



▶ GETTING STARTED

▶ BUDGETING AND FUNDRAISING



▶ OTHER PRE-ARRIVAL PREPARATIONS

▶ UPON ARRIVAL



▶ ORIENTATION

▶ CONFIDENTIALITY AND PRIVACY

# CHAPTER 7

## Settlement Preparation

This chapter focuses on preparing for the refugees' arrival and supporting them during the settlement phase.

### Getting Started

As discussed in Chapter 4, the Settlement Plan outlines what you and members of your group will do to orient and support the newcomer(s) during the sponsorship. It gives your group a framework for planning the many details of who will do what, when, how, with what resources and where those resources will come from. This Plan should be used with the understanding that circumstances may change during the settlement period. It may need to be revised and updated to reflect these changes. Your settlement planning should account for the settlement needs of non-accompanying family members listed on the IMM 0008. Your group will be expected to sponsor them if they submit an IMM 0008 within one year of the arrival of the principal applicant.

Being prepared involves learning about available local resources. You may need to research anything that will help you accomplish the tasks in this checklist:

<b><i>PREPARATIONS</i></b>	<b><i>RESOURCES</i></b>
<b>Things you need to make sure you do</b>	<b>Getting started and important issues to consider</b>
<p><b>HOUSING and STOCKING</b></p> <ul style="list-style-type: none"> <li>✓ Scout appropriate housing before the newcomers arrive.</li> <li>✓ Is rent within the guidelines? Are rent and utilities affordable after sponsorship ends?</li> <li>✓ Is the location convenient for transit, stores, schools, etc.?</li> <li>✓ Is the landlord sensitive to cultural issues?</li> <li>✓ Will the refugees feel safe</li> </ul>	<p>You will need to find affordable housing options in your community, venues for searching for rental units, and the specifics of the rental laws and local bylaws that apply in your community. Most importantly, you will look at housing to get an idea of what is available and affordable. When the newcomers arrive, it may be with very little notice, so it is good to have scouted out possibilities in advance.</p> <p>Having an interim housing option is ideal, as this gives the newcomers the chance to participate in the</p>

<p style="text-align: center;"><b><i>PREPARATIONS</i></b></p> <p><b>Things you need to make sure you do</b></p>	<p style="text-align: center;"><b><i>RESOURCES</i></b></p> <p><b>Getting started and important issues to consider</b></p>
<p>there?</p> <ul style="list-style-type: none"> <li>✓ Prepare <b>temporary</b> housing before the newcomers arrive.</li> </ul>	<p>permanent housing decision. When stocking the apartment with food, consider the kind of food the newcomers are used to. Stocking <b>familiar foods</b> can go a long way toward easing the stress about the new things newcomers face.</p>
<p><b>SHOPPING</b></p> <ul style="list-style-type: none"> <li>✓ Help newcomers learn to shop for food in Canada.</li> <li>✓ Take into account the newcomers' need to have familiar foods in their diet.</li> <li>✓ Introduce them to Canadian food and cooking.</li> </ul>	<p>Since newcomers will have limited funds, learning how to shop economically will be a priority. Shopping may be quite different in their country of origin—for example, they may be used to bargaining on prices; or alternatively, they may be used to fixed prices for staple foods, and may not realize they need to compare prices. Find out what economical food sources are in your community: from bulk food to discount stores to second-hand shops.</p>
<p><b>FINANCES</b></p> <ul style="list-style-type: none"> <li>✓ Assist newcomers with opening a bank account, handling money, using bank services, understanding their rights and obligations, income tax, etc.</li> <li>✓ Find out about support provided by community groups. They can provide financial counselling to newcomers in their language.</li> <li>✓ Give guidance on budgeting, including costs of utilities and other variable costs.</li> </ul>	<p>Some multicultural groups and settlement agencies offer financial planning and management counselling in specific languages. Although you will provide orientation in this area, it can be tremendously helpful for newcomers to have someone from their own culture—who understands the differing cultural perceptions around handling money—provide the <b>bridge</b> into the Canadian way of approaching money matters.</p> <p>As well, you could talk to bank managers to find out whether any banks in your community have cross-cultural sensitivity or expertise.</p>
<p><b>INTERPRETERS</b></p> <ul style="list-style-type: none"> <li>✓ You may need an interpreter often, especially at first.</li> <li>✓ Find out about interpreters in your community. In choosing an interpreter, take into account age, gender and political sensitivities.</li> <li>✓ Interpreters may deal with very personal matters, so they must be highly trusted.</li> <li>✓ As soon as possible, newcomers should be encouraged to interact without the use of an interpreter. This will build their confidence and help them build other connections to become independent.</li> </ul>	<p>Many refugee newcomers require the use of interpreters at some point. At first, this may be extensive and indispensable. Identify interpreters before arrival. Settlement agencies or multicultural councils may be able to make recommendations. Since you will depend on the interpreter to accurately convey information and place a great deal of confidence in this person, consider:</p> <ul style="list-style-type: none"> <li>• Is the interpreter's gender and age appropriate?</li> <li>• Is the interpreter from a group that has historical hostility with the newcomers' group? This situation can be both explosive and painful for everyone.</li> <li>• Does the interpreter have an understanding of refugee situations and issues?</li> <li>• Is the interpreter easily available? At the beginning especially, the interpreter may be needed on short notice, and at any hour of the day or night.</li> <li>• Is the interpreter recommended within the</li> </ul>

