

# **Relocating to Metro Vancouver**

# Housing

Metro Vancouver is composed of a many diverse neighbourhoods, each with different housing options. Depending on your personal needs, there are neighbourhoods that offer various lifestyles and amenities to suit.

## **Short Term Stay Options**

- <u>Premiere Suites</u> Furnished short-term rental accommodations with reasonable rates. Perfect for extended stay business travel, long-term stays and family vacation rentals.
- There are numerous hotels— visit the Tourism Vancouver website to search: <u>https://www.tourismvancouver.com/places-to-stay/</u>
- Metro Vancouver Tourism also have information on accommodations: <u>http://metrovancouver-bc.com/accommodations/</u>
- <u>Air B&B</u>

## Renting

The cost of rental housing varies greatly depending on the location, size, age and condition of the home. The usual practice is to pay half of a month's rent up front as a damage deposit that will be given back to you at the end of your rental agreement as long as you leave the place clean and well maintained.

There are many online websites dedicated to listing rental accommodations in Metro Vancouver:

- UV Rentsline
- Bastion
- <u>Craigslist Vancouver</u>
- Hollyburn
- Kijiji Vancouver
- Padmapper
- Sublet
- Apartment Love



The following Metro Vancouver newspapers are also great resources for finding accommodations:

- Vancouver Sun,
- The Province,
- The Georgia Straight
- Burnaby Now
- Surrey Now Leader
- North Shore News
- <u>Richmond News</u>

For more information where to live in Vancouver you can visit: <u>https://moving2canada.com/where-to-live-in-vancouver-neighbourhoods/</u>

Please note that PHSA is not affiliated with any of the agencies listed above. They are listed for information purposes.

For more information about neighbourhoods in the City of Vancouver, please click here.

As a renter in British Columbia you have certain rights. The link below will provide more information on Residential Tenancies:

https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies

### Buying

The <u>Real Estate Board of Greater Vancouver</u> provides information on housing prices by municipality and dwelling type, as well as tips on selling and buying a home.

The <u>Canadian Real Estate Association's Multiple Listing Service</u> (MLS) contains comprehensive real estate listings for Vancouver and surrounding areas. See also the <u>RealtyLink</u> site.

The <u>BuzzBuzzHome website</u> catalogues all new residential developments (new homes) in British Columbia including Vancouver and surrounding areas.

For more information about neighbourhoods in the City of Vancouver, please click here.



### Realtors

The websites listed below can help you search for Realtors in your area. Many of these sites also offer helpful tools for home-buyers including mortgage calculators, tips on choosing a Realtor as well as general homebuyers' guides.

- Realtor.ca
- <u>Real Estate Board of Greater Vancouver</u>
- Greater Vancouver Real Estate Agents

# **Child Care**

<u>Djavad Mowafaghian Child Care Centre</u> – the YMCA of Greater Vancouver provides this child care service at the BC Children's and Women's' Hospital site.

Visit the <u>BC Ministry of Children and Family Development</u> website for more information on child care services available in Vancouver.

### After School Child Care

After school programs in Vancouver are operated by outside organizations. There are three main options for after school care in Vancouver: <u>UBC Out of School Care</u>, Private organizations that run school specific programs and individual or Nanny care. Not all elementary schools in Vancouver have after school programs. For more information about your school's specific after school programs you can visit the <u>Vancouver Schools Board School Directory and Map</u>, locate the school you are interested in and once you are on the school specific page, click on Programs and Services. If none of the options listed on the school specific website are suitable for your situation we recommend using <u>Westcoast Child Care</u> <u>Resource Centre</u> to help you find an alternative solution.

# Schooling

Metro Vancouver has a world-recognized primary and secondary school system. If you have a work or study permit that is valid for more than one year you will be able to register your children for school and not pay international fees.

### Enrolling Your Children in Vancouver Elementary or Secondary Schools

New PHSA employees who are not Canadian citizens or permanent residents can apply for either a Study Permit or a Visitor Record for each of their children at the border. The Study Permit and Visitor Records



will be attached to the children's passports, with the dates that they can legally reside in Canada clearly marked. These dates usually match the dates set out in the faculty member's work permit. Preschool children do not need a Study Permit and can obtain a Visitor Record or a stamp in their passport on entry to Canada.

