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**CANADIAN BAPTISTS**  
of Ontario and Quebec

# CBOQ Refugee Sponsorship Handbook

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2022

# Welcome to Your Refugee Sponsorship Handbook!

We commend your interest and dedication to welcoming refugees. Sponsorship requires a serious commitment of resources, time and energy. While it is important to be prepared and understand your responsibilities, you must also realize that you are embarking on a journey that may surprise and challenge you in unexpected ways.

This handbook is a resource to help you discern, plan and carry out your sponsorship as effectively as possible. In the following pages, you will find information about your responsibilities, overarching considerations, tips, checklists, and resources available to help you.

Thank you for choosing to be directly involved in refugee sponsorship. People decide to become sponsors for many reasons. Regardless of what has brought you here, as a sponsor you have an obligation to ensure the refugees you sponsor receive adequate support during their first year in Canada.

Canadian Baptists of Ontario and Quebec has been supporting refugee sponsorship since the Canadian Private Sponsorship Program was established in 1979. Each year, IRCC grants each Sponsorship Agreement Holder (SAH) an allotment of spaces. We typically have a waiting list so CBOQ may not be able to submit your application right away.

## **CBOQs job is to:**

- Point you to resources to guide you through the refugee sponsorship process.
- Review sponsorship applications and submit them to IRCC.
- Monitor the sponsorship.

## **Your Responsibilities**

Your sponsorship commitment is for a period of 12 months from the date of arrival. You and your group must work together to:

- Welcome the sponsored newcomer(s) upon arrival at the airport. Locate and utilize interpreters, as needed.
- Provide sufficient financial/in-kind support to cover the cost of rent, food, utilities, and reasonable day-to-day expenses for one year.
- Develop and follow a budget plan that is in line with the PSR program's financial guidelines.
- Provide sufficient clothing, furniture and household goods.
- Help newcomers open a bank account and manage their own finances. Provide ongoing orientation to day-to-day life (shopping, transportation, etc.).
- Assist with accessing health care and coverage (OHIP, IFHP, doctor, dentist, glasses, mental health supports, etc.).
- Help to enroll children in school, adults in ESL classes. Help liaise with schools.
- Support access to services (settlement agencies, employment programs, tax benefits, registrations, recreation, etc.).

- Ensure they receive the documents they need (COPR, PR Card, SIN, OHIP, Driver's Licenses, etc.).
- Help identify and prepare for employment.
- Provide emotional and settlement support in line with their needs.
- Maintain appropriate accounting and personal records.

**Every sponsor group with CBOQ must:**

- Provide support for the entire sponsorship year.
- Ensure sufficient funds are available to reasonably support the sponsored newcomers, including some additional costs (e.g. dental care, emergencies, last month's rent deposit, repayment of the immigration travel loan, etc.).
- Approach the sponsorship year as an opportunity for newcomers to study English, understanding that this means employment may not be an immediate priority.
- Commit to the sponsorship, even if timelines, priorities, personalities or challenges differ from your expectations. Respect the refugee's right to privacy and self-determination.

**Remember: Getting the most out of sponsorship requires an invested effort on the part of the sponsors and newcomers.**

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# We've never sponsored before – how do we get started?

## Who can Sponsor?

Canadian Baptists of Ontario and Quebec is a Sponsorship Agreement Holder (SAH) which means that any of our CBOQ churches\* can become what IRCC refers to as a Constituent Group (CG) and submit an application to sponsor a refugee through the PSR, BVOR or JAS programs.

\*The process in Quebec is quite different. CBOQ churches in Quebec should visit [their provincial website](#).

## Who can be sponsored?

According to the 1951 Convention, a convention refugee is defined as any person who

"owing to a well-founded fear of being persecuted for reasons of

- race,
- religion,
- nationality,
- membership in a particular social group or
- members of a particular political opinion,

is **outside** the country of his or her nationality and is *unable*, or owing to such fear, is *unwilling* to avail himself or herself of the protection of that country; or

**does not have** a country of nationality, is outside the country of his or her former habitual residence and is *unable* or, owing to such fear, is *unwilling* to return to it".

A refugee is first and foremost a human being, a person with rights and dignity. But through circumstances beyond their control, it has become impossible to live peacefully with dignity in their country of origin.

## How do we identify who to sponsor?

1. Typically, someone you know may request that your church sponsor their relatives. This could be a neighbour, co-worker or someone from your church. This person may even want to be a co-sponsor and assist in the sponsorship.
2. If you don't have a specific family to sponsor, contact CBOQ. Specify the size of family you would like to consider. CBOQ will utilize their network to help identify a family for you.

## How do we know if we can afford to sponsor?

As you consider whether you and others in your church could sponsor a refugee person or family, take the time to:

- Learn about the responsibilities of sponsorships
  - Read through this document and explore the resources available at [RSTP<sup>1</sup>](#) and [Canadian Council for Refugees<sup>2</sup>](#) (CCR)
- Speak to church leadership about their interest in refugee sponsorship
- Assess your financial and non-financial capacity
  - Sponsorship requires a significant commitment and should not be undertaken lightly. Once the application is submitted, there will be a stretch of time during which it may feel like nothing is happening (wait times can be 18 months-3 year or more).
  - [Download Budget Planning Worksheet<sup>3</sup>](#) and utilize the [Minimum Financial Support Calculator<sup>4</sup>](#). Play around with the numbers to see what the minimums are for varying family sizes for your area.
    - The Minimum Financial Support Calculator is just that – minimum support. The minimum monthly amount may not be enough for the newcomers to live on. They may need additional financial support. CBOQ recommends you prepare for an additional 10-15%.
    - Newcomers are provided a loan to cover their travel expenses which can range from \$1000-2000/person. CBOQ recommends that you prepare to cover this loan.
- If approved by your church leadership, form a team with a minimum of 5 people. If you have a co-sponsor, include them on your team. CBOQ recommends that everyone on the team be able to provide a Criminal Record Check for Vulnerable Sector.

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<sup>1</sup> <http://www.rstp.ca/en/sponsorship-responsibilities/>

<sup>2</sup> <https://ccrweb.ca/en/psr-toolkit/home>

<sup>3</sup> <https://baptist.ca/wp-content/uploads/2022/03/CBOQ-Budget-Planning.docx>

<sup>4</sup> <https://www.rstp.ca/en/sponsorship-costs-calculator/>

# Preparing to Apply

## Budgeting

A sponsorship is a contractual agreement between you (the sponsor group), CBOQ (the SAH) and IRCC (the Government of Canada). Your financial commitment lasts one year from the date of arrival.

### Financial Support: Guiding Principals

- The sponsorship year is an opportunity for newcomers to prioritize studying English - not gain employment right away if it comes at the expense of English.
- Sponsored newcomers are entitled to receive sufficient funds to cover their basic needs. This ensures they have agency and power within the sponsorship structure. Sponsors should always strive to provide support (financial and non-financial) in a way that encourages newcomers to become independent and self-sufficient.
- As a sponsor group, you must provide and/or raise the funds required to fulfill your responsibilities, and plan out how you will provide financial support to the refugee newcomers throughout the sponsorship.

