a member of the [Network of Agencies Against Forced Marriages \(NAAFM\)](#). They will help you make plans that protect your safety and your right to choose marriage freely.
 - If you are unable to use any of the above resources and your safety is at risk, you should contact the police for support.

Marriage in Canada for Non-Canadian Citizens

- Marriage in Canada is possible and considered valid under Canadian law, even if one or both of the partners have not yet received residency in Canada.

Marriage Outside of Canada and Its Validity and Recognition in Canada

- Marriage in foreign countries is recognized in Canada as long as it follows the laws of both that country and Canada in relation to marriage.
- If you marry close relatives by blood or adoption (i.e. grandparent-grandchild, parent-child, brother-sister) **OR** are married to more than **ONE** person at a time, your marriage is **NOT** recognized or valid in Canada.

Moving to a new country, experiencing cultural barriers, and having to understand foreign systems can be stressful for families. In many cases, it could affect family dynamics and spousal or common-law relationships. Along with seeking settlement advice and support from settlement agencies, marriage counselling could also be a great resource, if you and your spouse want to avoid divorce. Refer to the resources section for where to access counselling services along with the languages they are provided in.

DIVORCE

In some situations, one or both parties decide that divorce is in the best interest of both partners and if applicable, their children as well. If you have been living in Canada for more than 12 months, you have the **RIGHT** to divorce your spouse, even if you did not get married in Canada. This applies to **convention refugees, protected persons, and refugee claimants**.

To divorce your spouse in Canada:

- You have to be legally married under the laws of Canada.
 - You could have gotten married in any other country, but the marriage has to be recognized by both that country and Canada. Marriage through a religious ceremony without official government documents is not considered valid in Canada.
- You or your spouse have to have lived in Canada for 12 months or more.



FAMILY LAW

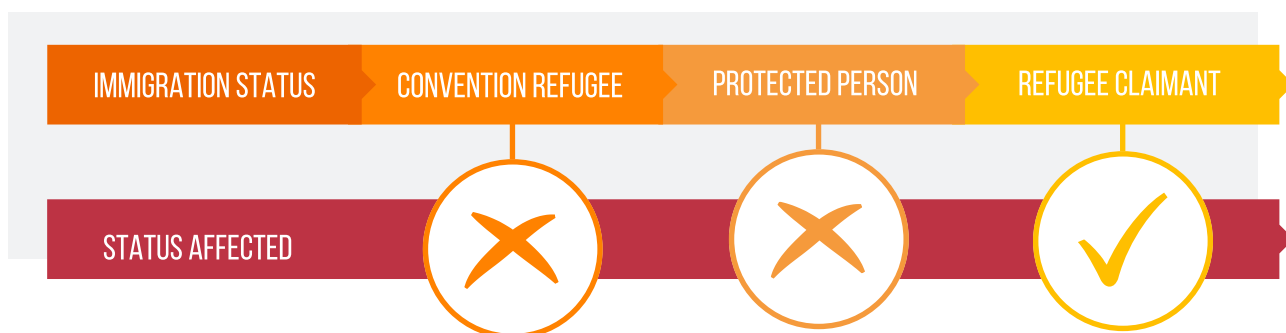
- You and your spouse have to have been separated for 12 months or more.
 - Exceptions to this 12 months separation period may apply if adultery or physical or mental cruelty has taken place.
 - Your residence in Ontario and separation from your spouse can take place within the same 12- month time frame and does not require an additional 12 months.
 - The moment you and/or your spouse decide you are separated is when your 12-month period begins. There are no legal papers needed to announce separation. However, if important family law decisions were taken, such as relating to child custody or property, you should put what you have decided on in a separation agreement. The court might not grant a divorce if custody and child support arrangements are not made by the partners and approved by the judge. You can seek the help of a mediator* or a legal expert, if you are having trouble agreeing on the same terms.

* A Mediator is someone who aims to aid two parties in conflict to reach an agreement. Mediation services at Family Law Information Centres (FLIC) and legal aid clinics can help you with this process without the need for court intervention, if there are no safety issues involved (i.e. domestic violence). You can refer to the resources section for FLIC and legal aid clinics' contacts.

You can divorce your spouse in another country, but still have it recognized as valid in Canada, if:

- The divorce was valid under that country's law.
- You and your spouse have lived in that country for 12 months or more before you applied for divorce.

How Your Immigration Status is Affected by a Divorce or Separation from Partner







As a convention refugee or protected person, you CANNOT be removed or deported from Canada because your relationship with your spouse or partner has ended. If you are a refugee claimant, you may be able to separate your claim if your relationship ends before your refugee hearing. If the claim fails, you may be able to apply for permanent residence on humanitarian and compassionate grounds. Refer to the immigration section for more information on Humanitarian and Compassionate (H&C) Grounds applications and seek legal assistance immediately.

CUSTODY

Custody is the authority to make major decisions concerning the child, such as education, religion, healthcare, upbringing, etc. This does not mean you have any possession or ownership of the child, only the authority to make decisions on their behalf. The other parent still has the **RIGHT** to see and communicate with the child, unless the court explicitly states otherwise in a custody order.

THERE ARE DIFFERENT TYPES OF CUSTODY:

			
SOLE	SPLIT	JOINT LEGAL	SHARED
Only one parent has the legal right and responsibility to care for the child. They are responsible for making decisions. The child lives with a parent who has sole custody for the majority of the time.	Each parent has custody of one or more children. Each parent has one or more children living with them for more than 60% of the time.	Both parents share equal responsibility for their child and in decision making. The child may spend an equal amount of time living with each parent or mostly living with one parent.	Both parents share equal responsibility for their child and in decision making. The child spends an equal amount of time living with each parent.

Your immigration status does **NOT** affect your rights to child custody and access. If you live in Ontario, courts can hear your case and accordingly make a decision. This applies if you are a convention refugee, a protected person, or a refugee claimant.

Travelling or Leaving the Country with Children

If you have sole custody, you should either have a written and witnessed consent from the other parent or have a copy of an official court order that specifically states that you can travel outside Canada with the child or children without the consent of the other parent.

FAMILY LAW

If you have joint or shared custody, you should have written consent from the non-traveling parent signed, witnessed, and notarized (legalized) by an official appointed by the government called a Notary Public.

If you are scared your partner may travel with your children without your consent, regardless of custody type, you should seek assistance immediately and follow one or all of the following steps:

- Contact a lawyer and see if you can file for a **non-removal order**. A non-removal order is a court order that states that one or both parents cannot travel with the child outside of Ontario or Canada without a court order or written permission from the parent who filed it.
- Call Passport Control at 1-800-567-6868 toll-free, if your child is a Canadian Citizen and ask them to put your child's name on the passport control list.
- If your child is a citizen of another country, call the embassy or consulate and ask them to refuse issuing a passport for the child.
- Contact the police.

Following your separation or divorce, you may receive spousal and/or child support. If you and your spouse have a child together and you have custody, your child has the **RIGHT** to receive child support from your spouse. This financial support is given to you to spend on the child's living expenses and accommodation. If your spouse has custody of the child, you are **RESPONSIBLE** to pay your spouse child support.

Spousal Support

Spousal support is money paid by one spouse to the other after separation and divorce. It is paid by the spouse who has a higher income to the spouse with the lower income, regardless of gender. It is usually paid in instalments (i.e. monthly), but could also be a one-time full payment at the very beginning.

You and your partner may decide on the amount. If you are not able to reach an agreement, a family court judge will decide whether **support is needed, who should be paying it, how much the payment should be, and for how long**. Spousal support will be in addition to child support if you have children.



Child Support

Child support is money paid by the parent who does not have custody of the child to the other parent who has custody of and lives with the child to cover the costs of caring for the child. Even if both parents have shared custody, child support is paid to the parent who lives with the child by the other parent. Like spousal support, the judge decides how much child support will be paid, if the two spouses are not able to reach an agreement.

According to the law in Canada, both parents are **RESPONSIBLE** for financially supporting their dependent children.

Child support covers 1) living expenses of the child, which includes food, diapers, clothing, personal care items, school supplies, and basic extracurricular activities; 2) the costs to the parent who provides housing for the child. Additional expenses such as daycare, dental work, etc., are shared by both parents depending on their income. The parent with higher income pays a higher share.

Even if the non-custodial parent does not work, they are still **RESPONSIBLE** for paying child support. In that case, the non-custodial parent should seek legal assistance to make payments more affordable, or delay payments until there is an ability to pay them. ***Remember: delaying payments may mean that interest will be charged on child support owed, if there is an existing child support court order*.**

Child support ends if the child:

- Marries
- Is at least 16 years old and has left home voluntarily (no longer under parental control)
- Is over the age of majority (18 years old)
 - Exceptions apply if the child has a disability or illness or is going to school full-time

Receiving child support does not affect the amount of financial assistance you receive from the government on support programs such as Ontario Works. However, you still have to let your financial assistance program know about your receipt of child support.

Worried your spouse won't be making those payments?

Don't be. You do not have to worry about whether or not your spouse will make those spousal and/or child support payments. Both spousal and child support payments are enforced by the [Family Responsibility Office \(FRO\)](#). If you agreed about the support amounts without involving the court, you can still file a copy of your written agreement with FRO to make sure your spouse abides by your agreement.

Remember: You DO NOT have the right to deny the other parent access to their child if they have partial custody and/or access, even if they have stopped paying support or have not been paying the supports on time.







FAMILY LAW

FAMILY VIOLENCE AND ABUSE

Family violence includes situations where a member of the family is using violence or abuse to control and discipline another family member, such as their spouse or child.

Domestic abuse is **ILLEGAL** and is considered a crime in Canada. It can happen in any household, no matter the religion, race, culture, financial standing, or level of education. Stress, change of environment, disruption of family dynamics, loss of employment, and changes in societal gender roles and male contributions to the household can be among the reasons behind domestic abuse. As a refugee woman, you have the **RIGHT** to report any case of domestic abuse, regardless of your specific immigration status. Cases of domestic abuse and violence are dealt with under family law and in some instances criminal law as well.

TYPES OF DOMESTIC ABUSE:

			
PHYSICAL	SEXUAL	MENTAL	FINANCIAL
Kicking, hitting, choking, or punching	Force sex (i.e., sexual assault/rape)	Emotional manipulation, separating/isolating women from family and friends.	Refusing women's access to money for necessities or preventing women from getting a job.

Experiencing Domestic Violence and Abuse? There Are Many Supports and Options Available to You to Help You Escape the Violence!

- Call the Assaulted Women's Helpline: Toll-free 1-866-863-0511 or (416) 863-0511 in Toronto to locate services that can help you. They provide services in more than 150 languages.
- Call Victim's Support Line: 1-888-579-2888 or (416) 314-2447, if you are calling from within Toronto.
- Find help across Ontario through the Ending Violence Association of Canada at this link: <https://endingviolencecanada.org/getting-help/>.

- Find a shelter if you need to leave your house on Shelter Safe at this link: <https://www.sheltersafe.ca/>.
- Seek Legal advice.
 - You may be able to receive 2 hours of free legal advice, with no need for a legal aid certificate. Ask a shelter, community agency, or legal clinic.
 - If you've experienced sexual abuse and live in Toronto, Ottawa, or Thunder Bay, you might be able to get 4 hours of free advice from a lawyer.
 - Take measures to keep your spouse or partner away from you and your child.
 - You may be able to have a lawyer help you file for a restraining order or an emergency protection order. A restraining order is a temporary court order that prevents your partner from approaching you or your children. If they disobey it, they can be arrested. You will have to carry it with you at all times. An emergency protection order is a temporary court order to protect victims of domestic violence when the situation is serious and urgent and lasts 30 days.
- Call 911 or medical services.
 - If the police take your spouse into custody, you will not be able to drop the charges. However, in some cases, if you withdraw your statement in a written letter sent to the police, the prosecutor may drop the charges against your spouse.
 - Your immigration status may be affected.
 - Convention refugee or protected person: no effect.
 - Refugee claimant: It may. Seek legal advice right away. You may be able to separate your claim/file from your abusive partner and apply to remain in Canada under humanitarian and compassionate grounds.

Considering Staying With Your Partner and Working on Your Problems? There Are Supports and Options Available to You!

- If you are considering rehabilitation for your partner, there are Assault Intervention and Prevention Programs in Ontario.
 - Ask your community centre if they provide Partner Assault Response (PAR) programs or go to the resources section for examples of organizations that provide those programs.
- You can seek counselling and/or couple's therapy.
 - The resources section has a list of organizations that provide counselling services, especially for women experiencing violence.



CHILD RIGHTS AND BENEFITS

FEDERAL LAW AND CHILD PROTECTION

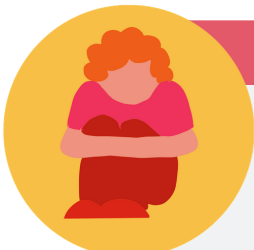
According to Canadian law, the protection of a child is based on some key principles. The main two are:

1. The law has to protect the best interest of the child, always putting the child's safety first.
2. The family is the basic unit of society and is usually the best place where a child can be.

In situations where those two principles conflict, the child's best interest, safety, and protection always come first.

