

Constituent Group Handbook

*Best Practices & Frameworks
for
Constituent Groups (CGs)*



“Like the Holy Family, forced to flee”



Archdiocese
of Toronto

Office for
Refugees

Table of Contents

Introduction	4
Resettlement Principles	4
Caritas	4
Integration.....	4
Autonomy & Independence	4
Sustainable Solution	5
Prudent Use of Donated Funds	5
Building Trust.....	5
Pre-Arrival.....	5
Pre-Arrival Communication with Refugee	5
Sending Funds to the Refugee While Still Overseas.....	5
Start-up Items.....	6
Forming the CG & Assigning Roles.....	7
Managing Expectations	8
Budgeting and Finance.....	9
About Project Hope.....	9
Managing Expense Gaps for CGs Settling Project Hope Cases	10
Budget.....	11
Fund Disbursement	11
Resettlement Assistance Program (RAP)	12
Start-Up and In-Kind Support	13
In-Kind Deduction Limits.....	14
RAP Monthly Income Support	14
Employment Income	15
Incorporating the RAP Deduction for Earned Income	15
Financial Self-Sufficiency.....	16
Canada Child Benefit (CCB)	17
Arrival Preparation	18
Airport Checklist	18
Pre-Departure Information	18
Airport Arrival	19
Arriving Home.....	19

Post-Arrival	19
Cosponsor’s New Arrival Task List	19
General Orientation	21
Welcome Orientation.....	23
Monitoring	23
Employment.....	24
Sponsorship of Newcomer’s Family Members.....	24
Privacy and Confidentiality.....	25
Religious Practices	25
Conflict Resolution.....	26
Preparation for Month 13.....	26
Month 13 Preparation.....	26
Month 13 Planning/Resource Kit	26
Settlement Agencies.....	27
Social Connections	27
Providing Feedback to ORAT	27
Appendix	28
Acronyms.....	28

Introduction

The information included in this handbook is tailored for Constituent Groups (CG), such as community groups and parishes, who are sponsoring, or who are preparing to sponsor, refugees. It includes best practices and principles that we believe will lead to a successful resettlement outcome.

We have also created a sister document entitled the “Sponsor Resource Kit”, which provides detailed repository of information on various resources for resettlement that are relevant to all sponsors, including those who are fully funding their own family linked case and, as such, do not make use of donated funds.

Resettlement Principles

Caritas

The work of the sponsor is to be a visible demonstration of our love for our neighbour. It is therefore a fulfilment of the golden rule, ‘You shall love your neighbour as yourself.’ The highest form of charity is the love that is shown for those who cannot reciprocate. For the Christian community, it is also an expression of our love for the Lord who said, “I was a stranger and you welcomed Me”.

Integration

As a sponsor, one of your primary tasks is to assist the newcomer in integrating into the fabric of Canadian society. Integration encompasses several dimensions, including:

- *Linguistic and Cultural Integration*: Being able to speak the main language of the host community and the knowledge of national and local customs and practices are important dimension of the integration process. Here it is important to note that integration is not assimilation, which leads newcomers to suppress or forget their own cultural identity.
- *Economic Integration*: Employment represents an important dimension of integration, where through work the newcomer finds a place in their new country. ‘To me integration is work, if we work we are integrated’¹
- *Social Integration*: The strength of the Private Sponsorship of Refugees (PSR) program is that refugees are welcomed into a community, in which they find the social connections, friendships, support and sense of belonging.

Autonomy & Independence

A large part of your job as a sponsor is to encourage and assist the newcomer in taking active steps towards independence and autonomy. It should be every CGs goal that the newcomer is self-sufficient by the end of the sponsorship period.

¹ *Bridges and Fences to Integration: Refugee Perceptions of Integration in the European Union. Task Force on Integration, 1999.*

CGs are often tempted to over-accompany the newcomer, fostering dependence on the sponsoring group rather than independence. While understandable, this does not serve the newcomer well. Depending on each newcomer's situation, CGs need to be able to assess the level and type of accompaniment through regular reviews with the newcomer(s).

Sustainable Solution

Sponsoring Groups may be tempted to be overly generous with their newcomer family. While it is understandable, it is important that the newcomer family learn to live within their means. CGs are asked to assist the newcomer family create a budget that is sustainable in month 13 and beyond when the CG is no longer providing financial support to the family. When practical, the CG should help the newcomer manage their own funds such that expected expenses do not exceed anticipated net income.

Prudent Use of Donated Funds

ORAT does not receive any government funding to support the work of this office or to support any of the refugees that it sponsors. It is important that both newcomers and CG members alike recognize that monies used to support their refugee sponsorship are donated funds. Both rich and poor parishioners from across the Archdiocese of Toronto have sacrificed of their treasure to assist refugees so that they might have the chance of a better future. As such, we ask that CG's make prudent use of these limited but generously donated funds; regardless of whether the funds are raised by the parish or are provided by ORAT.

Building Trust

The discussion of financial issues can often be quite challenging. Building the newcomer's trust with your CG is vital. It is important that the newcomer know that you are acting in their best interest. Being transparent with your newcomer will go a long way toward building trust.

We encourage that the CG and newcomer have a conversation to understand each party's expectations. It will be important to address any gaps that may exist. It is vital that frequent communications take place between the CG and the newcomer family.

Pre-Arrival

Pre-Arrival Communication with Refugee

Upon the CG's submission of signed documents to ORAT, ORAT will introduce the CG's designated contact to the newcomer via e-mail. The CG will then have the contact information of the refugee and is encouraged to communicate on a regular basis with the refugee. This regular communication will help form a relationship of trust early on.

Sending Funds to the Refugee While Still Overseas

ORAT discourages CGs from sending funds overseas to the refugee while the case is processed by IRCC. This will avoid the refugee from becoming financially dependent

upon the sponsoring group, and potentially reducing the understanding of their relationship with the CG as being solely financial. This may complicate their relationship with the CG once the refugee arrives to Canada. If the refugee is living in a camp, sending funds to them can create an environment of jealousy and antagonism among other refugees in the camp.

It is also important to note that any donated funds raised for a sponsorship (where tax receipts have been issued) cannot be sent abroad unless an agency agreement with a local partner (in the receiving country) is in place, otherwise the charitable status may potentially be at risk with CRA. [Canada Revenue / Agency Service / Charities](#)

Start-up Items

One way of reducing the cash needed to get the newcomer started with their life in Canada is to solicit “in-kind” goods such as furniture and clothing. This should be done only after you have received the Pre-Notice of Arrival Transmission (Pre-NAT), which indicates that the refugee(s) will soon be arriving to Canada.