### Develop a Budget:

[Download the Budget Planning Worksheet](#) and adapt it to your needs. Using the RSTP [Minimum Financial Support Calculator](#) will help you form a baseline. Each group must submit a copy of their budget plan to CBOQ with your sponsorship application. This is in addition to the Settlement Plan required by IRCC.

### Start-up Costs

Start-up refers to the material support required at the beginning of a sponsorship so newcomers can get established. Sponsors must provide enough money or in-kind support for:

- |                         |                               |                          |
|-------------------------|-------------------------------|--------------------------|
| • household items       | • first and last month's rent | • cell phone             |
| • deposit for utilities | • kitchenware                 | • clothing               |
| • internet installation | • school supplies             | • computer (if possible) |
| • basic furniture       | • food staples                | • winter clothing        |
| • linens and towels     |                               |                          |

Much of this can be donated, but newcomers must receive some money to purchase items they choose. The Budget Planning Worksheet helps you calculate maximum in-kind deductions and what should be provided to the newcomers directly.

**Monthly Support:** Sponsors must provide enough money and in-kind support to ensure the newcomers' basic needs are covered for each month of the 1 year sponsorship period, including: housing, food, personal care items, transportation, communication.

**The Resettlement Assistance Program (RAP)** rates represent the minimum amount of financial support sponsors are required to provide, RAP rates are low, so extra support is almost always required to ensure needs are reasonably met.

**Total Estimated Cost:** The financial support required to fulfill your responsibilities depends on the cost of living in your community, the family's composition and their unique circumstances and needs. You will need to plan a budget that reflects your sponsorship to determine your fundraising goal.

**Additional Support:** CBOQ recommends adding 10-15% for support over and above the minimum to provide for any unforeseen expenses that might arise.

- Renter's Insurance
- Dental Costs
- Emergencies

Examples of worthy additional expenses you might consider if your budget allows:

- dental care
- computers
- excursions
- camps
- bicycles
- childcare
- special courses/program
- evaluation of foreign credentials
- specialized language courses
- professional interpreters for meetings
- university applications
- recreation programs

### **Considerations in Budget Planning:**

- Financial requirements vary based on sponsorship type, family composition, available in-kind donations, cost of living, family support, etc. There is no "one size fits all" budget model. CBOQ recommends that funds raised for each sponsorship be deposited to a separate account. This will help you track and verify expenditures if you are asked to do so by IRCC.
- Minimum Financial Support: Regardless of what is donated or provided in-kind, all refugee newcomers are entitled to a minimum amount of direct financial support.
- A Fine Balance: Sponsors must be aware of creating an unsustainable relationship of dependency by providing too much financial support.
- Avoid Difficult Transitions: All sponsorships have a set end date. If sponsors provide high levels of financial support or pay for things on behalf of the newcomers without them understanding the cost, it could be challenging for them to live on a significantly reduced budget afterwards.
- Avoid Surprises: Newcomers deserve transparency. They should know from the beginning how much money they will receive, how, when and from whom. Strive for consistency month to month.
- Self-Determination in Practice: Sponsors must provide reasonable funds and explain how they are meant to cover the newcomers' needs. As long as their basic needs are met, how they prioritize and decide to spend their money is up to them (not you!).
- In Kind Support: Housing, household items and clothing can be provided in-kind (for free from sponsors), reducing the overall cost of the sponsorship or allowing money to be spent on other supports. Some items cannot be provided second hand. e.g. mattresses, open food items, footwear, and personal clothing (like underwear). Regardless of how many donations your group can collect/provide, newcomers MUST be provided with some money to choose what they buy.
- Co-sponsors: Co-sponsors can play a vital role in settling newcomers. In some cases,

newcomers may live with the co-sponsor, likely a relative. This may reduce the amount that you need to raise. However, this does not let you off the hook completely. You are still expected to be involved whenever and wherever possible and you are responsible to ensure that the needs of the newcomer(s) are being adequately met. If the co-sponsor is pledging financial support, CBOQ recommends that at least 50% of those funds be held in trust very early in the sponsorship application process. These funds must not come from the refugee and they are not receiptable. If you have a co-sponsor, include them in the budget planning process

- Newcomers are provided a loan to cover their travel expenses which can range from \$1000-2000/person. CBOQ recommends that you prepare to cover this loan.

## Settlement Planning

The Settlement Plan is a plan detailing what you and members of your group will do to orient and support the newcomer(s) during the sponsorship. It will provide your group with a framework for working through the many details of who will do what, when, how, with what resources and where those resources will come from. This Plan should be used as a guide with the understanding that circumstances may change and that it may need to be revised and updated to reflect these changes during the settlement period.

Being prepared involves learning about all the local resources available. This may require you to research about anything that will help you accomplish the tasks.

For the duration of the sponsorship, the Constituent Group (Church) is required to provide settlement assistance in the form of:

- Reception (e.g.: meeting at the airport; welcoming; etc.)
- Orientation (e.g.: to the group, to the new neighbourhood, to Canada)
- Housing (e.g.: arranging for temporary accommodation; helping find permanent accommodation; budgeting for housing expenses)
- Clothing
- Food
- Transportation (e.g.: orienting to public transit system; assisting in obtaining driver's license)
- Language (e.g.: assisting in scheduling language test; finding and registering for appropriate language program; etc.)
- Schooling (helping in the registration of children; finding adult education programs/courses; etc.)
- Childcare (helping arrange for childcare when needed; informing about Canadian childcare practices and customs; sharing information about child protection laws)
- Emotional and moral support

## [Download Settlement Planning Worksheet](#)

In addition to the IMM5440e Settlement Plan submitted as part of the application, take the time to plan in detail who will be responsible for each task. Try to spread the responsibilities across your team. Taking the time to assign tasks will help you to be prepared and make adjustments along the way.

# Submitting the Application to CBOQ

All forms should be submitted together. Due to the size of these files, this may require several emails with attachments. For the purposes of Sponsorship applications, anyone over the age of eighteen requires a separate application. The applications will be linked and processed together by IRCC.

[Download the forms for completion here](#)<sup>5</sup>

## **Sponsor Forms**

- Sponsorship Undertaking – Sponsorship Agreement Holders (SAH) [IMM 5373]
- Settlement Plan — Sponsorship Agreement Holders (SAH) [IMM 5440]
- Sponsor Assessment [IMM 5492] – one for each of the Constituent Group signatory and co-sponsor(s) if applicable.
- Proof of Canadian citizenship for each of the Constituent Group signatory and co-sponsor(s) if applicable.