<p style="text-align: center;"><b><i>PREPARATIONS</i></b></p> <p>Things you need to make sure you do</p>	<p style="text-align: center;"><b><i>RESOURCES</i></b></p> <p>Getting started and important issues to consider</p>
	<p>community?</p> <ul style="list-style-type: none"> <li>• Does the interpreter adhere to confidentiality?</li> </ul>
<p><b>SETTLEMENT SERVICES</b></p> <ul style="list-style-type: none"> <li>✓ Find out what settlement agencies, refugee/ethno-cultural groups and community social support groups exist in your community, and what services they offer.</li> <li>✓ Help the newcomers connect with those groups or organizations that will be able to offer appropriate assistance or ongoing support.</li> </ul>	<p>Many non-profit organizations provide counselling, support, referrals, and other on-going services. They can provide invaluable advice, contacts and opportunities for the newcomers to meet others and make friends. Visit your local settlement agency to understand what services and resources will be available to the newcomers. Plan to build on this and work in partnership.</p> <p>Service providing agencies can be identified at <a href="http://www.servicesfornewcomers.cic.gc.ca">www.servicesfornewcomers.cic.gc.ca</a>.</p>
<p><b>TRANSPORTATION</b></p> <ul style="list-style-type: none"> <li>✓ Find out about public transportation passes.</li> <li>✓ Show the newcomers how to use the transit system.</li> <li>✓ Show them around your town.</li> </ul>	<p>When checking out transportation options, keep in mind the limited resources of the newcomers, and make sure you find the most economical options. As well, consider the convenience of bus routes. Remember that the newcomers will be juggling many things: housing and employment searches, child care and ESL classes.</p>
<p><b>CLOTHING</b></p> <ul style="list-style-type: none"> <li>✓ Help newcomers buy clothing, and introduce them to second-hand and bargain stores.</li> <li>✓ Advise on how to dress appropriately for the Canadian climate.</li> </ul>	<p>Be sensitive to issues of cultural appropriateness, especially concerning the use of second-hand clothing. Budget for at least some new clothing. Adequate winter clothing is essential.</p>
<p><b>LANGUAGE TRAINING</b></p> <ul style="list-style-type: none"> <li>✓ Research available ESL (English as a Second Language) courses in your community. Settlement agencies may offer such courses and can explain testing/referral processes in your area.</li> <li>✓ Help newcomers find and register for the most appropriate course (e.g., some ESL courses focus on language in the workplace related to a specific job; others are more general).</li> </ul>	<p>Research what language training courses are available in your community. The newcomers may be eligible for government-funded language instruction courses specifically organized for newcomers. Language classes are available through various types of organizations (educational institutions, non-profit organizations, local school boards, government organizations), and in various formats (community-based, workplace-focused). Newcomers may even want to consider distance education courses in English or tutoring with a private volunteer. When researching courses, find out about their focus, the <i>target</i> student group, and how, where and when assessment and placement is conducted. Different kinds of ESL programs can be reviewed at <a href="http://www.settlement.org/sys/faqs_detail.asp?k=ESL_ADULT&amp;faq_id=4001176">www.settlement.org/sys/faqs_detail.asp?k=ESL_ADULT&amp;faq_id=4001176</a>. Your sponsorship budget should</p>

