

## Private Sponsorship of Refugees (PSR) Program FAQs Post-arrival Financial Support for PSRs

### Overview:

The Government of Canada is committed to ensuring that resettled refugees receive adequate settlement and financial support upon arrival to Canada.

Effective January 1, 2018, the level of financial support that sponsoring groups are expected to provide to refugees sponsored under the Private Sponsorship of Refugees (PSR) Program and the Blended Visa-Office Referred (BVOR) Program must be, at a minimum, equal to the current Resettlement Assistance Program (RAP) rates in the community where the refugee will settle. The financial support must also comply with RAP policies on the provision of income support.

While the minimum level of required financial support is equivalent to RAP as set out in these guidelines, IRCC may exercise some discretion in assessing the way that supports are provided (for example, some flexibility may be applied in situations where families reside together and share some costs), provided that overall supports are reasonable and appropriate, as determined by IRCC. Refer to [Question 4](#) for additional information on support requirements in shared living situations.

Financial support guidelines apply to refugees sponsored by:

- Sponsorship Agreement Holders;
- Groups of Five; and
- Community Sponsors.

Sponsorship Agreement Holders (SAHs), having already been financially assessed as part of the SAH application process, are not required to provide proof of financial support on a case-by-case basis when submitting new applications for sponsorship unless specifically requested by IRCC.

Sponsoring groups are welcome to contact IRCC if they have questions related to interpretation of financial guidelines and/or for assistance in resolving disputes by e-mailing [IRCC.INPSR-PPPRRI.IRCC@cic.gc.ca](mailto:IRCC.INPSR-PPPRRI.IRCC@cic.gc.ca)

Q1. What financial support does the sponsor need to provide to the refugees they have sponsored?.....	3
Q2. How is in-kind support factored into the financial support requirements for sponsoring groups?.....	4
Q3. How long is the sponsoring group expected to provide support? Is it possible to extend the sponsorship?.....	5
Q4. Are there circumstances where the amount of financial support can be varied for families who choose to live together?.....	5
Q5. What financial supports do sponsoring groups need to provide if the refugee(s) decide to move from a shared living situation and establish an independent household?.....	5
Q6. How can sponsoring groups demonstrate that they are providing adequate support? .....	6
Q7. How does the Sponsorship Cost Table in Appendix A of the Application Guide relate to the level of financial support to be provided?.....	6
Q8. What financial support is required for One Year Window cases? .....	7
Q9. Can sponsors ask refugees for receipts to demonstrate the need for income support? .....	7
Q10. Are sponsoring groups responsible for the Immigration Loans of the refugees they sponsor? .....	7
Q11. Can sponsoring groups lend or advance funds (like a loan) while the refugee family awaits their Canada Child Benefit (CCB) cheque? .....	7
Q12. Can sponsoring groups deduct Canada Child Benefit (CCB) and other benefit payments from monthly financial support? .....	8
Q13. Do refugees have the right to manage their own resources?.....	8
Q14. What is the RAP housing supplement and does it apply to PSR cases? .....	8
Q15. The refugee(s) being sponsored have personal assets. How should these be taken into account in determining the level of income support that a sponsoring group is to provide? .....	9
Q16. Do refugees have to report their personal assets to their sponsors?.....	10
Q17. What is a sponsor group's role in encouraging a refugee to find employment? .....	10
Q18. Can sponsoring groups reduce support to a refugee if they will not work, attend school or do anything to contribute to their integration?.....	10
Q19. How much can a refugee earn before having financial support deducted by the sponsoring group? Can I require them to report employment earnings?.....	10
Q20. How is it determined that a refugee no longer requires financial support?.....	11
Q21. What does RAP provide to BVORs and what am I expected to provide during the period while they are on RAP and afterwards? .....	11
Q22. For my BVOR case, are any RAP rates reduced if I provide in-kind or financial support? .....	12
Q23. In the event of a marital breakdown, am I expected to sponsor 2 separate households?.....	12
Q24. Do I need to provide support if the refugee temporarily leaves the community of settlement, either to other parts of Canada or overseas? .....	13
Q25. Do I need to provide support if the refugee is temporarily hospitalized? .....	13