Best Practice: We recommend making use of a table for keeping track of “in-kind” goods that are being collected. The table should list the specific items and the number of each item required, the name of the donor, and the donor contact information (i.e., email and phone number). This table can be posted on the parish/community bulletin board.

This centralized approach effectively communicates the needs of the CG/refugee family while avoiding the donation of more items than are required. A fillable pdf version of the “In-Kind Donation Sign-Up Sheet” is available on ORAT’s website or by clicking on the following link: [Archtoronto / In-Kind-Donations / Sign-Up Sheet](#). If you require a greater level of customization, please contact the Outreach team at ORAT at oratoutreach@archtoronto.org or 647.494.5419 to obtain the MSWord version of the same document. When possible, we recommend that this be accompanied with an ambo announcement or bulletin insert.

We also recommend that you instruct donors to hold onto the items until closer to the refugee’s arrival date or the date that the refugee(s) will move into their permanent residence. A centralized drop-off point can then be coordinated. This will ensure that the CG is not left with the double task of storing donated items and then transporting them; this is especially helpful for large furniture items. Please contact ORAT Outreach if you would like a template of this list.

In a situation in which the newcomer is accommodated in a fully furnished place, meaning every furniture and basic household need already donated is in place, and if there are no receipts for these items, we recommend that the CG take photos of the items when setting up the apartment.

Note that IRCC has set maximums on the amount of finances that can be reduced by providing “in-kind” donations. Please see ORAT’s Budget Workbook to understand the limits that IRCC has set.

Forming the CG & Assigning Roles

Core CG: While waiting for the refugee sponsorship application to be processed by IRCC, we encourage the creation of a small core group of between 3-5 people, who would be responsible for communicating with the refugee and who would stay abreast of the processing of the case. Given IRCC's lengthy processing times and to avoid frustration, it would be better to engage the larger parish community once the refugee has been approved for travel to Canada. At this point, the Core CG should be expanded to the Full CG, which should be comprised of between 5 and 10 people; depending on the size of refugee family being sponsored.

Full CG: To ensure for sufficient coverage of the various aspects of refugee settlement, we recommend that an individual be assigned to lead one of the following areas; refer to Settlement Plan. The individual would be responsible for any research, coordination and execution of tasks in the subject matter for which they are responsible for.

Role	Responsibilities	Competencies
CG Chair	Develop Project Plan; Assign Roles and Tasks, Ensure Completion of Tasks; Coordination of CG & Newcomer Meetings; Communication	Project Management, Good Communication and Leadership Skills, Delegation
Budget & Finance	Work with Newcomer(s) to Develop Budget, Track Expenses; Coordinate Cheque Requisition from ORAT, Assist Newcomer with setting up Bank Account, and Payment and Management of Expenses	Finance or Accounting Background, Excel Skills
Government Documents	Assist Newcomer(s) in obtaining Government Documents (OHIP, IFH, SIN, PR) and Government Programs (CCB, HST/GST Rebate, Trillium Fund, ODSP)	Ability to research and gain knowledge of government services and local settlement services for newcomers
Education & Employment	Assist the Newcomer(s) to access Settlement Agency Services (i.e., Language Assessment, ESL, LINC, Employment Counselling), Assist the Newcomer(s) in finding employment; Assist the Newcomer's children to enrol in school,	Experience in the education sector; settlement services sector; and/or employment resources/HR
Housing	Arrange for Temporary Accommodation, and assist the Newcomer(s) to secure permanent accommodations	Background in Real Estate or Property Management; Knowledge of local housing connections/contacts
Shopping, Transportation, Culture	Arrange transportation to and from appointments for newcomers; assist newcomers to shop for groceries and to learn use of the local public transit systems; orient newcomer on access to local community activities/recreation, parks etc.	Knowledge of local routes and shopping locations; ability to drive and mobilize drivers on call
Medical	Assist newcomers to find a family doctor, dentist and arrange for medical appointments/check-ups; orient newcomers on use of OHIP, IFH, Walk-In Clinics, Hospital Emergency etc.	Knowledge of the medical system and services; availability during work hours (daytime & on-call for medical emergencies)
Crisis, Emergencies	Develop Contingency Plan for a group or person to take over the sponsorship, in case of	

	unexpected situation e.g., breakdown in CG, bankruptcy, etc.	
--	--	--

Note: All those within the CG are required to complete the ORAT Volunteer Kit and to arrange for a police background screening (vulnerable sector volunteer screening). The completed documents are to be submitted to ORAT. The CG is to meet on a regular basis throughout the one-year sponsorship period. This will provide an opportunity for CG members to receive updates, to ensure proper coordination of tasks, and to confirm that tasks have been completed in a timely basis.

CG Sub-Committee Members: Based on the size and needs of the newcomer family and on the capacity of the parish/community, there may be a need to strengthen one or more of the roles previously outlined. The additional members of the community who are interested in supporting the refugee sponsorship may be included as Sub-Committee Members. They would be considered as part of the CG, but they are coordinated by and provide updates to their subcommittee head. Their presence in CG meetings is not mandatory.

Best practices: Include having CG members as part of a subcommittee (e.g. having a subcommittee for transportation where a lead is in charge of transportation and coordinates a schedule of drivers based on availability); and

Have a “weekly lead” where CG members are assigned to be the main point of contact for the newcomer(s) for an entire week. In practice, the CG member does not need to physically meet or see the newcomer(s) during the week but do need to be in touch and check-in regularly. Sub-Committee members would be required to complete a volunteer kit and to obtain a police check.

Non-CG Volunteers: Those who volunteer for one-off assignments and will not be in direct communication with the newcomers do not need to complete a police check or volunteer kit. Tasks can include setting-up the home in preparation for arrival. Please note that if a volunteer will be in direct contact with the newcomer (especially with minors), they are required to be accompanied by another CG member and cannot be with the newcomer on a one-to-one basis.

Note: It is important that any confidential information (e.g., medical issues) be kept within as small of a group as possible. It is left to the discretion of the CG Chair whether non-CG volunteers are required to submit a completed Confidentiality Agreement to ORAT.

Volunteer Kit: In order to fulfill IRCC requirements, every member of the CG is required to complete the forms included in the Volunteer Kit. The volunteer kit can be accessed by clicking on the following link: [Archtoronto / Volunteer-Kit / Forms](#)

Managing Expectations

It is worthwhile for the CG to keep in mind that integration and settlement is a process that may extend well beyond the one-year settlement period. Most groups expect the newcomer to be fully settled within the sponsorship period and take it as a personal

failure if they are not. This is simply not the case. For some newcomers, financial self-sufficiency or English language proficiency may be a realistic goal. For others it is not.