Federal laws govern the protection of children from current or future harm caused by neglect and physical abuse. If it is known that a child has been neglected or abused, the parents/guardians may face criminal charges and the parent/guardian may lose custody of the child.

Child Neglect is the failure to provide the basic needs of a child. Neglect can take shape in three different forms: physical, emotional, or educational.



PHYSICAL

Parent/guardian refuses or delays getting necessary healthcare for a child, abandons child, forces child to leave their home, refuses to take back a child who ran away, or does not properly supervise the child. The minimum age that a child may be left alone at home is 10 years old.



EMOTIONAL

Parent/guardian denies child from needed affection, does not provide psychological care, harms and abuses spouse or partner in front of the child, and/or allows the child to use drugs or alcohol.



EDUCATIONAL

Parent/guardian allows the child to skip school regularly, does not enrol them in school altogether, or ignores the child's needs for special education.

Physical discipline is using physical methods to control behaviour of the child. These could include spanking, hitting, choking, belting, slapping, etc.

The law allows for ‘**reasonable force**’ when disciplining a child. Reasonable force does not include physically disciplining a child under two years of age or a child 13 years or older (a teenager). In addition, physical discipline must not include the use of an object, nor can blows or injuries take place.

If a child is being neglected or physically/sexually abused, or is otherwise in need of protection, the **Children’s Aid Society (CAS)** will step in.

CHILDREN'S AID SOCIETY (CAS)

CAS is a group of independent organizations in Ontario that provide child protection services. They may check up on your family, if they have reason to believe you are not treating your children well. This could be because the children have been exposed to domestic violence, are being directly harmed by you or your spouse/partner, or are not being removed from harm by a spouse/partner or others.

CAS is usually either called by someone who has witnessed or believes neglect or abuse is taking place or by the child or children themselves. They have the authority to remove your child from your home without a court order. They also have the authority to enter your home by force (sometimes accompanied by police), if they have reason to believe a child is in danger and you refuse to let them in.

Your Rights When Dealing With CAS Social Workers

- to have another person present (i.e. family member, friend, or lawyer)
- to request answers in writing
- to ask for an interpreter
- to know the social worker’s contact information (i.e. name, phone number, and address)
- to know the name of the social worker’s supervisor
- to be told what actions they might take
- to tell your side of the story
- to receive information about the services available
- to provide the social worker with the names of people to talk to about your family
- to receive a copy of the social worker’s report
- to receive legal advice
- to reach out to the social worker after the meeting to provide or get more information



CHILD RIGHTS AND BENEFITS

Actions to Be Taken When Contacted by CAS

1. Stay calm.
2. Allow them to enter your home if they request it. If you do not, the situation may get worse.
3. Ask for an interpreter if you do not understand or speak English.
4. Speak to a lawyer who has experience with child protection cases, if you need advice and guidance. If you cannot afford a lawyer, legal aid is available (*refer to the legal aid section for help on contacting a lawyer*).
5. Do not sign any documents before getting legal advice.
6. Other help: Call 211 Ontario. It is an information and referral hotline available in many languages (open 24/7) and can help you find legal help and/or connect you with a settlement or community agency that can provide you with other kinds of help, such as interpretation.

CHILD BENEFITS

BENEFITS	CANADA CHILD BENEFIT (CCB)	CHILD DISABILITY BENEFIT (CDB)	ONTARIO CHILD BENEFIT (OCB)	TRANSITION CHILD BENEFIT (TCB)
TYPE OF PROGRAM	Federal	Federal	Provincial	Provincial
DESCRIPTION	A tax-free monthly payment provided by the federal government to eligible families, who require help with the costs of raising their children under the age of 18.	Additional money given to families who care for children who have severe and long-term mental or physical disabilities.	A tax-free amount paid to help families with low-to-moderate income provide for their children.	Mandatory benefits for people who are already receiving money from Ontario Works (OW) or the Ontario Disability Support Program (ODSP), as well as those who do not receive any or the full CCB payment.

ELIGIBILITY

<ul style="list-style-type: none"> ✓ You are living with at least one child who is under the age of 18. ✓ You are the primary caretaker of the child, even if your spouse lives in the house. ✓ You are seen as a resident of Canada for tax purposes (you file taxes every year). 	<ul style="list-style-type: none"> ✓ You have to be eligible for and receiving CCB. ✓ Your child must be eligible for the disability tax credit. <ul style="list-style-type: none"> • One of the following applies to your child: blindness, significant restriction in at least one of the basic activities of daily living, and/or a requirement for life-sustaining therapy for 12 months or more, with the impairment being present at least 90% of the time. 	<ul style="list-style-type: none"> ✓ You have a child who is less than 18 years of age. ✓ You reside in Ontario. ✓ You have filed your income tax return, and so did your spouse or common-law partner. ✓ Your child is registered for the CCB. 	<ul style="list-style-type: none"> ✓ Receive financial assistance from OW or income support from ODSP. ✓ Have a child who is at least 18 years old living with you. ✓ Must have applied or are applying to CCB. ✓ Have to not be receiving CCB or at least not receiving the full amount. Not receiving Ontario Child Benefit (OCB) ✓ Must have full or at least shared custody of the child.
---	---	---	--

AVAILABLE TO

- | | | | |
|--|--|--|---|
| <ul style="list-style-type: none"> • Convention refugees • Protected persons | <ul style="list-style-type: none"> • Convention refugees • Protected persons | <ul style="list-style-type: none"> • Convention refugees • Protected persons | <ul style="list-style-type: none"> • Refugee claimants |
|--|--|--|---|

HOW TO APPLY?

<p>If child is a newborn:</p> <ul style="list-style-type: none"> • You can apply for CCB when you register the birth of your newborn at the hospital. <p>If child is not a newborn:</p> <ul style="list-style-type: none"> • You can apply for it online or through mail. • Online: Access Canada Revenue Agency (CRA)'s website. Go to My Account → Login → Apply for child benefits. • Mail: Fill out and sign Form RC66, "Canada Child Benefits Application". You can find the form on CRA's website. 	Apply to it when applying to CCB.	Apply to it when applying to CCB.	No need to apply. If eligible, it will automatically be added to your monthly OW payment.
--	-----------------------------------	-----------------------------------	---

NOTE: ALL THE ABOVE-MENTIONED PROCESSES ARE DONE IN ENGLISH AND/OR ONLINE. IF YOU REQUIRE ASSISTANCE, REACH OUT TO A TRUSTED FAMILY MEMBER OR SETTLEMENT AGENCY TO AID YOU IN THE APPLICATION PROCESS.

IMMIGRATION

REFUGEE FAMILY REUNIFICATION



PROTECTED PERSONS (REFUGEE CLAIMANTS WHO GOT THEIR CLAIMS APPROVED)

You have the legal **RIGHT** to apply for permanent resident status **AND** include spouses or dependent children, even if they are not residing in Canada.

You can apply for family reunification through the **“Dependents of Refugees (DR2s)”** category, where you add the names of your immediate family members to your permanent resident application when you apply after receiving refugee status (protected person status). You have to pay the fees for all the family members listed. Your application will not be affected, if any of your family members get rejected.

If you listed the names of your immediate family members, but did not pay the fees for them or they did not plan to come to Canada at the time, they have a **“One Year Window”** of opportunity from the day you were granted permanent resident status to apply for permanent resident status from outside of Canada.

RESETTLED/CONVENTION REFUGEES (GOVERNMENT ASSISTED REFUGEES, BLENDED VISA OFFICE REFUGEES, PRIVATELY SPONSORED REFUGEES & JOINT ASSISTANCE SPONSORSHIP CASES)

You have the **RIGHT** to apply for the reunification of your family members through either the **“One Year Window”** provision or through **“Family Class Sponsorship”**. The **“One Year Window”** of opportunity here applies if you, as a resettled convention refugee, named your immediate family members on your permanent residence application or declared them before your departure to Canada and your family members file for permanent residency within one year of you receiving permanent resident status (the day you arrived in Canada).

If a year has passed since you have arrived in Canada as a resettled (convention) refugee, then you will have to reunite with your family members through **Family Class Sponsorship**. You will have to pay the fees for each applicant and will have to be able to provide the family members being sponsored with the basic necessities they require.

For further details on each application process, eligibility criteria, fees, processing times, and more, please refer to the Government of Canada website: Go to Home → Immigration and citizenship → My immigration or citizenship application → [Find application forms and guides](#). Based on which family reunification approach you are using, select the correct title (e.g. Sponsor a Member of the Family Class) and follow the steps. OR you can refer to the Canadian Council for Refugee’s (CCR) [“Refugee Family Reunification: Practical Guide”](#).

SPONSORSHIP BREAKDOWN

If you are a privately sponsored refugee or are sponsoring your spouse or family member to become a permanent resident in Canada, then you have signed a sponsorship agreement with your sponsor or family member. A sponsorship agreement is a legal document signed by the sponsor and the person being sponsored to come to Canada. It is an **unconditional** guarantee of support that **cannot be cancelled or changed** after you or your family members receive your permanent residency, even if changes take place (i.e. deterioration of financial standing or divorce from the spouse you are sponsoring).

If you are a privately sponsored refugee, the duration of your agreement lasts 12 months or until you become self-sufficient and no longer require financial or settlement assistance (whichever comes first).

If you are the person sponsoring your family members, the duration of your sponsorship agreement varies. The length of sponsorship are as follows:

- Spouse = 3 years
- Dependent child under 22 years of age = 10 years (or until child turns 25 years old)
- Dependent child over 22 years of age = 3 years
- Parents = 10 years

The sponsorship agreement orders the sponsor to provide the sponsored individual with the basics for daily living, so that they do not seek social assistance. Those include:



In some situations, conflicts arise between the sponsor and the sponsored person. If these issues cannot be sorted out, this is called a **sponsorship breakdown**. There are many reasons a breakdown can take place, with rights and responsibilities involved that you should consider.

The sponsorship breaks down, if:

- The sponsor refuses or is unable to pay for some or all of the basic necessities mentioned in the Sponsorship Agreement. This could sometimes be due to the sponsor losing their job or source of income.
- The sponsored person starts receiving social assistance (i.e. Ontario Works (OW) or Ontario Disability Support Program (ODSP) - for further details about both programs refer to the employment section).

IMMIGRATION

Note: As a sponsored individual, you are encouraged to support yourself and ask sponsors for assistance, before seeking social assistance. If you receive social assistance, your sponsor may have to repay the government for all the social assistance you received before being able to sponsor someone else. If you are able to self-support without social assistance, this does not mean there is a sponsorship breakdown.

Your Rights and Those of Your Sponsored Family Members When Facing Sponsorship Breakdown

RIGHT NOT to have immigration status affected. Sponsors CANNOT make you or your sponsored family members leave Canada.

RIGHT to apply to OW or ODSP, if in financial need.

RIGHT to escape and/or end an abusive relationship (even if the abuser is the sponsor) and report it, without immigration status being affected.

RIGHT to sponsor relatives in the future, if your sponsorship period has ended and you are not on social assistance for at least 12 months before requesting to sponsor.

RIGHT not to have rights and benefits that you or your sponsored family member are entitled to be affected.

RIGHT to keep children (if you have custody) or property (if in your name). Any disputes are handled through Family Law.



YOUR SPONSOR CONFISCATED YOUR DOCUMENTS? DO NOT WORRY!

If you are scared to ask for your documents back, you may contact Citizenship and Immigration Canada (CIC) and have them issue new certified copies of your documents and a new Permanent Residency card. You can also contact the police and ask for an officer to accompany you to your sponsor's house to collect your documents.

IF YOU ARE AFRAID YOU MIGHT FACE DEPORTATION OR REQUIRE FURTHER INFORMATION, SEEK LEGAL ASSISTANCE IMMEDIATELY.

HUMANITARIAN AND COMPASSIONATE (H&C) GROUNDS APPLICATION AND HOW TO APPLY FOR IT?

A Humanitarian and Compassionate (H&C) grounds application is an application for permanent residence from within Canada. It can be applied for when the individuals applying for permanent residency are claiming that they have humanitarian and compassionate considerations that require them to apply, such as being in a situation of danger or hardship that makes it unsafe for them to return to their home country, or if they need an exemption from some requirements of the Immigration and Refugee Protection Act (IRPA), etc. It is recommended that you seek legal advice before applying under H&C Grounds.

For a list of eligibility criteria for the H&C grounds application, go to the Government of Canada website → Immigration and citizenship → My immigration or citizenship application → Find application forms and guides → choose "[Guide 5291 - Humanitarian and Compassionate Considerations](#)".

POINTS IMMIGRATION, REFUGEES AND CITIZENSHIP CANADA (IRCC) CONSIDERS BEFORE GRANTING H&C GROUNDS

- How settled you are in Canada.
- If you have any family ties to Canada.
- Best interest for any children involved.
- What could happen to you as an applicant if they do not grant you permanent residence under H&C grounds.

ADDITIONAL REASONS YOU CAN PROVIDE FOR APPLYING UNDER H&C GROUNDS

- You are paying child or spousal support.
- Any physical or mental health concerns you have.
- Experience of family violence if you return home.
- Hardships that you might face, such as poverty, lack of adequate health care, discrimination, etc.

