



Calgary Nepalese Community Association

A Guide for Newcomers to Calgary

(Updated: Nov. 2008)

Welcome to Calgary

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When you first arrive to Calgary, you may have a lot of questions. This guide provides information on the most important things that you need to start your living in Calgary. This guide may not answer all of your questions. Contact Calgary Nepalese Community Association (CNCA) for any additional guidance.

If you haven't already visited the following Citizenship and Immigration Canada web-site then it's highly recommended that you read the section on "information for Newcomers".

<http://www.cic.gc.ca/english/newcomers/index.asp>

This guide is tailored for newcomers to the province of Alberta, especially for Calgary.

ARRIVING IN CALGARY

Prior to your arrival to Calgary, you can contact CNCA if you require help with finding a place to live. CNCA will be more than happy to pick you up from the airport or the bus station and provide you with the temporary accommodation if you do not have a place to stay when you first come to Calgary.

A. YOUR HEALTH

1. Alberta Health Care Insurance Plan

Alberta health care insurance plan provide coverage for basic health care such as doctor's visit, hospitalization, and emergency health care. It does not cover prescriptions, dental, and eye care expenses. These are generally termed as extended health care and can be covered by other health care insurance providers, such as Blue cross or agencies via employers.

You need to register with Alberta Health Care Insurance Plan (AHCIP) soon after you arrive in Calgary. You and your dependants are each given a personal health number and Alberta Personal Health Card. You need to pay the Premiums (\$ 88 per month for a family/ \$ 44 per month for an individual) for the first 12 months and then you may be qualified for the premium assistance based on your annual income.

Contact the following for registration forms and the list of documents required for application.

ALBERTA HEALTH & WELLNESS

727 – 7th Avenue SW

Calgary, Alberta, Canada

<http://www.health.gov.ab.ca/ahcip/AHCIP.html>



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*** You should always ensure that you have your documents such as immigration papers, passports, rental agreement/proof of residence in Calgary along with you while applying or registering.**

**** No premium for Alberta Personal Health Care Insurance will take effect from January 2009.**

2. Alberta Child Health Benefit

After getting a "Canada Child Tax Benefit - Notice of Determination" letter from Canada Revenue Agency, you can apply for Alberta Child Health Benefit for your children. If your children are eligible (based on your income), then they will get free extended health benefits, e.g., dental, eye glasses, prescription drugs etc., which are not covered by AHCIP. You should visit the following web-site for details.

ALBERTA CHILD HEALTH BENEFIT

http://www.health.gov.ab.ca/ahcip/ahcip_prescriptionchild.html

3. Family Doctor

You are advised to get a family doctor for you and your family. Family doctors that are accepting new patients are listed in the following Calgary Health Region web site.

Also, you and your family could visit CNCA Member Mohan Vaidya's daughter Dr. Ann Rita at the Walk-In Clinic in Richmond Square Medical Centre, #70, 3915-51st Street SW, from 1pm to 5pm Monday to Friday, tel: 229-2273.

B. IDENTIFICATION

1. Social Insurance Number (SIN)

Needs to apply SIN Card as soon as possible. You should visit the following Service Canada Website for details.

<http://www.servicecanada.gc.ca/en/sc/sin/index.shtml>

You can apply for SIN at the following Service Canada locations. Check the Service Canada Website for the updated list.

- a) 220 4th Avenue South-East, Calgary, Alberta, T2G 4X3, Harry Hays Building, Floor Suite 270.
- b) ONE EXECUTIVE PLACE, Main Floor, 1816 Crowchild Trail NW, Calgary, AB, Canada.
- c) 1502-515 Marlborough Way North-East, Calgary, Alberta, T2A 7E7 Marlborough Mall, Floor Suite 1502.
- d) 100 6712 Fisher Street South-East, Calgary, Alberta, T2H 2A7 Fisher Park II, Floor Suite 100.



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C. EDUCATION

1. Elementary and Secondary Schools

If your child is over 5 years, then you should get your child's education level evaluated at Calgary Board of Education (CBE) for joining school in your community. The CBE will determine your child's eligible grade and school to join at. You should visit CBE for details.

