

Newly arrived in NDG - Resource guide

On behalf of the NDG Community Council we welcome you to Montreal and NDG! NDG is located to the west of the city center and is certainly one of the best places on the island of Montréal to live, do business, raise a family and retire. Immigration plays a key role in the growth of our borough and the vitality of our community, as we continue to evolve as a diverse and multicultural society. New beginnings are always exciting if somewhat daunting, and this guide is a resource put at your disposal to help you discover NDG and to assist you in your new life in NDG. Welcome home!

Resources for immigrants	
<i>Bienvenue a NDG</i> https://www.bienvenuendg.org/	
2180 Belgrave, Montréal, Qc H4A 2L8 Phone : 514-561-5850	
Services	Hours and other info
Information and referrals General Information on Housing Collective information sessions Support for access to public services Free part-time, full time French	Monday to Friday 9 h - 17 h Arabic, Spanish, Mandarin, Persian, Russian
<i>Agence Ometz</i>	
1 Carré Cummings, bureau 300 514 342-0000 www.ometz.ca	
Services	Hours and other info
Information and referrals Technical assistance General information on housing References to services and resources Information, orientation Collective information sessions Support for access to public services	Monday to Thursday 9 h - 17 h Friday 9 h - 15 h Spanish, Hebrew, Russian, Yiddish The premises of this organization are accessible to people with reduced mobility
<i>ALAC (Alliance pour l'accueil et l'intégration des immigrants-es)</i>	
5180. Queen-Mary, Bureau 400 514 737-3642, poste 2 www.alac.qc.ca	
Services	Hours and other info
Information and referrals Part-time French lessons General information on housing References to services and resources	Monday to Friday 9 h - 17 h Arabic, Spanish, Italian, Polish, Portuguese, Russian, Ukrainian

Information, orientation Newly arrived info sessions Collective information sessions	The premises of this organization are accessible to people with reduced mobility Childcare available
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Association multi-ethnique pour l'intégration des personnes handicapées du Québec

6462, boul. Saint-Laurent 514 272-0680 www.ameiph.com

Services	Hours and other info
Individual services Group activities Intellectual impairments services	Monday to Friday 8h30 – 16h30

École multiethnique de langues et de cultures du Québec

5333 Ave Notre-Dame-de-Grâce (angle Décarie) 514 484-8899 www.emulcq.com

Services	Hours and other info
Free part-time French lessons	Monday, Tuesday, Thursday: 9 am-15h30 / 18h-21h Wednesday, Friday: 9 am-12pm

Projet Genèse

4735, chemin de la Côte-Sainte-Catherine 514 738-2036 www.genese.qc.ca

Services	Hours and other info
Technical assistance Collective information sessions References to services and resources Information, orientation Housing information Mediation Support for access to public services	Monday from 8 am to 22 pm Tuesday to Thursday from 9 am to 22 pm Spanish, Arabic, Russian, German, Italian, Vietnamese, Hindi, Greek, Bulgarian, Hebrew, Kinyarwanda, Urdu, Aku, Krinn, Krio, Mende

PROMIS (Promotion - Intégration - Société nouvelle)

3333, chemin de la Côte-Sainte-Catherine 514 345-1615 www.promis.qc.ca

Services	Hours and other info
Reception, information, referrals Outreach activities Fench course (f/t, p/t) Information on regional employment	Monday to Friday 9 am to 12 am and from 13 am to 17 pm Arabic, Armenian, Spanish, Russian Childcare available

opportunities Interpretation and translation Preparing candidates for settling in the region Reference to services and resources Environment awareness Collective information sessions	
<i>Regroupement des organismes du Montréal ethnique pour le logement</i>	
6555, chemin de la Côte-des-Neiges, bureau 400 514 341-1057, poste 208 www.romel-montreal.ca	
Services	Hours and other info
Search assistance for housing General information on housing Accommodations for asylum seekers Collective information sessions Support for access to public services	Monday to Friday 9 am to 12 am and from 13 am to 17 pm Arabic, Creole, Spanish, Farsi, Lingala, Portuguese, Russian, Ukrainian
<i>Service d'interprète d'aide et de référence aux immigrants (SIARI)</i>	
6767, chemin de la Côte-des-Neiges, bureau 499 514 738-4763 www.siari.org	
Services	Hours and other info
Reception, information, referrals Part-time French classes Interpretation and translation Reference to services and resources Information and orientation	Monday to Friday 9 am to 12pm and 1pm to 5pm Bengali, Laotian, Russian, Tagalog, Tamil, Thai, Vietnamese, Arabic, Cambodian, Cantonese, Spanish, Mandarin
<i>Université du Québec à Montréal</i>	
Programme UQAM-MIDI, 209, rue Sainte-Catherine Est, local V-5140 514 987-3000, poste 4989 www.midi.uqam.ca	
Services	Hours and other info
Part-time and full-time French courses	Call for information

Frequently Asked Questions

How to organize my finances?

Financial institutions

You can do business with many financial institutions in the NDG area. It is important to distinguish cooperatives from banks:

Banks and cooperatives offer similar products and services, including saving accounts, chequing accounts, debit cards, credit cards, mortgages, travel cheques, personal loans, RRSPs, bank drafts, currency exchange services, letters of credit, financial planning, insurance products, etc.

Banks:

Federally regulated.

Banks in NDG – CIBC, National Bank, Bank of Montreal, Royal Bank, TD Canada Trust

Cooperatives:

Provincially regulated

Membership is the most distinctive feature of the credit union system. All members are equal owners, regardless of the number of shares they hold individually, or the size of their respective deposits.