Refugees arrive to Canada with differing level of skills and competencies (e.g., language, education, work history, etc.), varying family dynamics, and differing levels of trauma, which they have experienced. Undertaking this type of assessment is an important step from which the CG can build a realistic and manageable plan. Establishing realistic goals early on can help the group manage their workload and decrease the likelihood of burnout.

Not every resettlement will be picture perfect. Many will, some will not. At times, newcomers may not be thankful for the efforts and the sacrifices made by CG members, at other times, newcomers may have unrealistic expectations of the CG, or may be struggling with deep-rooted psychological and family issues that may test the resolve of the CG. Know that ORAT is here as a resource for you, and to provide counsel to you should you encounter difficult challenges with your resettlement.

Budgeting and Finance

About Project Hope

In September 2015, Thomas Cardinal Collins, the Archbishop of Toronto, launched “Project Hope” - a special emergency appeal to respond to the tragic situation of refugees fleeing war and persecution, across all parishes throughout the Archdiocese with the goal of raising 3 million dollars to resettle 100 refugee families to Canada. The archdiocese prioritized refugees fleeing war and violence in areas of greatest need, including Middle East and Africa.

The donated funds were placed into a shared pool and are disbursed to CGs in support of the refugee family that they chose to resettle. The CG selected the refugee family from a pool of refugee families that ORAT had previously identified during one of its overseas mission trips. Refugees were selected by ORAT based on their vulnerability and because they had little hope of being resettled through other government programs.

The amount of monies disbursed to a parish is dependent upon the size and composition of the sponsored family. Project Hope funding is limited and can be offset by in-kind and fundraising done by the CG community. ORAT encourages CGs to consider fundraising in order to lessen the demand on Project Hope funds, thereby enabling the fund to be used to sponsor even more refugee families. Any unused funds by the CG are returned to the Project Hope pool, where they are used to sponsor additional refugee families. Any funds raised by a CG can be earmarked for a future sponsorship that the CG would wish to undertake.

The disbursed monies are to be directed to meet the basic financial needs of the newcomer family (i.e., food, shelter, and clothing) during their 1st year of arrival to Canada.

As of April 2020, Project Hope has been able to resettle 164 refugee families (442 persons) throughout the Archdiocese of Toronto. A further 67 refugee families (143 persons) are awaiting arrival to Canada.

Managing Expense Gaps for CGs Settling Project Hope Cases

The Resettlement Assistance Program (RAP) establishes the minimum level of financial support required for a refugee upon arrival to Canada. The amount of financial support is based on the size and composition of the sponsored family. The RAP amount is similar to the amount disbursed through the Ontario Works (OW) program and is based on prevailing rates in the community where the newcomer will settle. It is vital that a Constituent Group (CG) with the newcomer develop and maintain a budget that is consistent with RAP rates and policy. This will ensure that the refugee is able to manage in the event that they are not able to find a job and have to transition to OW in month 13. While the financial obligation of the sponsor ends at the conclusion of their settlement period, it is important for CGs to recognize that integration and settlement is a process that may extend well beyond the settlement period.

Often, Immigration Canada's financial support guidelines for newcomers, aligned with prevailing social assistance rates, fall short of actual expenses incurred. CGs/Sponsors may be tempted to over-support newcomers by providing funds beyond those prescribed by Immigration Canada. It is crucial for newcomers to learn to live within their means, especially if they cannot secure employment and must rely on social assistance in their second year in Canada. CGs/Sponsors are tasked with assisting newcomers in creating a sustainable budget, which reflects the worst-case scenario should the newcomer need to rely on social assistance after the completion of the one-year settlement period. CGs/sponsors are encouraged to consider the following as ways of bridging the gap between RAP and actual expenses:

- 1. Use of In-Kind Donations:** Soliciting in-kind donations such as furniture and clothing provides a way for CGs to make use of the limited sponsorship funds to address any gaps in expenses. For CG that are able to solicit in-kind donations, we recommend beginning this work once the CG received the Pre-Notice of Arrival Transmission (Pre-NAT), which indicates that the refugee(s) will soon be arriving to Canada. Click [here](#) to access the In-Kind Donation Sign-Up Sheet template, which can assist in organizing donations.
- 2. Monies Brought by the Refugee to Canada:** Assets and funds that the refugee brings to Canada can be directed towards addressing any gaps in expenses. Assets/funds that are above IRCC guidelines, can also be used to lower sponsorship costs. We recommend that CGs work with the refugee to complete the asset declaration form upon arrival to Canada. Click [here](#) to access the form and to learn about IRCC's guidelines.
- 3. Use of Canada Child Benefit (CCB) & Other Government Entitlement Programs:** CCB is a Federal Government subsidy program that provides tax-free monthly benefits to eligible families to help with the cost of raising children under 18 years of age. Families with children under the age of 18 are eligible to apply for the

Canada Child Benefit. The newcomer should make use of these funds to bridge any gap that may exist between the financial support that a CG provides and their expenses. Newcomers should also apply for other available government entitlement programs e.g., GST/HST rebate, etc. Click [here](#) to access the Sponsor Resource Toolbox, which will outline various government entitlement programs. CGs may consider a loan option, advancing monies to the newcomer while the newcomer waits for their CCB application to be processed and benefits to be released.

4. **Employment:** While learning English is pivotal for integration, securing employment, including entry-level positions necessary to gain Canadian experience, has become increasingly vital, especially given the current economic environment and the crisis in affordable rental accommodations. Stable employment is crucial, particularly considering that landlords now often demand a stable employment history from applicants. CGs ought to encourage newcomers to access employment opportunities, including entry-level positions needed to gain Canadian experience. At times, this will require the newcomer to work while taking ESL classes (English as a Second Language). CGs are encouraged to look into their own networks, to see what job opportunities may be available. All employment income can be used to address any expense gaps. Employment income over and above 50% of monthly RAP can also be used to lower sponsorship costs.
5. **CG Fundraising:** CG may also want to consider fundraising to address expense gaps. ORAT encourages CGs to consider this option in order to lessen the demand on Project Hope funds.
6. **Reviewing Expenses:** Sponsors are encouraged to review expenses with the newcomer, with a view to eliminating unnecessary expenses and/or taking advantage of less-expensive alternatives, like using in-store flyer specials for groceries, and purchasing second-hand clothing.