CALGARY BOARD OF EDUCATION

Riverside Bungalow

711 – 2nd Avenue NE

Calgary, AB, Canada T2E 7W8 <http://www.cbe.ab.ca/>

2. Daycare

For your children less than 5 yrs, you should explore the approved Daycare Centres or Family Day Homes located nearby your community. You should apply subsidy for daycare at

<http://www.child.gov.ab.ca/index.cfm>

3. Post-Secondary Education

You could choose an array of post-secondary colleges and universities but the most notable one is the University of Calgary. Please visit the following web-site for details on their programs.

<http://www.ucalgary.ca>

Another popular institution is SAIT polytechnic, and you can find the program details in the following website.

<http://www.sait.ab.ca>

There are various other colleges where you can enrol such as Bow Valley College for career development, Mount Royal College for applied degree, university transfer courses etc.

<http://www.bowvalleycollege.ca>

<http://www.mtroyal.ab.ca>

4. Adult English Language

If you feel you or your family need to upgrade your English language skills, then you should get your skill level evaluated from ILVARC and enrol for LINK (Language Instruction for Newcomers to Canada) or ESL (English as Second Language) program.

Immigrant Language and Vocational Assessment – Referral Centre (ILVARC)

1401, 910 – 7th Avenue SW



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Calgary, AB, Canada. T2P 3N8

Phone: (403) 262-2656

Hours of Operation: Mon to Wed 8:30 am to 4:30 pm, Thur 8:30 am to 7:00 pm
and Fri 8:30 am to 1:30 pm

<http://www.calgaryimmigrantaid.ca/>

D. TRANSPORTATION

1. Calgary Public Transit

Calgary Public Transit provides the public transportation in city of Calgary. Its website lists the transit system in Calgary. It lists all the bus/train times, fares and the schedule. Calgary downtown is easily accessible by C-Trains. If you plan to travel by transit then it's cheaper to buy the monthly pass or the book of 10 tickets, which can be purchased at major grocery stores/Macs stores/Seven 11 stores. You can pick up copy of Calgary Transit map from Calgary Transit office or individual bus or available at the convenient stores/ Gasoline stations.

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

2. Driving

A Driver's Handbook is available at a Registry office FREE of charge and prepare for knowledge test to get a Learner's License (Class 7).

If you have your valid driving license from Nepal, you should submit for getting an approval from Alberta Government that you are eligible to take Road Test for Class 5 GDL License. It is still advisable to join a driving school for at least 10 hrs of driving practice in Canada and 15 hrs of driving class before taking the Road Test.

3. Taxis

You can call taxis by telephone. See "Taxis" in the Yellow Pages telephone book. Taxis are expensive. The price appears on a meter in the front beside the driver.

4. Maps (Calgary City)

Detailed maps of City of Calgary are found in all "Yellow Pages" telephone book. You can also visit their map sections online or via Google maps.

E. TAXES

1. GST/HST

People in Canada pay Federal Goods and Services Tax (GST). GST is added when you pay for an item or service. You do not have to pay GST on rent, most food products and medical goods and services. In Calgary there is no Provincial Sales Tax (PST).

Low-income people can apply for GST/HST credit when they file their income tax each year.



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2. Income Tax

You should file your income tax returns with Canada Revenue Agency (CRA). The taxation year is from January 1 to December 31. The deadline for submitting the income tax returns is **April 30** of the following year. You should file your return if you do or do not have any income in the proceeding year. You can either file a paper return which are available at the local post office locations or an electronic return through the CRA website with approved software.

Employers must give a T4 statement to every employee and it shows the employee's earnings and deductions for the past year. Also, banks and financial institutions mail out statements, which show interest earned on savings or investment during the past year. You must attach copies of all income statements to your income tax return. You should keep all the receipts.

