PRESENTATION HANDOUT

UNDERSTANDING THE IMMIGRATION PROCESS



SPONSOR PROCESS

- The government allows PRs and Citizens to Sponsor their parents and/or grandparents.
- Every 1 or 2 years the government opens up the online application portal
- You must submit an Interest to the Sponsor before the Portal closes
- You would not be able to sponsor anybody else until you pay it

PERMANENT RESIDENTS' RIGHTS AND RESPONSIBILITIES

- You have the right to stay and live in Canada as long as you would like
- Your children can use public services like healthcare and education
- You cannot vote in any government election
- You don't have a Canadian passport
- You must have been in Canada for at least 730 days during the last five years
- Can apply for citizenship after 5 years of PR

SCAMS TARGETING IMMIGRANTS

TYPES OF SCAMS

- Grandchildren Scam
- Extortion Fraud
- Service Fraud

TYPES OF CRIMINAL OFFENCES

- Fraud
- Extortion
- Identity theft

SCAM PREVENTION TIPS



- 2. Talk to two people you know before you do anything (including none emergency law enforcement).
- 3. The suspect will try to create a sense of urgency by telling you it is a one-time offer or an emergency.
- 4. The suspect will pull on your emotions by threatening you or pretending to be a loved one in need.

WHAT DO IF YOU ARE A VICTIM?



You should notify your local police services.



You can speak with a lawyer for any civil law option.

RESCOURCES



The **Canadian Anti-Fraud Centre** (CAFC) incident report form (**NOT** for immediate law enforcement response):

https://www.antifraudcentre-centreantifraude.ca/



SOCIAL BENEFITS SUMMARY

OLD AGE SECURITY (OAS)

Universal monthly benefit when you reach 65 years of age. It is automatic and you do not need to register. You must be a Canadian citizen or permanent resident and have lived in Canada for at least 40 years after age 18. If you stay for less than this, you are only eligible for a partial payment.

- The maximum monthly amount for OAS in 2022 was \$685.50 (the average was \$666). When the recipient turns 75, the amount increases by 10%
- Guaranteed Income Supplement (GIS): Possibility of increased payments if your income is below an annual threshold based on your marital status

If you work and receive OAS, and your income increases after you turn 65, you may need to pay some of the pension.

OAS VS CPP?

- You must apply for CPP while OAS enrolment is automatic.
- CPP is based on how much you worked while OAS is universal for Canadians.
- Your CPP income can affect your OAS amount, just like your other retirement savings

MORE RESOURCES

- "Come to Canada" tool IRCC website: goo.gl/VLYQA8
- ODSP
 www.ontario.ca/page/ontario-disability-support-program

STEPS TO APPLY FOR ODSP (ONTARIO DISABILITY SUPPORT PROGRAM)

- Complete our "Disability Determination Package" with a health professional (90 days to complete)
- Submit and return the package to the "Disability Adjudication Unit".
- Review the process called "Disability Determination Package."

If you meet the criteria, the local ODSP office will confirm that you are still eligible, then you will receive income support.

APPEALS PROCEDURE

The first step in the appeals process is an internal review. If you do not agree with their decision, you can appeal to the Social Benefits Tribunal. If your disability or medical condition can improve, they will also give you a date for a medical review.



What does it mean to be a "person with a disability"?

You have a significant mental or physical impairment that is persistent or recurrent and expected to last a year or more. Your impairment, its likely duration, and restrictions have been verified by a licensed health professional.

ODSP AFTER 65

ODSP payments do not stop when you turn 65.

It is generally in the best interest of ODSP recipients to switch to the OAS pension and GIS because they can make more than the maximum ODSP payment annually together. The amount you get for ODSP Income Support is up to \$1,288 a month and can be adjusted based on your circumstances.