Budget

Prior to the arrival of the refugees, CGs are to create a budget for the one-year sponsorship period. ORAT's Budget Workbook is available on the ORAT website or can be obtained by clicking on the following link: [Archtoronto / RAP Calculator / Budget Workbook](#)

Simply complete the worksheet entitled "User Input Sheet" to create your budget.

Please refer to the worksheet tab entitled "Instruction Guide" if you have any question about how to use the Workbook. If you require additional support, please do not hesitate to contact the Outreach team at ORAT (oratoutreach@archtoronto.org).

Fund Disbursement

Cheque Request Process: Please note that ORAT disburses funds on a quarterly basis. CGs are asked to submit a completed cheque request form to ORAT at least 30 days in advance of when the funds are required. The Cheque Request form is available on the

ORAT website or by clicking on the following link: [Archdiocese of Toronto - Forms \(archtoronto.org\)](https://www.archtoronto.org)

Support Documents: To accommodate any start-up expenses, the first installment can be requested once the CG receives the Notice of Arrival Transmission (NAT). To ensure for proper oversight of the Project Hope funds, we request that the 2nd, 3rd and 4th Cheque Requests be accompanied with the budget and actual expenses. The Budget Workbook can be obtained from the ORAT website or by clicking on the following link: [Archtoronto / RAP Calculator / Budget Workbook](#)

Keep Records: While ORAT does not require CGs to submit receipts, we do ask that you retain a copy of all disbursements and receipts. This is vital should IRCC choose to audit your case.

The financial support payments must be provided using traceable methods of payment (i.e., cheques, e-transfers, etc.) Cash support must never be used. IRCC will not recognize cash support that is provided to a newcomer.

Monthly Budget Review: Before the CG begins to disburse funds, the CG should review the budget with the newcomer. This should include a breakdown of the financial support that is to be provided during the sponsorship.

CGs are encouraged to meet with the newcomer on a monthly basis to review the newcomer's financial situation, and to record any changes to the newcomer's finances (i.e., employment income) that would affect financial support payment.

Resettlement Assistance Program (RAP)

The Resettlement Assistance Program (RAP) establishes the minimum level of financial support required for a refugee upon arrival to Canada. RAP financial support has two components, including:

- ***Start Up:*** a one-time start up allowance; and
- ***Monthly Income Support:*** monthly support payments, which IRCC allows to be paid in quarterly installments.

The amount of financial support is based on the size and composition of the sponsored family. It is also the program used by IRCC to determine funding for Government Assisted Refugees (GARs). The RAP amount is similar to the amount disbursed through the Ontario Works (OW) program and is based on prevailing rates in the community where the newcomer will settle.

It is vital that a CG with the newcomer develop and maintain a budget that is consistent with RAP rates and policy. This will ensure that the refugee is able to manage in the event that they are not able to find a job and have to transition to Social Assistance (OW) in month 13.

This level of support is to be provided to the newcomer for the entirety of the settlement period and is to be adjusted for the following:

- In-kind support provided by the CG;

- Monies brought by the refugee to Canada;
- Earned Income received by the newcomer (i.e., Employment Income); and
- Special needs (i.e., Medical costs not covered by OHIP or IFHP).

It is important to note that IRCC does not consider monies received through such programs like the Canada Child Benefit (CCB) to be income, and, as such, cannot be used to lower sponsorship support. However, the newcomer to bridge any gap that may exist between monthly RAP support and the newcomer's actual monthly expenses can use monies from programs like the CCB.

Project Hope funds are disbursed based on RAP rates and policy and is consistent with the approach used for GARs. CGs that receive Project Hope funds should be aware that ORAT will factor into its funding calculation such things as: In-kind support provided by CG, and employment income received by the newcomer.

Start-Up and In-Kind Support

Start-up costs are a one-time payment and/or, if applicable, in-kind support for the following categories:

- Household Items: basic window coverings and common household products such as kitchen utensils, pots, pans, brooms, mops, detergents, cleaners, etc.;
- Furniture: beds, mattresses, dining set, couches, end-tables, lamps, etc.;
- Linens: bedding, towels, etc.;
- Food Staples: New, unopened pantry items (e.g., rice, flour, sugar, spices, etc.);
- Regular & Seasonal Clothing: Includes basic clothing needs and seasonal needs such as: winter coat, boots, mittens, scarf, snow pants, rain wear, etc. Note: Certain clothing items must be purchased new (i.e., undergarments and footwear). You should also account for personal or cultural clothing preferences;
- School Supplies: Not including registration costs;
- Utility Connection Fees; and
- School Start-Up Allowance: if applicable; may be issued twice for families who arrive between September 1 and May 31, where the support period spans 2 school years.

Deduction Limits for In-Kind Support: It is important to note that the outlay of cash for start-up costs can be decreased through the provision of in-kind support. While a CG is able to provide unlimited in-kind support, IRCC has established a maximum in-kind deduction for each start-up category. Once the deduction has been made, the balance must be provided in cash, using a traceable method, to the newcomer.

Please refer to the table below for this in-kind deduction limits. Please remember to enter the value of any in-kind donations on the User Input Sheet in your Budget Workbook. The Budget Workbook will automatically calculate the amount of cash support that is required after taking into account the value of any in-kind support provided.

In-kind support includes donated goods, commodities or services, such as gently used furniture and/or clothing; housing provided at no cost to the sponsored family, unopened food staples, etc.

Note however that the value of basic needs cannot be used to reduce the cost of sponsorship if they are not provided by a party on the Sponsorship Undertaking. These basic needs and their values are listed [here](#).

Estimated Value of In-Kind Donations: It may be difficult to place a value on donated used items. To do so, we recommend using the value of a comparable item at a second-hand, online, or thrift store.

The IRCC Start-up amounts can be found here: [RSTP / Canada / Start Up](#)

In-Kind Deduction Limits

Ongoing Monthly Costs

Donated Item	% of RAP amount that can be deducted from total sponsorship cost
Shelter Includes housing costs, utilities, etc.	100%

One-Time Start-Up Costs

Donated Item	% of RAP amount that can be deducted from total sponsorship cost
Clothing	70%
Furniture	70%
Household Needs	50%
Linens	100%
School Supplies	50%
Food Staples	50%

RAP Monthly Income Support

Monthly income support is intended to cover basic needs such as food, shelter, transportation, communication, and incidentals. The amount for monthly support varies by province. Please click on the following link to obtain the details regarding Ontario RAP rates: [Ontario Rates New RR.pdf \(rstp.ca\)](#)

As you will note, the RAP tables are quite complex. The calculation of RAP has been simplified in ORAT' Budget Workbook.

