



SPONSORSHIP HANDBOOK

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FORWARD

This handbook is intended to act as a hands-on guide for groups who are sponsoring or intend to sponsor Syrian refugees under Canada's Private Sponsorship of Refugees Program. It is designed to guide sponsorship groups, step-by-step, through their one-year commitment to support refugees as they integrate into life in Canada.

Sponsorship groups will provide their sponsored family or individuals with:

- Basic living essentials such as housing, furnishings, food, clothing and transportation;
- Support in developing a budget and becoming self sufficient in other day-to-day matters;
- Assistance securing language and job training, finding employment, and enrolling children in school;
- Guidance in accessing health care and other government and community programs and services;
- Information about their rights and responsibilities in Canada; and
- Emotional support (seeking professional assistance if necessary).

It may appear overwhelming at times, but private sponsors will help ease one of the worst humanitarian crises in decades by helping some of the most vulnerable people in the world. Sponsoring a refugee family from Syria will probably be something you will be proud of for your whole life. It will be emotionally moving and satisfying as the family makes a new life for themselves, with your assistance.

By providing a legal escape route for Syrian refugees, Canadians can help reduce the number of desperate people who resort to smugglers and deadly boat crossings of the Mediterranean Sea. They will also ease the strain on host communities in the Middle East and encourage neighbouring states to keep their borders open to Syrians who need to flee conflict at home.

If you have questions or comments regarding the material in this handbook, please feel free to contact Lifeline Syria.

Acknowledgements

Lifeline Syria would like to thank the many volunteers who have helped gather information as well as the RSTP Advisory Committee and other Sponsorship Agreement Holders who have provided input and guidance in the making of this handbook.

Disclaimer: *The handbook is only intended to offer information to sponsors. The material does not offer legal advice or counseling; readers are advised to consult the relevant Canadian laws as well as seek legal advice from duly authorized bodies*

Chapter 1 – Week of Arrival

Prior to Arrival

It is important to start preparing well in advance of the arrival of the refugee(s) you are sponsoring. The section below will go into more depth about all of these items, but here is a brief overview of the things your sponsoring group should prepare in advance:

- Housing, either temporary or permanent. If you choose to wait until the newcomer(s) arrive to secure permanent housing, you should still begin the research so that you have options to discuss with the newcomer(s).
- Prepare an orientation binder, outlining essential information, provided in both English as well as the newcomer(s)' native language.
- Prepare a sheet of paper that outlines the names and contact information of each person in the sponsoring group, along with their photos. This can be the first page in the binder.
- Have a checklist ready for yourself of all the important information that needs to be covered on the first day.
- Plan for an interpreter to accompany you to the airport.
- You may want to provide the family with a basic phone with an inexpensive plan so that they have a mode of communication right upon arrival. ***Lifeline Syria and WIND Mobile have an agreement in place that will allow the first 1000 refugee families arriving from Syria to receive 2 years of service from WIND Mobile (See item below)*** It's a good idea to have key phone numbers entered into the phone.
- Whether you will be dropping them off at a temporary residence or permanent housing, ensure that the newcomer(s) have all the essentials they might need over the first few days. This includes basic toiletries, easy to prepare food, and a ready to eat meal for when they arrive from the airport.
- Divide the responsibilities for all the tasks that need to be done within the first few weeks among members of the sponsoring group.

WIND MOBILE AGREEMENT

Lifeline Syria and WIND Mobile have an agreement in place that will allow the first 1,000 refugee families arriving from Syria to receive 2 years of service from WIND Mobile as outlined on their website (<http://www.windmobile.ca>). WIND will also provide a handset free of charge. This is limited to one contract per family so we can serve as many families as possible.

In order to access this generous offer from WIND, the Sponsor Group and/or the arriving family must notify Lifeline Syria who the contact with WIND should be and where they want the handset and contract delivered.

Lifeline Syria will confirm eligibility and then contact WIND and ask for a package to be mailed to the address provided.

Please provide us with the name and address including postal code via email so we can identify the sponsoring group and/or arriving refugee. This should be addressed to _____.

WIND Mobile Canada will offer up to one thousand Syrian refugee families 24 months of service on their \$40 mobile plan (this plan includes unlimited calls to Canada (within WIND's coverage area), Unlimited Canada, US and International Text, 3GB of full speed data, Voicemail and World Saver discounts on international calling). In addition they will provide each recipient \$15 per month in service credits to cover international calls (at their discounted World Saver rates) and occasional use outside their coverage area.

Charges for international calling and roaming in excess of this amount will be the responsibility of the recipient or sponsor.

WIND Mobile will provide used phones to support this program and run a social media and in-store campaign to collect used phones.

Airport Arrival

The airport arrival is often a much anticipated moment for the sponsoring group, but there are important things to keep in mind and be aware of as you plan for this day.

At the Airport

- Make a welcome sign with the newcomer(s)' names in both English and their native language to hold up when they exit the arrival area. This way you can identify one another and the newcomer(s) have something to look for in the sea of people at the arrival hall.
- Keep in mind that the newcomer(s) might not have left their country by choice and have many times been forced to leave their family, or parts of it, behind. Remember that their feelings can be different to yours and might even be mixed between relief of arriving to Canada and sadness for leaving their family or country behind. Meeting too many people at the airport might be overwhelming, especially after the long trip and the stressful months preceding it. It is therefore recommended to have a smaller group meeting the newcomer(s) at the airport. Although the sponsoring group might feel like celebrating, the newcomer(s) probably need some rest.
- It might take the newcomer(s) some time to go through customs, so be patient while waiting. Wait at the passenger pick-up area until the refugees arrive with an IRIS (Immigration Reception and Information Services) representative. Staff at IRIS helps the refugees through the Canadian customs and immigration at the airport. They wear red sweaters and are easily recognizable.
- Arrange for a translator to attend the airport arrival. It may be overwhelming to try and speak another language (even if they have some English skills) after a lengthy and stressful trip. To have someone speaking their own language present may ease some discomfort and facilitate introductions, the delivery of key information, and the addressing of any important questions or concerns the newcomer(s) may have upon arrival. If you are unable to easily locate a

translator on your own, Lifeline Syria will help connect you with a member of the Syrian community willing to assist.

- The newcomer(s) may not be aware of your role as a sponsoring group or have a good understanding of what private sponsorship is when they arrive (Canada is the only country in the world to have private sponsorship of refugees). It depends on how much information they received before departure. Therefore, you should plan to provide an overview during introductions, mentioning that you will support them through their first year of settlement in Canada and emphasizing that you will be around to help them out whenever needed. This should also be repeated at a later occasion such as when talking about expectations of the newcomer(s) (page 40) as the airport arrival can be overwhelming and it might be difficult to take in all the information given at once.
- As a sponsoring group you will probably want to take pictures with the newcomer(s) at the airport. Remember that they are probably very tired after the long trip and are faced with many new impressions at once. If you decide to take pictures, ask the newcomer(s) if it is ok and only take a few pictures to make the process quick.
- Depending on the season, it is a good idea to bring appropriate clothing for the newcomer(s) to the airport, as they may be arriving unprepared for cold temperatures. You may also want to bring along refreshments, such as water and snacks, especially if there are young children. It is a good idea to have a meal planned for the newcomer(s) at the location you take them to from the airport, as they will be likely be very tired and overwhelmed.

Accommodations

- If your sponsor group chooses to wait for the arrival in order to arrange permanent housing, you must still arrange adequate temporary housing. Keep in mind that it is important to keep the newcomer(s) together and not separate them, even in temporary housing, as they have and are going through a traumatic experience and will want to be together for comfort.

- When bringing the newcomer(s) to the temporary housing from the airport, you should clarify that this is not where they are expected to live in the long term and that you are working on arranging the permanent housing. Refer to page 20 for more information on housing.
- If you are not given adequate lead time to prepare before arrival, or are unable to arrange for temporary housing for other reasons, contact Lifeline Syria and we will assist.

Documents

- Before leaving the airport, or later the same day, check the Confirmation of Permanent Residence Forms to ensure that all names, genders and dates of birth are correct. Contact Lifeline Syria if there are any concerns, or if the newcomer arrived with a Single Journey Travel document that was taken away from them. Lifeline Syria can contact Port of Entry to get it back if it is reported immediately.
- Upon arrival in Canada, the newly arrived refugee becomes a Permanent Resident of Canada. During processing upon arrival, the newcomer will usually be asked to provide a mailing address in Canada to which the PR (Permanent Residence) card will be sent. If the sponsoring group gives Lifeline Syria the address information ahead of time, this information will be provided to the immigration officers at the refugees' arrival to the airport. If this is the case, their Permanent Resident cards should arrive in a few weeks at their new address.
 - If the newcomer(s) were not able to provide the address at arrival the sponsoring group can contact the Lifeline Syria office to update the information online.
 - Newcomer(s) who are not able to provide an address at the airport will be given an IMM 5456 (Address Notification—Permanent Resident Card). The sponsoring group can also assist them in completing this form and fax it back to the PR Card Processing Centre at 1-902-564-7317. Note that contacting the Lifeline Syria office to do it online is an easier and faster option.

- To avoid a \$50 processing fee, the refugee's permanent address in Canada must be provided to CIC within 180 days after entering Canada.

First Day

Following the airport pick-up, there are a few things that need to be covered during the first day. Remember that the newcomers are likely tired and overwhelmed from travelling, so try to keep information to a necessary minimum during the day of arrival. It is a good idea to repeat these things the next day or later in the week. Information that you need to go through during the first day:

- Provide the newcomer(s) with an orientation binder, prepared ahead of time.
 - This binder is not a replacement for providing key information verbally but is a supplement that the newcomer(s) can use as a resource to go back to when needed. Do not expect them to process all the information in the binder during the first day, but you can suggest that they go back and review it after the first week's orientation.
 - Lifeline Syria will prepare some basic standard templates of what we suggest should be included in the binder, but the sponsorship group may want to adapt these and add to them as they see fit.
 - This binder should contain information such as: names/photos/contact info of everyone in the sponsor group, emergency situations and calling 911, how to use the appliances in their home, other useful contact information. You can also suggest that they keep the binder for all their important paper work regarding immigration.
 - The information should be related in bullet points and simple, clear language.
 - Make sure that information is provided in English as well as their native language. If you need assistance with translation, contact Lifeline Syria or a settlement agency (<http://www.settlement.org/findhelp/>)

- One of the most important things to do during the day of arrival is to give the newcomer(s) information about how to call 911 in case of emergency as well as providing them with a phone to do so. The sponsoring group also needs to explain the difference between calling 911 and the local police office and provide them that phone number as well.
- Provide a list of other important phone numbers that the newcomer(s) need, including sponsor group members' numbers, and a list of phone numbers to committee members who are available 24 hours during the first days after arrival in case of emergency.
- Provide information about the nearest walk-in clinic and hospital and explain the differences between the two such as to which one they should go for certain specific services.
 - Also explain what Telehealth Ontario is, and when and how they can make use of it. Telehealth provides service in English and French and has translation support for other languages as well as a direct TTY number for people with hearing and speech difficulties. You can find more information about Telehealth here: <http://www.health.gov.on.ca/en/public/programs/telehealth/>
 - In addition to Telehealth Ontario, newcomer(s) should be briefed on MedVisit. This service offers doctor house call services for those persons who are unable to get out to see a doctor. MedVisit does not charge any fees as the home visit is covered by OHIP. You can find more information about MedVisit here: <http://medvisit.ca/index.php>
- It is suggested that the group provides a picture of each sponsor group member with their name and contact attached as the newcomer(s) can be overwhelmed by all the new people.
- Make sure that the newcomer(s) know how to use appliances, such as shower, toilet, telephone, stove, fire alarm etc. Explain what to do in the case of hearing the fire alarm go off (if in a building). Explain how to sort and get rid of garbage.

- Have easy to make snacks/food/drinks stocked up for the first couple of days. You can research and buy food items popular in their country that can make them feel more at home. Explain that tap water is ok to drink.
- Provide a small amount of cash for the newcomer(s).
- Provide a map of the surrounding neighbourhood, indicating the locations of the nearest grocery store, TTC stop, drug store, etc.
- Give them the opportunity to call their family inside and outside Canada. Provide them with a phone card or phone with a phone plan and explain how it works and how much they can call. (See WIND MOBILE DONATION Page 6) If the newcomer(s) have to buy the phone themselves, take them to a store where they can buy a cheap phone and make sure they get a plan or phone card that suits their needs.
 - It is important to explain how Canadian phone plans work and ensure that the newcomer(s) understand that they are billed for usage at the end of each month. In many countries phones tend to be prepaid, and so the newcomer(s) may expect to simply be cut off once the balance runs out, not knowing that they can keep using the phone and running up a tab.
 - If you have pre-purchased a phone for the family, enter some key phone numbers into the phone ahead of time, i.e. sponsor group contacts, emergency, Telehealth, etc.
- Before you leave at the end of the first day, ensure to ask if they have any questions and reinforce that they can call you if they have questions arise or need assistance. Also, arrange for a time to meet the next day.
- ✓ For specific check lists of tasks that are required immediate upon arrival go to Appendix A.
- ✓ For specific check lists of tasks that are required during the first two weeks go to Appendix B.

Immediate Medical Needs

Newcomer(s) may have medical needs that have to be looked at soon after arrival.

- It is recommended that you try to find a family doctor prior to newcomers(s)' arrival, ideally located near the area where you expect the permanent housing to be. A good place to start is asking your own family physician. Ontario has a service, Health Care Connect, that assists with finding a family physician, but this process will take time and cannot be relied on for immediate needs: <http://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner>.
- If there is no family doctor secured and the newcomer(s) have immediate medical needs, they can use a walk-in clinic or a community health center. Remember that they might need an interpreter while visiting, so see if you can find a clinic with staff that speaks their language or arrange for an interpreter to accompany them.
- Inform the newcomer(s) that they need to bring their OHIP card or IFH (Interim federal Health program) document, likely both, with them every time they go to seek medical attention. It is therefore important that the sponsoring group assists them as soon as possible after arrival with applying for both IFH and OHIP.
- If the newcomer(s) need to seek medical care before they have received IFH or OHIP coverage, the sponsoring group should call Lifeline Syria for assistance with scheduling an appointment with at a Citizenship and Immigration Canada (CIC) office to apply for IFH.
 - Newcomer(s) sponsored through the BVOR (Blended Visa Office-Referred Program) and JAS (Joint Assistance Sponsorship) programs will be scheduled for appointments at CIC's office at St. Clair Avenue East in Toronto. Newcomer(s) sponsored through the private

sponsorship program are currently being scheduled at CIC's office in Etobicoke.