<p style="text-align: center;"><b><i>PREPARATIONS</i></b></p> <p><b>Things you need to make sure you do</b></p>	<p style="text-align: center;"><b><i>RESOURCES</i></b></p> <p><b>Getting started and important issues to consider</b></p>
	<p>allow newcomers to take language classes when they first arrive rather than requiring them to begin working immediately.</p>
<p><b>EMPLOYMENT</b></p> <ul style="list-style-type: none"> <li>✓ Find out about employment counselling services provided in your community tailored to the needs of newcomers.</li> <li>✓ Find out about the services of the Employment Resource Centres such as access to the Internet, fax, computers, printers, workshops on job search and counselling services.</li> <li>✓ Find out about employment preparation workshops on resume writing, interview skills and networking strategies.</li> <li>✓ Help the newcomers learn to search for and secure a job in Canada.</li> <li>✓ Provide practical help and emotional support.</li> <li>✓ If applicable research re-qualification procedures for newcomers who have professional skills and education.</li> </ul>	<p>Looking for employment is one of the most important tasks facing newcomers during the first year of settlement. It can be daunting to walk into an office where everyone speaks a different language and the <i>rules</i> of seeking employment are foreign. If you know anything about the newcomers' skills set and background, start looking for employers in your area needing those skills. Visit your local <a href="#">Service Canada</a> centre to find out what resources are offered, and where job counselling is available. You can also begin to check out some of the job hunting Web sites, such as <a href="#">CanadaPlusJobs</a>, (<a href="http://www.ca.indeed.com/Canada-Plus-jobs">www.ca.indeed.com/Canada-Plus-jobs</a>), Service Canada's <a href="#">Job Bank</a>, (<a href="http://www.jobbank.gc.ca">www.jobbank.gc.ca</a>), <a href="#">Canada Jobs</a> (<a href="http://www.canadajobs.com">www.canadajobs.com</a>), <a href="#">Charity Village</a> (<a href="http://www.charityvillage.com">www.charityvillage.com</a>), the <a href="#">Job Bus Canada</a> (<a href="http://www.JobBus.com">www.JobBus.com</a>), <a href="#">Workopolis</a> (<a href="http://www.workopolis.com">www.workopolis.com</a>) and <a href="#">Working.Com</a> (<a href="http://www.working.com">www.working.com</a>). Some of these sites also provide information and resources on writing resumes. Local libraries might provide valuable job-hunting advice material and services such as resume-writing workshops. Keep in mind that newcomers will need to learn how to find and use all these resources for themselves.</p>
<p><b>CHILD CARE</b></p> <ul style="list-style-type: none"> <li>✓ Find out about child care options in your community.</li> <li>✓ Keep in mind access to public transit, proximity to ESL classes, cost, and cultural sensitivity.</li> </ul>	<p>When researching child care resources in your community, keep in mind the likely income level of the newcomers after support ends. In addition to the normal care and safety concerns, consider cost, access to transport and sensitivity to cultural issues. Parents may be uncomfortable leaving their children with strangers and may only participate in programs where child care is on site. For parents to attend ESL classes, child care may be one of their first needs.</p>

<p style="text-align: center;"><b><i>PREPARATIONS</i></b></p> <p><b>Things you need to make sure you do</b></p>	<p style="text-align: center;"><b><i>RESOURCES</i></b></p> <p><b>Getting started and important issues to consider</b></p>
<p><b>HEALTH</b></p> <ul style="list-style-type: none"> <li>✓ Get forms to register for provincial health insurance.</li> <li>✓ Check with IRCC about the process of registering for Interim Federal Health (IFH) Program.</li> <li>✓ Assist in finding a family doctor and explain the Canadian medical system.</li> <li>✓ Investigate which vaccinations are required for school registration.</li> <li>✓ If sponsoring a refugee family with special medical needs, find sources of special equipment, care and support.</li> </ul>	<p>As protected persons, privately sponsored refugees are typically exempt from provincial health coverage waiting times. They are eligible for basic <a href="#">Interim Federal Health</a> coverage until they become eligible for provincial health coverage. Resettled refugees who receive financial support through the RAP Program (e.g. JAS, BVOR and GARs) are eligible for IFH's Expanded Health Care Coverage which includes supplemental benefits for the duration of the sponsorship period.</p> <p>Be aware that some medical costs will not be covered by either IFH or provincial health insurance, and be prepared to help the newcomers understand them, as well as budget for costs not covered.</p>
<p><b>EDUCATION/JOB TRAINING</b></p> <ul style="list-style-type: none"> <li>✓ Identify schools in the area and assist the newcomers with registering and preparing their children for school.</li> <li>✓ Provide information about the Canadian school system and Canadian views on education.</li> <li>✓ Support newcomers as they learn about school resources, trips, expectations, graduation requirements, etc.</li> <li>✓ Find out about job training, credential assessment and upgrading possibilities.</li> </ul>	<p>In addition to ESL courses, there are a variety of workplace training, adult education and targeted skills development courses available both in-class and through distance learning. Organizations such as the <a href="#">Centre for Education and Training</a> (CET) have services that are developed specifically to help newcomers assess and build their skills and language competency for the Canadian job market.</p> <p>Many local school boards' continuing education departments and community colleges offer bridging training courses for newcomers with international professional training and other courses that are intended to develop specific skills.</p>