Employment Income

When a newcomer's level of total net household income has surpassed 50% of the corresponding monthly RAP rate, deductions are to be made dollar for dollar for every dollar earned above that threshold. This approach is consistent with that used for refugees who have been sponsored under the Government's refugee program. For further information, please click on the following link: [Canada / immigration-refugees-citizenship / program](#)

Exception: When a member of the family attending secondary school on a full-time basis earns employment income, the income is not to be included in the total of the family earnings.

While the declaration of employment earnings is voluntary and cannot be forced or coerced, newcomers are expected to declare income to their sponsors as this may impact the level of financial support to be provided. If you believe that the newcomer has not declared income, please contact the Outreach team to discuss what steps may be available.

Building trust with the newcomer is important to create the necessary environment of transparency.

Best Practice: The newcomer should provide the CG copy of their payroll statements. The CG should retain these statements in the event that IRCC should audit this case. This will provide the necessary proof to support that IRCC's policy has been followed.

Incorporating the RAP Deduction for Earned Income

A concern raised from time to time is the effect that reducing financial support will have upon the newcomer when s/he begins to earn above the 50% monthly RAP rate (i.e., that it will act as a disincentive for newcomers to work).

Best Practices: It is important that this policy be discussed early on in the settlement so that the newcomer does not poorly receive the deduction when it does take place. If necessary, remind the newcomer again once they have found paid employment. The following should also be included in this discussion:

- The support funds that the newcomer is receiving are donations from parishioners, rich and poor, who desire to help refugees;
- The deductions enable us to sponsor more refugees that continue to suffer overseas. At times, newcomers have misunderstood this action believing that the deducted funds go back to the parish/CG or ORAT. It is important that the newcomer understand that any savings are used to sponsor even more refugees;
- This policy is applied by the Government to all refugees that they have sponsored;

- Working and earning income to contribute to one’s own living expenses is an essential part of learning to manage and live within one’s means, and a key step in the integration process in the journey to self-sufficiency. The building of one’s resume (work history) will help with the newcomer’s long-term success;

Lastly, it might be helpful to present the budget in a simplified form (see below), which illustrates that the monthly amount that they receive remains relatively consistent. Funds are not only coming from the CG but from their own earning as well. The steps taken will help foster self-sufficiency while creating a budget that they are able to maintain beyond the sponsorship period.

Employment Deduction Example: Where Family Size = 1

Monthly income RAP support	\$1,164.00
50% of monthly RAP income support	\$582.00

Month	Employment Income	Project Hope Subsidy	Total Income
1	\$0.00	\$1,164	\$1,114
2	\$200.00	\$1,164	\$1,314
3	\$500.00	\$1,164	\$1,614
4	\$1,000.00	\$746	\$1,746
5	\$2,000.00	\$0	\$2,000
6	\$2,000.00	\$0	\$2,000
7	\$2,500.00	\$0	\$2,500
8	\$3,000.00	\$0	\$3,000

Financial Self-Sufficiency

Monthly financial support is to be reduced to \$0 once the newcomer’s net household income is greater than or equal to 150% of the corresponding monthly RAP rate. It is at this point that the newcomer is considered to be financially self-sufficient. However, the CG continues to be responsible for providing the non-financial support to the newcomer for the duration of the sponsorship period.

Should the newcomer’s situation change (i.e., job loss, reduced work hours) during the sponsorship period and their net earnings fall below the 150% of the monthly RAP rate, the CG is to resume the required level of financial support to the newcomer family.

Canada Child Benefit (CCB)

CCB is a Federal Government subsidy program that provide tax-free monthly benefits to eligible families to help with the cost of raising children under 18 years of age. Families with children under the age of 18 are eligible to apply for the Canada Child Benefit (CCB). Currently the benefit amounts to:

- \$6,639 per year (\$553.25 per month) for each eligible child under the age of six
- \$5,602 per year (\$466.83 per month) for each eligible child aged 6 to 17

The CCB amounts are substantial, especially for families with multiple children under the age of 18.

Best Practice: The CG should include CCB in the budget to provide the newcomer with an overall picture of the funds they are receiving from multiple sources. The newcomer should make use of these funds to bridge any gap that may exist between the financial

Monthly income RAP support	\$1,870
RAP Start Up	\$9,570

support that the CG provides and their expenses. It is important for the CG to have a clear picture of the total monies received by the

newcomer from all sources. Regardless of the CCB amount received by the newcomer, the CG cannot reduce its financial support below what is required under RAP.

It is important to note that it can take roughly 3 months for the newcomer to receive their first CCB payment, at which point it will be a lump sum for the 3-month period. After the initial payment, the newcomer should receive CCB on a monthly basis. During the initial 3-month waiting period, it may be necessary for the CG to provide additional financial support to the newcomer; to cover expenses that CCB was to meet. If this should occur, we would ask that the CG have a written agreement with the newcomer whereby both parties agree to the additional support at the front-end, which would be offset by a corresponding reduction once the CCB payments begin to flow. We have included the following example to demonstrate how this would look like.

Example: CG Loan Option while Awaiting CCB

Family Size: 6 (Father, Mother and 4 children under 18)

Month	Expenses	RAP Support Required	Project Hope Support	CCB	Total Income
1	\$10,000	\$11,440*	\$11,440	\$0	\$11,440

2	\$2,500	\$1,870	\$2,500**	\$0	\$2,500
3	\$2,500	\$1,870	\$2,500**	\$0	\$2,500
4	\$2,500	\$1,870	\$610	\$7,815***	\$8,425
5	\$2,500	\$1,870	\$1,870	\$1,953	\$3,823
6	\$2,500	\$1,870	\$1,870	\$1,953	\$3,823
7	\$2,500	\$1,870	\$1,870	\$1,953	\$3,823
8	\$2,500	\$1,870	\$1,870	\$1,953	\$3,823

* Includes both Start-Up plus Monthly Income RAP Support

** The CG loans the newcomer a total of \$1,260 for months 2 & 3 (\$630/month) to meet expenses and until such time that the newcomer family received the lump sum payment of CCB (3-month waiting period)

*** The lump sum CCB payment of \$7,815 is received by the newcomer family. The CG support in month 4 is reduced to \$610 to offset the monies loaned to the newcomer during months 2 & 3.