Upon arrival in Vancouver, children are required to go to the <u>District Reception and Placement</u> <u>Centre</u> (DRPC) for placement testing (if they are not born in Canada or if they are Grade 1 to Grade 12 students born in Canada who do not speak English as their home language.) Children cannot enrol in school until your family arrives in the country and a tenancy agreement shows that you have a local Vancouver home address.

After successfully enrolling your children, they will be allocated to a preferred school in your catchment area or one close by if the preferred school(s) are full. If you arrive in the summer and your children are starting school in September, you may not find out the school they have been allocated until late August.

If you are relocating from within Canada, you can register directly at the school of your choice but priorities are given to people closest in the catchment area.

Please note: every city in Metro Vancouver has its own school board and enrollment process. For more information you will need to check with each separate city (i.e. Burnaby, Surrey, Richmond, Coquitlam, and North Vancouver, etc.)

## **Foreign Nationals & International Fees**

Your work permit must be valid for a full year in order for children to register in school without paying international fees.

### **Post-Secondary Schools**

Below is a list of some of the post-secondary institutions in Metro Vancouver:

- University of BC (UBC)
- <u>Simon Fraser University (SFU)</u>
- Langara College
- Douglas College
- Emily Carr University of Art and Design
- British Columbia Institute of Technology (BCIT)
- <u>Capilano University</u>
- Vancouver Community College
- Kwantlen Polytechnic University
- <u>Trinity Western University</u>
- University of the Fraser Valley



For a more comprehensive list, which includes all of British Columbia, please visit: <u>https://www.bccat.ca/</u>

Please note: Older children who are entering post-secondary education will also need a Study Permit.

# **Community Centres**

Metro Vancouver operates community centres in various neighbourhoods. These community centres focus on recreational, social, and cultural activities for all residents.

For more information please visit:

- Vancouver Community Centres
- Burnaby Community Centres
- Richmond Community Centres
- <u>Surrey Community Centres</u>
- North Vancouver Community Centres
- <u>Coquitlam Community Centres</u>
- Port Moody Community Centres
- <u>New Westminster Community Centres</u>
- Delta Community Centres
- Langley Community Centres
- Maple Ridge Community Centres



# **Health Care**

### **BC Medical Services Plan (MSP)**

The Medical Services Plan (MSP) is the Provincial Government's medical insurance plan in British Columbia (BC). It pays for medically required services of physicians and surgeons, as well as dental and oral surgery when it is medically required to be performed in a hospital. **By law, MSP is mandatory for all eligible residents and their dependents.** 

There is a 3 month waiting period for new residents to obtain coverage under the BC MSP. It is important to arrange for temporary health insurance if you are arriving from outside of Canada during this waiting period for you and your family. You are welcome to use any insurance provider you prefer.

## **Extended Health & Dental Benefits**

Depending on your job and the length of your position at PHSA, you may be eligible to receive extended health and dental benefits as part of your employment benefits package. Upon being hired, you will be provided with a letter of offer and information on your benefit eligibility.

### **Doctors, Dentists, & Health Practitioners**

Find a physician for your family through the College of Physicians and Surgeons of BC.

Find a dentist in your area through the <u>BC Dental Association</u>.

### Hospitals in Metro Vancouver

In addition to <u>Provincial Health Services Authority (PHSA</u>), which operates speciality healthcare in BC, including Metro Vancouver. The following Health Authorities operate hospitals throughout Metro Vancouver:

- <u>Fraser Health</u> (operates hospitals in Burnaby, New Westminster, Surrey, Mission, Delta, Langley, and Chilliwack)
- <u>Vancouver Coastal Health</u> (operates hospitals in Vancouver, Richmond, North Vancouver, Sunshine Coast, Powell River, and Sea-to-Sky)
- Providence Health Care (operates faith based hospitals in Vancouver)



# **Transportation & Driving**

## Vancouver-Area Public Transportation

The Lower Mainland has a very reliable transit system that includes buses, SkyTrain / Canada Line (rapid transit), the West Coast Express (commuter train), and the Sea Bus, that all link Vancouver with its surrounding areas. Visit <u>Translink</u> for more information.