## **Applicant Forms and documents**

- Generic Application Form for Canada [IMM 0008] – one for each application
- Schedule A – Background/Declaration [IMM 5669] - one for each adult
- Schedule 2: Refugees Outside Canada [IMM 0008/Schedule 2] – one for each adult
- Photos of each member of the family

## **CBOQ Forms**

- Budget Worksheet
- Detailed Settlement Planning Worksheet

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<sup>5</sup> <https://www.rstp.ca/en/applications/the-refugee-sponsorship-application-forms/>

# Preparing for Arrival

## Receiving financial donations

CBOQ recommends that you establish a separate bank account for donations from which payments to newcomers can be made. This will make it easier for you if you are asked to account for your support. Financial donations received may be receipted. In so doing, they cannot be returned to the donor if the sponsorship is not completed.

If you have a co-sponsor and they are pledging financial support, CBOQ recommends that at least 50% of those funds be held in trust very early in the sponsorship application process. These funds must not come from the refugee and they are not receiptable.

## Receiving in-kind donations

In-kind support includes donated goods, commodities or services (such as gently used furniture or clothing, or housing provided at no cost to the sponsored family). Only a certain percentage of the total value of in-kind donations can be subtracted from the financial support that must be provided to the sponsored refugee(s) as start-up support. Refer to the [Budget Planning Worksheet](#) for specific percentages.

Start-up costs can be provided in three ways:

- Through direct payments. A portion of the start-up amount must always be provided through direct payments (via cheque, e-transfer, or other trackable payment method)
- Through **in-kind donations** (donated items), according to the estimated value of the items and within the maximum deduction limits
- Through **items purchased new**, on behalf of, or with the sponsored refugee(s), documented with receipts of purchases.

Sponsors should engage the sponsored person or family in the process to determine an appropriate balance of direct payments and purchases to be provided.

For start-up, the costs for the following /items may be partially deducted through in-kind donations:

- clothing
- furniture
- household needs
- linens
- school supplies
- food staples

A portion of the minimum start-up amount must always be provided through direct payment (via cheque, e-transfer or other trackable payment method) to support the sponsored refugees' right to self autonomy and personal decision-making.

The following items cannot be provided as in-kind donations:

- mattresses, which should always be purchased new
- opened food products
- personal clothing items such as undergarments or footwear

Item purchased new (such as a mattress, clothing, or additional furniture), on behalf of or with the

sponsored person or family, are not considered in-kind donations. The full amount for these purchases may be deducted from the minimum start-up support.

## Housing

Securing appropriate housing is often one of the sponsors' biggest practical challenges. Sponsors are responsible for providing/securing reasonable housing for the sponsored newcomers. It can be very difficult to balance affordability, location, and comfort with the realities of the housing market.

The sponsorship contract calls for the provision of:

1. Safe, adequate housing
  2. Basic furniture
  3. Household essentials
- Upon arrival, newcomers must have immediate internet access to communicate with family/friends, and an orientation to their space
  - Strive to secure housing where the newcomers will be able to remain once the sponsorship period ends.
  - Housing should be at a reasonable distance from sponsors to ensure proper ongoing support.
  - Tenant/renter's insurance is strongly recommended, typically provided in a package covering liability and property.
  - Research options before arrival.

There are no specific guidelines around children sharing rooms, and apartment size based on family size, but landlords may not allow large families in smaller units. Refer to the Residential Tenancies Act for Ontario and Toronto Municipal Code: Occupancy Standards

- Your best resource for finding housing will be your networks and personal connections.
- Ask your congregation (if applicable) or local community organizations to put a call out to their networks.
- Ask people who live in buildings to ask their landlords about vacancies. Visit Housing Help Centres.
- Contact local Settlement Agencies. Community Legal Aid Clinics can help with housing issues.

**Consider temporary housing** arrangement for when the sponsored refugees arrive. Because:

- The travel itinerary could change.
- The newcomers should be involved to the greatest extent possible in the decision of where they will live. If you arrange temporary housing, begin the search for a permanent home with the newcomers as soon as possible post-arrival.

## TIPS

- When you're looking for housing, tell everyone you know (and tell them to tell everyone they know). You never know where an opportunity might arise.
- Subsidized housing wait lists are very long (up to a decade!). If you anticipate newcomers will benefit from subsidized housing in the long term, help them register as soon as possible. Make sure they know what they have to do to stay on the list. Visit a Housing Help Centre.
- There are some financial support programs available in Ontario for eligible families, such as the Ontario Electricity Support Program (OESP).
- Make sure IRCC has updated address information. Address changes can be made online
- Plan ahead to ensure your group can access funds quickly if you need to pay first and last months rent to secure an apartment quickly in a competitive housing market.

- Being involved in the search for housing means they will gain a better understanding of the housing market and cost of living.
- Permanent housing refers to the housing in which the newcomers will stay for (at least) the duration of the sponsorship period.
- However, in sponsorship we are always balancing reality and the 'ideal', and this may not be possible. Some sponsors secure housing upon receipt of travel dates.

**When looking for Temporary Housing:**

- Flexibility is very important
- Consider duration and location
- Consider a community member's home, unused apartment, or a short-term rental

**Proof of Address:**

You may need to provide proof of address before permanent housing is secured (for school registration, OHIP, banking, etc.).

You may want to create a "Rental Agreement" for the temporary housing. Include the complete address, names of family members and dates. Include the contact information and signatures of the landlord(s) and all adult 'tenants'. It does not matter if rent is not being charged.

Note that for OHIP, Service Ontario does not always accept a Rental Agreement, and if they do not, you may have to wait for a bank statement to use as proof of address.

**Signing a Lease:**

Ideally, the lease will be in the newcomers' names and they will pay their rent directly. This is not always possible because of the timing of the arrival, and because newcomers lack employment, credit and references.

Try to explain the unique situation of sponsored newcomer renters and their guaranteed income. If you do co-sign/guarantee a lease, get informed about how to remove your name in the future and how long you will remain listed.

# Arrival

## Terminology

Privately Sponsored Refugees become Permanent Residents of Canada upon arrival. This means they are no longer “refugees.” We suggest using the term “newcomers.”

They will self-identify as they wish, but you should use language that leaves that choice to them. Avoid referring to newcomers as ‘our refugees.’ Use the family or individual or family’s names.

## Notice of Arrival

Sponsored refugees are usually informed of their travel date before sponsors receive official notification from IRCC. CBOQ usually receives a Notice of Arrival (NAT) 1 month to 10 days before the scheduled arrival date. This timeframe varies.

The NAT is an email that contains the sponsored refugees’ names and information, the itinerary (flight numbers and times), and sponsor contact information. Any NAT that CBOQ receives will immediately be forwarded to the sponsor group.

**If you are in contact with the sponsored refugees,** ensure they have their temporary address to provide upon arrival and a phone number for sponsors who will be at the airport. **If you are not in contact:** be prepared to provide this information to the airport arrival staff directly.