Arrival Preparation

Airport Checklist

The Airport Checklist is a helpful tool to ensure that you have all information and instructions that you will need to meet the newcomer at the airport. The checklist is available on our website or by clicking on the following link: [Archtoronto / Airport-Check-List](#)

Pre-Departure Information

Pre-Departure Contact Information: the CG is to provide the refugee(s) with the CG chair's cell phone number and the refugee's anticipated or temporary mailing address before their departure for Canada. IRCC will require this information from the refugee before they leave the secure area. This information is used to facilitate the mailing of their Permanent Resident (PR) Card.

Luggage Information: We recommend that CGs ask the refugee(s) how much luggage they will be bringing in advance of travel, to ensure for sufficient vehicle space at pick-up. Refugees in general, experience high anxiety, feelings of insecurity and confusion when they arrive in a new country. Therefore, it is essential that people they are familiar with welcome them when they arrive. We suggest that at least three people from the CG group go to the airport. If the schedule permits, ORAT representatives may come to observe the arrival.

Airport Arrival

Polycultural Immigrant and Community Services (PICS): PICS provides resettlement assistance to refugees upon their arrival at Toronto Pearson International Airport. If needed, Community Guides (CGs) can contact PICS at (905) 808-7074.

Please note that the immigration process on arrival can take some time. To avoid incurring substantial parking costs, those picking up the newcomers should allow for a two-to-three-hour leeway before heading to Pearson airport.

Make sure to provide the refugee(s)/newcomer(s) with your cell phone number and mailing address ahead of time. Inform the refugee(s) that upon arrival, PICS workers, likely people who speak their language, will welcome them in the transit zone and guide them through the immigration process.

It is crucial for the refugee(s) to carefully check their immigration documents received from the immigration officials, ensuring the correctness of the spelling of their name, their date of birth, and the mailing address to which their PR card will be sent. If there are any discrepancies, they need to inform the immigration officer immediately.

Confirm Travel Information: The refugee's travel can be complicated as flight arrival details can change at any time. CGs should be in touch with the refugee and be attentive for e-mails sent by IRCC or ORAT notifying stakeholders that a change in the travel itinerary has taken place (i.e., flight delayed or rescheduled). Volunteers should be prepared to spend more time than anticipated at the airport. Sponsors can click on the following link for Toronto Pearson Airport's online arrival status tracker:

<https://www.torontopearson.com/en/flights/schedules/#>

Arriving Home

The CG should provide the newcomer with an orientation of their accommodation (i.e., thermostat, door locks, kitchen appliances, light switches, hot & cold-water taps, etc.). The guided orientation to the home/apartment should be repeated the day after the newcomer's arrival.

After a lengthy travel, the newcomers are likely to be tired and overwhelmed. Providing them space and an opportunity to rest would be ideal. Ensure that the pantry is stocked with basic items, while also having some ready-made dishes already in the refrigerator for them to help themselves to.

Post-Arrival

Cosponsor's New Arrival Task List

There are several important tasks that must be completed within the first few weeks of the newcomer's arrival to Canada. These are outlined in our Cosponsor Task List. Please record the dates on which each task is completed and e-mail the list to ORAT (oratoutreach@archtoronto.org) once the tasks for the first 3 weeks have been

completed. The Task list is available on the ORAT website or by clicking on the following link: [Archtoronto/Sponsor's New Arrival-Task-List](#)

Note: Cosponsors are expected to complete most of the tasks outlined below as soon as possible once the newcomer arrives to Canada. The information below is a guide to help accomplish these tasks.

Tasks	<i>Check once completed</i>	Date Completed <i>(DD-MMM-YYYY)</i>
--------------	-----------------------------	---

Arrival – First 3 Weeks

Arrange for newcomer pickup from the airport	<input type="checkbox"/>	
Update contact information for PA and family with IRCC. Click here . *	<input type="checkbox"/>	
Apply for Government Documents (OHIP, IFH, SIN, PR) **	<input type="checkbox"/>	
Apply for Canada Child Benefit (CCB), if applicable **	<input type="checkbox"/>	
Open a Bank Account for the Newcomer	<input type="checkbox"/>	
Watch online video of the Welcome Orientation at ORAT here	<input type="checkbox"/>	
Arrange for Permanent Housing	<input type="checkbox"/>	
Find a Family Doctor and Arrange an Appointment (If no family doctor yet, arrange an appointment at walk-in clinic)	<input type="checkbox"/>	
Find a Dentist and Arrange for a Check-Up (if needed)	<input type="checkbox"/>	
Register with a Settlement Agency & Arrange for a Needs Assessment	<input type="checkbox"/>	
Apply for HST/GST credit	<input type="checkbox"/>	
Provide Emergency Contact Information & Explain 911	<input type="checkbox"/>	
Register for ESL/LINC Training (if applicable)	<input type="checkbox"/>	
Register Children in School (if applicable)	<input type="checkbox"/>	
Search & Apply for Jobs/Volunteering Opportunities	<input type="checkbox"/>	
Shopping & Public Transportation Orientation	<input type="checkbox"/>	

Month 1 - 3

Provide orientation to the community; settlement services, recreation, culture, places of worship, shopping, etc.	<input type="checkbox"/>	
Follow up on Government documents (OHIP, IFH, SIN) & benefits (CCB)	<input type="checkbox"/>	

Month 4 – 6

Help the newcomer with any OYW applications (if applicable)	<input type="checkbox"/>	
Help newcomer(s) find options for jobs, education/training...	<input type="checkbox"/>	
Inform Newcomers about Employee Rights & Responsibilities. Click here	<input type="checkbox"/>	

Month 7 - 9

Plan for transition of newcomer to independent living	<input type="checkbox"/>	
---	--------------------------	--

Month 10 – 12

Provide information on Canadian citizenship and how to apply	<input type="checkbox"/>	
--	--------------------------	--

* The cosponsor is responsible for promptly updating IRCC and ORAT regarding any changes in the Principal Applicant (PA) and their family members' contact information (address, email and phone number). This is crucial to ensure the accurate delivery of Permanent Resident (PR) documents and to streamline immigration loan follow-up.

** The cosponsor must oversee the newcomers' access to government documents and benefits before the resettlement year concludes. It is essential to register the newcomers with a settlement agency to assist with applications and post-settlement support.

General Orientation

Most newcomers are not aware of the various refugee streams that exist in Canada. The following provides an overview of the various streams.