<p style="text-align: center;"><b><i>PREPARATIONS</i></b></p> <p><b>Things you need to make sure you do</b></p>	<p style="text-align: center;"><b><i>RESOURCES</i></b></p> <p><b>Getting started and important issues to consider</b></p>
<p><b>RELIGION</b></p> <ul style="list-style-type: none"> <li>✓ If appropriate, and the refugee family has informed you of their religious observance, locate places of worship in your community.</li> <li>✓ Discuss with your group how to ensure that meetings with the newcomers are planned in locations where they feel comfortable if they are not of your faith.</li> </ul>	<p>Religion is a sensitive matter. Sponsoring groups are advised to be careful not to impose their religious beliefs on newcomers. Newcomers have the right to religious freedom, and cannot be required to join a group's church, mosque, temple or other worship group. Invitations to religious activities and worship must be approached cautiously and sensitively even if the newcomers are of the same faith as the sponsoring group.</p> <p>Newcomers of faiths other than your own may not feel comfortable coming to a meeting or social event at your place of worship. If issuing an invitation to an event, explain the context carefully. Some newcomers may welcome an invitation to your group's religious service, whereas others might prefer to meet and express their appreciation to their sponsors outside of a place of worship.</p>
<p><b>CULTURE</b></p> <ul style="list-style-type: none"> <li>✓ Find out about the newcomers' culture.</li> <li>✓ Raise your own awareness about culture.</li> <li>✓ Learn how your cultural assumptions may affect and even cause stress to the newcomers.</li> <li>✓ Plan how you will support the newcomers' cultural adjustment.</li> </ul>	<p>Apart from increasing your cultural awareness – and, if appropriate - you may want to find out specifically about ethno-cultural groups, multicultural societies/councils, or community groups that the newcomers may be interested in affiliating with upon their arrival. Keep in mind, however, the pluralism of a community and the refugee experience. Newcomers may not necessarily feel affinity with a certain group.</p>
<p><b>CRISIS AND TRAUMA</b></p> <ul style="list-style-type: none"> <li>✓ Contact your local settlement agency or ask your SAH for information on appropriate trauma treatment or counselling in your area.</li> </ul>	<p>Refugees have been through traumatic situations. Once they have taken care of their immediate settlement needs, crisis and trauma counselling may become a real necessity for some. Find out in advance about appropriate resources that are available in your community. Visit the Web site of the <a href="http://www.ccvvt.org">Canadian Centre for Victims of Torture</a> at <a href="http://www.ccvvt.org">www.ccvvt.org</a> to find out about torture and its treatment options.</p>
<p><b>RECREATION</b></p> <ul style="list-style-type: none"> <li>✓ Find out about recreation facilities.</li> <li>✓ Help the newcomers learn how to use them, if necessary.</li> <li>✓ Be sensitive to cultural issues such as attire and mixed-gender activities.</li> </ul>	<p>Check out facilities in your area, particularly those that can be used at a low cost or for free. Find out about possible subsidy programs for municipal recreation programs.</p>

# Budgeting

A Settlement Plan helps you to consider how your group will budget its money during the sponsorship period; this is especially true for Group of Five and Community Sponsorship Settlement Plans. The Settlement Plans for both Groups of Five and Community Sponsorships require you to fill out a budget chart to show IRCC the group's plans. The sponsorship cost table included in each application kit gives you an indication of the average social assistance rates in Canada. Your group can use these as a guide for support levels. Remember, however, that the local cost of living may be higher.

Be sure to include initial one-time **start-up costs** in the total budget. In calculating your overall budget, account for any in-kind donations your group has received using the chart provided in the Settlement Plan form as shown below. In-kind donations can dramatically reduce the amount of money your group has to raise. Within the limits of this table, sponsoring groups are advised to use the maximum amount, provided the donation covers the expected needs of the refugee(s).

In-Kind Deduction Table (\$)						
Family Size	Shelter	Clothing	Furniture	Start-up Costs (Household Needs)	School Start-up Costs	Food Staples
1	6,000	500	1,500	325		175
2	7,100	1,000	2,000	350		250
3	7,800	1,375	2,500	375		325
4	8,400	1,750	3,000	400		400
5	9,600	2,125	3,500	425		475
6	9,600	2,500	4,000	450		550
For additional member, add	900	375	500	25	150/per child between ages 4-21	75

*Please remember that every newcomer needs some new items as well; not everything should be second-hand (e.g., new linens, socks, underwear, etc).*

When creating a budget it can be helpful to start by using the template which is provided in the Settlement Plan for Groups of Five and Community Sponsors.