What to Know About H&C Applications

- To apply on H&C grounds, you have to be applying for permanent resident status in Canada.
- You can only have one H&C grounds application in progress at a time.
- The IRCC will not look at risk factors such as punishment or unusual treatment when considering your application.
- You cannot apply on H&C grounds if you have a pending refugee claim. If you want to apply, you have to withdraw your claim before your Immigration and Refugee Board hearing.
- If you received a negative decision from the Immigration and Refugee Board within the last 12 months, you cannot apply on H&C grounds. This does not apply if:
 - Your children who are under 18 may be affected if you are removed from Canada.
 - There is proof that you or one of your dependents has a critical medical condition that cannot be treated in your country of origin.

DEPORTATION ISSUES: WHAT YOU NEED TO KNOW

- If there is a removal order against you, applying on H&C grounds will not delay or stop the process.
- If you are at risk of deportation, you can get deported without your child if you do not have sole custody of your child. If you do have sole custody, the court will try to make sure your child can exit the country with you.
 - Having sole custody does not mean you can travel or move to another location without asking the other parent; especially if this will affect their access rights to their child. Cases of custody and deportation are dealt with on a case by case basis. To find out what applies to your case, seek legal advice or support.

EMPLOYMENT

LEGAL AGE FOR EMPLOYMENT IN ONTARIO

- In most workplaces, the minimum age for legal employment is **14 years old**. Exceptions apply depending on the job:
 - 14 to work in a grocery store, retail shop or as a waiter.
 - 15 to work in a restaurant kitchen.
 - 16 to work in construction.
 - 18 to sell or serve alcohol.

Employers are prohibited from employing anyone under the age of 18 during school hours unless they have been excused from school attendance.

EMPLOYMENT RIGHTS

The *Employment Standards Act (ESA)* outlines the minimum standards for employees working in Ontario. The ESA, along with the *Pay Equity Act (PEA)*, *Occupational Health and Safety Act (OHSA)*, and *Labour Relations Act (LRA)* provides employers and employees with their rights and responsibilities in most Ontario workplaces.

Employee rights are also protected under the *Ontario Human Rights Code (OHRC, The Code)*. The Code covers rates of pay, codes of conduct, overtime, hours of work, holidays, benefits, shift work, dealing with sick leaves, performance evaluations, discipline, and duties to accommodate for disabilities, medical needs, and/or faith or religion. It protects you at all stages of your employment against discrimination, harassment, and violation of your rights:

1. When applying for a job, being recruited, or receiving training.
2. When being transferred, promoted, or determining terms of apprenticeship.
3. When getting dismissed, laid off, and terminated.



POSSIBLE AREAS OF DISCRIMINATION IN EMPLOYMENT AND YOUR RIGHTS

RECORD OF OFFENCE

When applying for a job, you have the **RIGHT** not to be asked to reveal any kind of criminal records.

However, if you have a federal offence conviction, for which you have not received a pardon, and it may affect your ability to perform the job, you are **RESPONSIBLE** for informing your employer, if asked.

RELIGION (FAITH)

You have the **RIGHT** not to be discriminated against because of your religion. You also have the **RIGHT** to an employment environment that respects your faith.

Employers are **RESPONSIBLE** for accommodating your religious or faith-based needs, such as prayer times or time-off during holy days, if this does not affect your ability to perform duties and does not cause the employer undue hardship.

LANGUAGE & ACCENT

You have the **RIGHT** not to be discriminated against due to your language or accent.

An employer **cannot use** language or accent as a means of eliminating racialized applicants, where language fluency is not a requirement for the job.

MEDICAL EXAMINATIONS AND DRUG OR ALCOHOL TESTING

You have the **RIGHT** to refuse testing or questions relating to drug or alcohol use during the job screening process. Employers **do not** have the right to ask you for this information.

Employers are allowed to ask for a medical examination for drug and alcohol use **after** a conditional offer of employment has been made (usually in writing) and only if the results may have an effect on how you perform your job duties or exercise workplace safety.

DISABILITY

You have the **RIGHT** to the same opportunities and benefits as anyone living without disabilities.

Employers are **RESPONSIBLE** for accommodating to your needs, if this does not affect your ability to perform duties and does not cause the employer undue hardship.

WHAT TO DO IF YOUR RIGHTS ARE BEING VIOLATED OR YOU ARE FACING DISCRIMINATION?

You can reach out to:

1. Your employer
2. Human Rights Tribunal of Ontario
3. Human Rights Legal Support Centre
4. Community Legal Clinics
5. Worker's Action Centre
6. Office of the Worker Adviser
7. Your Union
8. Police (if safety and security are at risk)

By law, your employer CANNOT punish you for reporting harassment and discrimination.

EMPLOYMENT

Your Employer

If you are being discriminated against/harassed or feel your rights have been violated in your workplace by any of your coworkers or partners, let your employer know about it. Once you tell your employer, they are responsible for investigating your concerns and making sure the appropriate actions are taken, including changes in the workplace, if necessary. If your employer is the one causing the problem, you may reach out to an appropriate third party organization mentioned below.

Human Rights Tribunal of Ontario (The Tribunal)

The Human Rights Tribunal of Ontario (The Tribunal) is a special court of justice that settles claims of discrimination and harassment that were filed under the Human Rights Code. If the harassment goes against your human rights, then you are likely to be experiencing a form of discrimination. For example, if you are being discriminated against due to your language or accent, even though the job does not require fluency (such as a bus driver), then you may be able to file a human rights claim.

Claims could be based on a number of grounds depending on your specific situation: ancestry, ethnicity/race, gender, sexual orientation, disability, religion/faith, or place of origin, etc. To reach the Tribunal, you can contact them at (416) 326-1312 or toll-free at 1-866-598-0322.

If after you have filed the claim, the Tribunal decides that your employer has broken the law, they can order your employer to correct their actions. This could be through:

- Paying you money
- Granting you the job position
- Changing workspace arrangement, so you do not have to work with the person who harassed you
- Changing workplace practice to better follow the human rights laws

If you are having trouble filing a claim and require assistance, you may reach out to the Human Rights Legal Support Centre.

Human Rights Legal Support Centre

The Human Rights Legal Support Centre will provide you with free legal advice and information. Staff at this organization can help you decide whether you need to file a claim with the Tribunal, what kind of information you need to prove harassment, and what to do next. This is for individuals who were harassed at work for reasons that go against their human rights or were penalized for reporting the harassment. You can call them at (416) 597-4900 or toll-free at 1-866-625-5179.

To help you prove harassment they may ask you to remember or keep track of:

- The date, time and place the harassment occurred/is occurring
- Who is the person involved (what they did/said)
- Who was present and witnessed what happened
- What your reaction was at the time

Community Legal Clinics

Speak with a lawyer or a paralegal at one of your community legal clinics, they may be able to provide you with advice regarding your workplace issue and aid you in filing claims or lawsuits, if needed.

Workers' Action Centre

The Workers' Action Centre is a workers-based organization. They are committed to improving the lives and working conditions of individuals who are in low-wage and unstable employment. They can provide you with information about your rights and ways to solve the workplace problem you have. You can call them at their info-line at (416) 531-0778. They provide services in multiple languages.

Office of the Worker Adviser

Office of the Worker Adviser is an independent agency of the Ontario Ministry of Labour. They provide free and confidential services to individuals needing advice, education, or representation in relation to issues of workplace insurance and occupational health and safety reprisal issues. Their services are only provided in English and French, so if you do not have a good command of English or French, you may need the help of an interpreter when asking for this office's help. You can call them on their toll-free line 1-800-435-8980 for workplace insurance issues or 1-855-659-7744 for health and safety reprisal issues.

Your Union

Labour unions help workers by giving them the power to collectively negotiate work conditions. If there is a problem in your workplace and your employer is not addressing it, you should speak to your union representative. They may be able to negotiate with your employer and have them bring about the needed changes.

Police

If you believe the harassment or discrimination is endangering your safety and security, call the police. If you are a convention refugee, a protected person, or a refugee claimant, contacting the police will not affect your immigration status nor will it act as a cause for your deportation. However, you can always seek legal assistance for better guidance and reassurance.



EMPLOYMENT

WORK ELIGIBILITY IN CANADA

All convention refugees are eligible to work in Canada and do not require a work permit.

If you are a refugee claimant or protected person, you have to apply for a work permit in order to legally work in Canada. Once you have been granted a work permit from Immigration, Refugees, and Citizenship Canada (IRCC), you can apply for a **Social Insurance Number (SIN)**, which allows you to legally work, pay taxes, and use government services. Refugee claimants do not need to pay a fee to apply for a work permit or a SIN.

In order to apply for a work permit go to the government of Canada website, on the home page click on Immigration and citizenship → Work in Canada → Get a work permit → [Work in Canada temporarily](#).

As a refugee claimant, for you to be eligible for a work permit, you have to be:

- Waiting for the Refugee Protection Division (RPD) of the Immigration and Refugee Board of Canada (IRB) to make a decision about your claim
- Unable to pay for your basic needs without working or requiring social assistance

INCOME SUPPORTS AVAILABLE TO YOU BY THE GOVERNMENT

Ontario Works (OW)

Ontario Works (OW) is a program from the Ministry of Community and Social Services. It provides income assistance to residents of Ontario who are in financial need. It is usually referred to as “social assistance”.

It offers two types of assistance:

1. Financial assistance, including:
 - a. Income support to help with the costs of basic needs, like food, clothing, and shelter
 - b. Health benefits for clients and their families
2. Employment assistance to aid individuals in finding, preparing for, and maintaining a job. This may include:
 - a. Workshops to teach resume writing and interview skills
 - b. Job counselling
 - c. Training for specific jobs
 - d. Access to basic education

Eligibility Criteria

- ✓ Have to be an Ontario resident in financial need (not having enough financial resources to meet your basic living expenses)
- ✓ Be willing to make an effort to find and keep a job, unless there is something preventing you from working, such as a medical condition or a responsibility to care for a family member
- ✓ For convention refugees:
 - If a Government Assisted Refugee (GAR), you are only eligible after your sponsorship/eligibility for the Resettlement Assistance Program (RAP) expires.
 - If a Privately Sponsored Refugee (PSR), you are only eligible if or after your sponsorship breaks down/ends.

Applying for Ontario Works

You can go through the application process either online at the [Ontario Application for Social Assistance](#), by phone, or in person. Once you've started the process, an Ontario Works caseworker will contact you to schedule a meeting.

Additional Supports Available to You Through OW

Being on OW allows you access to the City of Toronto's **Investing in Neighbourhoods (IIN) Program**. This program allows individuals who receive OW to obtain paid jobs at non-profit organizations.

The INN positions will pay you the current minimum wage, for hours ranging from 21-30 hours per week, and last for the duration of 52 weeks (12 months) maximum.

For more information about the IIN Program and how to apply for it, please visit the City of Toronto's website → Community & People → Financial & Employment Support → Employment Support → [Assistance for Job Seekers](#) → Paid Jobs at Non-Profit Organizations.

For information regarding employment support programs in your municipality, check your municipality's official website.

Ontario Disability Support Program (ODSP)

The Ontario Disability Support Program (ODSP) is a program of the Ontario Ministry of Community and Social Services. It provides income and employment support to Ontario residents who are in financial need and living with a disability.