Inland/At Port Refugee Claimants	Overseas Resettlement
<p>Claimant initiates a refugee claim at port of entry (POE) or at an inland office (IRCC)</p>	<ol style="list-style-type: none"> 1. Government Programs <ul style="list-style-type: none"> • Government Assisted Refugees (GAR) • Joint Assistance Sponsorship (JAS) • Blended Visa Office Referral (BVOR) 2. Private Sponsorship of Refugees (PSR) <ul style="list-style-type: none"> • Sponsorship Agreement Holders (SAH) • Groups of 5 (G5) • Community Sponsorship (CS)

We encourage CGs to provide the newcomer with a high-level overview of the Private Sponsorship of Refugees (PSR) program, as well as an understanding of the role of the CG, and that of the Sponsorship Agreement Holder (SAH).

This will help set expectations and will build a framework so that the newcomer has an understanding of the various stakeholders involved in their settlement. It will also be helpful to differentiate between the PSR and Government Assisted Refugee (GAR) program.

PSR Program: The PSR program allows Canadian citizens and Permanent Residents to engage in the resettlement of refugees from abroad, which they have named. Citizens and residents are able to sponsor as a Group of Five (5 Canadian Citizens or PRs), as a Community Sponsor (i.e., business entity), or as a Sponsorship Agreement Holder, such as ORAT. The sponsorship period for PSR cases is one-year in duration.

Unlike GARs, the PSR program receives no money from the government to support their efforts to help refugees. Rather, the PSR program relies on the volunteer efforts of community organizations (i.e., families, parishes, community groups), and on the generosity of many donors, rich and poor alike. GARs rely on public funding for their monthly support. They also receive a relatively low level of support from the settlement agency worker that is assigned to assist them with their integration. One settlement-agency worker supports between 15-25 GAR cases. In comparison, privately sponsored refugees are welcomed into a family and into a community, where they receive a high level of support. It is for this reason that PSRs have a much higher rate of successful integration. This is especially evident in the first year of settlement.

This is an important distinction to explain to the newcomer. Most PSRs will meet GARs during the sponsorship period and may assume that their support is coming from the government, which may create a sense of entitlement. It is important that the newcomer understands that the funds they receive are donated. This should help them understand the care that went into bringing them to Canada. Further information on

Project Hope and its history can be found in the Budgeting and Finance section of this document.

Role of the Constituent Group (CG): The key role of the CG is to perform the day-to-day activities of welcoming the newcomer to Canada; accompanying them as they settle and integrate into their new life in the host community. They are called to assist the newcomer in their journey to gain self-sufficiency and independence. In all cases, the CG is responsible for providing financial and non-financial aspects of settlement, and to assist newcomers in managing the funds that are provided to them. In some cases, the CG's also take on the additional burden of fundraising the required funds. The CG is to monitor, document and report on the progress of services provided to the newcomer as required, in fulfillment of its sponsorship obligations during the one-year period.

Role of the Sponsorship Agreement Holder (SAH): There are roughly 125 organizations across Canada who have signed an agreement with the Government of Canada that allows them to sponsor refugees from abroad for resettlement to Canada. These organizations are called Sponsorship Agreement Holders (SAHs). The Archdiocese of Toronto is a Sponsorship Agreement Holder. The Archdiocese can sponsor refugees or work with others in the community to sponsor refugees to Canada.

Further information about the PSR program can be found by clicking on the following link: [Canada / Immigration-refugees-citizenship / Guide-private-sponsorship](#)

Welcome Orientation

Newcomers who are sponsored through the Office for Refugees, Archdiocese of Toronto (ORAT) are asked to attend ORAT's Welcome Orientation. This orientation provides newcomers with details about the PSR program, about life in Canada, their rights and responsibilities, the supports that are available to them, and about Government documents, programs and services. The orientation takes place at either ORAT's offices or virtually online. The newcomer is provided with the opportunity to visit the ORAT office and to meet staff that they have been in contact with. By visiting our office, we hope that each newcomer will feel welcome to contact us at any time. Sponsors and CGs are encouraged to provide additional orientation for the newcomer(s) specific to their local area of settlement.

Monitoring

IRCC has implemented a monitoring program, in which they are able to interview randomly selected PSRs to determine the level of support (i.e., financial and non-financial) support that they have received. It is for this reason that we urge cosponsors and CGs to maintain detailed records of the support they have provided to the newcomer; and to avoid the use of non-traceable methods of financial support (ie cash).

When sponsors intend to offer the newcomer an initial cash disbursement before the establishment of a bank account, employing e-transfers is considered a best practice for ensuring that the support is traceable.

Sponsor Records: Sponsors are required to keep records of support that have been provided to the newcomer during the sponsorship period, including:

- Detailed Settlement Plan;
- Budget Workbook (including actuals – income and expenses);
- Proof of financial support (i.e., bank statement, cheques, e-transfers, etc.);
- Proof of in-kind support (e.g., inventory, photos)
- Proof of employment earnings or assets (if applicable)
- Communication related to the case (i.e., emails, texts, etc.)
- Proof of Settlement Agency Services (i.e., copy of registration forms, name of agency and settlement agency worker, language assessment, enrollment in ESL classes, other settlement services)
- Minutes from committee meetings (if applicable)

Employment

While some newcomers arrive to Canada with academic degrees and certifications that they have received abroad, these educational credentials may not be recognized in Canada immediately before accreditation. The newcomers will need to be willing to start afresh in Canada, beginning with a survival job to gain “Canadian experience”.

We encourage the CG to know the long-term goals of the newcomer and to work with them to plan a way to achieve them. This oftentimes means taking English as a Second Language (ESL) classes while working, but can also include looking at re-certification programs, volunteer opportunities, or education pathways (General Educational Development or post-secondary).

Best Practices:

- **Networks:** We encourage CGs to look to their own networks (i.e., community and parish), to see what job opportunities may be available. There might be parishioners who own a company and are willing to hire or help the newcomers upon arrival. Including this in an ambo announcement or bulletin insert could generate leads for potential employment.
- **Settlement Agencies:** We encourage leveraging the services that are available at settlement agencies, including: employment counselling, job boards, interview coaching, and resume preparation.

Sponsorship of Newcomer’s Family Members

One of the most common questions that newcomers pose to CGs is whether the CG can sponsor the newcomer’s family who are left behind and are in need of refugee resettlement. Here, it is important for CGs to be reminded of the purpose of the Project Hope Campaign, which is to sponsor refugees who have no hope of resettlement; who have no prospect of being sponsored by Western governments, or who have no family links in Canada who are able to sponsor them.