- All appointments for IFH (Interim Federal Health program) can be made by contacting the Lifeline Syria office.
- The IFH program has undergone several changes in the past few years which may continue; sponsoring group can get the most updated information by calling Lifeline Syria.
- Toronto provides a range of free services for which no health coverage is needed and which, therefore, can be accessed before obtaining the OHIP card. More information here:
<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=acc3e75c57512410VgnVCM10000071d60f89RCRD>
- A group of doctors in the GTA has mobilized to provide some free-of-charge services to refugees. If the above options do not meet the needs of the newcomer(s), or if they require access to services that are not covered under OHIP, contact Lifeline Syria and we will put you in touch with physicians who may be able to help.

MEDICAL CLINICS FOR REFUGEES

Beginning on October 26th there will be weekly clinics in the Toronto area to serve Syrian refugees.

The clinics have been organized by four practices:

- Crossroads Clinic at Women's College Hospital
- Family Practice at St. Michael's Hospital
- Queen West – Central Toronto Community Health Centre
- Access Alliance Multicultural Community Health Centre

The clinics will be at a different location each week, and will be staffed by clinicians with an expertise in refugee health issues.

These clinics will help refugees to access the Canadian health care system, and make sure that within a few months they will be matched with a physician in their neighbourhood.

To book a medical appointment please call the **Crossroads Clinic** at Women's College Hospital, **416-323-6400 ext 5905**, and leave a message. They will get back to you within 24 hrs to book an appointment.

Interim Federal Health Program (IFH)

It is important to apply for IFH as soon as possible in order to receive medical coverage for refugees in the period prior to qualifying for provincial health care coverage (OHIP).

Applying for the IFH Program:

- Newcomers must fill out an IFH application form and bring it to their local Citizenship and Immigration office once they arrive in Canada. The application requires a photograph which must fit the requirements exactly or the form will not be accepted. If the form is accepted, the applicant will begin to receive IFH coverage immediately.
 - A guide to the IFH application can be found here:
[Guide 5568 - Application for Interim Federal Health Program Coverage \(IFHP\)](#)
 - See IFH application form (***IMM5564 - available at <http://www.cic.gc.ca/english/information/applications/index.asp>***). This form is used both for initial IFH applications as well as IFH-Extension applications.
 - Alternatively, you can mail in the form but your coverage will not activate until your application has been accepted by Citizenship and Immigration Canada, this can take around six weeks to process. **It is important for the sponsoring group to accompany the newcomer(s) to apply at a CIC office within the first week of arrival.**
- If the newcomer(s) are sponsored through the Joint Assistance Sponsorship (JAS) program, the application for IFH should be done at COSTI during their interview with a CIC official. The sponsoring group needs to ensure that this is done before the newcomer(s) leave COSTI.
- If the newcomer(s) are sponsored through the Blended Visa Office Referred (BVOR) program, the application for IFH will be done during their Resettlement Assistance Program (RAP) interview with CIC. **At least one member from the sponsoring group must be present at that interview.**

- For all other refugees applying for IFH, an appointment has to be made with a Citizenship and Immigration (CIC) office. The sponsoring group can call Lifeline Syria for assistance with scheduling an appointment.

Expanded Health-Care Coverage:

- Resettled refugees who receive governmental resettlement assistance under the Resettlement Assistance Program (RAP) are eligible for expanded Health-Care Coverage.
 - They will remain eligible for IFHP expanded Health-Care coverage as long as they receive income support from a governmental resettlement assistance program, or are under a private sponsorship.
 - This applies to Government-Assisted Refugees (GARs); Blended Visa-Office Referred (BVOR) refugees and Joint Assistance Sponsorship (JAS) refugees.
- Resettled refugees while under sponsorship that do not receive, and have not received, governmental resettlement assistance through the RAP are not eligible for expanded Health-Care Coverage.
 - They will remain eligible for covered medications and vaccines needed to prevent or treat a disease posing a risk to public health or to treat a condition of public safety concern, as long as they are under private sponsorship.

The newcomer(s) must inform the provider prior to the service that they have coverage under the IFH program. They must provide the doctor with the Interim Federal Health Program Certificate they received from Citizenship and Immigration Canada. IFH is usually only valid for 12 months but can be extended for cases receiving government support for longer, i.e. JAS cases. This should be done four weeks prior to the expiration date on their eligibility document to avoid gaps in coverage.

Be aware that the regulations for IFH change quite often and we might not have been able to update the information in this document. If you have any questions

or concerns about IFH, please contact Lifeline Syria for the most up-to-date information.

Ontario Health Insurance Plan (OHIP)

There is normally a three-month wait period for OHIP coverage, but this does not apply to refugees who become permanent residents on arrival, as all privately sponsored refugees do. The OHIP coverage begins right after the application has been approved at Service Ontario. When applying for OHIP at Service Ontario, the sponsoring group members accompanying the newcomer(s) have to make sure that they are being given this exemption. In the past, there has often been some confusion at Service Ontario with staff not being aware that privately sponsored refugees are exempt from the three-month wait.

To apply for OHIP:

- To apply for OHIP, the newcomer(s) must go to a Service Ontario office in person.
- **It is very important that a member of the sponsor group accompanies the newcomer(s) to the nearest Service Ontario office.**
- Bring a “Registration for Ontario Health Coverage” form which can be found at: [Ontario Health Insurance \(OHIP\) Registration Form](#)
 - It is very important that you **check the box “Convention Refugee / Protected Person”, NOT “Permanent Resident” under section “C”** on this application form.
- In addition to the OHIP registration form, the applicants need to bring three additional original documents:
 - Proof of Citizenship or OHIP eligible Immigration status.
 - Proof of Residency in Ontario.
 - Support of Identity.
- More information and a list of what documents are accepted can be found here:
http://www.health.gov.on.ca/en/public/programs/ohip/ohipfaq_mn.aspx
- To find the nearest Service Ontario go to:
[https://www.services.gov.on.ca/locations\(s\)tart.do?](https://www.services.gov.on.ca/locations(s)tart.do?)

- Service Ontario has one phone number for all OHIP inquiries 1-888-376-5197 (for all Service Ontario locations).

Ontario Photo Card

When applying for OHIP at Service Ontario it might be a good idea to apply for an Ontario Photo Card at the same time. The Ontario Photo Card is a government-issued identification that permanent residents and citizens may use if they do not have a driver's license. By having an Ontario Photo Card the newcomer(s) don't need to carry their Permanent Resident card with them and can keep it safely at home instead. A person cannot have an Ontario driver's license and an Ontario Photo Card at the same time. This is an official identification card and can be used as valid proof of identification in day-to-day business transactions.

- This card can be applied for at Service Ontario and the applicant must bring:
 - An original identity document to prove their legal name, date of birth and signature. Acceptable identity documents can be found here: <https://www.ontario.ca/government/acceptable-identity-documents-ontario-photo-card>
 - A marriage certificate if the person applying is doing so under their married name
- The photo card costs \$35 and delivery time is 4-6 weeks.
- The Ontario Photo Card cannot be used as travel documentation.
- The Photo Card needs to be renewed every five years at a Service Ontario Centre.

Social Insurance Number (SIN)

If the immigration services at the airport helped the newcomer(s) fill in the application for the SIN card at arrival, you do not need to go to a Service Canada Centre. Otherwise an application for a SIN card needs to be done in person at a Service Canada Centre.

- Find a Service Canada Centre here: [http://www.servicecanada.gc.ca/cgi-bin\(s\)c-srch.cgi?app=hme&ln=eng](http://www.servicecanada.gc.ca/cgi-bin(s)c-srch.cgi?app=hme&ln=eng)

The applicant needs to provide a primary document at the time of application. The primary document is an official document that proves his or her status in Canada. The document has to be an original. If the name on this document is different from the name the person currently uses, the person will also need to provide a supporting document.

Primary Documents:

- Permanent Resident Card issued by Citizenship and Immigration Canada.
- Confirmation of Permanent Residence AND visa counterfoil affixed to a foreign passport or a travel document
- Confirmation of Permanent Residence AND foreign passport for visa exempt countries
- Verification of landing. This document is provided when an original of the Record of Landing or the Confirmation of Permanent Residence is not available (i.e. lost, misplaced, etc.).
- Status Verification, also known as "Verification of Status", is considered an acceptable document to support the client's status in Canada when applying for a replacement SIN card or updating the SIN record.

Supporting Documents:

A supporting document is a legal document indicating the name you currently use. It is required if the name on your primary document is different. Your supporting document must be an original, written in English or French.

- In addition to your primary document, you will need to provide one of the following supporting documents when you apply, if required:
- Certificate of marriage, record of solemnization of marriage or marriage statement (or a similarly titled document, depending on the issuing authority) to support your family name after marriage. (Note: This does not apply to Quebec residents, regardless of where they were married after April 1, 1981).
- Divorce Decree, certificate of Divorce or Decree Absolute issued in accordance with the Supreme Court of Canada for the dissolution of a marriage to support the family name requested on the SIN record when it does not appear on the primary document.

- Legal change-of-name certificate or court order document issued in accordance with provincial name change legislation.
- Adoption order certified by a Canadian Court (applies to adoptions in Canada only).
- Notarial certificate, also called notarial adoption certificate, issued by the country of origin of a child adopted abroad and used by the adoptive parents to have the SIN issued in the adopted child's Canadian name.
- Request to Amend Record of Landing issued by Citizenship and Immigration Canada and used to amend a Record of Landing or a Confirmation of Permanent Residence document.

Important Notices:

- There is no fee to apply for a Social Insurance Number (SIN).
- On March 31, 2014, Service Canada began issuing SINs in paper format (confirmation of SIN letter). Production of the plastic SIN cards has stopped.
- Original proof of identity documents are required to apply for a SIN; photocopies are not accepted.

If everything is in order, the newcomer(s) will receive their SIN during their visit to Service Canada.

Make sure that you explain for the newcomer(s) the importance of the SIN card, why they have it, who may ask for it etc. More information can be found here:

<http://www.servicecanada.gc.ca/eng/sc/sin/index.shtml> and
http://www.priv.gc.ca/resource/fs-fi/02_05_d_02_e.asp

Housing

If you are advised of when the sponsored refugees are arriving, you may want to arrange for permanent housing ahead of time. However, be conscious of issues that may arise related to delays in travel, the size and composition of the family (i.e. if there are additional members of the family who have been identified later in the process – there is a practice of keeping all family members together), or preferences of the family in terms of housing. You may want to arrange for temporary housing for the newcomer(s) and then find permanent housing in consultation with them shortly after arrival.

Whether you are arranging for permanent housing before or after the newcomer(s)' arrival, the landlord will probably require one of the sponsoring group's members to sign as a guarantor. This means that this person signs the contract/lease and is liable for everything on behalf of the residents under that contract. The sponsor group should make every effort to convince the landlord to accept the newcomer(s) as the main applicant and signatory to the contract/lease. The sponsor group should offer to provide a letter explaining how they will support the newcomer(s) during the year of the sponsorship; this letter should be prepared ahead of time. This is important so that the newcomer(s) can establish a history of rental housing during their first year, so that they can easily find new housing should they wish to move after the first year.

If permanent housing is not arranged before arrival it should be done as soon as possible together with the newcomer(s). If the landlord asks for proof of income from the newcomer(s) you can provide them with a letter from your sponsoring group stating your financial support throughout the year in numbers. If the newcomer(s) are being given government support from the Resettlement Assistance Program, you can provide a print out of the breakdown of their monthly payments and may be able to ask for a letter confirming this support from CIC.

When arranging for permanent housing, either before or after arrival, choose housing that the newcomer(s) will be able to afford themselves once the sponsorship is over. This provides more comfort and security for the newcomer(s) and as a sponsoring group you will not need to worry about assisting them with finding other housing at the end of the sponsorship.

Many newcomer(s) who come to Canada, especially people who have lived in refugee camps, are often used to living in close quarters with each other. For them it might not be a problem if several people share one bedroom, especially if that can lower the rent. In Toronto there is a by-law regulating the occupancy standards. It is advisable to inform the newcomer(s) about this by-law should there be any issues regarding occupancy.

- The Toronto Municipal Code: § 629-25 Occupancy Standards, describes how many people can share rooms. You can find the by-law here: http://www.toronto.ca/legdocs/municode/1184_629.pdf

- If you live outside of Toronto you can check with your local municipality if there is a by-law addressing this issue.

For any housing-related issues, you can use the following resources:

- The Residential Tenancies Act for Ontario at: http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_06r17_e.htm
- In Toronto, contact the Tenant Hotline for free advice on tenant rights at 416-921-9494 or at hotline@torontotenants.org
- Contact a community legal aid clinic for free or low-cost advice: http://www.settlement.org/s/ys/faqs_detail.asp?k=LEGAL_CLC&faq_id=4000078
- Contact a local community settlement agency through: <http://www.settlement.org/findhelp/>
- Contact Lifeline Syria and we may be able to connect you with lawyers willing to offer free consultation

Help Furnishing a Refugee's home

FURNITURE BANK

Lifeline Syria has become an Agency of Record with Furniture Bank. This means that Lifeline Syria affiliated Refugee Families and/or their Sponsorship Groups will be eligible to make an appointment at Furniture Bank to "shop" for furniture.