## Q1. What financial support does the sponsor need to provide to the refugees they have sponsored?

### Start-up costs

Sponsoring groups must provide refugees with start-up costs. Start-up costs are a one-time payment and/or in-kind support for:

- household items (basic window coverings and common household products such as kitchen utensils, pots, pans, brooms, mops, detergents and cleaners, etc.)
- furniture (beds, mattresses, dining set, couches, end tables, lamps, etc.)
- linens (including bedding)
- food staples
- both seasonal and regular clothing
- school registration fees (if applicable)

### Monthly costs

Sponsoring groups must also provide support for monthly costs including:

- basic needs (food and incidentals);
- shelter allowance (housing, including utilities);
- monthly public transportation passes for all persons 18 years of age or older<sup>1</sup>; and
- a communication allowance to cover the costs of a telephone and/or internet connection.

To determine the actual amount of financial assistance that is required in a particular city or province, sponsoring groups should review the RAP rates in the community where the refugee will live. This is available via the Refugee Sponsorship Training Program (<http://www.rstp.ca/en/sponsorship-responsibilities/resettlement-assistance-program-rap-rates/>). Some factors, such as in-kind donations, shared living arrangements, or special needs, may impact the amount of monthly financial support that the sponsoring group must provide.

Although sponsoring groups are required to provide refugees with financial support that, at the very least, matches the level of RAP income support levels in the city where the refugee will live, sponsors must also consider other RAP and/or provincial/municipal social-economic benefits that might be required to support their cases. This could include:

- maternity benefits;
- child care;
- disability or age-specific top-ups<sup>2</sup>;
- housing supplements; and/or

---

<sup>1</sup> In areas with no public transit system, the monthly transportation allowance may be waived as long as alternative transportation is provided.

<sup>2</sup> Includes age of majority top-up of \$150 for each 18 year old dependant residing in a province where the age of majority is 19 (BC, NB, NFLD, and NS)

- health-related expenses, including travel to appointments, or critical health related expenses not covered through Interim Federal Health (IFH) or provincial health insurance plans.

Many costs first come up when a refugee settles in Canada. Sponsoring groups should also plan to provide enough money to cover deposits for:

- utilities;
- security; and
- first/last month's rent.

**Note:** newcomers who are above the age of majority in their community of settlement must be provided with start-up and monthly basic needs, communications and transportation allowances (and shelter, if required) as per **RAP rates for single persons** (i.e., they cannot be considered as dependants to the family unit when calculating financial support requirements). Newcomers who are above the age of majority who reside with others, e.g., a 19 year old residing with their parents, may have the baseline amount of financial support reduced for some shared costs as outlined in [Question 4](#) below.

## Q2. How is in-kind support factored into the financial support requirements for sponsoring groups?

Sponsors can use in-kind donations to help reduce the amount of financial support they must provide the refugee.

For **start-up costs**, in-kind donations include all donations made in goods, commodities or services instead of money (e.g. gently used furniture or clothing). In-kind donations cannot be valued for more than either their actual value.

Refer to the Financial Guidelines found within Appendix A of the sponsorship application guide for the maximum value of donated items that can be applied towards the financial obligations for start-up costs of the sponsorship

We do not recommend these items as in-kind donations:

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

For **monthly costs**, only shelter may be provided fully in-kind, as long as it is appropriate and suitable. You must provide monthly income support to cover transportation (adults only) as well as food and incidentals. The financial amounts for these items will help refugees start their life in Canada and develop the necessary knowledge and skills to make such decisions and maintain these costs on their own.

### Q3. How long is the sponsoring group expected to provide support? Is it possible to extend the sponsorship?

Sponsoring groups are responsible for giving refugees the financial support they need when they arrive in Canada.

Sponsoring groups must provide support to the refugee for 12 months or until the refugee(s) become self-sufficient, whichever comes first. In exceptional cases where the migration office determines that the refugee(s) require additional time to become self-sufficient, they may request that a sponsorship be extended for to up to 36 months. The sponsoring group needs to agree to the extension period before the refugee travels to Canada.