In responding to this question, CGs should review the purpose of the Project Hope initiative with the newcomer, and encourage the newcomer to integrate quickly to Canada, saving the necessary funds that are required for sponsorship. The newcomer family then becomes the source of hope for their family members left behind, and take upon themselves the responsibility to raise the necessary funds to sponsor their family. When the family has raised the necessary funds and have submitted the refugee sponsorship application, they then take on the role as sponsor for their family members.

Privacy and Confidentiality

Maintaining the confidentiality and privacy of the newcomer is important. Sensitive information regarding such things as mental and physical health issues, personal history and details of their refugee story, should not be circulated widely to the committee or to the community, without the express permission of the newcomer. The CG should inform the newcomer that they can say “No” to any such requests, without any repercussion.

ORAT provides a release form that CGs should use to obtain permission from the newcomer. Please click on the following link: [Archtoronto / Photo-Video-Consent / Form](#)

Here are a few additional things to keep in mind:

- Do not assume that you can visit the newcomer at any time. Call in advance to arrange a convenient time to visit;
- Do not publish photos, videos, names without having obtained informed consent;
- While it is a best practice to introduce the newcomer to the sponsoring community, you should not have the newcomer share their story without having first obtained their consent;

Religious Practices

ORAT sponsors refugees of many different faith backgrounds, including Christian, Muslim, Buddhist, Yazidi, those of other faiths and those who have no faith. However, in recent years and given the unprecedented level of Christian persecution worldwide and the lack of a response from Western Governments, ORAT has increased its focus on assisting the suffering Christian community. The level of persecution and the ambivalence of the West towards this community is well documented in a report commissioned by the UK Foreign Office, and is available by clicking on the following link: [Christian/Persecution/Report](#)

In that report, the former Chief Rabbi Jonathan Sacks was quoted as saying: “The persecution of Christians throughout much of the Middle East, sub-Saharan Africa and Asia, [and] elsewhere is one of the crimes against humanity of our time and I’m appalled at the lack of protest it has evoked”².

² ‘A message from Rabbi Lord Sacks, former Chief Rabbi of the United Hebrew Congregations of the Commonwealth’, Jewishinfonews, 9/8/14, <https://jewishinfonews.wordpress.com/tag/rabbi-lord-jonathan-sacks/> (accessed 19/3/19)

Given our sponsorship of refugees from many faith backgrounds, it is important for CGs to keep in mind that the newcomer is not obligated to attend religious services or become an active member of the sponsoring parish. If the newcomer belongs to another faith community, the CG should seek to facilitate the newcomer's connection with their religious community and/or religious leader early on in the settlement process.

Conflict Resolution

In the event that a serious conflict or misunderstanding arises either between the newcomer and the CG, or internally within the CG, all parties are invited to reach out to ORAT's Outreach team. We would be happy to mediate or intervene as necessary. The ORAT Outreach team can be contacted by email at oratoutreach@archtoronto.org or by phone at (647) 494-5419.

Preparation for Month 13

One of the primary goals of the sponsorship period is sustainability. Keeping this guiding principle in mind is key to a successful sponsorship.

Month 13 Preparation

Preparing for the end of the sponsorship year, also referred to as "Month 13" is critical for all newcomer(s). ORAT offers a video presentation intended to guide sponsors to begin preparing newcomer(s) for the end of their sponsorship period. Sponsors need to meet with the newcomer(s) before the sponsorship period concludes and to prepare the newcomer(s) for the transition to the post-sponsorship period. Please click [here](#) to view the pre-recorded session

The Refugee Sponsorship Training Program (RSTP) also holds live webinars called Preparing and Transitioning to Month 13, once a month, in preparation for the end of the sponsorship period. Registration is available by clicking on the following link: [RSTP Canada / Training / Webinars](#)

Month 13 Planning/Resource Kit

RSTP also has helpful tools that will assist with planning for month 13. The kit includes:

- Frequently Asked Questions (FAQ);
- Sponsor Self-Evaluation: This will allow the CG to reflect on their goals, successes and challenges throughout the sponsorship period; and
- Month 13 Planning Checklist: This will assist the CG in looking ahead and see if there are any remaining gaps that should be addressed before the end of the sponsorship period.

The Planning/Resource Kit can be accessed by clicking on the following link: [RSTP Canada / Month-13-Resource Kit](#)

Settlement Agencies

Settlement Agencies are government funded Service Provider Organizations (SPO) that provide and help new immigrants and refugees in Canada, to access government services to smoothly facilitate their transition to their new life in Canada.

All newcomers should be connected with a Settlement Agency where they are able to obtain ongoing support and receive access to settlement services for newcomers in their community of settlement. Making a connection with a settlement agency worker early on in the sponsorship period can help pave the way in building the relationship between the settlement worker and newcomer. Settlement workers are experts in identifying specific services that may be unique to each newcomer and can assist CGs greatly in navigating access to these free government services for their newcomer(s).

Social Connections

CGs should work throughout the year to support meaningful connections beyond the sponsor group, including such things as cultural communities, sport groups, clubs, volunteer opportunities, community centre classes, extracurricular activities, conversation circles, etc.

Providing Feedback to ORAT

Once the sponsorship has ended, we invite CGs to provide their feedback to ORAT. Let us know how your sponsorship went and if there was any way that we could have better supported your efforts. CGs can provide their feedback directly to Deacon Rudy Ovcjak, Director of ORAT, at (437) 290-9195 or to Luciano Moro, Manager Outreach, at (437) 290-9333. Further feedback is welcomed via a closing interview or detailed call with your Outreach Assistant.

Appendix

Acronyms

CCB	Canada Child Benefit
CG	Constituent Group
CRA	Canada Revenue Agency
ESL	English as a Second Language
GAR	Government Assisted Refugee
GTA	Greater Toronto Area
IFHP	Interim Federal Health Program
IRCC	Immigration, Refugees and Citizenship Canada
Newcomer	Refugee who has arrived to Canada
ORAT	Office for Refugees, Archdiocese of Toronto
OW	Ontario Works (Social Assistance)
PR	Permanent Resident
PSR	Private Sponsorship of Refugees
RAP	Resettlement Assistance Program
RSTP	Refugee Sponsorship Training Program
SAH	Sponsorship Agreement Holder
SIN	Social Insurance Number



ORAT
Office for Refugees
Archdiocese of Toronto
1220 Yonge Street, Suite 203
Toronto, ON M4T 1W1
t: 416.934.3400 x 804
e: oratrefugeeoffice@archtoronto.org
www.archtoronto.org/refugee