## Interpreters

- If the newcomers you are sponsoring do not speak English, you will need to use interpreters.
- Professional interpretation can be expensive but it’s well worth it for certain important meetings (e.g. finances).
- Use your community connections to compile a list of people willing to assist voluntarily either in-person or by phone.
- Remind volunteer interpreters of their role: to interpret exactly what is being said without adding/omitting information or inserting their opinion.
- Be mindful of ethnicity, gender, and age to maximize the newcomer’s comfort level.
- Avoid relying on children as interpreters for parents.

## Settlement Agencies

Settlement Agencies are a great resource - use them! They cannot replace your support, but they can certainly complement it. Connect with your local Settlement agencies ahead of time.

Don’t expect staff to share all information with you, their priority and client is the newcomer. Your role as the sponsor is to facilitate the relationship.

Newcomers should be connected to settlement agencies for ongoing support post-sponsorship. Find programs and services in your community. [www.211ontario.ca](http://www.211ontario.ca)

## At the airport:

- Only a few members of the group should greet the newcomers at the airport.
- You may be super happy and excited, but they may be overwhelmed, nervous, and exhausted after a long trip.
- Arrange for an interpreter if necessary.

- Sponsors are expected to be in the arrival hall looking/waiting for the newcomers to exit.
- Immigration documentation is received before exiting the secure area of the airport. If there are problems, you likely cannot fix the problem at the airport. Contact IRCC directly.
- Some sponsors have waited only 1 hour, others have waited 6! We suggest you track the flights and arrive 1 hour after landing.
- Bring a welcome sign! They will exit into the same international arrival hall as all travelers, or through a side door in that area.
- Introduce yourselves, explain that you are part of a volunteer group that will support them in Canada and that you will explain more over the next few days.

## TIPS

- Have you tracked the flight to confirm it is on time?
- Do you need car/booster seats? Do you have enough room for everyone and their luggage?
- Do the newcomers have your phone number?
- Are you prepared to wait?

### Immigrant Reception and Information Services (IRIS):

- IRIS staff welcome arriving sponsored refugees at Pearson International Airport in Toronto
- IRIS arranges language interpretation has multi-lingual staff.
- They will accompany the newcomers through customs and immigration and out to meet their sponsors.
- This process usually takes **1 - 4 hours** (after landing).
- A sponsor group member will be asked to sign a document to confirm they have met the newcomers (any member can sign).

### Taking Pictures:

If you'd like to take pictures, **ask first**. This applies throughout the sponsorship. If you have pictures and the people in them are comfortable with them being shared, please send a few to us at CBOQ!

### Documents Received upon Arrival:

Newcomers should receive the following important documents at the airport:

- 1. Confirmation of Permanent Residence:** *one* paper document per person, principal proof of immigration status. Note: the Permanent Residence Card will be mailed to the address provided upon arrival (or updated shortly after online) in the coming weeks/months (processing times vary). Make sure to update the address with IRCC if newcomers move before they arrive.
- 2. Social Insurance Number (SIN):** *one* paper document per person in a sealed envelope. To be issued a SIN, a Canadian address must be provided and the Service Canada Kiosk at the airport must be open (see below). If not received upon arrival, apply through Service Canada. Explain the purpose and importance of the SIN, when they will need to share it, and when they should **not** share it.

- 3. Interim Federal Health Program (IFHP) Certificate of Eligibility:** 1 paper document per person and they should have their **Passport or Single Journey Document** used to travel to Canada.

### Arriving Home

- Avoid separating parents and children on the way home. If this is not possible, make sure that you have agreement.
- Ensure newcomers have immediate access to internet (and a device through which to access it, even if it is temporary).
- Do a basic orientation to the home and area. Remember they are probably exhausted and need to rest.
- Arrange a time to return.
- You may choose to provide some cash for incidentals right away.
- Make sure they have both internet access and telephones.
- Ensure that they know how to reach you if and when necessary.

### Planned Meetings and Intentional Conversations:

Your job as sponsors is to explain, inform and support. Intentional communication is key. Try to create an environment where newcomers feel comfortable. This looks different for each sponsorship. Conversations shortly after arrival are necessary, however, don't try to cover everything in one meeting. Some of the things you'll need to cover are:

- The PSR program (purpose, duration, the role of the sponsor group, timelines) Sponsor group members (availability, roles), how/why your group formed.
- Duration of sponsorship and what happens after 1 year (social assistance, employment).
- Importance of privacy and their right to make their own decisions.
- English: Explain that English classes are a priority and this opportunity to focus on language is one they may never have again. Explain that learning English during this period is their job.
- Explore the newcomer's expectations for the sponsorship and ask about their priorities. This will help set realistic expectations for both sponsors and the newcomer(s).
- In a separate, planned conversation, explain the budget and how money will work (with a professional interpreter if needed).
- Explain IFHP and OHIP and what each covers.
- Explain the concept of paying utilities and other bills. Explain how to pay bills and the importance of paying them on time.

### Plan a Budget Meeting with Newcomers:

- Shortly after arrival, arrange a semi-formal meeting and explain how the finances will work month by month. These conversations may not feel natural or comfortable but are absolutely essential. Be explicit and explain everything. Communication is key!
- Develop an approach that reflects the specific needs and experiences of the newcomers.
- Some people need more support than others.
- The guidance and overall structures you establish will vary depending on the financial literacy and experience of the family/individual you are sponsoring.
- Strive for a situation in which the same total sum is received by newcomers monthly and

they pay their own bills and expenses directly from their bank account. Sponsors may pay for some one-time expenses directly (e.g. travel loan, start up items, dental costs).

- Explain living on a budget and help establish healthy financial habits.
- Explain how funds raised for sponsorship are meant to be used (e.g. resettlement in Canada, not supporting family abroad).

## Early Steps

### Neighbourhood Orientation:

Take the newcomers on a tour of the neighbourhood. Show them the local parks, where to buy groceries, where schools are located (if applicable), etc. Show them how to use public transit.

### Banking:

Open a bank account with the newcomers in the first few days. Consider the location, fees, benefits and multilingual staff. Explain ATM fees, cheques, direct deposit, credit vs debit, charges, NSF, etc.

**Canada Child Benefit:** Families with children can apply to receive monthly CCB payments, the first of which will be retroactive to arrival and potentially very large. CCB payments **cannot** replace sponsor support. Make use of CRA's online child and family benefits calculator. Apply for CCB as soon as possible. When a family applies for CCB they are automatically assessed for the GST/HST credit and OTB. Download the form from CRA's website, complete it, and submit it as directed.

**Single newcomers and couples without children** should complete **Form RC151** as soon as possible after arriving, to start receiving the **GST/HST Credit** and the **Ontario Trillium Benefit (OTB)**.