Eligibility Criteria

- ✓ Be at least 18 years old
- ✓ Be a resident of Ontario
- ✓ Be in need of financial assistance
- ✓ Meet the program's definition of a person with a disability:
 - Have a significant mental or physical impairment that is continuous or recurrent, and is expected to last one year or more; **and**
 - Your impairment directly causes a significantly limited ability to work, take care of yourself or engage in community life; **and**
 - Your impairment, its duration, and restrictions have been proven true by an approved health care professional

Working for Cash Without an Immigration Status, a Work Permit, or a Social Insurance Number

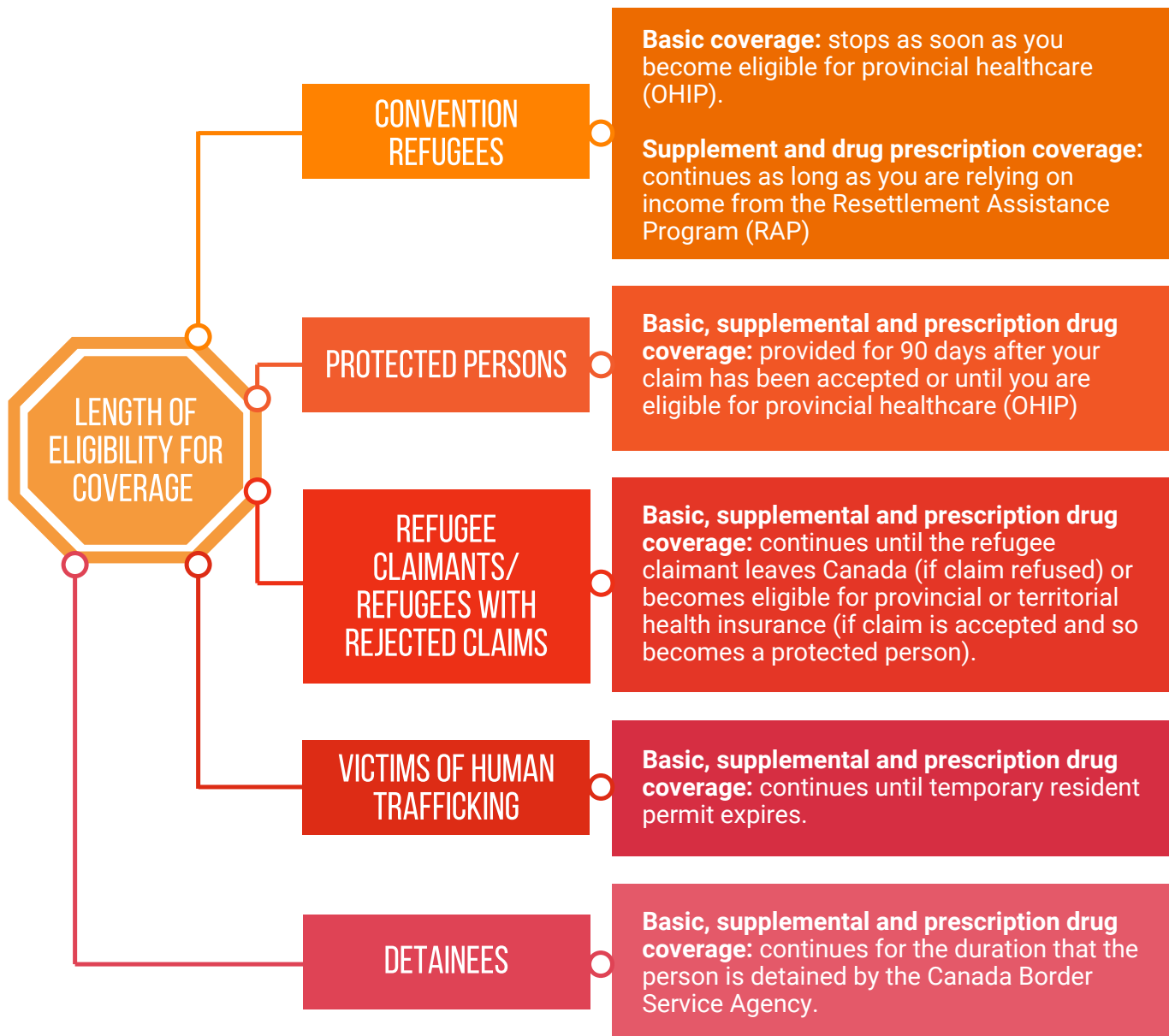
It is **legal** to be paid in cash, as long as you are being paid at least the **minimum** wage in Ontario (**\$14/hour- increased to \$14.25/hour as of October 2020**). You have the same **RIGHTS** under basic labour and human rights laws as any other workers in Ontario. If your rights are being violated and you are facing harassment or discrimination, you can file a claim at the Ministry of Labour. Your immigration **status will NOT be at risk**. You can also reach out to the **"Workers' Action Centre"**, all calls are **confidential**.

HEALTHCARE

HEALTH INSURANCE PROGRAMS AND PLANS

Health insurance programs and plans are funded by taxpayer dollars that are automatically deducted from employees' salaries. Health care in Ontario could be provided under two main public programs/insurance plans depending on your immigration status, with additional services through social assistance if your income levels allow for it.

Interim Federal Health Program (IFHP): This is the federal-run health program that covers resettled (Convention) Refugees, protected persons, refugee claimants, victims of human trafficking and those detained by the Canada Border Services Agency (CBSA).



Ontario Health Insurance Plan (OHIP): This is the Ontario provincial government's health insurance plan. This covers Canadian citizens, permanent residents, and convention refugees living in Ontario. It provides basic coverage and some additional services.

Ontario Works (OW) Health Benefits: Those receiving OW MAY be entitled to additional health coverage besides OHIP.

Examples of Healthcare Services Covered*

TYPE OF PLAN/PROGRAM TYPE OF SERVICES	INTERIM FEDERAL HEALTH PROGRAM (IFHP)	ONTARIO HEALTH INSURANCE PLAN (OHIP)	ONTARIO WORKS (OW)
BASIC COVERAGE			
Medical services: <ul style="list-style-type: none"> • Doctor visits • Standard immunizations • Prenatal and obstetric care <ul style="list-style-type: none"> ◦ Pregnancy and midwifery services *Midwifery services are available to ANYONE residing in Ontario for free <ul style="list-style-type: none"> • Lab tests and x-rays 	✓	✓	✗
Hospital Services	✓	✓	✗
	<ul style="list-style-type: none"> • Emergency room visits • Hospital stays • Medical and surgical care 	<ul style="list-style-type: none"> • Doctor and nursing services • Diagnostic services (e.g. blood tests & x-rays) • Medications for inpatients • Some medications for patients home use • Accommodation and meals if you have to stay at the hospital 	



HEALTHCARE

SUPPLEMENTAL COVERAGE

Vision Care



- One pair of prescription eyewear (glasses and/or lenses every two years)
- One vision test per year



- One major eye exam every 12 months (for those younger than 20 and older than 65)
 - If you are between 20-65 and have a specific medical condition affecting your eyes, OHIP covers one exam every 12 months including any follow-up appointments related to the condition



- Prescription eyeglasses
- Eyeglasses repairs

Dental Care



- Emergency dental examinations
- Dental x-rays
- Extractions



- Complex dental surgeries: fracture repair, tumor removal, reconstructive surgeries, medically necessary tooth removal (need prior OHIP approval)



- Any child 17 and under will be automatically enrolled in the **Healthy Smiles** Ontario dental care program. They receive a card as proof of eligibility.

Nursing Visits



Emergency Ambulance



Part or all costs of an ambulance if needed

Medical Devices and Supplies (Ex: diabetic or surgical supplies and dressing)



If you have a prescription and no other means of coverage, OW may cover costs.

Mental Health Services



- Psychiatrists, psychologists, therapists
- Services provided by mental health hospitals

Only covers services from a psychiatrist

Assistive devices, medical supplies, and equipment



- Examples include:
 - mobility devices (e.g. wheeled walkers and wheelchairs)
 - visual aids
 - hearing aids
 - orthotics/prosthetics

The Assistive Devices Program of the Ministry of Health and Long-Term Care pays for 75% of the cost of some assistive devices depending on device and duration of disability (needs to require device for 6 months or more).

If part of the Assistive Devices Program and have 75% covered, but cannot pay for the remaining 25%, OW may cover costs.

Prescription Drug Coverage



- Prescription medications and products
 - Prescription Mifegymiso (pill to induce abortion)

Some exceptions*:

- Prescription Mifegymiso (pill to induce abortion)
- OHIP+ covers many prescription medications to those under 25 (including birth control pills)
- Ontario Drug Benefit Program (ODB) covers those aged 65 years or older

- Medication listed in the Ontario Drug Formulary
- Prescribed by an approved healthcare professional



HEALTHCARE

Note: This list of services is not exhaustive by any means. It is only meant to demonstrate the differences in service provisions and coverage across health plans and programs. For a list of health and counselling centres to receive services, refer to the resources section.

For a detailed list of services provided under IFHP, access Medavie Blue Cross's [Basic Coverage Benefit Grid](#) and [Supplemental Coverage Benefit Grid](#) on Medavie Blue Cross's website.

For a detailed list of services provided under OHIP, access the Government of Ontario website. When on the home page, click on Health and Wellness → Under OHIP, click on [Learn What OHIP Covers](#).

For a detailed list of services that may be covered under OW, access the Government of Ontario website. When on the home page, click on Taxes and Benefits → Ontario Works → How Ontario Works Can Help You? → Benefits → [Health Benefits](#).

*If you are covered by OHIP, are a resident of Ontario, and have high prescription-drug costs in relation to your income, even if you are older than 25 and younger than 65, you might be eligible to apply for the Trillium Drug Program. For a detailed description of the program, eligibility criteria and services offered, access the Government of Ontario website. When on the home page, click on Health and wellness → Drug coverage → [Trillium Drug Program](#).

KNOW YOUR RESPONSIBILITIES AS A PATIENT

- If you are covered by **IFHP**, your health provider might give you a claim form to sign after you receive services, you have to sign it to prove that you received the service, only then can the health provider be paid back by the government.
- If Medavie Blue Cross mail a claim form to your house (typically within a month of receiving a healthcare service), you must sign it and return it back to Medavie Blue Cross. This is not a bill.

KNOW YOUR RIGHTS AS A PATIENT

(Regardless of your immigration status, your rights as a patient are protected by laws such as the *Health Care Consent Act*, the *Long-Term Care Act*, and the *Mental Health Act*)

- All walk-in clinics should accept your IFHP document. If you are looking for a long-term family doctor, you will need to check for availability for in-take of new patients and tell them you are covered under IFHP.
- Any personal information collected from you will be used for your care and treatment as a patient.
- You have the **RIGHT** to access your personal health information.
- Only after your information protection rights are explained to you and you decide to continue with the treatment, can your personal information be collected and disclosed when needed.
- Your personal information cannot be given to anyone who is not directly caring for or treating you, unless you give permission.



Exception: If there was an authorization from the government to access your personal information, your permission is not needed.

- All your personal information that is stored electronically has to be protected by appropriate security measures.
- You have the **RIGHT** to refuse treatment, even if it may cause an increase of illness or possibility of death.
- Consent must be granted by you before any healthcare provider can give you any treatment or procedure. You can ask for an interpreter if you do not fully understand the treatment or procedure, before giving your consent.

Exception: During emergency situations no consent is needed.

- You have the **RIGHT** to ask questions about the treatment you will be receiving.
- You have the **RIGHT** to ask for more than one opinion regarding diagnosis or treatment plan.

Rights Related to Accessing Mental Health Services

- Any information you provide during mental health consultations (i.e. psychotherapy sessions, psychiatrist visits, etc..) is **CONFIDENTIAL** and cannot be used to discriminate against you in socio-economic areas such as housing, employment, education, etc. No one has access to those files except your mental health service providers. Your therapist is not allowed to tell your spouse, family members or community members anything you disclose to them.

**Exception: Therapists might have to break confidentiality:*

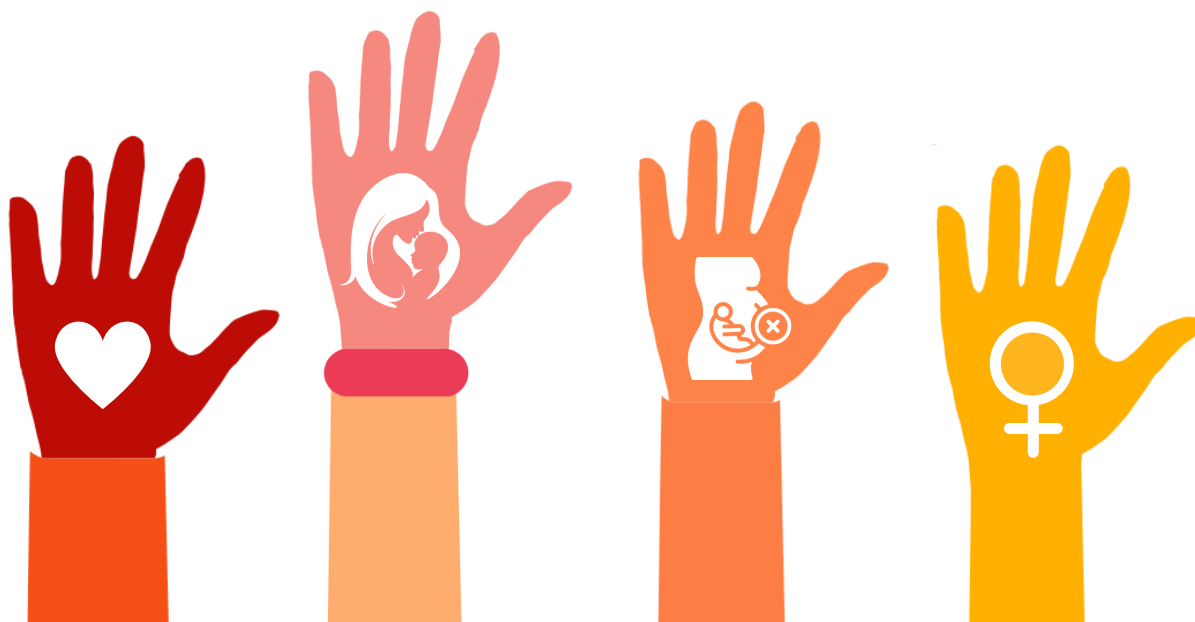
- 1) if they feel that you might be a danger to yourself or others, especially children or seniors
- 2) to share diagnosis in order to be reimbursed for services
- 3) if asked by the federal or provincial authorities."

- You can be forced to stay at a hospital if your mental state is unstable and you pose a threat to yourself or others, BUT you still have the right to refuse treatment.

Exception: Superior court can give the hospital permission to give you treatment, if they view you as unable to make medical decisions for yourself, but treatment is necessary.

Reproductive Rights

- You have the **RIGHT** to reproductive self-determination. Reproductive self-determination is the ability to determine when and if you want to engage in sexual activity for reproduction.
- You have the **RIGHT** to determine the nature and size of your family.
- You have the **RIGHT** to access safe abortion services.
- You have the **RIGHT** to control and decide on matters related to your sexual orientation, and sexual and reproductive health, in a manner that is free from discrimination.