Furniture Bank is a charity that collects used furniture across the GTA and shares it free of charge with people who are starting a home in the GTA. You can go to their website to see their programs and services www.furniturebank.org

If you want to make use of the service please email Lifeline Syria so an appointment can be made for your visit. Please remember that once an appointment is made it is important that those doing the shopping arrive on time. Furniture Bank is located at 25 Connell Court, Unit 1, Toronto, ON M8Z 1E8. So it is easier to get there by car than public transit and Furniture Bank will arrange for the furniture to be delivered for a service fee between \$100 and \$200.

comfortable with their surroundings. An orientation can include, but is not limited to:

- Food and grocery shopping:
 - Show the newcomer(s) where they can go grocery shopping while keeping their budget in mind. Bulk stores, local produce stores and farmers' markets can be much cheaper than the big-chain grocery stores. Find a cheaper grocery store in their area, e.g. No Frills.
 - Ask the newcomer(s) about their preferences when it comes to food, such as halal or certain ethnic food items. Stocking food that they are used to can go a long way towards easing the stress around all the new things they face in the settlement process. There might be food items that can only be found in certain stores.
 - Little by little you can also introduce them to Canadian food items either from the grocery store or by preparing a meal for or with them.
 - Remember that the newcomer(s) might be very unfamiliar with cooking for different reasons and might need a lot of guidance with preparing meals. You can also teach them how to cook on a budget.
 - Shopping might be very different in their country of origin and they might be used with bargaining on prices at the stores. Explain to the newcomer(s) the customs around non-bargaining in Canada.
 - It's a good idea to accompany the newcomer(s) to do their grocery shopping the first few times, but only with their agreement. You can help answer questions and clarify things as they come up during the experience, but be careful to ensure you are not interfering with their decision making.
- Parks and green areas: Since many newcomer(s) live in apartments it is nice to show them areas where they can enjoy the outdoors.
- Transportation: Most newcomers are dependent on public transportation. You should provide the newcomer(s) with several maps of the public transportation (these can be obtained at a public transit counter) and maps of the city (these can often be found at the airport). To understand how the

public transportation system works, the best thing to do is to take the newcomer(s) around and assist them in learning how to buy tokens and passes, how much they cost, how they work, transfer system, the buses, street cars and subway system, hours of operation, and other things related to the transit system. Keep in mind the limited resources the newcomer(s) have to make sure you find the most economical options.

- Introduce them to resources that can help them map out their routes via public transit to various destinations, e.g. TTC's Trip Planner online tool: http://www.ttc.ca/Trip_planner/index.jsp
- Library: As the newcomer(s) can have very limited resources, public libraries can be a source for important services, learning tools, as well as free entertainment. Services include borrowing books, music and DVDs, internet access, computer access, activities for children, etc. Some branches also have computer learning centers where people can take computer classes for free.
 - To apply for a library card bring a valid name AND address identification to any branch. The card expires once a year and can be renewed by showing your identification to branch staff.
 - More information can be found at: <http://www.torontopubliclibrary.ca>
 - Some library branches participate in the Sun Life Financial Museum + Arts family pass. Through this service people with a valid library card can access free passes to various museums, art galleries and other cultural venues.
- Clothing: if the newcomer(s) arrive in the winter, you should provide some weather appropriate clothing for them at arrival. If they require new clothes you should go with the newcomer(s) to help them understand what clothes to buy appropriate for the weather that also suits their cultural needs and budget.
 - Advise the newcomer(s) on how to dress appropriately for the climate, winter will probably be colder than they have expected. If they arrive during spring or summer, make sure that you assist them

with acquiring warm clothes for the winter either through donations or by helping the newcomer(s) to buy them.

- Some sponsoring groups get donations of second-hand clothing for the arriving families. It is important to be aware that some cultures have different views on second-hand goods. In some cultures it is completely acceptable, but in others it can be seen as an insult to give other people used goods. No matter which culture the newcomer(s) belong to, it is a good idea to explain why you are giving them used clothing and how it is seen in the Canadian culture. Explain the benefits of second-hand clothing in terms of money savings.
 - Always be conscious of and respect individual preferences.
 - Advise the newcomer(s) on second-hand or other affordable stores in the area they live, such as Goodwill, Value Village, Salvation Army Stores, and Dollar Stores.
-
- Laundry: Demonstrate how to operate the washing and drying machines, how the payment system works, and what products should be used. If there are no laundry services inside the unit or the building, take them to the closest laundromat and clearly explain how the process works.
 - Ask if the newcomer(s) might be interested in a specific religious place of worship (a church, a mosque, etc) and offer to help them locate one nearby. Do not assume the newcomer(s) are of a specific religion or are looking for a place of worship, always ask.

Financial Matters

It is good to have a discussion about the financial matters during the first week of arrival. Assist the newcomer(s) with understanding how they can make the most out of their budget by showing them discount, second-hand and bargain stores. Help them compare prices between different stores so that they get an idea of where they can save money.

Even if you can provide the newcomer(s) with financial literacy and budgeting, it might also be a good idea to connect them with multicultural groups that offer these services in their own language. It can be very helpful to have

someone from their own culture, who understands the cultural ways of handling money, who can provide advice on the Canadian way of taking care of finances in addition to the discussion with the sponsoring group. However, the sponsoring group should not leave all of this responsibility with anyone outside of the group.

Contact Lifeline Syria if you are unable to locate someone who is able to assist in explaining financial matters in a culturally sensitive way and in the native language.

Budget

The budget should be developed together with the newcomer(s), not created for them without their input. The sponsoring group must recognize that even though they may be providing the funds, the newcomer group should make the final decisions on how to spend it. However, it is very important for the sponsoring group to provide sound advice to the newcomer(s) and create a clear understanding about their financial situation. You may want meet with the newcomer on a quarterly basis to review the budget and assess the expectations on both sides

- It needs to be clear from whom and how they will be receiving money as well as how much their expenses are expected to be. Make sure to include, where applicable, Resettlement Assistance Program (RAP), Canada Child Tax Benefit (CCTB) and Universal Child Care Benefit (UCCB) payments.
- Create a chart of the budget with income and expenses to help summarize it and present it in a visual way.
- Explain how to pay bills and the importance of paying them on time. It is a good idea to help with this at least in the beginning of the sponsorship until it becomes a routine.
- Explain public transportation and different options for payment such as monthly pass, tokens, and weekend family pass etc. Toronto has recently mandated that all children under 12 years of age ride the TTC for free.
- Explain costs related to phones and internet such as long-distance calls, texting, calling abroad, using phone cards, calling online, etc. Even if the

group has not included all of these services in the budget the newcomer(s) will eventually want to access them. An explanation of how expensive these services are will allow the newcomer(s) to be better informed of their choices.

- Before the newcomer(s) arrive, the sponsoring group should make decisions on what type of electronics they can provide the newcomer(s) with. It might be difficult for the newcomer(s) to buy their own phones or anything extra during the sponsorship year due to their limited income. Maybe the sponsoring group knows someone who can donate a used phone or a computer. A phone or a computer with internet access are tools for connecting the newcomer(s) with their family abroad and can provide great comfort for them. They are also tools that enable the newcomer(s) to directly access important information that will help them with settlement in a new society. **(SEE NOTE ON WIND MOBILE -- Page 9)**
- It is a good idea to do research on affordable phone plans, internet plans, and cost of phone cards before the newcomer(s) arrive. You can thereafter discuss the alternatives together with them to decide on the best option. It is important to remember that the post-paid cell phone system common in Canada is uncommon in other countries and can cause a lot of confusion and frustration for the newcomer(s).
- While many groups find it useful to do some pre-budget planning in advance of the arrival of the newcomer(s), the group must be careful to avoid a dictatorial approach in regard to spending when the newcomers arrive. This is particularly true when monies are being received from government. It may be best to talk through some basic budgeting principles with the newcomer(s), keeping in mind that they are independent adults who may well have been managing their affairs for a long time in very difficult circumstances before they arrived in Canada. While it is very true the newcomer(s) can learn from the group's Canadian experience, budgeting should not become a point of conflict if at all possible. For example, sometimes groups will ask newcomer(s) to keep receipts to ensure that they are keeping to the predetermined budget amounts. This

may feel insulting and invasive to the newcomer(s) resulting in an unnecessary conflict from this top down approach. It may be much better to work together to create a financial plan.

- If the newcomer(s) go over their monthly budget, the sponsorship group must discuss and decide what should be done, i.e. provide extra funds beyond what was budgeted. It is up to the group on how such situations should be handled, but it is a good idea to have a discussion about such hypothetical situations before the newcomer(s)' arrival.
- There are many tools available online for free that assist with creating and tracking budgets. Most banks will have budgeting resources available and the Financial Consumer Agency of Canada is a great source of information as well as budgeting tools:
<http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BudgetCa-Calculat.aspx>

Taxes

Explain necessary information about Canada's taxation system. HST will likely be confusing when the price they pay in the store is different than what is stated on the sign or tag. Depending on the situation, you can chose to explain early about filing taxes and that the salary earned is not equal to take-home pay, but you can also chose to leave this until they are more settled in Canada as it might be too much information for them at once.

Banking

After the newcomer(s) arrive, sponsorship group members will accompany them to a bank to set up a bank account and get a bank card.

- Do research ahead of time to find a bank with the most benefits and least costs. Some banks have special programs designed especially for newcomers to Canada that may offer flexibility regarding required documentation and the banking terms.
- You can confirm with the bank beforehand on what documents are needed to set up a bank account.

- Make sure to teach the newcomer(s) about specific Canadian banking matters such as the cost of withdrawing money from an ATM other than their bank's, the cost of paying in a store with the debit card, bank fees, etc.
- Many newcomer(s) will not have ever used cheques, direct deposit or automatic withdrawals. It is important to explain how these work and, in the case of automatic withdrawals, involve the newcomer(s) in any decisions made to set these up.
- You should explain the risks and benefits of having a credit card, including that it is important to start developing a credit history in Canada. Should the newcomer(s) choose to apply for a credit card, ensure they understand the terms, most importantly with regards to interest charges.

Child Tax Benefit

The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment for eligible families to assist them in the cost of raising children under the age of 18. Included with the CCTB is the National Child Benefit Supplement (NCBS), a monthly benefit for low-income families with children under 18. To be eligible for the CCTB all the following criteria must be met:

- you must live with the child, and the child must be under the age of 18;
- you must be primarily responsible for the care and upbringing of the child;
- you must be a resident of Canada; and
- you or your spouse or common-law partner must be a Canadian citizen, a permanent resident, a protected person, or a temporary resident who has lived in Canada for the previous 18 months, and who has a valid permit in the 19th month.

To apply for the CCTB:

- The applicant must have a SIN number.
- To apply for the CCTB, the sponsorship group should help the newcomer(s) complete and submit the following forms:
 - Form RC66, Canada Child Benefits Application: <http://www.cra-arc.gc.ca/E/pbg/tf/rc66/rc66-13e.pdf>
 - Schedule RC66SCH, Status in Canada/Statement of Income must also be completed and attached to the application. This form is for people who have not filed an income tax return yet. You can find the

application here: <http://www.cra-arc.gc.ca/E/pbg/tf/rc66sch/rc66sch-13e.pdf>

- A proof of birth for the child needs to be attached to the application if CRA have not previously paid benefits to anyone for this child. Attach clear photocopies of both sides of all pages of the Record of Landing or Confirmation of Permanent Residence issued by Citizenship and Immigration Canada.
- To submit the forms:
 - If the newcomer(s) live in Toronto, the forms are sent to the Sudbury Tax Centre at the following address: Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury, ON P3A 5C1
 - If the newcomer(s) live elsewhere in Ontario you can find their tax centre here: <http://www.cra-arc.gc.ca/cntct/tso-bsf-eng.html>
- It is important to inform the family that in order to continue to receive the CCTB, they have to file their income tax and benefit returns for every year, even if they have no income to report.

Provincial Benefits:

- The Canada Revenue Agency administers the Ontario Child Benefit (OCB). You do not have to apply separately for both the federal and provincial benefit, the Canada Revenue Agency will use the information you have submitted for the CCTB to determine your eligibility for the Ontario Child benefit.

More information about child and family benefits can be found online at:

- www.cra-arc.gc.ca/formspubs/tpcs/bnfts-eng.html
- <http://www.rstp.ca/images/resources/handbooknov2012.pdf>

School Registration for Children and Youth

As a first step, you should sit down with the newcomer(s) and provide information about the Canadian school system. That education is compulsory between the ages of 6 to 16 is not the case in all other countries. Other things to talk with the newcomer(s) about include homework expectations, school trips,

school lunch, parent-teacher relationships, vaccinations, school buses, etc. The Canadian school system might be very different from where they lived previously or they might never have attended school at all.

You should also discuss what supports are available to newcomer children to help ease any anxieties the adults in the family might have. The elementary and secondary schools in Ontario have special language training for children who do not speak English or French as their first language or who speak a variety of English or French that is different from the language used in Ontario schools. Students can get help from teachers who specialize in working with newcomer(s). They can also get help to develop their literacy skills.

Full-day Kindergarten

Full-day kindergarten is provided by all elementary schools across Ontario. The full-day kindergarten is available for four- and five-year-old children and is free. Before and after school programs are optional and are offered for a fee. Financial assistance is available for families who qualify. Kindergarten is a good way to integrate newcomer children into the Canadian society, which might ease the transition into the school system. It also gives them an opportunity to be surrounded by English speaking adults and children.

To learn more about full-day kindergarten in Ontario visit:

<http://www.edu.gov.on.ca/kindergarten/>

Elementary School

To register an elementary student within the Toronto District School Board (TDSB) you will have to visit the local school directly. To find the nearest local school visit: [http://www.tdsb.on.ca/Newcomers\(s\)tudents.aspx](http://www.tdsb.on.ca/Newcomers(s)tudents.aspx)

To find school boards in Ontario that are located outside of Toronto, visit:

<http://www.edu.gov.on.ca/eng/sbinfo/boardList.html>

When you have located the local school you can call the school and ask what the required documents for registering are as well as the best time to go to register. It is helpful to get the registration form ahead of time and fill part of it in.

Secondary School

To register for high school, all students between the ages of 14-20 can begin by visiting a Newcomer Reception Centre. At the Reception Centre they will assess English language and mathematics skills of the student. This assessment will help schools offer the newcomer children the supports needed as they begin studying in Canada.

To book an assessment in Toronto you must book an appointment by telephone at any of these three Newcomer Reception Centers:

- George Vanier Reception Centre
3000 Don Mills Road East, M2J 3B6
Telephone: 416-395-9440
- Greenwood Reception Centre
24 Mountjoy Ave, M4J 1J6
Telephone: 416-393-0705
- West End Reception Centre
777 Bloor Street West, M6G 1L6
Telephone: 416-393-0542

To find school boards in Ontario that are located outside of Toronto, visit:
<http://www.edu.gov.on.ca/eng/sbinfo/boardList.html>

Vaccinations for School Age Children

Students who attend school in Ontario are required by law to be immunized against measles, mumps, rubella, diphtheria, tetanus and polio. Parents need to provide their school-age child's immunization record or a valid exemption form with Toronto Public Health. There are some exceptions to vaccinate children such as medical, religious or philosophical reasons. Exemptions may be obtained by calling Toronto Public Health at 416-392-1250.