**OHIP:** Newcomers arrive in Canada as Permanent Residents and are immediately eligible **to apply for** the Ontario Health Insurance Plan (OHIP). **Sponsored refugees are exempt from the 3 month waiting period for new Ontario residents.**

## TIPS

- Extra help will likely be required in the beginning. Make a conscious effort to ensure newcomers learn to handle their finances independently as the sponsorship progresses.
- Consider connecting newcomers with financial literacy services in addition to your support.
- Check out programs for low-income families such as: Ontario Electricity Support Program, Toronto Welcome Policy (for recreation), Child Care Fee Subsidy.
- Complete financial freedom with no accountability could prevent you from fulfilling your responsibilities if problems arise. On the other hand, forcing newcomers to keep every receipt is invasive (unless they want to do this).
- Sponsors are not responsible for debts incurred by newcomers. Do not co-sign a credit card.
- Warn against scams! Warn newcomers about scams and credit companies that try to recruit new customers.

# Additional Tips

## **Winter Clothing**

Many newcomers have a hard time with winter. It's incredibly important to ensure they have good quality boots and jackets to make getting outside easier.

## **IRCC Websites**

If you are seeking information about IRCC related processes (eg. PR Card renewal, checking processing times, updating addresses etc.), make sure you are on the **Government of Canada** website. Be wary of fraudulent websites.

## **Driver's Licenses**

Consider assisting in the application for a G1, G2, and G license as it may be helpful after the sponsorship period (e.g. job opportunities), and, with the graduated licensing system, the process can be lengthy.

## **Finding a Doctor:**

You must ensure the newcomers get connected to health care services. Use Ontario's "**Health Care Connect**" online system to find a doctor or nurse practitioner. Sponsor referrals are accepted. If there are family members here, see if their doctor is accepting new patients.

**Community Health Centres** are fantastic organizations that provide wrap-around health services, including mental health and interpreters. Registration is required. Some CHCs have long waiting lists. If you know where the sponsored newcomer(s) will live, you may be able to call in advance of their arrival to get them on the list.

## **Immunizations:**

If children cannot obtain records of immunization, they will need to be immunized again.

## **The Public Library**

Register for activities, free museum passes, conversation circles, books in other languages, practice citizenship tests, etc.

## **Address Updates**

Newcomers **MUST** update their address with IRCC if they move before receiving PR cards.

Do the change of address online together so they know how to do it on their own in the future. You can find the website by searching "IRCC Change my Address". Address Updates must also be provided to: ServiceOntario, IRCC Collections Services (for the travel loan notification), schools, and banks, etc.

# Record Keeping

The information that you are handling is highly sensitive and personal. From the time you apply for sponsorship, throughout the interim until arrival and for the period of sponsorship, all documents should be handled with the utmost of care for the privacy and protection of the newcomers. Proper record keeping is especially important given the charitable status of organizations involved in sponsorships. IRCC may contact you, CBOQ and/or the sponsored newcomers to inquire about support provided to ensure the program requirements are being met.

## Sponsor Records:

Sponsors must keep records related to the support provided to refugees during the sponsorship period. Including:

- Detailed Settlement Plan and Budget.
- A detailed inventory of furnishings, household items and pantry items in the housing setting. It is recommended that this be accompanied by photos.
- Bank statements, copies of cheques, or transfers.
- Receipts demonstrating support, proof of in-kind support.
- Proof of deposits and donations, source of funds.
- Proof of the newcomer's employment earnings or assets (**required** if you reduce your financial support as a result of income earned).
- Proof of enrolment in ESL classes and accessing settlement services. Notes from sponsor group meetings (if applicable).
- Copies of communication related to your support (emails, texts).
- Copies of communication related to any conflict or dispute (email, text).

## Charitable Tax Receipts

Generally, donations towards a refugee sponsorship program are eligible for charitable tax receipts, as long as the donor is at "arm's length" of the beneficiary. This means that family members are not entitled to tax receipts. Once a charitable organization issues a tax receipt, funds cannot be returned.

## Newcomers and Important Documents:

Newcomers will receive many important documents in their first year. Make sure they know these documents are important and can be difficult to replace, including:

- Confirmation of Permanent Residence (CoPR)
- Permanent Resident (PR) Card
- Social Insurance Number (SIN)
- Interim Federal Health Program (IFHP)
- Temporary OHIP Coverage Document
- OHIP Card (received by mail)
- Ontario Photo ID Card or Driver's License, Immunization Records
- and more...

**Storage:** Provide sheet protectors and plastic binders or another filing system to help them stay organized and discuss secure storage options.

**Make copies:** Assist newcomers to make copies of fronts and backs of identification cards and documents and encourage them to keep electronic copies as well.

**Fostering Good Organizational Habits:** Keep copies/records of all applications you send (taxes, programs, benefits, etc.) Encourage newcomers to develop this habit. Remember that in many other countries documents and paper are not as important as they are here.

### Retention:

**Financial records** should be kept for a minimum of 7 years as per CRA requirements.

### Personal Documents and Information

When the sponsorship is over, securely destroy records you may have (paper and electronic). Paper files should be shredded, and electronic files deleted and Recycle/Trash folder emptied. Remember to delete any email with these documents as attachments.

Any communication (email, text) relating to a conflict or dispute should be sent to CBOQ. CBOQ maintains the application and this correspondence for a period of seven years. This can be helpful

- If/when the newcomer(s) apply for Canadian citizenship.
- If/when the newcomer(s) wish to have a family member sponsored.
- If there is any legal proceeding relating to the sponsorship.

# Appendix: Canada Revenue Agency (CRA)

## Income Tax:

- As permanent residents of Canada, sponsored refugees must file a tax return for each year they were present in Canada (even if was only a few days, weeks or months). This way, CRA can determine if they are eligible for: GST/HST credit, CCB, other Ontario Programs.
- For tax purposes, money received from a sponsor group is considered a gift - not taxable income.
- Income from the Resettlement Assistance Program (RAP, for BVORs) must be reported, although it is not taxable. The government will send BVORs a T5007 - Statement of Benefits in February.
- Any income from employment must be declared as such.

## Free Tax Clinics:

- The CRA's website lists volunteer-run Tax Preparation Clinics, where you can accompany newcomers to file a return, and where they can continue to go for support in subsequent years.
- The CRA has great informative videos for newcomers about taxes and benefits.

## TIPS

- CRA recalculates benefit amounts every July, based on tax returns.
- Explain what taxes pay for in Canada.
- To apply for Citizenship, newcomers must have filed taxes for at least 3 of their previous 5 years of residency.
- Remind newcomers to inform you when they receive government mail, as not responding can cause delays.
- It may be helpful to authorize a sponsor to speak with CRA on the newcomer's behalf by phone.
- When applying for CCB or filing taxes, never leave the "world income" section blank. If it's zero, write "zero". Leaving this blank causes processing delays.