EDUCATION

EDUCATION ACT

Under the *Education Act*, any child between the ages of 6 - 18 **must** attend school and have the **RIGHT** to go to public school, **without** any tuition fees, regardless of their or their parent's immigration status, employment status, or health insurance coverage.

According to this legislation governing all public education in Ontario and the *Immigration and Refugee Protection Act*, if you are a convention refugee, a protected person, or refugee claimant, public schools **cannot** refuse to admit your child to study at the pre-school, primary or secondary level. If you are facing issues with enrolling your child in school, community agencies and legal clinics can aid you with that.

DOCUMENTS NEEDED FOR ENROLLING YOUR CHILD IN SCHOOL

- The child's birth certificate or passport as proof of their **age**.
- A copy of your bank statement, lease or rental agreement, or any bill to prove your **address**.
- Proof of **guardianship**, if your child is not living with you but is under 18.
- A document that shows the student's **immigration status**. It could be any one of the below:
 - Birth certificate
 - Passport
 - Permanent Resident Card
 - Confirmation of Permanent Residence (IMM 5292) or Record of Landing (IMM 1000)
 - Refugee Protection Claimant Document (RPCD)
- Immunization record - Proof that child has been immunized.

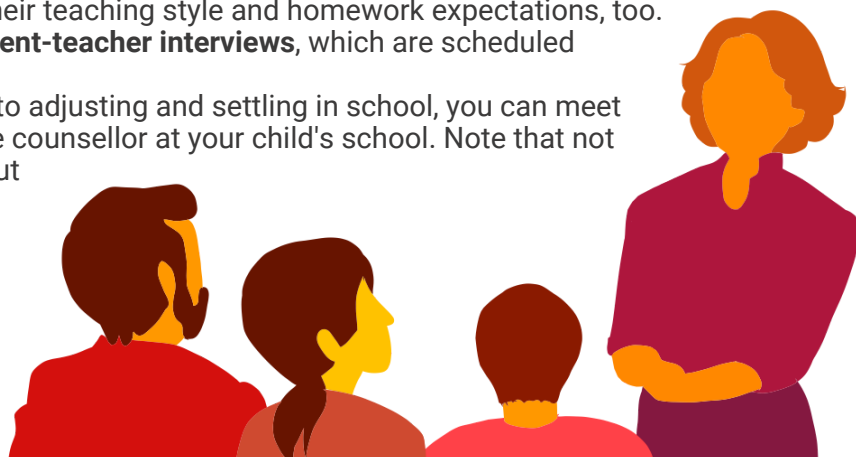
*The child's immigration status **should not** impact their admission into school.*

SCHOOL ENVIRONMENT

- Attending school in a new country, with a different culture and language of education could be a stressful experience for your children. They could struggle with:
 - Understanding the educational content
 - Settling in and adjusting to the new school system and environment
 - Making friends
 - Bullying and cyberbullying

What to Do If Your Child Is Struggling and Needs Support?

- You can talk with your child's teacher about your child's progress and performance in class. You are allowed to ask the teacher about their teaching style and homework expectations, too.
- You can meet with teachers during **parent-teacher interviews**, which are scheduled during the school year.
- If your child's problem is more related to adjusting and settling in school, you can meet with the settlement worker or guidance counsellor at your child's school. Note that not all schools have settlement workers, but all should have guidance counsellors.



What to Do If Your Child Is Being Bullied?

What is bullying?

Aggressive behaviour intended to cause harm, fear, and distress to another individual. Bullying can cause physical, psychological, social, and/ or academic harm.

What is cyberbullying?

Engaging in aggressive behaviour electronically with digital devices (i.e. computer, tablet, and cellphone) intended to embarrass, humiliate, torment, threaten, or harass.

Regardless of your immigration status, if your child has experienced bullying or cyberbullying, your rights as a parent are:

- **RIGHT** to ensure the school principal investigates incidents of bullying and cyberbullying activities.
- **RIGHT** to meet with the school principal to discuss the help that will be provided for your child, so that they feel safe at school.

Schools should be working with you to take the appropriate measures to investigate the incident, end the bullying and preserve the privacy of your child and of the other child who commenced the bullying.

If the school does not take proper action to end the bullying, you can reach out to the Associate Superintendent responsible for your child's school or the district's Superintendent. For their contacts, access your school district's website.

If the child's safety is in danger - for example, being seriously physically assaulted, call the police. If you are a convention refugee, protected person, or refugee claimant, this will not affect your immigration status.

POST-SECONDARY EDUCATION

Immigration status is important when accessing post-secondary education in Canada, whether a university, college, or an institute. It determines your eligibility and the tuition you will be asked to pay.

As a **convention refugee** or **protected person**, you are allowed to apply for post-secondary education and pay **domestic tuition fees**. Whether you are accepted or not is decided based on your academic performance and ability to meet admission criteria.

As a **refugee claimant**, you **cannot** attend post-secondary education without applying for and receiving a **study permit**. To be granted a study permit, you have to be accepted into a post-secondary education institution in Canada. You will be treated as an international student and have to pay **international tuition fees**.

The Canadian Dreamers

There are efforts in place to aid **refugee claimants** and those without immigration **status** in paying their tuition fees, through advocating for them to only pay the domestic amount.

If you are a student with uncertain immigration status, you can access education while awaiting response for your refugee claim through applying for the "**Access for Students with Precarious Immigration Status Program**" at York University. For more information about this program and for eligibility criteria, please go to the [York University website](#).

EDUCATION

GOVERNMENTAL FINANCIAL AID

Even if you are only required to pay the domestic fees, but are unable to afford them, there are supports available in Ontario to aid you in paying your tuition.

Student Loans

Convention refugee students and all **protected persons** in Canada are eligible to apply for Canadian student loans. A **loan** is an amount of money that is borrowed and expected to be paid back upon graduation. These loans **do not** apply to **refugee claimants**. Refugee claimants can apply for external scholarships.

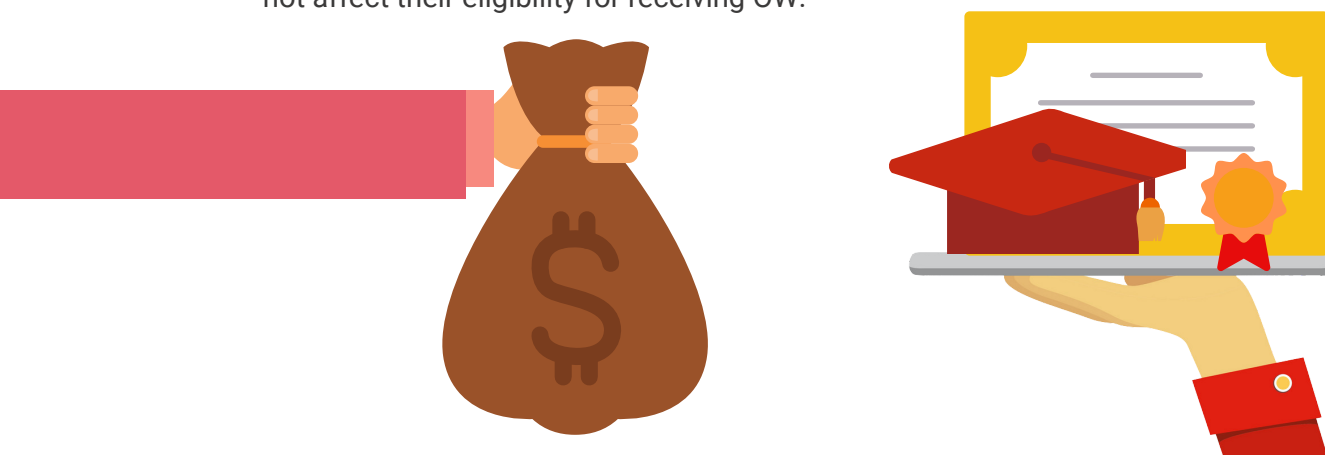
Note: most loans will have interest added to them immediately after graduation until it is fully paid off

Ontario Student Assistance Program (OSAP)

The Ontario Student Assistance Program (OSAP) is a financial aid program available for students living in Ontario to help them in funding their college or university education. It could be in the form of grants (money that you do not need to pay back), or in the form of a student loan (money that you have to repay to the government when you graduate). Students who apply for OSAP can choose to only take the grant and decline the loan offer.

Eligibility Criteria for Receiving OSAP

- ✓ Live in Ontario
- ✓ Be a Canadian citizen, permanent resident, convention refugee or protected person
- ✓ Meet the academic progress requirements for your degree
- ✓ Be enrolled in an approved post-secondary educational institution
- ✓ Never filed for bankruptcy, failed a credit check or failed to pay back a previous student loan
- ✓ Not be on social assistance (receive Ontario Works)
 - You can either be on OSAP or OW. You will remain on whichever program provides you with more support. If you are married or are a single mother, you may be eligible to have an additional amount of money added to your OW.
 - Reminder: Your receiving of OSAP does not affect your family members in any way and does not affect their eligibility for receiving OW.



Steps for Applying to OSAP

Step 1: Gather the required documents and information

- Program and school information
- Your Social Insurance Number (SIN) and your parents' or spouse's one as well
- Tax information from your income tax returns and that of your parents or spouse
- If you are a protected person, a valid copy of one of the following: status verification, notice of decision issued from the Immigration and Refugee Board, or refugee travel document

Step 2: Register online for an OSAP account using your SIN. To do that, go to the Ontario government website, click on Education and training → Postsecondary education → Student aid → OSAP. Click on apply to OSAP → [Read the New User Registration Agreement](#), then begin creating your account. You will receive an OSAP access number. This number will be used alongside your password to log into your account in the future.

Step 3: Apply for OSAP and make sure to submit your application before the deadline.

- No later than **60 days** before the end of your study period.
- Apply by **June 30** before the academic year starts so that you will have the funds available to you before the start of term.

Step 4: Review the estimated amount of OSAP that you will likely receive. Use this to determine how much you still need to pay, if any.

Step 5: Sign and submit any necessary declaration forms or documents. Those need to be submitted a maximum of **40 days** after your study period ends.

Step 6: Check your OSAP account from time to time to make sure you are up to date with any notices regarding your funding.

If you need any help with applying for OSAP you can contact your educational institution's financial aid office or seek assistance from a settlement worker at one of the organizations and agencies mentioned in the resources section at the end of the toolkit.

OSAP Repayment

You will need to start paying back the OSAP loan 6 months after your study period ends by making payments to the **National Student Loans Service Centre (NSLSC)**. Those 6 months are your grace period. Within those 6 months, you will receive a package from the National Student Loans Service Centre containing information about your total number of payments, the date of your first payment, and how you can calculate the interest rates that will be charged on your payments. If you have graduated on or after September 1st, 2019, you will be charged interest on your Ontario portion of the loan, even during your grace period. This amount will be added to the total loan amount you will need to pay back.

Student Grants

After applying for OSAP, there are scholarships that you may be automatically considered for or have to apply for to receive additional funding for your post-secondary education. For a list of scholarships you can apply to, refer to the resources section.

EDUCATION

SECONDARY AND POST-SECONDARY DEGREE ACCREDITATION

Before applying for post-secondary education or employment opportunities, you need to make sure your international educational certificates and diplomas are evaluated according to Canadian educational standards. This will aid you in accessing higher-level education and can open up better employment opportunities.

For Elementary or Secondary School

Public schools independently evaluate a child's previous education.

For Colleges, Universities, and Institutes

Each educational institution has its own method for evaluating international credentials. Some evaluate previous education internally, while others may ask for evaluation reports from external evaluation services.

Evaluation and Accreditation Services in Canada

- **Comparative Education Service (CES) at the University of Toronto:** This service evaluates your international academic credentials. CES assessment letters provide Canadian employers, academic institutions, immigration officials, and professional licensing bodies with the Canadian equivalency of your academic credentials to better understand your academic standing and background.
- **International Credentials Assessment Service (ICAS) of Canada:** This service looks at your international credentials, whether secondary or post-secondary school or technical qualifications and determines how they compare to the same level of education in Canada.
- **World Education Services (WES):** This service evaluates school diplomas and degrees completed internationally to determine what they equate to in Canada. Reports produced by WES can be used when seeking employment, education, licensing, immigration, and/or apprenticeship training.
 - Tips to remember when applying to WES:
 - After you fill out the application and create an account, you will be given a reference number, save this number. This number needs to be on all documents you are sending to WES.
 - Ask your educational institution to send your transcript **DIRECTLY** to WES. If they send it to you, it **HAS** to be in a **sealed envelope**. **If the seal is broken, WES will NOT accept the document.**
 - Make sure all documents sent (apart from the official transcript) are copies, as WES does not return any documents.
 - Documents need to be in English or attached with English or French certified translations that are signed and stamped by the official translator who prepared the document.

If you require any guidance or assistance when applying to WES, you can reach out to any settlement organization or community centre and a settlement worker should be able to help you. For a list of settlement organizations refer to the resources section.