### Q4. Are there circumstances where the amount of financial support can be varied for families who choose to live together?

In situations where families choose to live together or where children who are above the age of majority reside with their parents, some discretion may be applied to shared costs, which may be reduced provided that overall needs of all family members are met in accordance with RAP guidelines, and that supports are reasonable and appropriate, as determined by IRCC.

#### **Start-up costs:**

Start-up costs that may be reduced in shared living situations include certain household items (window coverings and household products such as kitchen utensils, pots, pans, cleaning products, etc.), shared furniture items, such as living and dining room furniture, and cost of utility/phone installations and deposits, as applicable.

#### **Monthly costs:**

- The shelter amount, which is based on need, can be provided fully in-kind if shelter is provided without cost.
- The basic allowance, which includes an amount for food and incidentals (e.g., personal care products, etc.), may be provided in kind to a **maximum** of 50% **only if the refugees are residing with a party to the sponsorship** (i.e., co-sponsor, or member of a Group of Five who is listed on the Sponsorship Undertaking).
- The transportation and communications allowances, as applicable, must be provided as noted in [Question 1](#) above.

### Q5. What financial supports do sponsoring groups need to provide if the refugee(s) decide to move out of a shared living situation and establish an independent household?

At all times, the dignity and the autonomy of the refugee(s) must be considered and any shared living arrangement must be fully consensual; refugee(s) who would prefer to live independently

of the sponsor, or age of majority children wishing to reside independently of their parents, must be given the right to do so.

**For refugee(s) initially living with a sponsor:**

- If the refugees choose to move out on their own within the sponsorship period, the sponsoring group would need to do a re-assessment of need regarding start-up items and may be required to provide start-up costs to assist with the refugee's establishment in the new residence, minus any in-kind deductions.
- The basic allowance (food and incidentals) must be provided in full.
- The shelter amount must be provided, minus any in-kind deductions (if shelter is being provided without cost).
- The transportation and communications allowances must be provided in full.

**For age of majority children wanting to live independently from their parent(s)<sup>3</sup>:**

- If an adult-aged child chooses to move out on their own within the sponsorship period, the sponsoring group may choose to either support two separate households, or to ask IRCC to declare a no-fault breakdown.
- If breakdown is declared, the sponsoring group is expected to continue to support the household with the higher number of people. The other household is to be processed for breakdown and referred to a new sponsoring group or provincial social assistance. Sponsoring groups should contact IRCC for assistance in these situations.

## Q6. How can sponsoring groups demonstrate that they are providing adequate support?

If IRCC requests information about the support being provided, sponsoring groups must be able to demonstrate that they are providing adequate care, lodging, financial support, and settlement assistance, as stated in the Settlement Plan, to all sponsored family members for the duration of the sponsorship period.

While sponsoring groups can provide financial support in any manner they think is correct, IRCC recommends you provide financial support using cheques, e-transfers or other traceable methods. IRCC may ask you for proof of financial support in the event of a sponsorship dispute situation.

If sponsoring groups have made deductions to the monthly support, you must give an explanation and supporting proof that clearly outlines how the deductions were calculated.

## Q7. How does the Sponsorship Cost Table in Appendix A of the Application Guide relate to the level of financial support to be provided?

---

This guideline applies to age of majority children who were recorded and processed as dependants on the Generic Application Form for Canada (IMM 0008).

The Sponsorship Cost Table is primarily used to provide Groups of Five/Community Sponsors with the information needed to demonstrate that they have the financial capacity to sponsor a case. IRCC uses this information as part of its assessment for a Group of Five/Community Sponsor application.

Post-arrival, sponsoring groups are required to provide financial support that aligns with the RAP rates in the community where the refugee will live.

### Q8. What financial support is required for One Year Window cases?

Sponsoring groups are responsible to provide financial support for One Year Window (OYW) cases for up to 12 months after their arrival in Canada, as per their commitment in the Sponsorship Undertaking; however, the income situation of the family already in Canada should be considered in determining the required amount of financial support. See guidelines for One-Year Window of Opportunity and RAP income support within the [RAP manual](#) for additional information.