You should visit the following website for details:

<http://www.cra-arc.gc.ca/menu-e.html>

3. Property Taxes

Every homeowner in Calgary would need to pay property taxes. The City of Calgary will assess the price of your home and send you the tax notice based on the valuation. You will need to arrange with the City of Calgary to either pay the taxes in full or in instalments as per the Tax Instalment Payment Plan (TIPS). You will need to fill in the TIPS form (can be downloaded via City of Calgary Website) and set-up the process, if you want to pay the taxes in instalments.

4. Canada Child Tax Benefit

If you have children, you can apply for Canada Child Tax Benefit (CCTB) and GST/HST credit.

Get a complete application package from the Canada Child Tax Benefit website or at the Tax office or a SIN office. To apply for the CCTB, complete Forms:

RC66: *Canada Child Tax Benefit Application;*

CTB9: *Canada Child Tax benefit – Statement of Income;*

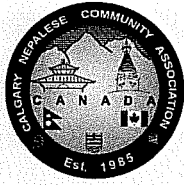
RC66 SCH: *Status in Canada/ Statement of Income.*

Ensure all required documents are included along with the application.

<http://www.cra.gc.ca>

F. CAREER/JOB

You are advised to get registered at Career Connection / DITPC (Bow Valley College) for career counselling (Resume Critique, Cover Letter writing, Interview Skills Development, Career Workshops, Work Placement Training etc).



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- **CAREER CONNECTION**

Rocky Mountain Plaza

Main Floor, 150 – 615 Macleod Trail South

Calgary, AB, Canada. T2G 4T8

Hours of Operation: Mon to Fri 9:00 am to 4:30 pm

Email: careerconnection@bowvalleycollege.ca

<http://www.bowvalleycollege.ca/>

Phone: (403) 410-3203

- **DIRECTIONS FOR IMMIGRANTS IN TRADES AND PROFESSIONAL CAREERS**

Suite 110, 805 – 5th Avenue SW

Calgary, AB, Canada T2P 0N6

Hours of Operation: Mon to Fri, 8:30 am to 4:30 pm

Email: ditpc@bowvalleycollege.ca

<http://www.ditpc.ca/>

Phone: (403) 297-2555

G. OTHER INFORMATION

1. Calgary Public Library

You are advised to be a member of the Calgary Public Library located nearby your community for FREE web surfing, borrowing books, audio-videos etc.

<http://calgarypubliclibrary.com/>

2. Shopping

You should shop at Superstore, Wal-Mart, CO-OP, Safeway, and Dollar Store etc that are located nearby your community. You should keep your receipt in case of returning your purchased items.

3. Bank

You should visit any bank branch (Royal Bank, Bank of Montreal, TD Canada Trust, Bank of Nova Scotia, CIBC etc) that is conveniently located in your area to open up a bank account and Credit Card. You may be required to contact the bank beforehand to get an appointment.

4. Renting Apartment/House

Usually heat, water, sewer and parking costs are included in the rent. Tenants pay their own electricity charges. Sometimes reference checks are required for renting apartment. Security deposits are required (one month rent). Fridge and stove are



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included and laundry facilities are provided. Rent is due on the first day of each month.

5. *Useful website:*

BuySell.com / UsedCalgary.com – Comprehensive online classified ads for buying and selling new or used items for household, car, furniture etc..

H. *REGISTERED RETIREMENT SAVINGS PLAN (RRSP)*

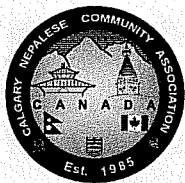
The RRSP is a tax-free savings that is used for retirement in Canada. RRSP accounts can be opened at any financial institutions or opened through your employer and they can hold any securities from guaranteed investment certificates to mutual funds, stocks and bonds. Any money contributed to the RRSP account will be deductible from the income of that year and the tax will be returned at the marginal rate in that particular year. Any money withdrawn from the RRSP will be treated as income for the year of withdrawal and income tax will be paid for that year. This is basically the deferral of taxes to future years and the hope is that the when you retire your income will be low than at present and you would end up paying less taxes in the future.