All vaccinations needed for school are free of charge. This can be done by through a family doctor or medical walk-in clinic for immunization required for school. If the person does not have an Ontario Health Card or has difficulty booking an appointment with your doctor, an appointment can be made at a public health clinic. Parents/guardians are required to provide their child's

immunization records to their local public health unit as well as to update the information when they have received additional vaccinations.

If the newcomer(s) do not have immunization records with them, they will be required to get the required vaccinations in Canada, even if that means they will be repeating the vaccinations.

Resources:

- You can search for Public Health Units here:
<http://www.phdapps.health.gov.on.ca/PHULocator/>
- Toronto Public Health: (416) 388 7600 or by calling 311.
- Service Ontario: 1-866-532-3161 (Toll-free) or (416)314 5518.
- Many community agencies can assist with immunizing school age children. You can find community agencies at www.settlement.org
- You can contact the Immunization Line at 416-392-1250 Monday to Friday 8:30 A.M. - 4:30 P.M. for interpreter services, translation of foreign immunization records, or more information about immunization records.

Before- and After-School Programs

The City of Toronto offers several free programs before and after school, located at neighbourhood community centres. These programs are offered across various age groups. For more information and to locate a program in a specific neighbourhood, go here:

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=545bd9cb9ca1f310VgnVCM10000071d60f89RCRD>

Resettlement Assistance Program (RAP)

If the newcomer(s) arrive in Canada through the Blended Visa Office Referred (BVOR) program or the Joint Assistance Sponsorship (JAS) program they will receive full or partial financial support from the Canadian government through Citizenship and Immigration Canada (CIC).

Blended Visa Office Referred (BVOR)

Through the BVOR program the newcomer(s) receive partial financial support from the government. Before the newcomer(s) can start receiving their payments they need to attend a RAP meeting with a RAP officer. Setting up a meeting should therefore be done as soon as possible after the newcomer(s)' arrival. Members of the sponsoring group responsible for the financial guidance must attend the meeting together with the newcomer(s). During the RAP orientation the newcomer(s) will sign a RAP agreement which is a binding contract that describes the roles and responsibilities of a recipient and RAP benefits.

The agreement will be fully explained to the newcomer(s) by the RAP officer during the RAP meeting but the group should try and go over the points in the agreement with the newcomer(s) before this meeting so they have time to consider the information and formulate questions before the meeting. The newcomer(s) must fully understand their roles and responsibilities and the terms and conditions of the client agreement before they sign it and receive their first cheque. They will also receive a copy of the agreement. It is the sponsoring group's responsibility to provide an interpreter at the meeting for BVOR cases. It is very important for the newcomer(s) to understand the RAP agreement and so CIC requires an interpreter if the newcomer(s) are not fluent in English or French. The CIC office in Toronto is located at 25 St. Clair Avenue East.

Joint Assistance Sponsorship (JAS)

Through the JAS program the newcomer(s) receive full financial support from the government. Before the newcomer(s) can start receiving their payments they need to attend a RAP meeting with a RAP officer; COSTI will schedule the orientation and it will be held at their premises. Members of the sponsoring group responsible for the financial guidance must attend the meeting together with the newcomer(s).

During the RAP orientation the newcomer(s) will sign a RAP agreement which is a binding contract that describes the roles and responsibilities of a recipient and RAP benefits. The agreement will be fully explained to the newcomer(s) by the RAP officer during the RAP meeting. The newcomer(s) must fully understand their roles and responsibilities and the terms and conditions of

the client agreement before they sign it and receive their first cheque. They will also receive a copy of the agreement. COSTI will provide an interpreter at the meeting for JAS cases. It is very important for the newcomer(s) to understand the RAP agreement and so CIC requires an interpreter if the newcomer(s) are not fluent in English or French.

RAP clients will receive RAP payments through direct deposits to their bank accounts for the period of RAP eligibility or until recipients become self-sufficient, whichever comes first. They will receive their first payment in person at their RAP orientation and will likely receive the next cheque by mail. They will also be given access to a loan for their last month's rent and telephone installation. While this is a loan that must be repaid it is suggested that they take this loan in case they need the extra money to help tide them over until they are receiving regular direct deposits, which can take a few months to normalize.

If there is a change in the financial situation of the clients during the sponsorship period, a new RAP assessment may be necessary. Therefore, the clients have the responsibility to notify the CIC RAP counsellor of any changes as soon as possible by submitting a Client Report Form which is provided at the meeting. It is suggested that the group copies and saves a blank version of this form as it is not a publicly available document.

For groups sponsoring newcomer(s) under either the BVOR or JAS program it is strongly suggested that you familiarize yourselves with the RAP Agreement as it is a legally binding contract that you should help the newcomer(s) understand and follow by reviewing it where appropriate.

Interpreter/Translator

If the newcomer(s)' English is limited, an interpreter might be necessary and very useful when communicating about important issues with the newcomer(s), such as explaining medical services, banking, tax benefits etc. As mentioned earlier, you might also need to arrange for an interpreter to attend the arrival of the newcomer(s) at the airport. It might also be necessary to translate important documents such as contracts, documents regarding medical issues, or the orientation binder. Some of these translations should be done ahead of time in order to ease the settlement process once the newcomer(s) have arrived.

What to think about when finding an interpreter/translator:

- When searching for an interpreter, take into account age, gender, and political sensitivities.
 - Since you might discuss personal matters, is the interpreter's gender and age appropriate?
 - If the interpreter is from the same country as the newcomer(s), is the interpreter from a group that has historical hostility with the newcomer(s)' group?
 - Does the interpreter have understanding of refugee situations and issues?
 - Is the interpreter easily available on a short notice?
 - Does the interpreter understand the need for strict confidentiality?
- Contact Lifeline Syria or a settlement agency if you need help finding an interpreter or translator appropriate for your purposes. Lifeline Syria can connect you to an individual willing to volunteer their services for free, although most of the time this won't be a professional interpreter/translator.
- COSTI Immigrant Services has both translation and interpretation services, available for a fee. For additional information about their services or to receive a cost estimate, contact COSTI Languages Bureau at 416-658-8537 or languages@costi.org. You can also visit their website for more information: <http://www.costi.org/lb/translation.php>.
- MCIS Language Services is another non-profit organization that provides translation and interpretation services in many different languages. For information about their services contact MCIS at 416-467-3097 or by email: info@mcis.on.ca. You can also visit their website at <http://mcislanguages.com>.

Visits and Privacy

During the settlement process it is important to remember your role as a sponsoring group in relation to the newcomer(s). It is important to respect the privacy of newcomer families, especially in their own home. Think about how you would like people to treat your privacy if you were in the newcomer(s)' situation. It is important to continuously reflect on the power differentials that exist

between the sponsoring group and the newcomer(s) and to give them space as needed.

Especially in the beginning, it is important not to separate parents and children without the parents' understanding and agreement. It might seem more convenient to only bring the parents when going for appointments etc. but this can become a very uncomfortable experience for both parents and children. Remember what they are experiencing is probably very traumatic and staying together might be a great comfort for them. If there is ever a need to separate parents and children for any reason, make sure that you do it with the parents' agreement.

One of the more important points related to privacy is the visits with female newcomers. We advise that no men from the sponsor group should be alone with newcomer women, especially in their home. The women may have a history of abuse or have experienced other situations which have led to a lack of trust in men; therefore it is important to be extra conscious about this. The women may also feel uncomfortable being alone with a man for religious or cultural reasons. Make sure to always have a woman from the sponsor group present out of respect for the newcomer woman.

Here are some guidelines on what you can do to guard the newcomers(s)' privacy:

- Call ahead of time to make an appointment before going to visit the newcomer(s) in their home. This shows them that it is common practice to call before a visit as well as respecting their privacy.
- If other people wish to contact the newcomer(s), inform the newcomer(s) ahead of time about who is going to contact them and why.
- Avoid sharing unnecessary private information about the newcomer(s) within the sponsoring group such as information that you would not like to be shared about yourself. Only discuss matters about the newcomer(s) with people who are directly involved with the settlement support.

- Do not discuss the newcomer(s)' private issues with anyone without their permission. This includes discussions with other members of the sponsoring group as well as settlement organizations.
- Do not publish or forward the names, addresses, and telephone numbers of any member of the newcomer family to anyone or any organization outside of the sponsoring group without the newcomer(s)' specific permission. **Pay special attention to what you share online and on social media.** Do not post photos of newcomer(s) without their permission, and never disclose their personal details, especially address and contact information.

(SEE LIFELINE SYRIA'S CONFIDENTIALITY POLICY BELOW)

- Make sure to include the newcomer(s) in conversations when they are present, especially conversations that is about them. This is important to do even though their English is not very strong to make them feel included, listened to and understood.
- Do not expect settlement agencies and other organization to keep you completely informed on their work with the newcomer(s), the workers are bound by privacy legislation.

LIFELINE SYRIA'S CONFIDENTIALITY POLICY

It has been noted in the media that many of the refugees coming to Canada are willing and able to speak to media or share their stories publicly in order to raise awareness about the plight of Syrian refugees and the crisis. However, it cannot be assumed that all families will be able or willing to share their stories publicly.

The reality is that many of the families are fleeing an extremely dangerous environment and therefore may not wish to share their information for security reasons; others may feel overwhelmed by their experiences and uncomfortable sharing their stories publicly.

We recognize that providing updates and information about the families we are supporting will assist in our donor relations, and our commitment is to work with each family individually to determine their comfort level in speaking publicly and to provide whatever support they require in this area. **The** family's security, safety and comfort will always take precedence.

Tips for communication:

- Refugee families are symbols of hope and strength; families who have been given the opportunity to resettle in safe, welcoming Canadian communities.
- Consider that we may not fully know or understand the circumstances of the family's plight to get to Canada and the family may not wish to divulge that information.

To protect the confidentiality of Syrian refugees coming to Canada, Lifeline Syria is committed to the following:

- The names of refugee families or individuals will not be released publicly without informed consent of the refugee family or individual
- Personal information, such as the address of residence or workplace, should be considered confidential unless the family has provided informed consent
- Personal information that may lead to the identity of a family, including the number of family members or specific health issues, as well as their home location in Syria, will not be shared without informed consent
- At no point will refugee families or individuals be coerced or encouraged to speak with media or at other public speaking engagements.
- Any communications with children of refugee families must be conducted in the presence of the child's guardian or parent.
- Informed consent includes ensuring the refugee family or individual understands the following:
 - Images or written information about the person may appear in news media
 - Images or written information about the person may appear on the internet or in social media networks such as Twitter, Facebook, blogs, YouTube, etc.
 - Images or written information about the person may appear in community brochures or notices, etc
- Consent must be obtained via written or recorded verbally

The obligation to preserve confidentiality ceases when:

- ***The preservation of information may risk serious harm to another person, ie. Suicide, homicide, violence, etc.***
- ***It is required by law, contract or where there is a specific court order.***
- ***The individual authorizes in writing release of specific information.***

Managing Expectations of Sponsoring Group

As a sponsoring group you may have certain expectations about how the sponsorship should be done and what you imagine the results of the sponsorship will be like for the newcomer(s). It is really important to remember that things do not always go as planned and this might not be a negative outcome. It is good to always keep an open mind as well as to be flexible in doing things differently than what might have been planned from the beginning.

- It is very important for the sponsoring group members to be conscious of their own expectations of the newcomer(s), especially when it comes to attending events. When inviting the newcomer(s) to events, you must ask them if they would like to attend the event and not assume so. It is up to the newcomer(s) how much they would like to be involved in social gatherings.
- When it comes to church related events, it is important to explain freedom of expression of religion to the newcomer(s). They might have been persecuted for their religious beliefs and be afraid to express their beliefs openly. Explain the Charter of Rights and Freedoms (specifically freedom of religion, belief and expression) in an easy to understand way with an interpreter present if needed.
- You can invite the newcomer(s) to talk about their religion, but it should never be forced and it is up to them if they feel comfortable enough to do so. Do not assume that the newcomer(s) have any specific religious affiliation.
- One important aspect of events and social gatherings is not to single the newcomer(s) out or ask them to speak in front of a group of people. This can be a very uncomfortable experience and may make them feel less as if they belong and more as an outsider.
- In all, be conscious of your own expectations. Always ask the newcomer(s) before taking them out to a social event and be aware of the power you hold as a sponsoring group and how it can be seen from the newcomer(s)' perspective. They might feel they have to attend events since you are

helping them with their new life in Canada. Even if you might not be able to remove it, try to minimize that power difference by asking questions, explaining things clearly and simply and make sure they understand their right to say no.

Expectations and Responsibilities of Newcomer(s)

It is necessary to discuss expectations and responsibilities with the newcomer(s) soon after arrival. This is important so that everyone involved has the same understanding of who is responsible for what. If there is a language barrier it is necessary to have an interpreter present in order to avoid misunderstandings.

Things to be explained and discussed are, but are not limited to:

- **Finances**
 - Where the money is coming from, especially if the sponsorship is being funded partially through a government program, and that it is finite.
 - Monthly allowance including, if applicable, Child Tax Benefit etc.
 - Living expenses – who pays rent, food etc., and what ‘living expenses’ include.
 - Who pays for what (newcomer(s) vs. sponsoring group)
 - Bills – understanding of who pays the bills, how much, etc.
 - Travel loan – what is it, how much do they pay each month, when do they pay and how do they make the payments.
 - Savings – if possible.
 - Banking – understanding of bank card, bank accounts, bank fees, cheques, bank machines, credit cards, etc.
- **Schooling/Employment**
 - LINC/ESL – importance and requirement to learn English, when to sign up etc.
 - Register children for school – how to register, vaccinations, legal requirement for children 6-16, etc.

- Employment/Work experience – importance of Canadian work experience, possibility of part-time or evening work, etc.
- Emergency
 - What to do in case of emergency
 - How to call 911
 - Non-emergency options – walk-in clinics, Telehealth, local police etc.
- Phone, internet & TV
 - Different cell phone plans
 - Cost of cell phone, internet and TV
 - How to call abroad in the most cost effective way
- Medical & Dental needs
 - OHIP
 - IFH (Interim Federal Health Program)
 - Dental

It is beneficial to have the above points discussed and written down, with a copy in English and in the native language provided to the newcomer(s). It is suggested that a basic contract be drafted which lays out the most important requirements and that the family is asked to confirm that they understand what was discussed. If they agree to sign the document, make sure that they understand exactly what is written and that they agree with the information. This document is not legally binding but is a good tool as it can be used in case of doubts or uncertainties of what was discussed. It is necessary to do a follow up on everything discussed after a few months, as a reminder of everyone's responsibilities.