### Q9. Can sponsors ask refugees for receipts to demonstrate the need for income support?

Refugees cannot be obligated to provide receipts, bank statements, or other financial declarations as a condition of financial or in-kind support being provided.

### Q10. Are sponsoring groups responsible for the Immigration Loans of the refugees they sponsor?

Sponsoring groups are not responsible for covering the costs of the refugee's Immigration Loan. They can help pay back the loan, but they are not obligated to do so. Sponsoring groups are also not responsible for any debt that a refugee incurs in Canada, unless they have co-signed loans.

### Q11. Can sponsoring groups lend or advance funds (like a loan) while the refugee family awaits their Canada Child Benefit (CCB) cheque?

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB, which might include the [child disability benefit](#) and any related [provincial and territorial programs](#), is based on the family's net income, as well as the number and age(s) of children.

While the CCB will have a significant financial impact on families with children, the application process usually takes several months and although payments are retroactive sponsors should plan for the CCB waiting period. Sponsoring groups may choose to top-up the monthly income support by an amount similar to the CCB, as a grant or gift to sponsored newcomers.

Alternatively, sponsors may choose to advance or loan additional funds to the family instead. If a sponsor chooses to provide a loan, a clear record of agreement and terms should be kept by all

parties and interest should not be charged to refugees. It is recommended that any deductions to future monthly support be done in accordance with the agreed upon terms. The terms should consider the ongoing needs of the family and should not cause undue financial hardship in its repayment.

Please note that once individuals begin receiving the CCB, they must annually file an income tax return in order to continue to receive this benefit.

## Q12. Can sponsoring groups deduct Canada Child Benefit (CCB) and other benefit payments from monthly financial support?

No. Since the Canada Child Benefit (CCB), and other federal or provincial tax benefits or rebates, are tax-free monthly payments available to all qualifying Permanent Residents and Canadian citizens, they cannot be counted as earned income or used to calculate reductions to sponsor support. You also cannot count them towards the financial support requirements under the Private Sponsorship of Refugees Program. These tax benefits have no impact on the minimum amount of financial support a sponsor is required to provide.

## Q13. Do refugees have the right to manage their own resources?

Yes. Refugees have the right to manage their own finances, and should be encouraged to do so. Sponsoring groups cannot require the refugee(s) to submit their funds for management by others.

## Q14. What is the RAP housing supplement and does it apply to PSR cases?

The RAP income support housing benefit has two components: the basic shelter rate and the national housing supplement.

The basic shelter rate is guided by the current provincial/territorial social assistance rates in the client's province/territory of residence and thus varies by province of destination and other variables, such as family size.

RAP also provides a national housing supplement as a discretionary top up of up to \$200 per file for RAP clients when the costs to secure shelter/housing exceeds the basic shelter rates. This national supplement also serves as a substitute for the more comprehensive rental supplement and subsidized housing programs offered by provinces, which are too numerous for RAP to administer/replicate.

The sponsoring group should work to ensure that the total amount provided to their clients for housing meets their rental needs (including utility costs), and that should include the housing supplement if required. The sponsoring group should also inquire about what housing incentives are available in their community, such as subsidized housing programs.



## Q15. The refugee(s) being sponsored have personal assets. How should these be taken into account in determining the level of income support that a sponsoring group is to provide?

Personal assets are things that persons might own before arriving in Canada, or have in their possession when they arrive to Canada. Refugees receiving financial support are expected to provide information about their funds and assets as this may impact the level of financial support that is to be provided.

Should the sponsoring group wish to factor personal assets into the required levels of financial support they provide, the standards for use of personal assets should follow the same standards as the Resettlement Assistance Program; however, the sponsoring group may choose to maintain a higher level of income support.

The maximum personal assets that refugees can retain under the Resettlement Assistance Program income support guidelines without affecting the amount of income support they may receive can be found here ([see section 17.2 of the RAP manual](#)). Any remaining assets will be factored in when determining the level of income support needed.