## Car Sharing

Vancouver has four car sharing networks that operate throughout the city. They are easy to sign up for and offer a great alternative to public transport or driving your own car around Vancouver.

- Evo
- Modo
- Uber
- Lyft

### **Bike Sharing**

Mobi

Mobi is a bike sharing program offered in the City of Vancouver. Bike sharing is a service that makes public bicycles available for shared use to individuals on a short-term basis. The bike can be unlocked from one station and returned to any station in the system, making bike share ideal for short, one-way trips.

### **Driving License & Car Insurance**

If you have a driver's license from another Canadian province, the United States, or overseas, your license is valid in British Columbia for a period of 90 days as long as you meet BC's licensing requirements. Prior to the 90-day grace period, you must visit the <u>Insurance Corporation of British</u> <u>Columbia (ICBC)</u> driver licensing office to register for a BC driver's license.

Most vehicles must be registered, licensed and insured within 30 days of arriving in BC. You should speak with ICBC about your vehicle's insurance needs. Be sure to bring the title, registration, and evidence of current insurance with you.

To save money on insurance costs, it is recommended that you bring 10 years' (or as much as you have) driving history and insurance claims history. Information about <u>bringing your vehicle to BC</u> is available on the ICBC website.



# **Social Insurance Number and Taxes**

# Social Insurance Number (SIN)

The <u>Social Insurance Number</u> (SIN) is a nine-digit number issued by Service Canada. If you are arriving from outside of Canada you must apply and obtain a SIN in order to work in Canada or to have access to government programs and benefits. Canada Revenue Agency (CRA) regulations do not permit any employer to pay an employee who does not have a Social Insurance Number.

For more information about obtaining a Social Insurance Number, visit the <u>Service Canada</u> website.

# Taxation in Canada/BC – Income Tax

While at PHSA, any earnings received are considered Canadian income, unless otherwise indicated by <u>Canada Revenue Agency (CRA)</u> in writing prior to arrival.

Please note that, by law, deductions are taken from your salary for <u>Canada Income Tax</u>, <u>Canada Pension</u> <u>Plan</u> (CPP) and <u>Employment Insurance (EI)</u>.

In the spring of every year, you will receive T4 and/or T4A slips from PHSA Payroll, which you will use to file your tax return. You must ensure your forwarding address is up to date in the event you leave PHSA prior to this time.

Please contact a financial advisor or the <u>Canada Revenue Agency (CRA)</u> for tax and financial information.

You can also access the CRA website for a self-directed online course on <u>Learning about Taxes</u>. According to this website, this online course has been developed to help you understand the fundamentals of the Canadian tax system and to teach you how to file a tax return.

If you have any questions about paying income tax in Canada, please refer to CRA's <u>information for non-residents</u> or contact the International Tax Services Office (collect calls are accepted):

- Calling from Canada and the US: 1-800-267-5177
- Calling from outside Canada and the US: 1-613-952-3741
- Fax: 1-613-941-2505

# Sales Tax

There are two sales taxes in BC. One is national, and is called the **Goods and Services Tax (GST)** which is 5%. The other sales tax is the **Provincial Sales Tax (PST)**, which is 7%.

Most grocery items are tax exempt, and when eating out at restaurants you only pay the GST. PST is charged on non-food items (ie. clothing, furniture, etc).



# **Banking & Credit Cards**

There are a number of banking institutions and branches for you to choose from in Metro Vancouver, including the following:

- Coast Capital Savings
- Vancity Savings
- Royal Bank
- Bank of Montreal
- TD Canada Trust
- CIBC
- HSBC
- <u>Scotiabank</u>

Automated Teller Machines (ATMs) can be found throughout Metro Vancouver.

## Mortgages in Canada

When buying a home, you may rely on a lender for a mortgage to finance the purchase of your home. You may be able to get a loan with any of the major banks in Vancouver or go through a mortgage broker. Please refer to the Housing section above for more information.