Communication

Good communication among members of the sponsoring group as well as with the newcomer(s) is significant for a successful sponsorship. Spoken as well as written communication and documentation is important to avoid misunderstandings and to make sure that everyone is on the same page.

- The sponsoring group needs to try and work as one unit, and not as separate individuals, to create the best possible sponsorship. Therefore, clear communication and documentation will help keep everyone in the

sponsoring group updated on what has been done and what needs to be done in the settlement.

- A structured way of sharing information among the sponsoring group members is important in order to work together as a group and keep everyone informed. One way of sharing information within the sponsoring group is on-line through Dropbox, a free file hosting service where the group can create a secured account with a login where you can share documents, pictures etc. Dropbox allows users to create a special folder on each of their computers, which Dropbox then synchronizes so that it appears to be the same folder (with the same contents) regardless of which computer is used to view it. Every member can therefore access all files in all folders as they will have the same content. Files placed in this folder are also accessible through a website and mobile phone applications. To sign up go to: <https://www.dropbox.com>.
- Another way of sharing information is through Google Docs/Google Drive. Google Docs/Drive is a free, online service offered by Google. It allows users to create and edit documents online so it can be accessible on any computer. This is a step-by-step guide on how to access Google Drive: <http://www.gcflernfree.org/googledriveanddocs/2/print>
- We recommend that you use one of the above file sharing tools if you do not have another alternative. We do not recommend that online communication is done through email only as it is important to have a record to go back to and it can easily become unorganized and confusing.
- We also recommend that the sponsoring group members involved with the newcomer(s) do write-ups on their visits, conversations and other necessary information about the newcomer(s) and share with the other members on a web-based portal. This will help to keep everyone up to date on what is going on.
- When receiving questions or requests from the newcomer(s), it is a good rule of thumb not to give promising answers without consulting with the rest of the sponsoring group members. Not saying yes or no in the moment

will help to make sure no promises will be made that the sponsoring group members may not be able to fulfill later.

- Instead of saying a direct 'yes' or 'no' you can give answers such as "I will look into that and get back to you as soon as I have an answer for you" or "I will check with the other sponsor group members and talk to you once we have an answer".
 - It is important that the newcomer(s) don't get mixed messages or lose trust when people are not able to follow through on promises. It is also very important that these questions be answered in a timely manner and that, even if the answer is no, the newcomer(s) feel that their request was listened to and respected.
- When explaining things for the newcomer(s) it is important to make sure that what you have explained has been understood. Even though people may be nodding, responding 'yes' to your questions or giving a general response this does not mean that they have actually comprehended the message clearly. Here are some tips for creating better communication:
 - Write down key points in both English and the newcomer(s)' language, or if possible ask them to write down the key points themselves.
 - Ask the newcomer(s) to repeat key points back to you.
 - Review key points together, both orally and by reviewing the welcome binder.
 - Invite them to ask questions.

Chapter 2 - First Month

Medical Attention:

It will always be necessary to explain the Canadian medical system to the newcomer(s). Explain OHIP and IFH and what it encompasses, what family doctors are, how walk in clinics work and where the nearest one to their house is, where the nearest hospital for emergencies are, etc. The newcomer(s) might have previously had very limited access to medical care and need to be encouraged to access it. In many countries healthcare is not free and most people will only use it in emergency situations. This is why it is important to make sure the newcomer(s) is informed about different ways of accessing healthcare, what they have to pay for and what is free.

If sponsoring newcomer(s) with special medical needs it is important to do research ahead of time to understand their needs, sources of special equipment, care and support.

(SEE MEDICAL CLINICS FOR REFUGEES - Page XX)

Family doctor:

Family doctors have an ongoing relationship with their patients and are often the first line of care and help to connect patients to specialists and other resources. It is a good idea to register the newcomer(s) with a family doctor as soon as possible after arrival. Make sure that you assist the newcomer(s) in finding a doctor that suits their needs. The doctor's office would preferably be located in their area and if possible speak the newcomer(s)' native language if there is an issue with English. You should also ask the newcomer if they prefer a female or a male doctor.

Settlement.org has information on how to find a family doctor at:
<http://settlement.org/ontario/health/find-a-doctor-or-medical-professional/>

Weekly clinics for refugees

Family doctors, nurse practitioners, and other healthcare providers have come together to offer weekly medical clinics in the GTA, available free of charge for all refugees.

The clinics will be at a different location each week, and will be staffed by clinicians with an expertise in refugee health issues. Health care providers at these clinics will help identify and provide assistance with acute and chronic health concerns, and will offer preventative care like immunizations. Clinic staff will help connect the newcomer(s) to family physicians in their neighbourhood.

To Book an appointment for the newcomer(s)

Call the Women's College Hospital Crossroads Clinic: **416 323 6400 x. 5905** and leave a message. Your call will be returned within 24 hours.

Telehealth:

Telehealth Ontario is a free service provided by the Ontario Ministry of Health and Long-Term Care that allows Ontario residents to speak to a Registered Nurse with their medical questions any time of the day or night. It's designed to provide quick answers, information and advice. This could be when you're sick or injured but aren't sure if you need to see a doctor or can treat the situation at home.

The service does not replace a doctor's visit for an actual diagnosis or prescription. Nor is it intended to provide emergency support - call 911 to have an ambulance or other emergency response sent out and to get emergency first aid instructions by phone.

- Ontario residents can call Telehealth Ontario at **1-866-797-0000**.
- The service is available in French as well, and the nurses can connect to translators in 110 languages.

For more information on Telehealth see their website:

<http://www.ontario.ca/page/get-medical-advice-telehealth-ontario>

Dentist:

The expanded IFH program covers only emergency and essential dental. An emergency service is one that is necessary to alleviate pain, infection, hemorrhage and oral trauma. Essential dental services are covered only after an emergency service has taken place and serious dental problems remain. These services must have prior approval. Therefore, these are suggestions for non-emergency and essential dental concerns:

- Toronto Public Health offers free dental services to eligible children and youth (0-17 years), adults enrolled in selected Toronto Public Health programs, and seniors (65 years and older). Assessment for eligibility must be done in person at a Toronto Public Health dental clinic. The type of documentation required to prove eligibility varies depending on the situation, so always call first to find out what out what documentation to bring.
- To find a dental clinic near you check the Toronto Public Health website at: **<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=61974485d1210410VgnVCM10000071d60f89RCRD>**
- If the newcomer(s) are not eligible for free services, they might qualify for dental care at reduced cost. Contact the Lifeline Syria for an updated list of clinics that have low cost dental services.
- For further information on free dental care check Toronto Public health at: **<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=51b74485d1210410VgnVCM10000071d60f89RCRD>**

Prescriptions for Eyeglasses

If the arriving family has needs for eye glasses or for testing for eye glasses, Lifeline Syria may be able to provide assistance to a limited number of people at no or very low cost. If these costs are becoming an undue burden on the family or the sponsoring group, please contact Lifeline Syria and we may be able to make arrangements for this service.

Mental health:

People who come to Canada as a refugee may have experienced war, violence or other types of trauma. These previous experiences may make it more difficult to establish a life in Canada as well as to trust authority figures such as government officials. They can also lead to Post-Traumatic Stress Disorder (PTSD). PTSD can develop at any time following a traumatic event. Please be aware that only medical professionals can diagnose PTSD. If you are concerned that the newcomer is suffering from mental trauma, you can inform the person about different counselling services and support programs.

Private counselling may be expensive but there are other options such as Community Health Centers that also provide support such as counselling.

Settlement agencies can also connect people to mental health services. Remember that it is important to find a service in the language that the newcomer speaks well. There are also mental health services for particular ethnic and cultural communities.

- To find services for counselling, contact **211 Toronto** from your phone or through their website: **<http://www.211toronto.ca>**
- The **Canadian Centre for Victims of Torture (CCVT)** is an organization that provides services for people who have experienced trauma through torture and war. They have mental health services such as individual counselling, support groups, crisis intervention as well as settlement services and programs for children and youth. CCVT has three different offices in Toronto, you can find their contact information on their website: **<http://www.ccv.t.org>**
- Contact Lifeline Syria for information on other mental health programs and clinics.

Remember that as a sponsoring group member, you cannot and should not act as a counsellor, but you can help the person access available services.

ADDITIONAL INFORMATION:

MEDICAL ATTENTION

Listing of Hospitals (by Locations)

<http://www.health.gov.on.ca/en/common/system/services/hosp/locations.aspx>

<http://www.oha.com/AboutUs/HospitalLocator/Pages/HospitalSummary.aspx?Mode=2>

List of Clinics (by Locations)

<http://www.ontario.ca/locations/health/>

List of Pharmacies (by Locations)

<http://pharmacyfind.ca/ON/>

<http://www.yellowpages.ca/business/ON/00984601.html>

English Language Education

It is really important that the newcomer(s) start English classes as soon as possible. A strong knowledge in the English language will improve their chances of getting a job, applying for school and interacting with the community.

Language Instruction for Newcomers to Canada (LINC) programs in Ontario provide free English classes for permanent residents and convention refugees who are 18 years or older. Newcomers who need English language instruction need to do an assessment through YMCA Language Assessment & Referral center. After the test, the staff assessing the exam will recommend a program with the appropriate English level and a location in proximity to the newcomer(s)' home. The assessment test is free but the sponsoring group will have to make an appointment before the newcomer(s) can go.

LINC offers both full- and part-time classes and some centers have free child-minding. Most locations with child-minding accept children between 18 months and 6 years of age but there are few that accept babies from 6 months of age. There are also options for day time or evening classes which provide instruction in different levels of English. At the assessment the newcomer(s) needs to provide the staff with requirements they have such as child-minding, wheelchair accessibility, etc.

Call YMCA Language Assessment & Referral Centre for an assessment within the GTA at 416-925-5462 to make the appointment.

You can also visit YMCA's website for more information:
<http://www.ymcagta.org/en/newcomers/you-arrived/language/>

At the time of the assessment the newcomer must bring an original immigration document. Acceptable documents for permanent residents are Record of Landing (IMM 1000), Confirmation of Permanent Residence (IMM 5292 or IMM 5509) or the Permanent Resident Card. The assessment and referral centers have five locations within the GTA: Toronto Central, Toronto North-East, Toronto North-West, Etobicoke and Scarborough.

To learn more about language instruction for newcomers visit:
http://www.ontarioimmigration.ca/OI/en/learn/OI_LEARN_MULTI.html

Childcare

If there are children in the refugee family under school age, it is good to research different options for child care in the community before arrival. In the beginning the parents will probably stay at home with the children until they have adjusted but if they start looking for a job during their sponsorship period, the sponsoring group need to assist them in finding affordable child care. Keep in mind cost and access to public transit. The childcare cost needs to be affordable enough so that the children can stay in the same place after the sponsorship ends. The parents may be uncomfortable leaving the children with strangers so this can require a discussion ahead of time. For parents who attend English classes, such as LINC, childcare may be one of their first needs. Many organizations that provide LINC classes do also have child care available on site but the age of the children they accept may be different from site to site. After the parents have done the LINC assessment, the workers at YMCA can refer them to an organization that has child care.

Childcare in the City of Toronto is available in over 900 licensed child care centers and through 19 licensed home child care agencies working with over 2,000 approved home care providers. Children served by licensed childcare range in age from infant to school age.

You can search for licensed childcare in on these websites:

In Toronto:

- **<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=434763f843ae0410VgnVCM10000071d60f89RCRD>**

You can find licensed childcare elsewhere in Ontario on this website:

- **<https://www.iaccess.gov.on.ca/LCCWeb/childcare/search.xhtml>**

Child Care Fee Subsidy:

Fee subsidy helps families in financial need with the cost of childcare in Toronto.

To apply for fee subsidy, the parent must:

- Live in Toronto, be moving to Toronto or be an employee of the City of Toronto.
- Be employed, in school or in a training program. Even if the newcomer has not started work or school, they can still apply to get on the waiting list.
- File an income tax return and if they receive the Universal Child Care Benefit (UCCB), they need the income on their most recent Canada Child Tax Benefit statement (CCTB) otherwise, they will need their Revenue Canada Notice of Assessment (NOA) or Notice of Reassessment. To replace a CCTB statement, call Revenue Canada at 1-800-387-1193 or to replace a NOA call 1-800-959-8281.
- New immigrants may still apply before having filed their first tax return.
- You can read more about applying for fee subsidy on the City of Toronto's website:
<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=bcd25e0076113410VgnVCM10000071d60f89RCRD>
- You can call 311 to apply over the phone or visit this website to apply directly online:
<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=198b5f2bda51f310VgnVCM10000071d60f89RCRD&vgnextchannel=bcd25e0076113410VgnVCM10000071d60f89RCRD>

IMPORTANT: You cannot use the online application to re-apply, change your address, phone number, child care choices or to add a new child to your application. For those services call the City of Toronto at 416-392-5437.

Keeping your fee subsidy

Once newcomer(s) have started receiving their child care fee subsidy, there are some important things to know. To maintain subsidy newcomer(s) must:

- Pay the fees to the child care program directly and on time.

- Newcomer(s) must pay the fee for the days their child is absent from the program including vacation, illness, and all statutory holidays if they are absent more than 35 days per year, per child.
- If newcomer(s) have questions about their fee or if they think the bill is not correct, contact a caseworker immediately.
- If there is a change in newcomer(s)' fee, they must pay the new fee.
- If it is determined that newcomer(s) received a childcare subsidy that they were not entitled to, they must repay the funds paid on their behalf.

Make sure to report any changes in newcomer(s)' status including:

- Employment or school.
- Maternity or paternity leave.
- Marital status.
- Address.
- Phone number.

Important: newcomer(s) must call a caseworker to report a change to newcomer(s)' income only if they receive:

- A Revised Canada Child Tax Benefit or Ontario Child Benefit statement, where the Family Income shown is more than the amount indicated on your previous statement.

Or

- A Notice of Reassessment from Canada Revenue Agency where the amount of income on line 236 is more than the amount of your previous assessment.

Settlement Services

Settlement services are services for newcomers to Canada. These services will help newcomer(s) settle and adjust to their new life in Canada. Settlement services are often free and they are always confidential. Connecting the newcomer(s) with a settlement agency can be very beneficial for them as it can be a great resource that can assist them with many different needs.