# Appendix: Interim Federal Health Program (IFHP) and Ontario Health Insurance Plan (OHIP)

## IFHP

The Interim Federal Health Program (IFHP) provides limited coverage of health-care benefits for resettled refugees. It is funded by IRCC and administered by **Medavie Blue Cross**. PSRs issued a Certificate of Eligibility upon arrival. This document must be presented to access coverage. Example

**IFHP is in addition to OHIP for the first year only.**

**Service Providers** must be registered with Medavie Blue Cross to accept IFHP coverage. Not all service providers are registered. There is a list of service providers that accept IFHP on the Medavie Blue Cross website (including Pharmacies, Doctors, Specialists, etc.)

**IFHP Coverage** is divided into 3 categories (see below). Sponsored refugees only access Basic Coverage until it is replaced by OHIP. Supplemental and Prescription Drug Coverage last their entire first year in Canada.

## Coverage

### **BASIC**

#### **Medical Services:**

Doctor visits  
Standard immunizations  
Prenatal and obstetrical care  
Lab tests and x-rays

#### **Hospital services:**

Emergency room and hospital stays  
Medical and surgical care  
Diagnostic imaging

### **SUPPLEMENTAL**

#### **Limited Vision Care:**

One pair of eyewear (glasses and/or lenses)  
One vision test

#### **Urgent Dental Care:**

Emergency dental exams  
Dental x-rays  
Extractions

### **Mental Health Services**

Psychological counselling, including services from allied health-care practitioners  
Assistive devices, medical supplies and equipment.

### **PRESCRIPTION DRUGS**

**Prescribed medication** and other pharmacy products.

Note: Generic drugs ONLY

\*Source: IRC

## TIPS

- Remember to explain IFHP. Newcomers probably don't know anything about it!
- If IFHP certificates are not received upon arrival, IRCC can issue them shortly after.
- The certificate may be dated before the arrival date because coverage began with a pre-departure medical check.
- It takes 2 days for new beneficiaries to appear 'in the system' post arrival.
- Ensure newcomers understand coverage ends in 12 months. IFHP will never reimburse beneficiaries who paid for a service.

## OHIP:

Newcomers arrive in Canada as Permanent Residents and are immediately eligible **to apply for** the Ontario Health Insurance Plan (OHIP). **Sponsored refugees are exempt from the 3 month waiting period for new Ontario residents.**

**Don't forget to explain OHIP!** OHIP pays for most emergency and basic medical services.

Explain that it does **NOT** pay for:

- Ambulance Services
- Services that are not medically necessary, like cosmetic surgery.
- Prescription medication or drugs
- Dental care at a dentist's office

### How to Apply for OHIP:

Apply in person at a ServiceOntario Centre with a completed registration form and all necessary original documents. A temporary OHIP document will be provided for use until the Health Card is received by mail a few weeks later.

### Required Documents:

Refer to the **OHIP Document List** (available online) before going to Service Ontario. Applicants need to show a document proving their:

#### 1. Identity

Use passport or single journey document with signature.

#### 2. Immigration Status

Use Confirmation of Permanent Residence Document, received at the airport upon arrival.

#### 3. Residency/Address

Use Lease/Rental Agreement (if you have one) or a bank statement received in the mail.

#### 4. Supporting Documents:

Although they cannot be accepted directly, bank letters, debit cards, library cards, a letter from sponsors and letters received by mail can help support the documents presented.

The acceptance of documents that are not listed in the official 'Document List' is up to the discretion of the Service Ontario worker.

**IMPORTANT Before Applying :** Sometimes resettled refugees have trouble proving their address and identity due to lack of documentation.

**Do not go to ServiceOntario until you're confident you have the required documents.**

**Remember:** Newcomers have coverage through IFHP before they receive OHIP. Service providers have 6 months to bill OHIP, so they may be able to get care and have the doctor bill when the application is complete.

## TIPS

- **If you experience problems related to documentation or clients being mistakenly denied, ask to speak with a supervisor. Sponsors may need to advocate!**
- Make an appointment at ServiceOntario, if possible.
- A member of the sponsor group **MUST** accompany the newcomers to register for OHIP.
- ServiceOntario has one phone for all OHIP inquiries 1-888-376-5197.
- Remind newcomers that if they move they will need to update their address with ServiceOntario.
- Government run ServiceOntario Centres have more discretion in terms of which documents they can accept. In Toronto there are only two government run centres (777 Bay St. and 47 Sheppard Ave. E.).

**The OHIP Application Form:** Registration for Ontario Health Coverage (Form 0265-82)

Download the latest version from the Ontario Ministry of Health and Long Term Care website.

Or, fill it out at Service Ontario.

Common Issues when applying for OHIP:

**1. Proving Residency**

Sometimes ServiceOntario workers will not accept a letter as proof of address, and newcomers don't have a lease in their name.

**What to do:** Wait for a bank statement received in the mail - acceptable proof of address. Reapply.

**2. Three Month Waiting Period**

Newcomers are sometimes mistakenly turned away because there is a 3 month waiting period for new Ontario residents. Refugees ("protected people") are exempt from this waiting period.

**What to do:** Remind the Service Ontario Worker about the exemption, ask to speak with a Supervisor, kindly ask the worker to call their staff hotline. Reference the legislation: Health Insurance Act, (R.S.O. 1990, c. H.6) Sec. 6.6.

**3. Proving Identity without a Passport**

It can be hard to prove identity without a passport or a signed single journey document.

**What to do:** Wait for the Permanent Resident (PR) Card to be received in the mail.

Reapply. You may need to request expedited processing as PR Card processing times are long.

# Appendix: Immigration Loans & Travel to Canada

## Travel to Canada:

- The government of Canada has an arrangement with the International Organization for Migration (IOM) to help arrange travel for resettled refugees.
- After IRCC finalizes an application (and issues permanent resident visa), the "file" is passed to the IOM.
- The IOM is responsible for making arrangements. This includes booking flights, facilitating exit permits, and providing support through partner agencies during stopovers and at arrival.

## The Immigration/Travel Loan:

- It is very common for refugees not to have valid passports they can use to travel. In these cases, IRCC will issue a **Single Journey Document** for their trip to Canada. Sponsors are not involved in this process.
- The Canadian Government issues all sponsored refugees an interest-free loan to cover the cost of their flights to Canada and IOM fees.
- Loans are usually \$1000.00 - \$2000 per person. Post-arrival, IRCC Collections Services coordinates repayment, usually around month seven. CBOQ recommends that sponsors pay out this loan by the end of the sponsorship period.

## TIPS

- At the airport, newcomers may receive a form referencing the loan amount. This is not a request for repayment but can assist you in budgeting.
- If there are multiple Principal Applicants, they will each have a separate loan.
- Note: Syrian refugees who arrived in Canada in 2015/16 were not issued loans because IRCC paid for their travel. This was a temporary measure.

# Appendix: Managing Expectations

We all have expectations, whether we are aware of them or not. Sometimes unrealistic expectations develop, and this often causes problems in sponsorships.