BRIDGING PROGRAMS

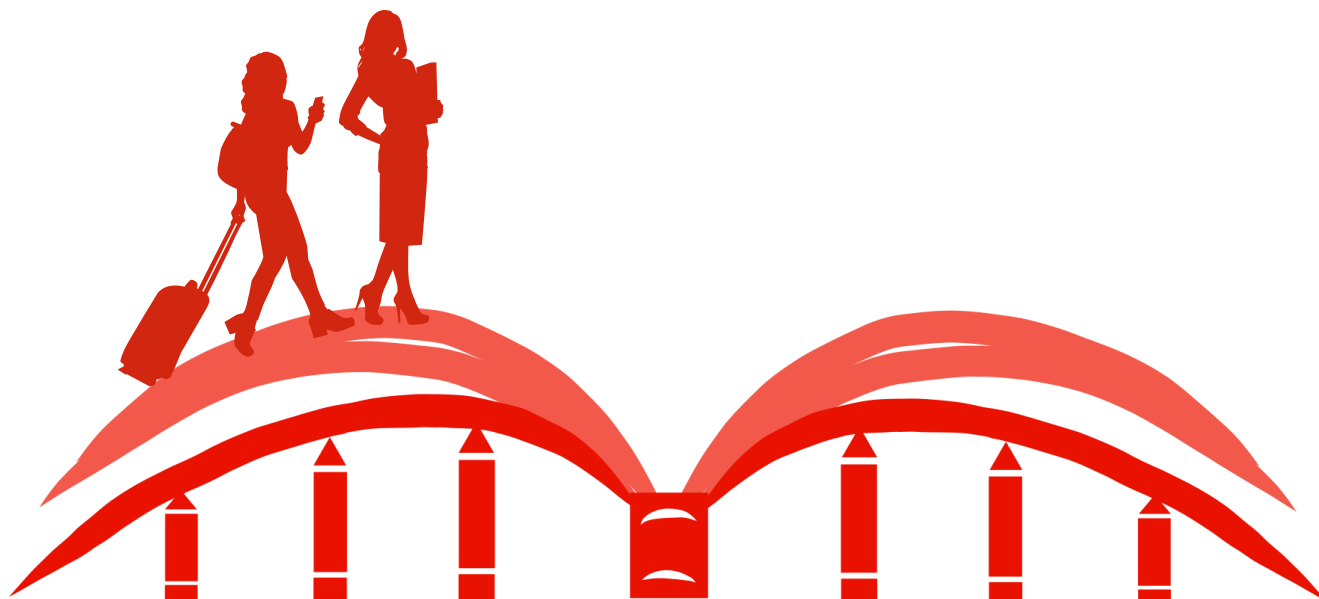
Bridging programs are for eligible immigrants to "bridge" your international training and experience through access to supports needed to get a Canadian license or certificate to work in your profession or trade in Ontario.

- Through bridging programs, you can get:
 - An assessment of your skills
 - Skills or academic training
 - Clinical or job placements for Canadian workplace experience
 - Mentoring or networking with employers
 - Exam preparation for Canadian certification/licensing
 - Employment supports (i.e. resume preparation, mock interviews, job search supports)

Eligibility Criteria

- ✓ Must be at least 18 years old
- ✓ Resident of Ontario
- ✓ Have international post-secondary education or work experience
- ✓ Immigration status of Canadian citizen, convention refugee, permanent resident, or refugee claimant with a valid Canadian work permit
- ✓ Be at a minimum English Canadian Language Benchmark (CLB) level between CLB 5 and CLB 8 depending on the program

To find more information on the training program that is suitable for you, visit the Ontario government website, click on Education and Training → Bridge Training → [Ontario Bridge Training Program](#), or access [Helpingnewcomerswork.ca](#)'s "[Bridging Programs: A Guide for Newcomers](#)". If you require assistance in navigating the websites, you can ask a settlement worker.



HOUSING

In 2019, the Government of Canada recognized the right to adequate housing as a fundamental human right through accepting the National Housing Strategy Act. This act recognizes that housing is essential for the dignity and well-being of the person.

THE ONTARIO HUMAN RIGHTS CODE WITH REGARDS TO HOUSING

- **Discrimination:** You have the **RIGHT** to be treated equally and free from discrimination when buying, selling, renting, or being evicted from your residence.
- **Harassment:** You have the **RIGHT** to be free from harassment in your residence.
- **Access and Repairs:** You have the **RIGHT** to proper access to common areas, such as doors, laundry rooms, pools, and have repairs available to you.
- **Age:** If you are being discriminated against in housing or being harassed, you have the **RIGHT** to file a human rights application. However, you have to be **at least 18 years old**. To file an application if you are 16 or 17, you have to have legally left your parental authority.
- **Public Assistance:** You **cannot be** refused housing by a landlord, because you are receiving social assistance, such as disability pension, family benefits, etc. The landlord is the person who owns or runs the property that you are renting.
- **Adult-Only Buildings:** You have the **RIGHT** not to be discriminated against and denied housing on the basis of having children. Adult-only buildings are **illegal** in Ontario.

Exception: **Shared Housing: The right to be free from discrimination does not apply in shared housing, where you share a bathroom or kitchen facility with the owner of the residence.**

TENANT'S RIGHTS UNDER THE RESIDENTIAL TENANCIES ACT (RTA)

Before you rent:

- You have the **RIGHT** not to be discriminated against based on race, religion, sex, age, sexual orientation, marital status, family status, or disability.
- You are **RESPONSIBLE** for agreeing on the rent amount with your landlord.

After your move in:

- You have the **RIGHT** to a **safe** home that is in good condition.
- You have the **RIGHT** to apply for **tenant insurance** to take care of expenses from unexpected damage.
- You have the **RIGHT** to **vital services** such as heat, hot and cold water, electricity, and fuel.
 - Your landlord can turn these services off for a *short time* for repairs.
 - Your landlord is **RESPONSIBLE** for providing heat to your home from September 1 to June 15 (or as defined by the municipality).



- You have the **RIGHT** to **central air conditioning** that is within reasonable temperatures, **IF** your rental unit has central air conditioning as a term in your lease.
 - In that case, your Landlord is **RESPONSIBLE** for maintaining a maximum temperature of 26°C between June and September.
- You have the **RIGHT** to privacy.
 - Your landlord may **only** enter your residence for specific reasons, such as to do repairs and they have to tell you beforehand unless an emergency takes place.
 - Your landlord can show the property to people who are interested in renting from 8 am to 8 pm. You have to give your approval first and it has to be after you have given the landlord notice that you are moving out or the landlord has given you a legal notice to move out.
- You have the **RIGHT** to have **controlled rent increases**.
 - Your landlord can only increase the agreed-upon rent **once a year** by an amount within legal bounds. The rent increase guideline is 2.2% for increases between January 1 and December 31, 2020.
 - Your landlord is **RESPONSIBLE** for telling you in a written notice about rent increases **at least 90 days in advance**.
- You have the **RIGHT** to be protected from **illegal eviction**.
 - There are specific reasons that can lead to eviction. If you are evicted, you have the right to a hearing with the [Landlord and Tenant Board \(LTB\)](#). For more information on eviction, refer to the eviction section below.
- You have the **RIGHT** to have **children in your home**.
- You have the **RIGHT** to have legal **documents** such as a written copy of your tenancy agreement, your landlord's legal name and address, and rent receipts.

WHAT YOU NEED TO KNOW WHEN RENTING

- **Ask for a standard lease** form in *writing* within **21 days** of moving in. If your tenancy agreement was made on or after April 30, 2018, you have the below rights and responsibilities for your standard lease.
 - Your **lease** specifies equal treatment.
 - Under the Ontario Human Rights Code, you have the **RIGHT** to equal treatment in housing without discrimination based on race, sex, citizenship, etc.
 - If you are not provided with a lease from your landlord within the 21 day time period, you can withhold up to 1 month's rent. If given to you within 1 month of your withholding the rent payment, you are responsible for paying that month back. If they still do not give you the lease form, then you do not need to pay it back. You cannot **withhold** more than 1 month's worth of rent.
 - If your landlord does not give you the standard lease form you are allowed to move out within **60 days' notice**, even if you have a yearly agreement.
- You **MUST** receive a **brochure** from the LTB from your landlord when you move in. This brochure is called "**Information for New Tenants**" and it outlines your legal rights and responsibilities as a tenant, as well as introduces you to the Board.
- Making a **security deposit** before moving in:
 - The landlord can only ask you for **1 month's rent**, if you pay rent monthly.



FOR RENT

HOUSING

- The landlord can only ask you for **1 week's rent**, if you pay rent weekly.
- This deposit is used for your last month's or week's rent.
- Always ask for a receipt when you pay a rent deposit or any other charge.
- If you have paid a deposit to your landlord that is for more than your month's or week's rent - depending on your rental situation-, contact the LTB at their toll-free number 1-888-332-323, as soon as possible and you can submit an application to the Board to get your money back.
- Be aware of **charges or fees** that the landlord may charge you
 - They may ask for fees if your cheque bounces.
 - They may require a deposit for extra house keys or access cards. It **cannot** be more than it would normally cost to replace those keys. The deposit must be given back to you when you move out of your residence, if all keys are returned.
 - It is **illegal** for landlords to make you buy appliances or curtains, etc. as a condition for getting the apartment.
- **Maintenance** is the **RESPONSIBILITY** of the landlord.
 - The landlord is **responsible** for repairing any appliances, common areas, and/or parking lots that came with the residence.
 - It is **illegal** to stop paying rent because your landlord has not been following the rules or making repairs.
 - To make a maintenance request, you need to discuss the request with your landlord first.
 - If this does not work, you can put your request in writing. Some landlords have repair forms for you to fill out.
 - Make sure to keep copies of all letters and forms sent and exchanged.
 - If the landlord takes too long or refuses to perform the maintenance tasks needed, you may contact the government for inspection or fill out the **Tenant Application about Maintenance - Form T6** and submit it to your LTB. You can find the form on the [LTB's website](#).
- You must give your landlord a written **60 days' notice** before **moving out** on the last day of your term.
 - If you or your child are facing sexual abuse or domestic violence, you may be able to give your landlord **28 days' notice**. You can give your notice at any time and do not have to wait until the end of your rental period or lease. However, some steps need to be taken:
 - You will need to pay the rent for that **28 days** period.
 - You **must** use the **N15 Form: Tenant's Notice To End my tenancy Because of Fear of Sexual or Domestic Violence and Abuse**.
- You **must** provide your landlord with a court order (i.e. a restraining order or a peace bond) OR a written statement about the abuse you have experienced.
 - To access the **N15 form** or find templates for the written statement, go to the [Social Justice Tribunals Ontario website](#).

NOTE: It is important to note that not ALL residential rental units or lease agreements are covered by the RTA. If you -as a tenant- are sharing a kitchen or bathroom with the landlord or the landlord's family members or are using the unit only seasonally or temporarily, then some of the rights and provisions listed above may not apply to you. This could also be true if you live in non-profit or public housing or university and college residences. For further information on your specific situation, seek assistance from a settlement worker or legal expert.

EVICITION

Common reasons for eviction stated in the RTA:

- You owe rent
- Often paying your rent late
- Something illegal is being done on the property by you or your guests
- Serious damage caused by you or your guests on the property
- The landlord wants to use the building for another purpose
- The landlord, their family, or new owners want to move into the property



YOUR LANDLORD CANNOT EVICT YOU FOR ANY REASON THAT IS NOT ON THE RESIDENTIAL TENANCIES ACT

The eviction process:

- The landlord **must** get an order from the LTB before they can evict you or lock you out.
 - If your landlord threatens you or locks you out before an order from the LTB is issued, **immediately** call the police or get legal help.
- The landlord **cannot** physically **force you** to leave, only the **police can**.
- The landlord must give you the written **Notice to End your Tenancy** before an eviction can take place.
 - This tells you when you must move out and why.
 - There is a specific number of days of notice the landlord must give you before you must leave. This depends on the reason for your eviction. Here are some examples:

REASONS FOR EVICTION	DAYS NOTICE YOU MUST BE GIVEN
Owing rent	14 days <ul style="list-style-type: none"> • Or 7 days if you pay your rent by the end of the week or by the day
Causing damage	20 days on your first notice 14 days if this is your second notice in 6 months
Producing and/or selling illegal drugs	10 days
Landlord, their family or caregiver wants to move in	60 days
The landlord wants to use the building or something else or tear it down	120 days

HOUSING

SETTLING DISPUTES WITH YOUR LANDLORD

If discussing the issue with your landlord does not resolve the problem, there are other entities that can help your case.

The Landlord and Tenant Board (LTB) can aid you in settling disputes between yourself (tenant) and the landlord. You can contact the board as a means to defend your rights as a tenant. Their toll-free number is 1-888-332-3234.

- The board will schedule a hearing where you can represent your case and the board will instruct you and your landlord on what needs to be done.
- Your landlord can also apply to the board to hold you accountable for rent owed or damages caused.

The Centre for Equality Rights in Accommodation (CERA) provides free services to tenants facing eviction or whose human rights have been violated. They can help you in deciding on your next steps and whether your issue with the landlord can be easily solved or needs intervention from the LTB, the Human Rights Tribunal, or even legal action. They can be contacted at (416) 944-0087 or toll-free at 1-800-263-1139.