- To locate newcomer settlement agencies by location click the following link:
<http://www.citizenship.gov.on.ca/english/newcomers/agencies.shtml>

To access support from a settlement service and other community organizations, assist the newcomer(s) by connecting them directly with a person at the agency. Although you may feel capable of providing the newcomer(s) with the same support as the settlement agency, keep in mind that the newcomer(s) may make friends and important contacts through different programs and groups at the agency.

Settlement services include:

- Interpretation and translation of documents, or help to arrange these services
- Help filling out forms and applications
- English as a Second Language (ESL) classes
- Help finding a job or training
- Information about other community services, schools and health care.

Languages in Settlement Services:

Many settlement agencies have staff who speak languages other than English. If newcomer(s) go to a settlement agency and they do not have the service or language they need, they should help the newcomer(s) to find another agency that does. Settlement agencies can also be called immigrant- or refugee-serving agencies, or newcomer services. Some schools and libraries have settlement services too. Many agencies have eligibility requirements that you have to meet to use their services. For example, newcomers might have to live in a certain area, or have a certain immigration status.

- Settlement.org has a resource page for finding settlement services in specific areas in Ontario. **<http://www.settlement.org/findhelp/>**
- You can also search for settlement agencies and other community services in Ontario by calling 211 or by visiting their website at **<http://www.211ontario.ca>**

When searching for a settlement services agency for the newcomer(s) you should consider factors such as;

- Location
- Languages

- Availability (if there is an empty spot)
- Services provided (LINC, Child Minding)
- Translation

RESOURCE CENTERS

Newcomer Settlement agencies

<http://www.citizenship.gov.on.ca/english/newcomers/agencies.shtml>

List of Public Libraries

<http://www.mtc.gov.on.ca/en/libraries/oplweb.shtml#M>

Chapter 3 – During the year

Finances

Transportation and Admissibility Loans

The Government of Canada requires all refugees/newcomers to repay their transportation costs in coming to Canada as well as their medical exam costs. This cost is covered by issuing loans to the refugees/newcomers. These loans will not be issued if the refugee has the funds to cover their own costs. The two types of loans are:

1. The Transportation Loan: This loan allows applicants to pay for transport to their place of final destinations in Canada.

2. The Admissibility Loan: This loan allows applicants to pay for the medical exam they are required to have prior to their departure to Canada.

Although the newcomer(s) are responsible for repaying the loans, the sponsoring group can add the full or partial cost of the travel loan into their budget. It can be easier for the sponsoring group to fundraise to cover the cost than for the refugees/newcomers to pay it off themselves. Most refugees/newcomers that are sponsored to come to Canada have a very limited budget both during the sponsorship period as well as directly after. However, helping the newcomer(s) to pay off their loans is not a requirement for sponsoring groups.

The loan recipient is expected to repay the loan in full by consecutive monthly installments and in accordance with the repayment schedule. Repayment will start 30 days after the newcomer(s) have arrived in Canada. The newcomer(s) will receive a repayment schedule from the Government of Canada. Monthly payments are calculated based on the amount borrowed and the length of repayment period depends on the amount borrowed. There is an interest-free grace period of one to three years depending on the size of the loan. It is beneficial to pay off as much as possible during the interest free period.

The interest-free period for transportation and admissibility loans is:

- up to \$1,200 12 months
- over \$1,200 but less than \$2,400 24 months

- over \$2,400 36 months

The interest rate for these loans in 2014 was 1.74%.

You can call Collections services toll-free at 1-800-667-7301 for more information about the loan.

Under special circumstances, a collection officer may grant a deferral of loan payments, a variation of payments or an extension of the repayment period; the deferral of loan payments may be up to two years. If a newcomer makes this request, they may be asked to explain their personal finances and why it is difficult to make the payments. It is suggested that sponsoring groups help the refugees/newcomers to ask for a deferral to give them more time as soon as the first repayment schedule is received.

A deferral of loan payments is not automatically provided. A loan recipient who approaches an immigration office in Canada because he or she is unable to make full, regular loan payments will be immediately referred to Collection Services, Finance, NHQ, toll-free at 1-800-667-7301.

It is also very important to tell CIC when the refugees/newcomers have a new address. They must give Collection Services their new address within 10 days of moving.

Loan Forgiveness/Contribution Fund

Under some circumstances assistance may be obtained to forgive part of a loan. Citizenship and Immigration Canada's Inland Processing (IP) manual 3 Part 1 section 7.10 describes the possibility of loan forgiveness for high needs/JAS cases:

“Contribution program: Certain categories of refugees selected abroad (e.g. single parents of large refugee families, victims of torture, refugees with disabilities) who apply for an immigration loan may have access to the contribution fund from the RAP. This fund will pay, on a contribution basis, for transportation, medical examination, and costs associated with travel to the final destination in Canada, for selected special needs refugees.”

Consequences of Missing a Loan Payment

A refugee/newcomer cannot be removed from Canada for not repaying their loan. However, if they do not make their payments, CIC can direct the case to a private collections agency, keep the income tax refunds or take them to court.

It is especially important to make the payments if refugees are planning on sponsoring a family member. If they default on loan payments, it may be more difficult to show that they can support a sponsored family member.

Review the Budget

It is important for sponsors to review a refugee/newcomer's budget with them several times during the year. Both income and expenses might change and will need to be adjusted. Reviewing the budget also gives a chance to assess how the newcomer(s) are doing financially and if they have issues meeting the budget or if they might have the possibility to save some of their income. During the review it is a good idea to look at the loan repayment schedule again to see if they are meeting their payments.

Rights and Responsibilities

During the year it is a good idea to go through the newcomer(s)' rights and responsibilities in Canada together with them. Rights and responsibilities are many times different in between countries and there are also responsibilities specific to sponsorship.

Things to go through include, but are not limited to:

- Financial obligations such as paying bills and rent.
- The responsibility and importance of learning English during the sponsorship year.
- The responsibility to find a job when they are ready or able to do so.
- The right to settlement and social services.
- The responsibility to repay travel loans.
- The responsibility to file taxes.
- Responsibilities and rights in regards to renting an apartment which can be found in Ontario's Residential Tenancies Act, 2006 which can be downloaded [here](#):

[http://www.ontario.ca/laws?search=residential+tenancies&filteroption=current&filterstate\[\]=current&filteryear=&source_type\[\]=public&source_type\[\]=regulation&pit_date=&filtertype=Statute&sort=chronodesc&sort_letter=*&browse=on](http://www.ontario.ca/laws?search=residential+tenancies&filteroption=current&filterstate[]=current&filteryear=&source_type[]=public&source_type[]=regulation&pit_date=&filtertype=Statute&sort=chronodesc&sort_letter=*&browse=on)

- Legal rights and freedoms, such as the freedom of religion and freedom of opinion and expression. The newcomer(s) might have experienced persecution due to their religion or beliefs and it is therefore important to clarify for them that the Canadian Charter of Freedom and Rights guarantees the fundamental rights and freedoms set out in it. For more information about the Charter of Rights and Freedoms, see Appendix C.
- The right and limitation of travel within and outside Canada including obligations of travel documents.

Education

If the newcomer(s) English language ability is strong and they are interested in studying at a post-secondary institution there are different resources that can be used in sourcing information. Again, community centers and settlement agencies can help with this as well.

- There are many different types of education, some that might not be familiar to the newcomer(s). It is therefore good to go through the different options and the difference between them such as university and college programs, continuing education, apprenticeship programs and private career colleges.
- Organizations such as the Centre for Education and Training (CET) have services that are developed specifically to help newcomer(s) assess and build their skills and language competency for the Canadian job market. For more information go to: **<http://www.tcet.com/>**
- If the person is interested in higher education in Canada and has a high-school diploma or other past academic credentials from their home country, their credentials may need to be evaluated in Canada. At some academic institutions this is done by staff at the admissions office while others ask the students to get an external evaluation. Questions about evaluation need to be directed to the specific academic institution.

- If accepted at an educational institution, the person may be able to apply for financial assistance through the Ontario Student Assistance Program (OSAP) as well as bursaries and grants. (See more about this in *Income Support* p. xxx)

The government of Canada has a list of various education and training programs that newcomer(s) can choose from. Along with programs dedicated solely for newcomer(s), this list also takes into consideration people with disabilities, families and children, veterans and youths. A full list of programs can be found at <http://www.servicecanada.gc.ca/eng/subjects/education/index.shtml>

Employment & Job training

One of the most important responsibilities for the newcomer(s) during the sponsorship period is to improve their English through classes and conversations. It is important that before the newcomer(s) start looking for a job they need to have a strong knowledge in the English language. The sponsorship year is a great opportunity for the newcomer(s) to take advantage of English classes as well as social events to practice.

If the newcomer(s) start looking for a job during the sponsorship period before their English has reached a high level, the sponsoring group should advise and encourage the newcomer(s) to focus on their language learning. Provide examples on what benefits they can get in the future from speaking, writing and reading English well. They are much more likely to succeed in Canada if they take the opportunity they have of acquiring a higher level of English.

If their English is at a high level at arrival, or they achieve this during the sponsorship year, then looking for employment becomes an important task for newcomers. This can be a challenging and daunting experience; therefore, the newcomer(s) may benefit from assistance and support both from the sponsoring group and an employment or settlement agency. Be prepared to provide both practical and emotional support.

Depending on the newcomer(s) level of English, employment counselling can be started at different times throughout the sponsorship year. When to start discussing different employment options depends on the individual and on their level of English and adjustment to their new life in Canada.

- The newcomer(s) need to understand the significance of Canadian work experience when searching for a job. Understanding that their first job in Canada may be the first step towards a better job is important. It is typical in Canada to work in one job to gain the experience in order to be able to acquire a better job. It is therefore

important to begin working when able to do so, to gain Canadian work experience, even if it is not in their trade, skill or profession.

- Many settlement and employment agencies provide employment counseling and skills development in different languages that is tailored to the needs of newcomer(s). They often have both one-on-one counselling and workshops with focus on interview skills, career planning, and job search techniques etc. Some agencies also have workshops in computer literacy. Many also have self-service resources such as access to computers and internet, photocopiers and fax machines.
- At <http://settlement.org/findhelp/ontario/> you can find community services and settlement agencies in Ontario.
- There are topics regarding workplace culture that the sponsoring group can talk about with the newcomer(s) to give them an insight into Canadian expectations regarding customs and behaviors. Topics can include, but are not limited to:
 - Office behavior
 - Appropriate communication style in different settings
 - View of time and punctuality
 - Body language
 - Non-discrimination and inclusiveness policies
- There are different ways to apply for a job in Canada and this should be discussed with the newcomer to help them prepare for job search.
- Online job search is a tool commonly used nowadays. A downside with online job applications is the amount of people applying. The chance of getting an interview this way might be small.
- Another way of searching for a job is in person. This requires being prepared with resumes and cover letters. This is a good option especially when applying for jobs such as store clerks or restaurant staff.
- Having a well prepared resume is necessary when applying for jobs. Many employment services and settlement agencies can help with resume writing and interview preparation.

- Canadian experience is often asked for; especially in jobs that require higher education. Canadian experience through volunteering is very common for new immigrants. (SEE *Volunteering* below) The newcomer(s) may not be able to start volunteering during the sponsoring year but it is still important to inform them about this so that they are aware of this option.
- If the person already has academic credentials they should be evaluated in the Canadian context to find out if additional education is needed. Most of the time it is. An employment consultant at a community organization or settlement agency can help in directing where to send the credentials for assessment.
- This website by the Government of Ontario has information about preparing to work in Ontario:
<http://www.citizenship.gov.on.ca/english/newcomers/preparetowork.shtml>
- This website by Employment Ontario is another source for job search and skills building: <http://www.tcu.gov.on.ca/eng/employmentontario/newtoontario/>

Volunteering

Volunteering is common in Canada, but working for free might seem like a strange concept to newcomer(s). Since volunteering is often a way to get the Canadian experience so often asked for by employers, it is important to discuss this. There are many benefits to volunteering such as getting Canadian work experience, practical knowledge about the Canadian workplace, developing new skills, networking opportunities, getting Canadian references, etc.

- One major benefit in volunteering for newcomers is the opportunity to practice their English language skills. If newcomers are currently in a situation where they are not regularly practicing their English in the real world this is a good opportunity for them to do so.
- There are places that reimburse volunteers for their expenses, such as bus fare, in exchange for their volunteer work. This way the newcomers do not have to pay anything extra out of their own pocket for volunteering. Also, many organizations have flexible volunteer schedules that can fit into the newcomer(s) life.
- If the newcomer(s) decide to volunteer you can assist them in finding an organization that suits their needs. When looking for an organization, be

aware of things such as: matching newcomer(s)' schedule, the opportunity for practicing English and interacting with other people, and that the tasks they will do suits their needs. Try and make sure that the newcomer(s) end up in a volunteer position that will benefit them when searching for a job. There are many volunteer positions out there and it is important to find one that can be used to help the newcomer(s) towards employment.

A Place to Start

If newcomer(s) are having trouble finding a place to start volunteering, YMCA has a wide variety of volunteer opportunities that newcomer(s) can choose from. There are many programs available that can match one's interests and passions. For example, if newcomer(s) have expressed a love for children, the YMCA provides volunteer opportunities at their child care centers, such as becoming a School Age Play Partner where one can engage with children in fun activities. If they love health and fitness, suggest for the newcomer(s) to apply to be a Group Fitness Leader, where they can provide a group fitness class for every member of age and ability. Because YMCA has a large volume of volunteers, it will be easy for newcomer(s) to meet other people and continuously grow and learn new skills. Make a suggestion for them to visit <http://www.ymcagta.org/en/volunteer/volunteer-opport/index.html> and help them find a role that's right for them.

Legal Aid

If during the year of settlement you discover that the newcomer(s) may need legal aid there are different options that you can use to help them seek free legal aid services. There are eight main options when it comes to free or low-cost legal aid services:

1. Community legal clinics.
2. Legal Aid Ontario.
3. Duty counsel at courts and tribunals.
4. Law Help Ontario Self-Help Centres.
5. Family Law Information Centres.
6. Family Law Service Centres (FLSCs).
7. Law Society of Upper Canada.
8. JusticeNet

If a newcomer(s) have questions about their rights, suggest they look over the Canadian Charter of Rights and Freedoms. The Charter can help them review certain political rights of Canadian citizens and civil rights of everyone in Canada. Knowing their rights can also help newcomer(s) feel comfortable in our country by reminding them of the freedom that each citizen has the right to.