If a refugee declares that they have more than the personal asset exemption limits outlined in the link above, you can give them the option to apply their funds against the balance of their Immigration Loan before you deduct any financial support.

If the refugee still has more than the personal asset limit, you can calculate support on a case by case basis taking into account the concepts of self-sufficiency and factoring in only the portion of assets above the exemption limit.

Family composition	Maximum amount allotted of personal assets (Canadian dollars)
Single person	\$5,000
Couple	\$7,500
Single plus one dependant	\$7,500
Each additional dependant	\$2,500

Note: Sponsoring groups, including co-sponsors, must not accept funds from the refugee(s) either before or after their arrival in Canada for:

- Submitting the Sponsorship Application;
- Housing, care or settlement help; or
- A deposit to guarantee they will remain with the sponsor for one year after they arrive.

The Sponsorship Undertaking (IMM5373) has a declaration that confirms that the refugees did not provide any funds towards the sponsorship. This applies equally to Sponsorship Agreement

Holders, Groups of Five and Community Sponsors.

### Q16. Do refugees have to report their personal assets to their sponsors?

While the declaration of funds and assets is voluntary and cannot be forced or coerced, refugees are expected to declare income and assets to their sponsors as this may impact the level of financial support to be provided.

While sponsors may not withhold financial support as a result of non-reporting, they may contact IRCC for assistance in situations where there are reasonable grounds to believe that a refugee may be withholding information about funds and assets.

### Q17. What is a sponsor group's role in encouraging a refugee to find employment?

A refugee's focus during their first year in Canada is to participate in activities that will help them to become self-sufficient and independent, which may include settlement activities, language training classes, college or university courses, employment preparation programs, and employment. Sponsoring groups should support the refugee(s)' efforts in gaining self-sufficiency and independence and in undertaking activities that will best support their longer-term integration.

### Q18. Can sponsoring groups reduce support to a refugee if they will not work, attend school or do anything to contribute to their integration?

Financial support **cannot** be reduced based on the personal choices of the refugees. If refugees are not participating in activities that would contribute to their integration, sponsoring groups are encouraged to try and work with them to understand why this is occurring, e.g. possible physical or mental health issues. Either side may request IRCC assistance if a mutually acceptable solution cannot be reached.

### Q19. How much can a refugee earn before having financial support deducted by the sponsoring group? Can I require them to report employment earnings?

If sponsoring groups decide to make deductions to monthly financial support based on earned income, it must be done in accordance with the principles of the RAP. Deductions can begin after **net** employment income becomes higher than 50% of the monthly support payment, at which point income is reduced dollar for dollar for each additional dollar earned above the threshold.

**Exception:** Where the employment income is earned by a refugee who is attending secondary school on a full-time basis, the income is not to be included in the total of the family earnings.

While the declaration of employment earnings is voluntary and cannot be forced or coerced, refugees are expected to declare income to their sponsors as this may impact the level of financial support to be provided.

While sponsors may not withhold financial support as a result of non-reporting, they may contact IRCC for assistance in situations where there are reasonable grounds to believe that a refugee may be withholding information about funds and assets.

## Q20. How is it determined that a refugee no longer requires financial support?

When a refugee's level of total earned household income ([see section 23 of the RAP manual](#) for what qualifies as "earned income") has surpassed 50% of their household's level of financial support, deductions can be made for every dollar earned **above** that threshold.

Once the monthly support is reduced to zero dollars (i.e. after a client has earned 150% of their household's financial support level) and the refugee can sufficiently support themselves and their families on an ongoing basis, they may no longer require financial support from their sponsor.

At any time during the commitment period, if the financial situation of the refugee and their family changes, the sponsor must resume financial support, as needed.

## Q21. What does RAP provide to BVORs and what am I expected to provide during the period while they are on RAP and afterwards?

Refugees sponsored through the Blended Visa Office-Referred (BVOR) Program receive income support through RAP, administered by IRCC, for 6 months of their 12-month sponsorship period, or until they become self-sufficient. The remaining costs, including start-up and additional expenses as required, are to be covered by the sponsoring group.