Cooperatives in NDG – Caisse Desjardins.

Opening a bank account

A bank account is a safe place to keep your money.

Most banks have various kinds of accounts, and you can discuss which kind you need with them. In order to schedule an appointment to open your account, contact the financial institution of your choice. To open one, you should be prepared to provide certain kinds of personal information, as well as various forms of identification, such as your passport or your Social Insurance Number.

Don't hesitate to ask many questions on services and products offered.

To find the addresses and telephone numbers of banks in the NDG area, consult the telephone directory's Yellow Pages under Banks or use an internet search.

Credit card

Getting credit means that you borrow money to buy something now and pay it back later, with interest. Interest is the fee charged for using the money. Interest rates can be quite high, so you should be very careful how you use credit.

Credit comes in many forms – credit cards, lines of credit, mortgages or loans. You can apply for credit cards at banks and trust companies. These cards allow you to buy items on credit and be billed for them within a month. If you pay the full amount back by the due date, you won't be charged any interest.

Credit report

A credit report is a “snapshot” of your credit history. It is one of the main tools lenders use to decide whether or not to give you credit. Your credit file is created when you first borrow money or apply for credit. On a regular basis, companies that lend money or issue credit cards to you send specific factual information related to the financial transactions they have with you to credit reporting agencies. Upon your arrival in Canada, it will be difficult for you to obtain credit. As soon as you arrive, immediately start paying your bills before the due date and manage your bank accounts properly to create your Canadian credit report.

For more information visit: www.ic.gc.ca.

Canadian Consumer Handbook: www.consumerhandbook.ca/en

Debit card

It's common for Canadians to now use automated banking machines, known as ATMs, to do most of their banking. It's like a self-service bank, one that's “open” 24 hours per day, seven days per week. With your debit card, also called a bank card, you can use these machines to get cash from your accounts, pay bills, deposit cheques, etc. You may need to pay a small fee for this service.

How to get around Montréal?

What is the STM?

A public corporation, the STM serves the mobility needs of residents and visitors by offering a public transit system (bus and metro). The metro system counts 68 stations and provides more than 1.3 million passenger trips each day. The bus system operates well over 200 bus routes serving a number of different markets. These routes serve an average of 1,403,700 daily passengers each weekday

What is Paratransit?

The STM paratransit program offers door-to-door public transit service by reservation only.

The eligibility criteria are as follows:

- Be a handicapped person, that is, "a person with a deficiency causing a significant and persistent disability (impairment), who is liable to encounter barriers in performing everyday activities
- Have mobility limitations that justify the use of paratransit.

Opus cards and other fares

The OPUS card is a smart card on which you can charge all STM transit fares, with the exception of group fares, which are available only on tickets. The OPUS card is used by transit companies throughout the Greater Montréal area.

Tickets are meant to be used just once and are not rechargeable.

The occasional card is a non-rechargeable smart card. It can contain regular transit fares and is valid for pre-determined periods.

To pay reduced fares, you must charge your transit fares on a registered photo ID OPUS card.

More tariffs apply check website for more information.

Where to purchase:

On the bus with the exact change

In the metro from fare vending machines (reduced fare 1-trip tickets not sold in vending machines) or from a ticket booth attendant

At one of the STM's points of sale

Proof of purchase:

A validated transit fare is your proof of payment. You must keep it for the duration of your trip and show it to an inspector upon request.

If you are unable to show proof of payment, you will be subject to a fine of up to \$500 (plus costs).

Driving in Québec

Driver's licence

You must have a valid Driver's License to drive or operate a motor vehicle in Quebec. The law requires you have your driver's licence with you when driving. Obtaining a driver's licence depends on your country of origin.

Even if you don't plan on driving a motor vehicle, is it always useful to have a driver's licence for identification.

The governing body in charge of all transport matters is the Société d'Assurance Automobile de Québec (SAAQ). For all enquiries relating to your driver's licence please contact SAAQ directly 514-873-7620 or 1-800-361-7620

Vehicle registration

To drive a motor vehicle on Québec roads, your vehicle must be registered. The price for registration varies depending on the weight of your vehicle when empty.

You can get information on motor vehicle registration services on the SAAQ website.

Insurance

Every vehicle driven on Québec roads must be insured.

To purchase automobile insurance, you will need to contact an insurance company.

Consult the telephone directory's Yellow Pages under Insurance Agents & Brokers to find insurance companies in Greater Moncton.

Important Road Safety:

- It is against the law to drive if you have been drinking alcohol. The legal limit is 80mg of alcohol per 100ml of blood.

- The speed limit, in black numbers, is posted on white signs on the right-hand side of the road. The maximum legal speed is in kilometres per hour.
- In Québec, it is mandatory to wear your seat belt at all times.
- If you see an ambulance, a fire truck or a police car approaching with flashing lights and you hear a siren, slow down and stop completely as far right as possible on the road until the emergency vehicle has passed.
- When following or meeting a YELLOW SCHOOL BUS, STOP when you see its lights flashing.
- All children in a motor vehicle must be in a car seat until they meet one of the following requirements: be at least nine years old, weigh at least 36 kilograms (79 pounds) or be at least 145 centimetres (57 inches) tall.

Useful links

Useful Links
Emploi Quebec employment checklist for newcomers
Explore NDG's neighbourhoods
NDG borough portrait
General information Québec
Discover Canada (Government of Canada Guide)
NDGCC's Health Resource Guide
NDGCC's Employment Resource Guide
NDGCC's Housing Resources Guide
NDGCC's Food Security Resource Guide
NDGCC's Education Resource Guide
NDGCC's Recreation and Culture Resource Guide