Settlement Needs	Monetary Support	Amount	In-Kind	In-Kind Deduction
<b>START-UP COSTS</b>				
Clothing	<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
Furniture	<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
Start-up costs (Household effects, bedding and linens)	<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
School start-up costs	<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
Food staples (flour, sugar, rice, etc.)	<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
Hook-up costs (rent deposit, telephone, utilities, etc.)	<input type="checkbox"/>	\$	n/a	n/a
<b>MONTHLY EXPENDITURES</b>	Total:	\$	Total:	\$
Shelter	<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
Transportation (public transit)	<input type="checkbox"/>	\$	n/a	n/a
Living allowance (food, incidentals, etc.)	<input type="checkbox"/>	\$	n/a	n/a
<b>TOTALS</b>	Total Monetary Support:	\$	Total In-Kind Deduction:	\$



Below are examples of general costs to consider when resettling a refugee. Some costs may be one-time or start-up expenses, such as basic food staples and furniture, while others are monthly expenses and need to be budgeted accordingly, such as shelter and transportation.



**Rent:**

- ❖ Is rent at a level the newcomers will be able to afford after sponsorship ends?
- ❖ Are utilities going to be included in the rental cost or do they need to be budgeted for separately?
- ❖ Budget for reasonable rental costs during the year, unless the newcomers have very close family members and will live permanently with relatives already in Canada.



**Food:**

- ❖ Take into account the newcomers' needs to have some special or ethnic specific foods in their diet. Help newcomers to comparison shop and buy in bulk.



**Transportation:**

- ❖ Look into bus or transit passes.



**Health:**

- ❖ Plan for costs not covered by medical insurance



**Clothes:**

- ❖ Show newcomers how to make use of second-hand and bargain stores.



**Education:**

- ❖ School trips, books, day care to allow parents to study English and to look for jobs.



**Supplies:**

- ❖ Take into account laundry and cleaning supplies, as well as toiletries.



**Furniture:**

- ❖ Use donations and second-hand stores. Furniture should be for the newcomers to keep.



**Discretionary:**

- ❖ Pocket money, recreation, etc.



**Reserve:**

- ❖ Allow a minimum of an extra 5% for unanticipated expenses.



**Communication:**

- ❖ Decide whether to fund long distance calls and, if so, to what extent. The newcomers will need to communicate with family and friends back home.
- ❖ Look into technology, such as [Skype](#) and calling cards that could help reduce costs.

## ***Fundraising***

Sponsors take on a significant financial obligation. If you need to raise funds, it may be useful to set up a committee to deal strictly with fundraising. You will want to ensure that finances are carefully and appropriately monitored. When planning fundraising activities, think about:



- ▶ How much time will it take? Are there enough volunteers?
- ▶ How much money will it raise?
- ▶ Are there legal or insurance implications? (For instance, do you need to block off a street for your activity?)
- ▶ How will money be gathered and tracked?
- ▶ Will tax receipts be given?
- ▶ How will in-kind gifts be tracked?

Fundraising will vary depending on whether your organization is a registered charity, a non-profit organization, or an ad-hoc group. Consult the [Canada Revenue Agency](http://www.cra-arc.gc.ca/chrts-gvng/chrts/plcy/cps/cps-028-eng.html) for up-to-date information on how to handle fundraising as a charity ([www.cra-arc.gc.ca/chrts-gvng/chrts/plcy/cps/cps-028-eng.html](http://www.cra-arc.gc.ca/chrts-gvng/chrts/plcy/cps/cps-028-eng.html)).

## *Other Pre-arrival Preparations*

Before the refugee(s) arrive, the group or committee should review their Settlement Plan and make any necessary changes. This is a good time to identify or, if previously discussed, confirm what needs to be completed by whom and when. In other words, flesh out the details of your Settlement Plan. Here is a general idea of how the plan could look:

<b>What Do We Need to achieve?</b>	<b>Activities</b>	<b>Who?</b>	<b>By When ?</b>	<b>Resources Required?</b>	<b>Who Needs to Know?</b>
Monthly budget developed	<ol style="list-style-type: none"> <li>1. Research local cost of living</li> <li>2. Find out about community resources for budget planning support for the newcomers</li> <li>3. Design budget, etc....</li> </ol>	Mrs. B. Mr. C. Ms. M.	Aug. 31 Sept. 15 Sept. 15	For each item, list all resources required: money, materials, etc.	Finance Committee
Apartment rented	<ol style="list-style-type: none"> <li>1. Search local vacancies in \$500 - \$700 range</li> <li>2. Talk to prospective landlords, etc....</li> </ol>	Mrs. P, Ms. M. Etc.	Oct. 15	Will need \$1000-\$1400 for first and last month's rent.	Finance Committee Housing Committee
Furnishings and household items in place	<ol style="list-style-type: none"> <li>1. What furnishing are already available from in-kind donations and what is still needed</li> </ol>	Etc.			