Effective September 1<sup>st</sup>, 2018 RAP income support levels will be increased for BVORs and refugees supported under an official cost-sharing arrangement with IRCC to better align monthly financial support provided to all resettled refugees.

Additional benefits which will be **automatically issued** as of September 1, 2018 include:

- A communications allowance of \$30 per month per household; and
- An age of majority top up allowance of \$150 + cost of transportation for each 18 year old dependant residing in a province where the age of majority is 19 (BC, NB, NFLD, NS).

As of September 1, 2018, BVORs and refugees supported under an official cost-sharing arrangement with IRCC are also eligible for the following supplementary benefits under RAP, **conditional upon submission of required supporting documentation** to the local IRCC office<sup>4</sup>:

- Monthly housing supplement of up to \$200 per family to help reduce the gap between RAP shelter rates and actual housing costs. To be considered for this allowance, IRCC

---

<sup>4</sup> Applies to all RAP files open at time supporting documentation is received. No retroactive payments will be made.

must receive supporting documentation, such as a lease agreement, indicating that the refugees' total housing costs (including utilities) exceed the maximum shelter allowances issued under RAP.

- Special dietary allowance of \$75/month (maximum per family) upon request and including a doctor's or nurse practitioner's note indicating that the refugee has a medical condition requiring a specialized diet.

## Q22. For my BVOR case, are any RAP rates reduced if I provide in-kind or financial support?

RAP income support is based on need, and is not intended to duplicate benefits already provided through RAP or other sources, whether in-kind or financial. If in-kind or financial support is provided while a client is on RAP, the circumstances and nature of the additional support is reviewed to determine its impact on RAP levels of support.

Generally speaking, if a refugee's need is greater than the support being provided by RAP, a sponsoring group may be able to provide additional in-kind or financial support without any reduction in RAP rates. When the in-kind or financial supports duplicate the benefits already provided through RAP, a reduction in RAP benefits may occur. As per the RAP agreement that is signed by the clients, all income or benefits received from any source must be reported to IRCC.

For example, where a sponsor provides housing (in-kind housing at no cost) during the period in which a BVOR is receiving RAP, or at a cost which is less than the RAP income support allowance for shelter, this would trigger a reduction in the monthly shelter allowance component of payments to the refugee in line with RAP guidelines.

One-time or monthly financial contributions from a sponsor should be assessed on a case-by-case basis to determine:

- Whether the amount and nature of the contribution exceeds what is necessary to support the needs of the refugee and their family;
- Whether it is a duplication of what is already provided under RAP; and
- Whether or not the amounts are typical for a person receiving financial support.

## Q23. In the event of a marital breakdown, am I expected to sponsor 2 separate households?

In situations where the family undergoes marital or household separation, the sponsoring group is not responsible for supporting 2 separate households. The sponsor is expected to continue to support the household with the higher number of people. The other household is to be processed for breakdown and referred to a new sponsoring group, the RAP (for SAH cases only) or provincial social assistance. Sponsoring groups should contact IRCC for assistance in these situations.

## Q24. Do I need to provide support if the refugee temporarily leaves the community of settlement, either to other parts of Canada or overseas?

If refugees leave the country permanently, a sponsorship breakdown should be officially declared in order to protect the interests of the sponsoring group by ensuring that the sponsors have no further obligations to refugees that have left Canada. It is in the sponsor's best interests to report these situations in order to prevent further action by IRCC. If a refugee leaves the area or Canada temporarily, the length of the anticipated absence, the number of members in the household that will be both travelling and remaining, etc., are considered when determining whether or not the rate of financial assistance should be affected.

## Q25. Do I need to provide support if the refugee is temporarily hospitalized?

Refugees entering a hospital do not automatically become ineligible for financial support. Certain factors such as the length of the anticipated hospital stay, the number of members in the household, etc., must be considered when determining whether or not the rate of financial assistance should be affected. For instance, if the refugees are temporarily hospitalized, they will likely still have rental or lease obligations. They should not lose their dwelling because they are in the hospital. There may be other expenses or factors to consider if sponsored refugees are hospitalized.