The Human Rights Tribunal of Ontario can review your case and determine if your human rights have been violated by the landlord and accordingly take action based on the Ontario Human Rights Code. They can be contacted at (416) 326-1312 or toll-free 1-866-598-0322.

The Human Rights Legal Support Centre can provide you with advice regarding whether your situation is considered discrimination or requires legal intervention. They can provide you with advice on what documents or evidence you need to prepare before filing a complaint or application with the LTB or the Human Rights Tribunal. They can be contacted at (416) 597-4900 or toll-free at 1-866-625-5179.

The Advocacy Centre for Tenants of Ontario can advocate for the protection and advancements of your rights as a low-income tenant. It is also in charge of **The Tenant Duty Counsel Program**. This program can advocate for your legal rights, provide you with free legal advice, help you and your landlord agree on arguments, and represent you during hearings in front of the LTB or the Human Rights Tribunal, especially if the issue is eviction. They can be contacted toll-free at 1-866-245-4182.

If you require assistance in reaching out to any of those entities or require interpretation, reach out to a trusted family member or friend, or to a settlement worker at any of the settlement agencies listed in the resources section of the toolkit.

SUPPORTS AVAILABLE FOR HOUSING (not an exhaustive list)

The City of Toronto, Ontario has a **Temporary Refugee Response Program** for **refugee claimants** who require temporary housing. *Program is available through referral by calling the City of Toronto's Central Intake at (416) 338-4766 or 1-877-338-3398.*

There are other refugee programs for housing offered by the City of Toronto. Call the Central Intake line to see which one you may be eligible for.

The City of London, Ontario has a **Housing Access Centre (HAC)** that puts interested applicants looking for housing on waitlists to receive social housing. It is available for convention refugees, protected persons, and refugee claimants. You can contact HAC at (519) 661-0861.

Eligibility criteria

- ✓ Be 16 years or older.
- ✓ No members of the household have deportation orders.
- ✓ No member of the household has debts for rent or damage to social housing units.
- ✓ Have completed an application for Rent-Geared-To-Income housing.

SUPPORTS AVAILABLE FOR RENT AND UTILITIES (not an exhaustive list)**Rent-Geared-to-Income Subsidy**

A benefit or subsidy provided by cities in Ontario, including London and Toronto to make rent more affordable for households. The rent is calculated to be **30%** of a household's total monthly income before tax. If you are receiving other forms of social assistance, the rent is adjusted accordingly.

Eligibility Criteria

- ✓ Have at least one member of the house **over** the age of **16**.
- ✓ Have at least one member of the house with the ability to live alone, without financial support.
- ✓ Be able to prove immigration status in Canada as a citizen, permanent resident, applied for permanent residence, refugee claimant, or convention refugee.

How to Apply?

Apply online at the [Housing Connections website](#) or by mail for Toronto, or online at the City of London's website, under [social housing](#).

Make sure you attach proof of immigration status for all members of the household.

Ontario Electricity Support Program (OESP)

A utility subsidization program that reduces electricity bills for low-income households by providing monthly credit based on household income and size. These credits are administered automatically to household bills.

Eligibility Criteria

- ✓ All individuals who fit the low-income household criteria are eligible.
- ✓ Have an account with an electricity distributor or unit sub-meter provider.

How to Apply?

- Apply online at the OESP's website: www.ontarioelectricitysupport.ca.
- Apply by mail using OESP's website to download paper copies of the application.
- Apply through contacting an intake agency. Find your nearest intake agency on OESP's website.

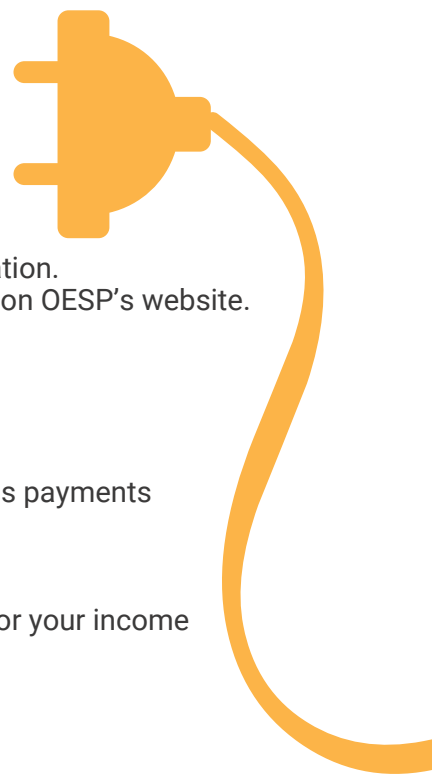
COSTI Housing Services

Financial Help for Housing:

- Accessible to all low-income households to prevent eviction by:
 - Providing interest-free loans to pay rent on time
 - One time grant for free energy assistance to help pay for electricity or gas payments
 - Help to apply for the **OESP**
 - Grant to pay first or last month's rent
- Other Aid:
 - COSTI's housing workers can help you secure the most affordable rent for your income
 - Help you apply for subsidized housing programs
 - Provide opportunities for work and volunteering
 - Crisis housing services
 - Workshops and mentorship opportunities

*In order to access COSTI services, you can visit their website at www.costi.org, then click on Programs & Services → [Housing](#). The website is available in more than **100 languages**.

****For information on possible shelters and their services, please refer to the resources section at the end of the toolkit***



FINANCIALS

BANKING

You have the **RIGHT** to open an account in Canada at a bank or a federally regulated credit union, regardless of your immigration status, job status, amount of money you can afford to put in the account, and previous history of bankruptcy. However, you need to have acceptable and valid identification (refer to examples in step 2).

Four Things to Consider Before Opening a Bank Account:

1. What is the purpose of your account?
2. What are the charges and fees you will need to pay on the account?
3. How much interest will you receive on the money in your account?
4. Is there Insurance for the money you are keeping (depositing) in the account?

STEPS FOR OPENING A BANK ACCOUNT

Step 1: Determine the type of bank account you need (Chequing/Savings/Credit/Joint).



CHECKING (YOUR MONEY)

- Pay your bills
- Write cheques
- Make debit card purchases
- Low or no monthly fees
- Low or no overdraft fees
- Easy access to ATM

SAVINGS (YOUR MONEY)

- Build an emergency fund
- Put away money for specific goals
- Usually no monthly fees
- Gives you **interest rates**

CREDIT (BANK'S MONEY)

- Available **line of credit** for spending
- Purchases can incur interest since it is borrowed bank's money
- Unsecured loan
- Limit on spending

JOINT (YOUR AND SOMEONE ELSE'S MONEY)

- Can be opened with your spouse, partner or friend
- Has both your money in it and can be used by both of you
- If a partner abuses the account or takes out too many funds, you can contact your branch to help you close or separate the account.

Step 2: Prepare the acceptable and valid personal identification required

All forms of identification presented have to be original (no photocopies). You need to present the bank with either:

- Two documents from list A
- One document from List A and one from List B
- One document from List A and have a trusted client of the bank confirm who you are

LIST A

Any form of Canadian Issued ID such as:

- Canadian passport/Canadian driver's license
- Permanent Resident Card
- Immigration, Refugees and Citizenship Canada Form
- A Social Insurance Number (SIN) card issued by the Government of Canada
- A document or card with your signature and photograph from Service Ontario

LIST B

- A foreign passport
- An employee identity card with a photograph from an employer well known in the community
- A signed automated banking machine (ABM) card
- A client card issued by a member of the Canadian Payments Association

For more means of verification, consult the bank where you want to open an account

Step 3: Determine whether you need to go to the bank yourself or can open up the bank account by phone or online

To open a **personal** bank account, you usually have to go to the bank in-person. You can then open additional ones by phone or online (with exceptions for every bank).

To open a **business** bank account, you **HAVE** to go to the bank **in-person**.

Step 4: Understand your rights and responsibilities in relation to opening and using bank accounts

YOU

You have the **RIGHT** to receive information about your bank account. This information includes charges you will need to pay, interest you might receive, details about how you will be contacted if any changes arise, and a copy of your account agreement. You can decide if you want to receive this by mail (hard-copy) or electronically.

You have the **RIGHT** to close your account for **FREE** within 14 days of opening it.

FINANCIAL INSTITUTIONS

- The financial institution is **RESPONSIBLE** for sending you a copy of your agreement within 7 business days after you open your account.
- The financial institution is **RESPONSIBLE** for informing you about any increases in fees or charges **30 days** before they are put into effect.

Financial institutions **can refuse** to open a bank account for you, if they think you will use it for fraudulent or illegal reasons.

Financial institutions can **ONLY** use your SIN, if you are opening an account that will earn interest for tax purposes (savings account does not apply). For all other uses, they **HAVE** to ask for your consent first and it has to be given in writing.

- **Canada Revenue Agency (CRA) and/or any financial institutions will NEVER ask for your SIN on the phone. Do not give your SIN if you receive a call from someone claiming to be from CRA or your bank.**

Step 5: Sign agreement and open bank account

If you have taken care of all the steps. You can now open and use your bank account freely.

FINANCIALS

CREDIT SCORES

CREDIT SCORES AND REPORTS

What Is a Credit Score?

A credit score is a number that shows the person or institution lending you money how likely you are to pay back a debt and based on that decide if they will give you credit. It is looked at when you are applying for loans, such as mortgages for houses, or leasing cars or apartments. It is determined based on your credit history: number of open accounts, account balances, limits, repayment history, total levels of debt, etc.

Credit Score Presentation

It is presented as a score from 300 to 900. The higher the score, the more likely you are to pay back your loans and so a higher credit score makes it easier to get loans. For example, to receive a bank loan, you need to have a score of **650** or higher.

Checking Your Credit Score

You can order your credit report through [Equifax](#) and [TransUnion](#). Ordering a report is free once per year. A credit report **does not** include your credit score. To access your credit score through Equifax or Transunion, you must create an account. You will be charged a subscription fee to use this service. Checking your own credit score will not harm it in any way. You can also check your credit score and report on certain smartphone applications free of charge.

It is important to note that credit reports are only available in English and French, so you might need the help of a trusted individual to interpret and translate the contents of the report to you.

Who Views Credit Scores and Reports?

Your credit report can be viewed by anyone who has an authorized need to view it such as for rental, employment, or insurance purposes.

Importance of Checking Your Credit Report Annually

You should be up to date with your credit score to handle your financials in a better way and qualify for loans and rentals. You also need to be aware if anyone has stolen your identity and is using your accounts to buy things or doing illegal activities under your name. If you see any errors in your report, you should seek a settlement advisor's or a trusted person's (who has a good command of English) help to contact the credit-reporting agency and your financial institution immediately.

TAXES

In Canada, your income tax obligations are based on your residency status, not your citizenship or immigration status.

Permanent residents and anyone who arrived under the Immigration and Refugee Protection Act (includes Convention Refugees and those with approval “in principle” to stay in Canada)

Whether you are a convention refugee, a protected person, or a refugee claimant, you are a resident for tax purposes by the CRA the day you enter Canada.

For the first year, you will be taxed on the world income you earned during that year. World income is any income you have earned both from inside and outside Canada. Your income will be assessed based on the number of days you have been a resident.

Exception: If 90% of your income was earned while you were a non-resident of Canada, you will not be taxed. However, you still have to file your taxes!

TAX RETURNS

Why Do You Have to File an Income Tax Return?

- If you have a balance owing (because you did not pay enough taxes on your income throughout the year), you will have to pay this amount to the government. Failure to file your taxes will lead to monthly interest being charged on this balance owing.
- If the government owes you money (refund), you have to file for taxes to receive it.
- Filing for taxes gives you proof of income that you can use when applying for social assistance and when getting a mortgage.
- Filing for taxes allows you to access benefits such as the Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit. The GST/HST Credit is a tax-free payment that you receive quarterly to cancel out all or part of the GST/HST tax you pay on items such as food and clothes. It is available for individuals with low or modest incomes.

How Can You File for an Income Tax Return?

You would usually need a **T4 income slip**, that is mailed to you by your employer. A T4 income slip is an information slip provided to you by your employer stating the income paid during a tax year and how much tax was deducted on this income. This slip is then presented to the CRA when you file for tax returns. If you are unemployed, you report that on your tax file. The deadline for filing taxes is usually April 30th of every year. If you fail to file your taxes by the deadline, you will be charged a penalty by the CRA in the amount of 5% of the balance you owe. For every additional month you fail to pay back your balance owing, one percent will be added for a maximum of 12 months.

For help with filing your taxes, you can seek help from a free income tax clinic. To find a free tax clinic near you and choose the language you want to receive services in, go to this link:

<https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html#fat>.