### ***Gather forms***

As soon as the newcomers arrive a number of forms will need to be filled out so they can access everything to which they are entitled. Gather these forms as part of your preparation, so this work can be completed as soon as they arrive. The forms include:

#### **APPLICATION FOR SOCIAL INSURANCE NUMBER (SIN)**

You can download the SIN application form from [Service Canada](http://ServiceCanada) at <https://catalogue.servicecanada.gc.ca/LauncherES/LaunchES>. Hard copies can be obtained at the nearest Service Canada office. To search for the nearest location to you, visit [www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln=eng](http://www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln=eng) or call 1-800-206-7218.

#### **APPLICATION FOR PROVINCIAL MEDICAL PLAN**

Information and forms can be found on provincial Web sites. Use this formula to access your province's government website: [www.gov.xx.ca](http://www.gov.xx.ca). Where the xx appears, substitute the two-letter abbreviation for the province, such AB for Alberta or BC for British Columbia. All provincial and territorial Ministries of Health are also listed on the [Health Canada](http://HealthCanada) Web site at [www.hc-sc.gc.ca/hcs-sss/delivery-prestation/ptrole/index-eng.php](http://www.hc-sc.gc.ca/hcs-sss/delivery-prestation/ptrole/index-eng.php).

#### **APPLICATION FOR FEDERAL CHILD TAX BENEFIT**

The application for the [Federal Child Tax Benefit](http://FederalChildTaxBenefit) can be downloaded from the Canada Revenue Agency website at [www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html). Canada Child Tax Benefit can also be contacted at 1-800-387-1193. Check with your provincial government to find out whether any other provincial benefits apply.

### ***Find Housing***

As you approach the time of the newcomers' arrival, finding appropriate housing becomes a priority. By this point you have already done extensive research so that you can rent housing on short notice. You cannot rent until you know the refugees are on their way. At the same time, you want to ensure that they have a new home waiting for them. You will need to have temporary accommodation lined up for the first few days, as well as a *roster* of appropriate housing options. However, **do not actually rent** anything until the newcomers arrive. There are several reasons for this:

- ▶ You do not know exactly when the newcomers will arrive; even if you have been provided with a timeline, this could change without notice;
- ▶ The family composition of the newcomers may have changed; and
- ▶ The newcomers should be given the opportunity to determine where they would like to live.



©UNHCR/B.Heger

### ***Develop Your Group’s Support Skills***

Your group will work together for an extended period of time—possibly up to three years or more—from the time you start thinking about sponsorship to the time when the newcomers launch out on their own. Some attention to building your group’s support skills will increase your effectiveness. This could include listening and communications skills, building your understanding of participation, developing consensus and effective decision-making as a group.

### ***Develop Cultural Awareness***

Many sponsoring groups will be assisting newcomers who come from a culture and background very different from their own. Such groups may want to plan some activities to develop their cultural awareness and skills. There are many activities that can help: reading, seeing films, role-playing and outings.

It may also be important to raise your group’s awareness regarding gender issues. If you are sponsoring a woman under the Women at Risk (AWR) program, it is important to ensure that a female member of your group is the primary contact with the newcomer. This can help overcome gender barriers and may be critical when



©UNHCR/M.Maguire

sensitive issues arise. At the same time, North American women’s roles may differ radically from the newcomer’s cultural norms and may challenge her and her family dynamics. It may be equally difficult for newcomer men to discuss their concerns

#### ***NEWCOMERS ARE RESPONSIBLE***

##### ***FOR:***

- ▶ Paying the cost of transportation to their final destination in Canada.
- ▶ Repaying any immigration loans and other debts they take on.
- ▶ Participating in planning their immediate and long-term future.
- ▶ Keeping the sponsorship group informed of their plans and cooperating with sponsors.
- ▶ Showing initiative in adjusting to life in Canada.
- ▶ Contributing to their own finances upon securing employment.
- ▶ Being law-abiding.
- ▶ Becoming independent.

United Church of Canada, *Building on a Rock*,  
Refugee Sponsorship Handbook.

with a mixed-gender group of sponsors. Everyday practices can be challenging and unnerving— from the way eye contact is made to expectations around how business and social activities are conducted between genders. The more aware you are of these cultural differences, the better prepared you will be to approach newcomers with sensitivity and empathy.

Some groups receive newcomers from their own cultural background. In these cases, the challenge is to help the newcomers understand the new culture from the perspective of someone who has already gone through the adjustment. This requires becoming more conscious of one’s own reactions in the new culture. A wide variety of cross-cultural activities can help develop this self-awareness.