Expectations are one of the biggest factors that shape the sponsorship experience for refugees and sponsors. Exploring expectations and encouraging realistic ones can prevent disappointment, resentment and conflict.

## Sponsor Expectations:

Take a moment to think about why you are participating in refugee sponsorship. This experience may be different than what you have imagined or experienced before. Will you remain committed even if things don't go as you hope?

Examples of Sponsor Expectations:	A More Informed Approach:
The newcomers will be so happy to be in Canada.	Many refugees never wanted to leave their country, so "happy" may not be the first emotion they feel about being in Canada. Starting a new life here means a whole new set of challenges, many of which may be unexpected.
We have gone to great lengths to be prepared. Everything will go according to our plan.	Expect surprises. So much depends on the individuals involved, their personalities and unique needs. Part of being ready is being prepared to be flexible and adjust plans for support when roadblocks arise.
All refugees have PTSD and need counselling.	There is no single 'refugee experience'. Every person is an individual and must be seen as such.
The newcomers will tell us if they don't feel comfortable doing something we request.	They may feel confident asserting themselves or they may feel pressure to say what they think you want to hear. It is your job to make it clear that they can say no to offers or requests that come from you and your group.
This will be a beautiful, lifelong friendship.	Sometimes lifelong relationships are formed, but every sponsor-newcomer relationship is unique. Sometimes personalities clash and people do not stay in touch after the sponsorship ends.
We will hear all the details of why they left their country.	People will share as much or as little about their past as they feel comfortable. Sponsors are not entitled to information and should not pressure newcomers to share.
The family will no longer require support after one year.	It usually takes a lot longer than 1 year to settle, feel at home and be self-sufficient. Sponsorship is not about supporting a family until they don't need any more support. It is about providing extra help for their first year.

**Maintain Solidarity:**

Strive for consistency among sponsor group members when it comes to what you can or cannot provide. You're a team! Support one another.

**Respectful Environment:**

Strive to create a respectful environment of open communication that allows expectations to be identified, discussed, and managed effectively through information and explanation (both among sponsors and with newcomers).

**Cultural Awareness:**

Strive to inform yourself about the customs and culture of the newcomer to understand/be aware of how this might affect your communications and relationship.

**Newcomer Expectations:**

Refugee newcomers also have expectations that may or may not be realistic. They may come from family members or friends who were sponsored, the media, the 'rosy image' of Canada projected to the world, or their own priorities, hopes and dreams. Often times, connecting pre-arrival with a focus on managing expectations can be helpful.

**Newcomers Talk to Each Other:**

As sponsors, you may be challenged by outside influences providing advice or information that contradicts your approach. E.g. neighbours, family and friends here who have experience with other immigration programs and benefits, offer jobs that interfere with English classes, and tell of 'what their sponsors gave them.' Be aware of this and try providing information to avoid misunderstandings.

**Examples of Newcomer Expectations:****A More Informed Approach:**

As soon as I get to Canada, I can start working in my field.	Canadian processes to recognize foreign credentials are complicated and stringent. This can be a real challenge to a newcomer's sense of self.
I will send money to my relatives at home.	Life here is expensive, leaving little opportunity to send money home. Sponsorship funds should not be used for family members abroad.
I will bring my relatives to Canada.	The ability to sponsor other family members is very limited, out of reach for most. Sadly, most people who want to access the PSR program cannot.
I will learn English quickly.	English is really hard to learn. It can be easy for newcomers to surround themselves with people who speak their language. Full-time, good quality, free classes are not always readily right away.
The sponsors are Christian so they may want me to go to Church.	Freedom of religion is an important part of all sponsorships. You can invite newcomers to talk about their religion, but it should never be forced and it is up to them if they wish to share or participate in yours.

I will get all brand new clothes and furniture from my sponsors.	Sponsors must provide the reasonable necessities of life. Often times there is little room in a budget for many new items. Newcomers may have to wait longer than they expected before they will have all the things they may want. The PSR program rules allow for a significant amount of in-kind support.
My neighbours are refugees too and they got something I didn't get. I'm being cheated.	There are many types of sponsorships (GAR, BVOR, PSR) that receive different benefits. Understand these differences so you can explain them.

- Don't expect them to know much about the PSR Program or the concept of a sponsor group. It's up to you to explain the structure of the sponsorship, goals, roles and expectations.
- Address unrealistic expectations by explaining the sponsorship, the reasoning behind decisions, and your shared responsibility in ensuring a positive outcome.
- Ask them about their priorities for the sponsorship period to see if they align with yours, and explore ways to work together in a partnership.

### **Power Imbalance and Self-Determination**

A power imbalance refers to a relationship where one party has more actual or perceived power than the other. An inherent power imbalance exists between refugee sponsors and sponsored refugees. Be mindful of this dynamic and avoid pressuring newcomers to do or accept something they do not want.

Examples:

- You ask a newcomer to speak at your church about their experience. They may feel obligated despite not wanting to.
- You take pictures or videos of the newcomers and their children assuming but not asking if that is all right. Or worse, you share, post or publish these pictures without asking!
- A sponsor-newcomer relationship is not a parent-child relationship.
- Avoiding a parental approach can be tough when you are responsible for someone financially, and genuinely care about their well-being and success.

Their decisions, not yours: Sponsored refugees have the right to make their own choices, after receiving the best information possible. It is not your group's role to choose for them. You are there to help them access the information that will allow them to make informed decisions for themselves and understand the impact their decisions will have.

Examples:

You show them where to buy inexpensive healthy food, but they shop at a more expensive store instead. What is your role here?

You arrange free spots at a wonderful after-school program for the children in the family, but the parents decline. What is your role here?

Strive to minimize the power difference and support self-determination by:

- Asking questions and carefully listening to answers. Checking for understanding, avoiding yes/no questions.
- Explaining things clearly, repeating important points several times.
- Explaining to newcomers they have the right to make their own decisions, and do not need to agree with your suggestions.

- Arranging for interpreters as much as possible/needed.
- When possible/appropriate, providing options from which newcomers may choose.

**Remember:**

- You and the newcomers you sponsor may not share all the same values.
- You may not agree with all their decisions.
- This cannot prevent you from fulfilling your responsibilities as a sponsor.

**Privacy & Confidentiality**

The trust that will develop between your group and the newcomers will likely depend on how well they perceive your ability to protect their privacy.

- For sponsored refugees, privacy is a right, not a privilege. Be conscious and careful about respecting their privacy.
- Sponsors, donors, or volunteers may inadvertently feel entitled to private information. Ensure there is agreement among sponsors about respecting privacy from the outset. Do not make assumptions about the newcomers' comfort with private info being shared. Always seek informed consent.
- For some refugee newcomers, posting/sharing photos or personal information can put them or their family members in danger.
- Imagine you moved to a new country, and a group of people were responsible for your rent, your food, your children's clothing, etc. How would you react if you disagreed with something that group proposed, or if they asked you for a favour you really did not want to do?