RESOURCES

Settlement Services

Greater Toronto Area (GTA)

Arab Community Centre of Toronto (ACCT)

555 Burnhamthorpe Rd #209,
Etobicoke, ON M9C 2Y3
Tel: (416) 231-7746
<https://www.acctonline.ca/>

Centre for Immigrant and Community Services (CICS)

2330 Midland Avenue, Toronto,
ON, M1S 5G5
Tel: (416) 292-7510
<https://www.cicscanada.com/en/>

Centre for Education and Training

50 Burnhamthorpe Rd W #300,
Mississauga, ON L5B 3C2
Tel: (905) 949-0049
<https://www.tcet.com/nu/>

COSTI Immigrant Services

1710 Dufferin Street, Toronto, ON
M6E 3P2
Tel: (416) 658-1600
<http://www.costi.org/index.php>

FCJ Refugee Centre

208 Oakwood Ave., Toronto, ON
M6E 2V4
Tel: (416) 469-9754
<https://www.fcjrefugeecentre.org/>

Newcomer Women's Services Toronto

745 Danforth Avenue, Suite 401,
Toronto, ON, M4J J14
Tel: (416) 469-019
<https://www.newcomerwomen.org/>

Polycultural Immigrant and Community Services

17 Four Seasons Pl Suite 102,
Etobicoke, ON M9B 6E6
Tel: (416) 233-1655
<http://www.polycultural.org/>

Punjabi Community Health Services (PCHS)

2980 Drew Road, Unit # 241,
Mississauga, ON L4T 0A7
Tel: (905) 677-0889
<http://pchs4u.com/>

Services offered in English and/or Punjabi, Hindi, Urdu, Malayalam, and Arabic (with exceptions).

Settlement Assistance and Family Support Services (SAFSS)

1200 Markham Rd., Suite #214,
Toronto, ON M1H 3C3
Tel: (416) 431-4847
<https://www.safss.org/index.html>

South Asian Women's Centre (SAWC)

800 Lansdowne Ave #1, Toronto,
ON M6H 4K3
Tel: (416) 537-2276
<http://www.sawc.org/>

Settlement services available in 10+ languages.

West Neighbourhood House

248 Ossington Avenue, Toronto,
ON M6J 3A2
Tel: (416) 532-4828
<http://www.westnh.org/>

London

Cross-Cultural Learner Centre (CCLC)

505 Dundas Street London, ON
N6B 1W4
Tel: (519) 432-1133
<https://www.lcclc.org/>

Islamic Centre of Southwest Ontario

951 Pond Mills Rd, London, ON
N6N 1C3
Tel: (519) 668-2269
<https://www.facebook.com/icswo/>

London Public Library

251 Dundas St, London, ON N6A 6H9
Tel: (519) 661-4600
<http://www.londonpubliclibrary.ca/>

LUSO Community Services

1193 Oxford Street East, Unit 2,
London, ON
Tel: (519) 452-1466
<http://www.lusocentre.org/>

South London Neighbourhood Resource Centre

1119 Jalna Blvd., London Ontario,
N6E 3B3
Tel: (519) 686-8600
<http://www.slncrc.org/>

YMCA of Southwestern Ontario

165 Elmwood Avenue East,
London, ON N6C 0A8
Tel: (519) 645-7553
<http://ymcawo.ca/>

Online Resources

Settlement.org

(Website providing information for newcomers on topics such as: Immigration & Citizenship | Housing | Health | Employment | Legal Services)

Services for Women Experiencing Violence & Abuse

GTA

Barbra Schlifer Commemorative Clinic

489 College St, Toronto, ON M6G 1A5
Tel: (416) 323-9149
<https://schliferclinic.com/>

Services offered for free to women who experienced abuse, with interpreters speaking 200+ languages.

East Metro Youth Services (EMYS)

1200 Markham Road, Suite 200,
Scarborough, ON
Tel: (416) 438-3697
<http://emys.on.ca/>

Free counselling services in multiple languages.

Family Services Association of Toronto

355 Church Street, Toronto, ON
M5B 1Z8
Tel: (416) 595-9230
<https://familyservicetoronto.org/>

English, Tamil, Farsi, Spanish, Tagalog & French interpreters available

Family Services of Peel- Domestic Violence Prevention Program

2155 Leanne Boulevard, Suite 216,
Mississauga, ON L5K 2K8
Tel: (905) 855-8028
<https://fspeel.org/>

Rexdale Women's Centre

21 Panorama Ct #23, Etobicoke,
ON M9V 4E3

Tel: (416) 745-0062

<http://www.rexdalewomen.org/>

Scarborough Centre for Healthy Communities

629 Markham Rd Unit 2,
Scarborough, ON M1H 2A4

Tel: (416) 642-9445

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

Services available for all with or without immigration status or OHIP coverage. NO cost. Interpreters available.

Canadian Centre for Victims of Torture

194 Jarvis St 2nd floor, Toronto,
ON M5B 2B7

Tel: (416) 363-1066

<http://ccvt.org/>

Services offered in Arabic, French, Spanish, & Tamil.

London**Changing Ways (London) Inc.**

388 Dundas Street, Suite 302B,
London, ON N6B 1V7

Tel: (519) 438-9869

<https://www.changingways.on.ca/>

London Abused Women's Centre

797 York Street – Unit 5, London,
Ontario N5W 6A8

Tel: (519) 432-2204

<https://www.lawc.on.ca/>

Online Resources**Shelter safe**

(Online resource for women and their children seeking safety from violence and abuse across Canada)

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

Legal Services and Information GTA**Advocacy Centre for Tenants Ontario (ACTO)**

55 University Ave Suite 1500,
Toronto, ON M5J 2H7

Tel: 1-866-245-4182

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

Chinese & Southeast Asian Legal Clinic

123 Edward St Suite 505, Toronto,
ON M5G 1E2

Tel: (416) 971-9674

<https://csalc.ca/>

Family Law Information Centre (FLIC) in Toronto

47 Sheppard Ave E, North York, ON
M2N 5X5

Tel: (416) 326-1233

Other FLIC locations:

https://www.attorneygeneral.jus.gov.on.ca/english/courts/Court_Adresses/

Human Rights Legal Support Centre

180 Dundas St W, 8th floor,
Toronto, ON M7A 0A1

Tel: (416) 597-4900

Toll-free: 1 (866) 625-5179

<https://www.hrlsc.on.ca/en/home>

Human Rights Tribunal of Ontario (The Tribunal)

655 Bay Street, 14th Floor,
Toronto, ON M7A 2A3

Tel: (416) 326-1312

Toll Free: 1-866-598-0322

<http://www.sjto.gov.on.ca/hrto/>

JusticeNet

8185 Yonge St., Suite 213,
Thornhill, ON L3T 2C6

Tel: (416) 479-0551

Toll-free: 1-866-919-3219

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

Landlord and Tenant Board

3 Robert Speck Pkwy,
Mississauga, ON L4Z 2G5

Tel: (416) 645-8080

Toll-free: 1-888-332-3234

<http://www.sjto.gov.on.ca/ltb/>

Legal Aid Ontario

Tel: 416-979-1446

Toll-free: 1-800-668-8258

www.legalaid.on.ca

Legal Aid Ontario: Refugee Law Office

20 Dundas St W, Unit 201, Toronto,
ON M5G 2C2

Tel: (416) 977-8111

Office of the Worker Advisor

10 Kingsbridge Garden Cir #512,
Mississauga, ON L5R 3K6

Tel: (905) 568-2359

<http://www.owa.gov.on.ca/en/Pages/default.aspx>

Parkdale Community Legal Services

1229 Queen Street West, Toronto,
ON M6K 1L2

Tel: (416) 531-2411

<https://www.parkdalelegal.org/>

Probono Ontario

393 University Ave Suite 110,
Toronto, ON M5G 1E6

Tel: 1-855-255-7256

<https://www.probonoontario.org/>

South Asian Legal Clinic of Ontario (SALCO)

45 Sheppard Avenue East, Suite
106A, Toronto, ON M2N 5W9

Tel: (416) 487-6371

<https://salc.on.ca/>

London**The Ed Corrigan Law Office**

383 Richmond St. Suite 902,
London, Ontario N6A 3C4

Tel: (519) 439-4015

<https://www.edcorrigan.ca>

Family Law Information Centre (FLIC) in London

80 Dundas St, London, ON N6A 6A5

Tel: (519) 660-3001

Neighbourhood Legal Services (London & Middlesex) Inc. ("NLSLM")

910 – 383 Richmond St., London,
ON N6A 3C4

Tel: (519) 438-2890

<https://nlsml.com/>

Online Resources**Community Legal Education Ontario (CLEO)**

Tel: (416) 408-4420

<https://www.cleo.on.ca/en>

Legalline.ca

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

Health and Mental Health Services**GTA****The Canadian Centre for Refugee & Immigrant Health Care (CCRIHC)**

4158 Sheppard Ave E,
Scarborough, ON M1S 1T3

Tel: (647) 267-2176

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

Services offered regardless of insurance or immigration status for free.

The Etobicoke Children's Centre (ECC)

200 Ronson Drive, 4th Floor,
Etobicoke, ON M9W 5Z9

Tel: (416) 240-1111

<http://www.etobicokechildren.com/>

Free counselling services in multiple languages.

Sherbourne Health Centre

333 Sherbourne Street, Toronto,
Ontario M5A 2S5

Tel: (416) 324-4180

<https://sherbourne.on.ca/>

Mental health services are provided free of charge in multiple languages.

Women's Health in Women's Hands

2 Carlton Street, Suite 500,
Toronto, ON M5B 1J3
Tel: (416) 593-7655
<http://www.whiwh.com/>

Yorktown Family Services

2010 Eglinton Ave. West Suite
300, Toronto, ON M6E 2K3
Tel: (416) 394-2424
<https://www.yorktownfamilyservices.com/>

Free counselling services with interpretation services.

London

London Intercommunity Health Centre

659 Dundas Street, London, ON
N5W 2Z1
Tel: (519) 660-0874
<https://lihc.on.ca/>

For other locations in London, check the website. Services offered in a variety of languages.

Middlesex-London Health Unit

355 Wellington St., London, ON
Tel: (519) 663-5317
<https://www.healthunit.com/>

Telehealth Ontario

Tel: +1 866-797-0000

Services offered in multiple languages upon request.

Employment Services

GTA

Times Change Women's Employment Services

2 Carlton St. Suite 1005 (10th floor), Toronto, Ontario M5B 1J3
Tel: (416) 927-1900
<https://www.timeschange.org/>

Toronto Community Employment Services

150 Eglinton Ave E #807, Toronto, ON M4P 1E8
Tel: (416) 488-0084
<https://toronto-jobs.org/>

Workers' Action Centre

720 Spadina Avenue, 2nd floor, Suite 223, Toronto, Ontario M5S 2T9
Tel: (416) 531-0778
Toll-free: 1-855-531-0778
<https://workersactioncentre.org/>

YWCA Toronto Women's Employment Centre

87 Elm Street, Toronto, ON M5G 0A8

Tel: (416) 961-8100

<https://www.ywcatoronto.org/London>

London

London Employment Help Centre

100-150 Dufferin Ave, London, ON N6A 5N6
Tel: (519) 439-0501
<http://www.lehc.ca/>

Services offered in English, Arabic, Turkish, Hebrew, Russian and others.

WIL Employment Connections

The Skill Centre, 141 Dundas Street, 4th Floor, London ON N6A 1G3
Tel: (519) 663-0774
<http://www.wil.ca/>

Housing Services & Shelters Centre for Equality Rights in Accommodation

192 Spadina Ave Suite 427, Toronto, ON M5T 2C2
Tel: (416) 944-0087
<https://www.equalityrights.org/>

Matthew House Toronto

981 Dundas St W, Toronto, ON M6J 1W4
Tel: (416) 203-7848
<https://www.matthewhouse.ca/>

Nisa Home

115 Matheson Blvd W, Unit 214, Mississauga, ON, L5R 3L1
Tel: +1 (888) 456-8043
<https://www.nisahomes.com/>

Services are available in multiple languages.

Ralph Chiodo Family Immigrant Reception Centre (COSTI's)

100 Lippincott Street, Toronto, ON M5S 2P1
Tel: (416) 922-6688
http://www.costi.org/programs/program_details.php?sid=0&pid=0&id=164

Free services available for government assisted refugees and refugee claimants referred by the City of Toronto. Services provided in 20+ languages.

Sojourn House

101 Ontario Street, Toronto, ON M5A 2V2
Tel: Shelter: (416) 864-0515
Transitional Housing: (416) 864-9900
Administration: (416) 864-9136

<http://www.sojournhouse.org/>

London

ANOVA

225 Horton Street E., London, ON, N6B 1L1
Tel: (519) 642-3003
<http://www.anovafuture.org/>
24-hrs Emergency shelters addresses:
101 Wellington Road, London, Ontario
450 Clarke Road, London, Ontario

Unity Project

717 Dundas Street, London ON N5W 2Z4
Tel: (519) 433-8700
<https://unityproject.ca/>

Additional Resources

Network of Agencies Against Forced Marriage (NAAFM)

<http://www.forcedmarriages.ca/get-connected/naafm-network-of-agencies-against-forced-marriages/>

Scholarships for Post-secondary Education

Scholarships Available in Ontario:
<https://scholarship-grants.org/category/scholarships-in-ontario/>

Scholarships Available

Specifically for Refugees: The Hegg Hoffet Fund for Graduate Women:

<https://graduatewomen.org/what-we-do/grants-fellowships/hegg-hoffet/>

The World University Service of Canada (WUSC) Student Refugee Program: <https://srp.wusc.ca/>