### ***Learn About Rights and Responsibilities***

As a sponsor, you need to be aware of your rights and responsibilities. By agreeing to sponsor refugees, you take on certain financial, social and emotional support obligations during the sponsorship period. You are responsible for ensuring that the newcomers understand Canadian laws and their rights and responsibilities in Canada. As well, you need to respect the newcomers' right to privacy and confidentiality and their right to make their own religious and cultural choices. You may become involved in very private and sensitive issues. You have a responsibility to maintain the newcomers' confidentiality.

Feeling ownership over decisions newcomers have made can be a common pitfall. However, even if you do not agree with them, newcomers have the right to make their own decisions about the issues that affect their lives. Your role is to advise and support. Ultimately, the newcomers must decide how they will respond to each responsibility.

### ***Prepare the Community***

You may want to consider holding a community forum or distributing information about a particular country in your local community to raise awareness. This kind of preparation can be both rewarding and invaluable. While there is always the possibility that newcomers may face discrimination, stigmatization and misunderstanding, making the community aware of the refugees' arrival can help tremendously. Most people are interested in other people and customs, and you can take advantage of this natural curiosity to raise awareness.

## ***Upon Arrival***

*“The week before the first family arrived was like a mixture of Exam Week and Christmas. When the plane landed on November 17 and [the family] walked off in Fredericton, they were met by a group of people who had already invested a great deal of feeling in them [...], waiting to say ‘Welcome’. Heather remarked that she had never seen a family come off the plane and look so scared.”*

Mixed emotions surrounding the actual arrival of sponsored refugees highlight how important the first meeting is and how lasting its impression. When you first receive the newcomers, be aware that they might be experiencing a bewildering number of things all at once, including:

- ❖ They may be exhausted and/or scared—they may not even be particularly happy to be in Canada. They have not left their country by choice. Their feelings may be quite different than yours and very mixed.
- ❖ Meeting new people can be exhausting. Choose carefully the best people to greet the newcomers at the airport, and keep in mind that having too many greeters can be overwhelming. Although you may feel like celebrating immediately after arrival, the newcomers' first need will likely be for rest.

It helps if you make sure you always communicate to the newcomers what you are doing and why, and allow them as much privacy as possible.

**Receiving Joint-Assistance Sponsored (JAS) Refugees**

Joint-Assistance Sponsorships are discussed in Chapter 3 of this handbook. The Resettlement Assistance Program (RAP) is delivered by settlement agencies contracted by IRCC to assist government-assisted refugees, including joint-assisted, with their initial settlement needs. Contact your local **RAP service provider** and ROC-O to coordinate a plan for the reception and orientation of the refugees you have sponsored under the JAS Program.



- ❖ The RAP provider may arrange temporary accommodation upon arrival, and in some cases can help sponsors locate permanent housing. If the RAP provider is in another town or city, discuss plans for the orientation sessions, financial counselling and other RAP services.
- ❖ Learn about the services offered under the RAP program, and discuss the division of responsibilities between your group and the RAP provider staff. Consider any special needs that have been identified.
- ❖ Consider having a group member sit in on the orientation sessions delivered by the RAP provider. Request copies of materials distributed to the refugees so that your group can help reinforce the information.

**Orientation**

The first 24 hours and the first few days are a critical time in newcomers' lives. First impressions are formed and vivid memories of these days will remain with them for the rest of their lives. While you want to ensure that you are addressing the necessary practical issues during this time, also focus on the newcomers' emotional needs. The following checklist might be helpful to address immediate practical concerns.

<b><i>FIRST 24 HOURS</i></b>		<b><i>FIRST FEW DAYS</i></b>	
<b>Assist newcomers, if necessary to...</b>		<b>Assist newcomers to...</b>	
<input type="checkbox"/>	Know how to use things in their house or apartment - e.g. faucets, telephones, basic household equipment and objects that might be unknown to them or difficult to figure out, such as fire alarms	<input type="checkbox"/>	Complete and submit the SIN, medical coverage (IFH application) and Child Tax Benefit forms you collected earlier.
		<input type="checkbox"/>	Understand both their and your rights and obligations regarding sponsorship.
<input type="checkbox"/>	Know how to contact someone at all times (this may entail learning	<input type="checkbox"/>	Take a tour of the immediate neighborhood and help them learn how to get around.

	how to use a pay phone). Provide several numbers and/or develop a <i>warning</i> system to communicate when needing help if English or French is poor.	<input type="checkbox"/>	Shop for food and clothing.
<input type="checkbox"/>	Call their family at home. Explain whether or to what extent your group is willing to cover long distance calls.	<input type="checkbox"/>	Receive any needed medical attention (set up an appointment for a physical examination soon after arrival). School-age children need to have their vaccinations updated before they are permitted to register for school.
		<input type="checkbox"/>	Open a bank account and begin the budgeting process. Explain the source(s) of funds and expectations around managing money.