**Publishing Information:**

- Be careful not to publish private information. Always ask before using names or pictures and make sure they know they can say 'no' without causing a problem. We have to be mindful about respecting privacy because having good intentions doesn't guarantee against offending or endangering someone. Some newcomers may want to have their pictures published, or their stories told. The key is that they make their own informed decision.
- Always use your best judgement and discretion to respect the newcomers' privacy. If you're not sure - ask them what they're comfortable with.
- Try not to lose sight of these important concepts as your sponsorship progresses.
- Remember you likely know much more about them than they know about you.

Do	Don't
Do call before visiting.	Don't assume that you can visit anytime.
Do avoid sharing unnecessary private information, even among sponsors.	Don't expect settlement and other organizations to share information with you.
Do ensure newcomers understand they have the right to say 'no'.	Don't publish photos, videos, names or identifying information without their informed consent.
Do treat the newcomer's privacy as you would want to others to treat yours.	Don't exclude newcomers from conversations when they are present, especially conversations about them.

Do reflect on power differentials as a group and identify ways to minimize them.	Don't provide newcomers' contact information to a person or organization without their permission. If someone wishes to contact them, offer to give that person's contact info to the newcomers (not vice versa).
Do ask before acting on an assumption	Don't single out newcomers or ask them to speak in front of people without discussing it first and obtaining consent.
e.g. May I hold your baby? May I come in? Are you interested in this program?	

# Appendix: Post-Sponsorship Transition

At the end of the sponsorship, the sponsors' contractual obligation to provide settlement and financial support ends. Newcomers must transition to financial self-sufficiency through employment or social assistance. It is essential that when the sponsorship period ends, the newcomer's financial dependence on sponsors ends too. It may take much longer than one year to truly settle in or feel independent and at home here.

**Sponsorship is about extra support for the first year,  
not supporting a refugee newcomer/family indefinitely.**

## Measuring Success

Success in sponsorship should be measured by how well a sponsor group worked to support newcomers in fulfilling their essential needs and identifying opportunities so that they could benefit from extra support in their first year.

- It is not reasonable to expect all newcomers to speak English, have meaningful work, and have a diverse support system in just one short year.
- Each newcomer and sponsorship is unique.
- Have realistic goals that reflect the individual(s) you are sponsoring and their skills, experiences and abilities.

**The end of the sponsorship can be a harsh reality check for newcomers if the sponsorship shielded them from how tough it can be to earn a living in Canada, and live independently.**

## Exit Plan:

Your group must plan to facilitate a smooth transition.

- Start the conversation **early**, newcomers should understand exactly when your group's responsibilities will end. **Mark the date on a calendar.**
- Revisit conversations about the end of sponsorship often to avoid surprises and misunderstandings.
- Work throughout the year to support meaningful connections beyond the sponsor group (e.g. other cultural/religious groups, settlement agencies, sports/recreation/clubs, volunteer positions, classes, extracurricular activities, conversation circles, etc.). The more connections, the better.
- Periodically ask newcomers how they feel about the end of the sponsorship. Identify concerns and potential solutions/resources.
- Support independence from the beginning. Take active steps throughout the sponsorship to give newcomers the tools to do things for themselves (even though it might be easier to do things *for* them). This includes:
  - Paying rent, bills, utilities etc.
  - Effectively using public transit
  - Making appointments
  - Accessing services
  - Registering for programs

- Updating addresses
- Interacting with schools/teachers
- Accessing interpreters (if needed)

All newcomers should be connected to a Settlement Agency when their sponsorship ends, so they know where to get on-going support.

### Social Assistance:

If newcomers are not employed by the end of the sponsorship, they can go on social assistance through **Ontario Works (OW)**.

- Contact OW during the last month of sponsorship to arrange for intake.
- An **OW rate chart** is available online, to help get an idea of what to expect.
- A single person would receive \$730/month, and OW reduces support based on income earned.
- Careful planning is required for newcomers to thrive while on OW.

The **Ontario Disability Support Program (ODSP)** is an extended social assistance program for seniors and people with disabilities. The application takes time, so it's best to first apply for OW.

### Employment and Education:

The sponsorship period is an opportunity to learn English, but the focus must shift towards employment if the newcomers are planning on getting a job after a sponsorship ends.

- Help identify/search for employment several months before the end of the sponsorship.
- Orient newcomers to job culture in Canada, skills training programs, mock interviews, developing and updating a CV.
- For newcomers with professional backgrounds, explore certification/bridging programs, TOEFL English Test, mentors and internships. Check out organizations like ACCESS Employment and Skills for Change.

### Ongoing Financial Support:

- Sponsors should not provide additional financial support after the sponsorship period ends.
- You can end up subsidizing a situation of dependence that could continue indefinitely (social assistance, low paid work).
- Ending this relationship later can get complicated.
- Continued friendship can be jeopardized if a financial relationship is not clear.
- Charitable organizations who hold sponsorship funds may not be able to continue financial support without the context and an active sponsorship agreement to justify disbursements. Don't count on this.

# Appendix: Canadian Citizenship

Privately sponsored refugees will not qualify for citizenship during the sponsorship period. But, they should understand the requirements and application process so they can apply to become Canadian citizens as soon as possible. To apply, a Permanent Resident must:

- Have lived 1,095 days (3 years) in Canada.
- Have filed taxes for 3 years.
- Pay application fees.
- Show proof of English/French language (level 4 from LINC classes, high school diploma or approved third-party test results),
- Pass the citizenship test (Canadian culture and history).
- Complete and submit application forms and supporting documents.

# Appendix: COMMON ACRONYMS

**BVOR:** Blended Visa Office Referred  
**CCB:** Canada Child Benefit  
**COPR:** Confirmation of Permanent Residence  
**CRA:** Canada Revenue Agency  
**CG:** Constituent Group (Sponsor Group)  
**ESL:** English as a Second Language (also called ELL, English Language Learner)  
**GAR:** Government Assisted Refugee  
**IFHP:** Interim Federal Health Program  
**IOM:** International Organization for Migration  
**IRCC:** Immigration, Refugees, and Citizenship Canada  
**IRIS:** Immigrant Reception and Information Services  
**LINC:** Language Instruction for Newcomers to Canada  
**NAT:** Notice of Arrival  
**OHIP:** Ontario Health Insurance Plan  
**OW:** Ontario Works (Social Assistance)  
**PR:** Permanent Resident  
**PSR:** Private Sponsorship of Refugees or Privately Sponsored Refugee  
**RAP:** Resettlement Assistance Program  
**RSTP:** Refugee Sponsorship Training Program  
**SAH:** Sponsorship Agreement Holder  
**SIN:** Social Insurance Number  
**UNHCR:** United Nations High Commissioner for Refugees