- A list of all Canadian citizen rights can found at <http://laws-lois.justice.gc.ca/eng/const/page-15.html>

Culture

In Canada many cultural and arts festivals take place during the summer and offer free outdoor performances. These festivals may focus on theatre, music, dance, literature, film, an art form or a specific ethno-cultural community. As a sponsoring group you can assist the newcomer(s) in finding free events and local attractions that they can attend by themselves or together with the sponsoring group. This is a great way for newcomer(s) to enjoy some free or low-cost entertainment as well as to experience multiculturalism in Canada. There are many cultural attractions newcomer(s) can visit, such as museums, art galleries, heritage buildings, historic sites and other local attractions. Many of these places have a lower admission fee for children, students and seniors. Sometimes they have one day a week when the admission fee is free or at a lower cost for adults as well.

- MAP (Museum & Arts Pass) is a program through Toronto Public Library that lets families (2 adults and up to 5 children) explore some of Toronto's cultural treasures for free. You can find more information here:

<http://www.torontopubliclibrary.ca/museum-arts-passes/>

Some of the participating venues are AGO, Casa Loma, Ontario Science Centre, Toronto Zoo and ROM. To access the pass the family must have a valid Toronto Public Library card. Passes are limited in quantity and must be picked up at a Toronto Public Library branch. There are certain rules and conditions that apply so make sure to read up on them before heading to the library. You can find them here:

<http://www.torontopubliclibrary.ca/museum-arts-passes/conditions.jsp>

On the same website you can also find pickup timing and branch location information.

- There are also special events and important celebrations in Ontario, such as Canada Day, when many towns have public celebrations, parades, fireworks and musical entertainment. If it is possible during these special days, you can ask the newcomer(s) to join you in the celebration. This can make them feel more as a part of Canada.

For More Information

1. *Discover Ontario* - This website invites newcomers to learn more about their new home. It has information about arts and culture, history, tourism, geography, fun facts and more.

http://www.ontarioimmigration.ca/en/about/OI_ABOUT_DISCOVER_ONTARIO.html

2. *Ontario Heritage Trust* - This website has information about hundreds of historical museums, buildings and sites across Ontario.

<http://www.heritagetrust.on.ca/Home.aspx>

3. *Toronto Public Library* Programs, Classes & Exhibits.

To check out classes and exhibits go to:

<http://www.torontopubliclibrary.ca/programs-and-classes/>

To find your library local location:

<http://www.torontopubliclibrary.ca/hours-locations/>

Summer programs for children

Children can participate in summer programs focusing on sports, art, science and more. These programs can be a good way to make new friends and have fun. Many communities have activities for children during summer vacation. It is important to register early, or they might not get a spot. Usually summer programs last for 1 - 2 weeks. They can sign up for multiple sessions. Depending

on newcomer(s)' household income, Newcomer(s) may be able to get a reduction (subsidy) on the price. Ask the program organizers if a reduction is possible.

Day Programs

- Most day programs go from 8:30 a.m. - 4:30 p.m. It may be possible to get extra childcare before or after the regular programming, but it might come with an additional fee.
- In most cases the child must bring a lunch, snack and drink.

Go to this website to find out where to find summer programs for children:

<http://settlement.org/ontario/community/sports-and-recreation/recreation-and-sports/what-are-summer-programs-for-kids/>

Other Programs that Newcomers Can Access

1. *Children's Fitness Amount - Tax Credit* - Parents can get a tax credit for their child's participation in a prescribed program of physical activity.
2. *Children's Arts Amount - Tax Credit* - Parents can get a tax credit for their child's participation in a prescribed artistic or cultural program.
3. *Toronto Fun Guide* - This guide has a wide range of programs and activities for all ages, skill levels and interests. From the City of Toronto.

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=a96adada600f0410VgnVCM10000071d60f89RCRD>

Community and Recreation

Community

Participating in community activities is important to newcomers. It can help newcomers to meet new people and adjust to their new life in Canada. Newcomers can join a local community group; which is a good way to make them feel more included in their community. This can give them the chance to meet people with shared backgrounds, traditions and languages. It is an excellent way to practice their English and make new connections. To find an activity that suits the newcomers' wants and needs, the sponsoring group should have a conversation about their interests.

However, sponsoring groups must be aware of the newcomer(s)' feelings about connecting to their community. Sponsoring groups need to ask about and respect the newcomers' wishes about meeting members from their own community.

To find an association or group, you can:

- Talk to people in the community.
- Contact a settlement agency.
- Volunteer in the local or cultural community. Volunteering can be a good way to gain Canadian experience and references.
- Look in local or ethno-cultural media.
- Contact an ethno-cultural organization or a place of worship.

Other places to look at for more information:

- Canadian Ethno-cultural Council (CEC) - This website lists ethno-cultural organizations across Canada.

<http://www.ethnocultural.ca/members>

- You can search on “Cultural Heritage Groups” at **<http://www.211ontario.ca/>** This listing shows many of the culturally-specific community groups in Ontario.

Recreation

Many recreation centers have ice rinks, tennis courts or swimming pools. Many of these are low-cost or free to use but there is usually a fee to attend organized programs, such as swimming lessons or fitness classes. Some centers have sports or programs specifically for people with disabilities. Check with the municipal government for guides with a description of available programs and how much they cost. Depending on newcomer's household income, they may be able to get a subsidy on the price. Newcomer(s) living in Toronto can apply for Welcome Policy Toronto for a fee subsidy

- *Welcome Policy Toronto*. The Welcome Policy is a fee subsidy for recreation programs that was created to help low-income Toronto Residents access City of Toronto recreation programs. If the newcomer(s) are approved for Welcome Policy, they will receive an annual financial subsidy that can be spent on any of the wide variety

of high-quality recreation programs offered by the City throughout the year. Effective March 1, 2014 the individual annual credit amounts were increased to \$483 for children and youth and \$225 for adults and seniors.

Help the newcomer(s) apply for the welcome policy and then register for a recreation program at this website:

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=a048a4bd35341410VgnVCM10000071d60f89RCRD>

On the City of Toronto's website you can find more information about different recreation programs and how to register:

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=a96adada600f0410VgnVCM10000071d60f89RCRD>

To find a recreation center in the area, you can:

- Research online.
- Contact your municipal government.
- Visit a community agency.

This is a website where you can learn more about community and recreation activities:

<http://www.settlement.org/topics.asp?section=COMREC>

Religion

Religion can be a very sensitive area. The sponsoring group must be careful not to impose their religious beliefs on the newcomer(s). Invitations to religious activities and worship should be approached carefully even if the newcomer(s) are of the same faith as the sponsoring group.

If the newcomer(s) have informed the sponsoring group of their religious observance and are interested in connecting with a church, mosque, etc., the sponsoring can assist in locating places of worship in the area. A place of worship can be an important source of support for a newcomer as well as a place for prayers and community. However, it is important to remember that the reason for the newcomer(s) becoming a refugee may have been due to religion and/or community members who would attend the church, mosque, etc. As always, do not give any information that would identify the newcomer(s) to those in their community.

In Canada, places of worship often provide social services. For example, they might organize food or clothing for people in need, or help newcomers settle in their communities. For example, newcomers can find out where to find food that meets their religious dietary needs, or stay connected to their language, culture and traditions. They may also advocate defending the rights of refugees and immigrants.

Here are some ways that you can help newcomers look for a place of worship in their area:

- Look in local or ethno-cultural media.
- Contact an ethno-cultural organization.
- Talk to people in your community.
- Contact a settlement agency.

Many community agencies can help newcomer's find a place of worship. To find a community agency in your area, visit:

<http://www.settlement.org/findhelp/>

Other places to look at for more information:
Ontario Multifaith Council - **omc.ca**

Major Changes and Conflict

While most sponsorship's will go relatively smoothly, there are times when things happen that might need or require direct intervention from the SAH or CIC.

For example, as permanent residents, the newcomer(s) have the right to relocate to any part of Canada but this will change the responsibilities of the sponsorship. It is very important that the sponsoring group immediately notifies Lifeline Syria or the SAH it is working with if the newcomer(s) are considering moving, if there is a change of circumstance of the family or major conflict with the sponsoring group. If a group is unsure whether something should be reported it is better to error on the side of caution.

It is important to remember that all sponsorships are legally binding contracts with responsibilities and liabilities that must be monitored and followed. For this reason, when there are major changes to the family

composition, circumstances, location or if there is major conflict between group members, family members or the general public Lifeline Syria or the appropriate SAH should be notified.

In extreme situations of changes to the sponsorship or circumstances of the newcomer(s) a breakdown of the sponsorship may be declared. In some circumstances a breakdown can cause the sponsorship agreements to be suspended.

Chapter 4– Preparing for Independence

Throughout the year the sponsoring group, together with the newcomer(s), needs to prepare for what is going to happen when the sponsorship period is over. There are many things that need to be prepared and considered in order to ease the newcomer(s) into independence and make the transition as smooth as possible.

Finance

Filing Taxes

The newcomer(s) might never have filed taxes before and even if they have, the system that they are used to is probably quite different from the Canadian system. It is important to file taxes together with the newcomer(s) instead of doing it for them so they can learn how to do it for themselves. This is an important step in preparing them for independence. Think about how you, as a sponsoring group, can assist them in doing their taxes so that they will be able to do it themselves next year.

- E-file or similar programs may be less difficult than filing a paper version. This may still be quite confusing for people who are not used to the Canadian way of filing taxes. A better option is to go to a free tax clinic.
- A free tax clinic will provide services for eligible people such as those with low- income, students, seniors, new immigrants etc. Some tax clinics also have services in languages other than English such as Urdu, Punjabi, Tamil, Arabic, etc.
 - There are several locations around Toronto which can be found here: Volunteer Tax Preparation clinics (CRA website):
<http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/toronto-on-eng.html>
 - The Chartered Professional Accountants Ontario also have an assistance program:
<http://www.icao.on.ca/public/apps/TaxClinics/TaxClinics.aspx>

Income Support

As you get closer to the end of the sponsorship it is important that the newcomer(s) are prepared financially. When the financial support from the sponsorship ends, a plan needs to be in place to ensure that the family has the ability to support itself. If they are in need of government assistance, the applications have to be submitted early enough so that there is no gap between the sponsorship and the new means of income.

- If the newcomer(s) are able to work, they will probably need help in seeking employment which can be done through an employment agency or a community organization.

Newcomers can access immigrant-specific and general employment agencies. These organizations provide a variety of services, including assistance with:

- Career counselling
- Resume writing
- Cover letters
- Interview preparation
- Building an online professional presence (LinkedIn, etc.)
- Access to job boards

Major employment agencies include COSTI Immigrant Services (costi.org), and ACCES Employment (accesemployment.ca).

A full list can be found through the Toronto Library:

http://www.torontopubliclibrary.ca/search.jsp?N=37868+4292958264&Ns=p_title_sort&Nso=0

Keep in mind that privately sponsored refugees arrive as permanent residents and thus can work legally. All persons must apply for a Social Insurance Number – instructions can be found here:

<http://www.servicecanada.gc.ca/eng/sin/apply/how.shtml>

Persons with internationally attained post-secondary degrees can have their credentials assessed. These services charge a fee. You can find these services here: <http://settlement.org/ontario/education/evaluate-my->

[credentials/credential-evaluation/where-can-i-get-my-international-credentials-evaluated-for-employment/](#)

Applying for Assistance

Remember that the newcomer(s) may not become fully self-supporting during their first year in Canada and some people require longer support but it should not come from their sponsoring group. It may take longer to learn English or upgrade their skills, and others just may require more time to adjust to their new lives. In this case, the sponsoring group should assist the newcomer(s) to apply for social assistance at the end of the sponsorship period.

- They can apply for financial assistance from **Ontario Works (OW)**. To learn more about Ontario Works and how to apply go to: <http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/>
- **Ontario Disability Support Program (ODSP)** - The Ontario Disability Support Program is similar to the Ontario Works program but it specifically helps people with disabilities. To learn more about ODSP and how to apply go to: <http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/>
- Many settlement agencies can assist in applying for income assistance. You can search for local agencies and those providing services in other languages at: <http://www.settlement.org/findhelp/>
- More information about the different types of income assistance that are available can be found at this Government of Canada website: <http://www.servicecanada.gc.ca/eng/subjects/benefits/>

Student Loans and Grants

If members of the family have applied to study at university, college or another educational institution, they might need assistance in applying for student loans, bursaries and grants through the **Ontario Student Assistance Program (OSAP)**. Learn more at:

http://www.esdc.gc.ca/en/student_loans/cslp/index.page

- The Ontario Student Assistance Program (OSAP) is an integrated student loan made up of both federal and provincial funding to assist students in paying for their post-secondary education. It provides eligible students with various types of assistance based on financial need. OSAP is open to a student who is a Canadian Citizen, permanent resident, or protected person.
- A loan is money you borrow that must be paid back. A grant is a type of aid that you typically do not have to pay back. A grant is usually awarded based on financial need and/or other factors. With OSAP, you are borrowing the money from the governments of Canada and/or Ontario. When you pay back the loan, you will also be paying any interest on the debt. With student loans, the interest that adds up while you're in school is paid by the federal and provincial governments. When you finish attending school, the Ontario government pays the interest on your Ontario student loan(s) for the first 6 months. Once the grace period ends, you're responsible for paying the interest on both your Ontario and Canada student loans.
- There are two types of rates that are charged on your OSAP loans – provincial rate and federal rate. The provincial rate is the prime rate (2.70% as of September 2015) of interest plus 1%. The federal interest rate can be the prime rate plus 2.5%. Additionally, the Ontario (provincial) portion of your OSAP loan is interest free during 6 months (known as Grace Period) while the federal portion will grow in interest until it is paid off.

For more information, visit:

<http://www.ontario.ca/education-and-training/osap-ontario-student-assistance-program>

How to apply for OSAP

In 2003 Canadian law changed to allow refugee students –all protected persons – to be eligible for federal student loans and most provincial student loan programs. Here is a guide for refugee students seeking financial assistance in Ontario:

<http://www.cpj.ca/files/docs/onguide1.pdf>

What you need to apply

Know if you plan to study full- or part-time. You need to apply for OSAP as either a full- or part-time student.

Full-time students = taking 60% or more of a full course load.