There is a maximum limit of contribution that is allowed to the RRSP account. For 2008, it is \$20,000, for 2009 it is \$21000 and for 2010 it is \$22000. Your amount will be determined based on the income tax return from last year and the maximum you can contribute is listed on your "Return of Assessment" that you receive from CRA after you file your taxes. The maximum allowed is 18% of previous year's income to the maximum that is allowed. So, if you earned \$50000 in 2007 then you can contribute up to 18% of 50,000 which is \$9000 in 2008. If you could not contribute the total amount in any year then you can always carry forward to the future years.

You and your spouse can withdraw up to \$20,000 each RRSP amount tax free, if you are buying a first home under Homebuyers Plan or for studying under the Lifelong Learning Plan. You would need to repay these loans back in the future years.

I. *REGISTERED EDUCATION SAVINGS PLAN (RESP)*

The RESP is a savings plan that will help you save for your child's education. Again, the RESP accounts can be opened at any financial institutions. Any money contributed to the plan can hold securities such as guaranteed investment certificates, mutual funds, to stocks or binds etc. Unlike RRSP, the money contributed to the plan cannot be deducted from the income. However, the government will provide upto 20% to a maximum of \$500 each year for each contribution you make per child. So, if you make \$2500 then the Government will provide \$500 in the year of the contribution. The Government grant is a maximum of \$7200. You can contribute the amount to the plan until the child goes to the University and the child starts withdrawal from the plan. There is a maximum that you can contribute to the plan which is \$50000 after 2007. The amount can be contributed at once (you would only



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get \$500 Government Grant) or spread between years depending upon your preference.

J. ITEMS DATABASE

The list of household items that is available for FREE from Nepalese community members is maintained by the CNCA Director of New Arrivals. It is highly recommended that you contact the concerned CNCA Director for the details of the items. (The following table is kept blank for privacy reasons)

Item	Who has it?

Quick Info Sheet

Services	Office	Note
For SIN card	Citizenship and Immigration Canada (CIC) Harry Hays Building 170, 220-4 th Ave SE Calgary, AB	Needs to apply as soon as possible.
For Alberta Health Card	Alberta Health and Wellness 727 - 7 th Ave SW Calgary, AB	ASAP
Find information on Community and Social Services in Calgary	Call: 211 www.211calgary.ca	<ul style="list-style-type: none"> ◆ Non-emergency telephone number. ◆ Services available 24hrs/ 7 days. ◆ Free and multilingual Services. ◆ Full range of information of community, social, government and health services (transportation, employment insurance, school, social issues, child



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		care-services, immigrant services).
City of Calgary – Customer Service	Call: 311	Road repairs, garbage removal and building permits
Emergency	Call: 911 (only for life threatening situation)	If situation is not life threatening Call: 211 OR 403-266-1234 for police services
Calgary Housing Company	Call: 221-9100	Subsidized/affordable Housing.
Employment Insurance Inquiries	Call: 1800-206-7218	
Immigrant Serving Agencies	<ul style="list-style-type: none"> ◆ Calgary Catholic Immigration Society (CCIS) Ph: 262-2006 ◆ Immigrant Services Calgary (ISC) Ph: 265-1120 ◆ Centre for Newcomers (CNC) Ph: 569-3325 ◆ Calgary Immigrant Women's Association (CIWA) Ph: 263-4414 	<ul style="list-style-type: none"> ◆ Employment Services ◆ Family Services ◆ Counselling Services ◆ Resettlement Services ◆ Language Training ◆ Computer Training
Calgary Board of Education	Call: 777 - 7373	For your children's school admission information.
Calgary Legal Guidance	Call: 234-9266	For Legal Advice for low-income individuals/ family.



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International Qualifications Assessment Service (IQAS)	Call: (403) 297-6344 Address: 5 th Floor, 855 – 8 th Ave SW	For assessing educational qualification standards.
Immigrant Language & Vocational Assessment – Referral Centre	Call: 262 – 2656 Address: 1401, 910 – 7 th Ave SW	For Canadian Language Benchmark Assessment.

(Note: Area code 403 must precede to dial any of above local numbers in Calgary)