Part-time students = taking 20-59% of a full course load.

Students with a permanent disability:

- 60%+ of a full course load = full-time student
- 40-59% of a full course load = either full- or part-time student (you choose)
- 20-39% of a full course load = part-time student.

Know the special circumstances that give you access to more aid.

You could be eligible for additional money if you are:

- an Aboriginal student
- a student with a permanent disability
- a youth with Crown ward status
- the first in your family to go to college or university

OSAP for students in special circumstances

If you're a student with specific needs, OSAP offers a range of programs that can help you pay for postsecondary education. Get details here:

<http://www.ontario.ca/page/students-special-circumstances>

For more detail on how to apply for OSAP. Look here:

<http://www.ontario.ca/page/how-get-osap>

Food Banks

Newcomers should be informed about the availability of food banks in case they need to use one in the future.

The newcomer(s) should not use food banks during the sponsorship – it is the responsibility of the sponsor to work with the family to budget food spending and ensure they have access to appropriate food options. However, it is important to inform the newcomer(s) about food banks in case they are needed once sponsorship ends.

Food banks provide people with food and many times also acts as a resource centre to other forms of food insecurity assistance. Food banks are often located in community centres as well as in churches.

To locate general neighbourhood food banks, visit

<https://www.foodbankscanada.ca/utility-pages/find-a-food-bank.aspx> or call Daily Bread Food Bank (416-203 0050).

You can also call 211 to find more information about where to access food.

The Food Banks Canada network has a graphic to help locate food banks in the GTA and across Canada at: **<https://www.foodbankscanada.ca/utility-pages/find-a-food-bank.aspx>**

The Muslim Welfare Centre in Scarborough and Mississauga (<https://www.muslimwelfarecentre.com/contact-us/office-locations/>) offer a free halal food bank alongside other related services.

Food banks often provide information and referrals for social services, such as accessing income supports to information on housing and legal aid. Some food banks also act as community kitchens, offering space and resources for people to cook and share culturally diverse and inexpensive meals. See The Stop on Davenport Road in Toronto: <http://thestop.org/programs/fight-hunger/community-kitchens/>

Housing

Finding safe and affordable housing can be challenging. Speak to local settlement agencies for assistance developing effective housing search strategies and locating affordable options. Online market rent options can help start your search.

You can begin your search here:

- View It.ca (<http://www.viewit.ca/>)
- Torontorenters.ca (<http://www.torontorenters.ca/>)
- 4rent.ca (<https://4rent.ca/>)
- rentseeker.ca (<http://www.rentseeker.ca/>)
- padmapper.ca (<http://www.padmapper.com/>)
- kijiji.ca (<http://www.kijiji.ca/>)
- craigslist.ca (<http://toronto.craigslist.ca/>)

It is important to help the newcomer become familiar with average rental prices and the often high costs of living in various areas of the GTA - for example, in 2014 the average market rent in greater Toronto for a two bedroom apartment was \$1,264 and \$1,823 downtown. It is useful to help the newcomer understand the nature of rental options available in the GTA, including apartment buildings and basement apartments.

Subsidized Housing

If there is a possibility that the newcomer is going to have low income when the sponsorship is over, they may need to apply for subsidized housing. While private sponsors are encouraged to help the newcomers find safe and affordable market-rate housing, the newcomers can apply for and live in this housing during the sponsorship.

Should the newcomer require subsidized housing after the sponsorship period, it is a good idea to discuss how subsidized housing works before the end of the sponsorship so the group can help them apply. Usually the rent the person pays is determined by the person's income and is called rent-geared-to-income housing. This way the person pays around 30% of the monthly income and the rent is subsidized by the government or a private organization.

There is also the rent supplement program where rent is geared to income with private landlords. This is organized through Housing Connections, which offers about 2,900 rent supplement units.

Unfortunately, the waiting lists for subsidized housing can be very long - the average wait time in the GTA for subsidized housing was four years in 2014.

- **Settlement agencies** can assist with applying for subsidized housing. It is advisable to accompany the newcomer(s) to make sure that there is no miscommunication in the information given.
- To get on a wait list for subsidized housing you can contact a **coordinated access centre**. They can give information about non-profit, co-op and public housing. You can find access centres in Ontario here:

http://www.onpha.on.ca/onpha/Content/About_Non-Profit_Housing/access_centres_2.aspx

- **Housing Connections** is the organization that provides access to the central waitlist in Toronto. This includes rent-geared-to-income units as well as rent supplement and housing allowance units in cooperatives, private non-profits, supportive housing, Toronto Community Housing buildings and private market buildings.

Housing Connections Resource Centre is located on 176 Elm Street, Toronto. You can call **(416)981 6111** to use the self-serve options 24/7 or speak to a representative Monday to Friday between 8:30 a.m. - 4:30 p.m. (10 a.m. - 4:30 p.m. on the last Tuesday of every month). E-mail queries can be sent to ask@housingconnections.ca Housing Connections web site is: <http://www.housingconnections.ca>

Pests and Bedbugs:

As bedbugs become a more common problem in Toronto and other cities, it is important to inform the newcomer(s) about this issue and what they need to do if they get bedbugs or pests in their own apartment.

- It is important to keep the apartment clean and uncluttered. Prevent overcrowding or an apartment that is too warm as they are conditions that pests and bedbugs thrive in.

- Report any infestations to the building manager as soon as they are discovered. Immediate action is very important.

When treatment is being carried out, it is necessary to follow all instructions given or the treatment will not be effective.

- Never pick up furniture from the street as these may be infested with bedbugs or cockroaches.

Travel

If the newcomer(s) want to travel outside of Canada as permanent residents they need to have a passport from their country of citizenship AND a Permanent Resident card, issued by the Government of Canada.

A Permanent Resident Card (PR card) is issued by the government of Canada. It is a small plastic card that acts as official proof its holder is a permanent resident of Canada. While the newcomer(s) will be issued a Confirmation of Permanent Residence upon arrival, it is important to apply for a PR card – this can be done here:

<http://www.cic.gc.ca/english/information/pr-card/apply-how.asp>

It is strongly advisable that sponsored newcomers not travel at all before they become citizens and never to go back to their country of citizenship as permanent residents. As their status in the country of citizenship was the reason for seeking refugee status, there is a possibility of issues arising when reentering Canada. If someone comes to Canada as a refugee and then returns to their country of origin, it can be interpreted that they are no longer in need of protection and their permanent residence status can be revoked.

If the newcomer(s) do not have a passport from their country of citizenship they can apply for a refugee travel document in Canada. This document is available for convention refugees, protected persons, stateless persons, and permanent residents of less than three years who are unable to obtain a national passport for a valid reason.

Obtaining the travel document can take several months, and it is recommended that the person not make travel plans until they receive the documents. In some cases the newcomer(s) may be given a [certificate of identity](#). Once the application form and supporting documents are submitted,

Passport Canada will decide which document the person is eligible for. **But again, it is strongly advised that the newcomer(s) do not travel before they become citizens. If they experience trouble while outside the country their permanent residence status does not give them the right to receive protection or assistance from the Canadian government.**

Refugee travel document

Refugee travel documents are issued to people in Canada with protected-person status, including Convention refugees and persons in need of protection. It is recognized in all countries as a valid travel document. However, note that a refugee travel document is endorsed for travel to **all countries except the bearer's country of citizenship.**

The validity period is determined by the issuing office.

Certificate of identity

Certificates of identity are issued to permanent residents of Canada who are not yet Canadian citizens, and who, although not considered to have refugee status in Canada, are otherwise stateless or unable, for a valid reason, to obtain a national passport or travel document from any source. **A certificate of identity is not valid for travel to the bearer's country of citizenship.**

The validity period is determined by the issuing office.

Not all countries recognize certificates of identity, therefore, it is necessary to check with the consulate or embassy of the country that the newcomer(s) are planning to visit about their entry requirements.

You can find more information on how to apply here as well as contact information for further inquiries:

- General Inquiries: 1-800-567-6868
- TTY: 1-866-255-7655

To find the forms and a guide to apply:

<http://www.ppt.gc.ca/info/form.aspx?lang=eng®ion=NonCA>

For more information about travel documents:

http://www.settlement.org/sys/faqs_detail.asp?k=ref_after&faq_id=4001608

Family Reunification - One Year Window (OYW)

One Year Window (OYW) assists in family reunification by allowing resettled refugees, within one year of their arrival in Canada, to identify certain family members who are abroad because they were not able to travel with them.

Family members processed under OYW are processed as dependents on an expedited basis. They do not need to have their own refugee story examined but will go through the inadmissibility screening.

All family members applying under the one year window must have been listed on the original family member's application or have been added to it before the departure to Canada and must be considered dependents under CIC's definition.

- It is the sponsoring group that is responsible for the support of all family members on the application for the duration of the sponsorship, even those who arrive later under the One Year Window. The sponsoring group will be notified regarding the non-accompanying member's application in order to make sure that the group is still able to provide settlement support.
- If the newcomer(s) are interested in resettling their family members listed on their original application, the sponsoring group should act immediately. Time is of the essence as an application must be received overseas prior to the one year anniversary of the newcomer's arrival in Canada.

Chapter 5– What Happens After?

Evaluation

Once the sponsorship year is over, conducting an evaluation is a great way to assess what worked well, what needs improvement, and how to build on this knowledge for the future. If your group is thinking of sponsoring other refugees at some point in the future, an evaluation will be a great tool for improvement. Make sure to have everyone in the sponsoring group participate in the evaluation to get diverse points of view. It is preferable that the evaluation be done within one month after the sponsorship ends in order to provide the most accurate feedback.

You can start the evaluation based on two questions:

- What were the results?
- How were these results achieved? (process) Results:
- What were our goals?
- Did we achieve them?
- Did we achieve other things as well?
- How did the results effect everyone involved? Process:
- What methods did we use to achieve our goals?
- Of these methods, which was/were the most effective?
- What would we do differently next time to achieve different results?
- What would we do differently next time to achieve the same results more effectively?

It is a good idea to document the evaluation to have a source to go back to next time you undertake a sponsorship or for new members that may join the sponsorship group.

Here are some suggested questions to use and build on for the group's evaluation.

General Questions:

- What did you do well during the sponsorship period?
- What can you improve for the next sponsorship?
- What learning experiences have you experienced that you would like to share with other sponsoring groups?

Specific questions:

- How was the communication between the group members performed?
- What were the results from this method?
- What could you do differently next time to achieve better results?
- How well did the group members feel involved in the sponsorship throughout the year/s?
- What could you do differently next time to make group members more involved in the sponsorship?
- What actions were taken to integrate the newcomer(s) in Canada?
- What were the results?
- What could you do differently next time to achieve better results?
- How much did the newcomer(s) improve their knowledge of the English language?
- What were the barriers to improving their English (if any)?
- What could you do differently next time to achieve better results?
- How prepared were the newcomer(s) for independence at the end of the sponsorship period (financially, level of English, social support etc.)?
- What were the barriers to becoming independent (if any)?
- What could you do differently next time to achieve better results?
- How were the newcomer(s) medical issues taken care of?
- What were the barriers to accessing medical care (if any)?
- What could you do differently next time to achieve better results?
- Did the newcomer(s) have affordable, appropriate and permanent housing at the end of the sponsorship?
- What were the barriers to accessing affordable, appropriate and permanent housing?

Keeping in touch

After the sponsorship is over you might have become friends with the newcomer(s). You can keep in touch with them but you have to make sure that they understand the difference between your role as a sponsor and as a friend after the sponsorship. Be clear about where your responsibilities end, especially the financial ones.

Celebrate!

Mark the anniversary of the newcomer(s)' arrival and your achievements as a sponsoring group by planning a celebration. You may choose to include other community members or partners who supported the newcomer(s) and your group.

Resources

- **Citizenship and Immigration Canada:**
<http://www.cic.gc.ca/english/index.asp>
- **Settlement.org** - this website provides resources and information to newcomer(s) in Ontario. The website has general information about immigration & citizenship, housing, health, employment, education, community & recreation, legal service and daily life. They also have some general documents about the above categories translated into different languages. A useful resource on their website is the “Services Near Me” where you can search for community agencies that provide services for newcomer(s) in Ontario.
<http://www.settlement.org/>
- **Ontario Immigration** – this website provides information for newcomer(s) about living, working, doing business and studying in Ontario.
www.ontarioimmigration.ca
- **In my Language** – this website provides multilingual information for newcomer(s) in Ontario. They provide information about immigration, housing, work, health, education, legal matters and daily life in 11 different languages. <http://english.inmylanguage.org/>
- **Ontario Ministry of Health and Long-term Care** –

Your Health Care Options – this website provide information about the health care system in Ontario. It has a list of different types of care centers and search options to find the closest care center to you.

<http://www.health.gov.on.ca/en/public/programs/hco/options.aspx>

Medical services directory:

<http://www.hco-on.ca/english/Search/>

- <http://www.211ontario.ca/>

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Appendix A

Required Tasks – Immediate on Arrival (A written version of information must be given for all *starred tasks)

TASK	ASSIGNED TO	COMPLETED	COMMENTS
Meet at Airport			
Basic explanation of who group is and that they are there to help new arrivals*			
Provide home or cell phone			
Provide basic safety orientation of new home*			
Provide names, contact details and times of availability of group members*			
Provide list of emergency numbers*			
Provide information on 911, nearest hospital and walk-in clinic*			
Provide food staples and/or premade meals			
Orientation of appliances in new home*			
Provide a small amount of money for unexpected purchases			
Phone card provided to allow contact with family and friends back home			
Arrange a time to return to home the following day*			
<i>Additional Tasks Completed:</i>			

Appendix B

Required Tasks – With First Two Weeks (A written version of information must be given for all *starred tasks)

TASK	ASSIGNED TO	COMPLETED	COMMENTS
Find permanent housing			
Register for SIN			
Register for IFHP			
Apply for CCTB (if applicable)			
Register for OHIP			
Tend to acute medical needs			
Neighborhood orientation*			
Expanded home orientation*			
Public transit orientation*			
Register for English classes			
Register children in school			
Expanded explanation of who group is and that they are there to help new arrivals*			
Explanation of group's roles and responsibilities to newcomers*			
Explanation of newcomers responsibilities and rights in Canada and to group*			
Provide Welcome Binder*			
Financial meeting*			
Open bank account			
Confirm application/apply for Permanent Resident Card			
Schedule RAP meeting (if applicable)			
Additional Tasks Completed:			