Important emotional considerations include:

- ❖ Introducing the newcomers to all the members of the sponsoring group, and explain how your group has divided the responsibilities. Meeting group members early in the sponsorship is important even if a family member in Canada will take on most of the support requirements.
- ❖ Being sensitive to the emotional ups and downs newcomers will experience. Give them privacy and enough time to rest.
- ❖ Being aware of the *overload* newcomers might experience as they are introduced to many, many new things all at once. Be patient and prepared to explain things as often as needed. Do not assume that the newcomers feel comfortable asking for information or help; be aware of signs of confusion.
- ❖ Being sensitive to culture shock and the frustrations of adjustment.
- ❖ Being aware of the newcomers' needs to make their own decisions from the very beginning. Never make a decision *for* the newcomer; make the decision *with* the newcomer. Try, whenever possible, to be a mentor providing alternatives and resources.

## ***FIRST FEW WEEKS and MONTHS***

**Assist Newcomers, if necessary, to...**

<input type="checkbox"/>	Look for permanent housing.	<input type="checkbox"/>	Receive employment counseling and begin job search.
<input type="checkbox"/>	Enroll children in school. Find child care.	<input type="checkbox"/>	Understand rights and obligations regarding loans and loan repayment.
<input type="checkbox"/>	Complete a language assessment and enroll in ESL/LINC classes.	<input type="checkbox"/>	Become aware of rights and responsibilities, including family law and parenting obligations.



<input type="checkbox"/> Become oriented to life in the community including shopping, public transport, settlement services, recreation and culture.	<input type="checkbox"/> Be aware of culture shock, family stresses and effects of crisis. (See Section 4.1 for specific suggestions.)
--	--

### ***Budgeting***

You have already developed detailed budget sheets when preparing your application. Soon after their arrival, sit down with the newcomers to discuss their budget. They should have all budgetary information explained to them fully and then be given autonomy over their own income and budget.

### ***Language Assessment***

Unless the newcomers' English is very good, language training will be one of the first things needed on the path to finding a job and for developing relationships, friendships and meaning in their new lives in Canada. During your preparation time, you researched available language training resources. Now is the time to take the newcomers to the language assessment centre if there is one nearby. If not, explain the options to the newcomers. As you present options, keep in mind the newcomers' skills and training as well as child care and transportation options. You may want to arrange a visit to an ESL class early on so the newcomers have some idea about what to expect. One of your on-going contributions will be speaking English with the newcomers in an open, non-judgmental and non-threatening way, and, when appropriate, giving feedback on language usage that other people might not provide.

Whenever providing information and resources, remember:

- ▶ Newcomers have the right to make their own decisions.
- ▶ You are in the role of *enabler*, not *provider*.
- ▶ Do not foster dependency, rather empower by showing how you found information instead of simply providing it.

### ***Employment Counseling***

Once the newcomers have begun their language studies, you can begin discussing employment and develop a job-search plan together. You may have discovered in your research that settlement agencies can provide employment counselling, information on employment law, and even some skills development (e.g. computer skills) in the newcomers' own language. By now you are aware of the range of resources available. If the newcomers choose to share their future career dreams with you, this can be very helpful in narrowing down which employment avenues will be most fruitful to explore. Share the resources and options with the newcomers.

While it is the newcomers who will have to go through the job search process, you can support this process through the following activities:

**ASSIST** the newcomers with having their skills and credentials assessed.

**DISCUSS** what a hiring process looks like in Canada, from beginning to end. Have several members of your group in different jobs contribute, as hiring processes vary from sector to sector.

**DISCUSS:** How long is it appropriate to wait before calling a potential employer back to check on the status of your application? What do you have to respond to in a job interview? Who is the right person to speak to when making cold calls? What is the expected protocol?

If the newcomers want to start up a business, explore what **LOANS, ASSISTANCE and GUIDANCE** may be available. What are the legal issues to be aware of? (See Industry Canada's Web site at [www.strategis.ic.gc.ca](http://www.strategis.ic.gc.ca).)

Inform of the **ASSISTANCE LOAN** offered by IRCC to cover costs of required tools, licensing fees, clothing, etc.

**ROLE PLAY** a job interview.

**SET UP A PANEL or DISCUSSION GROUP** on Workplace Culture. You may even want to bring in some speakers to discuss the Canadian view of: working in teams, performance evaluation, attitudes regarding office relationships, ideas about formality/informality in the workplace, appropriate communication style in meetings, views about leadership, sexual harassment policies, hiring and pay equity policies, non-discrimination and inclusiveness policies, how planning is done, time and time management concepts, customs regarding personal space and touch, gesture and eye contact in the workplace, workplace rituals, etc.

### ***Immigration Loans Repayment***

Privately sponsored refugees are eligible for immigration loans from the Canadian government. A newcomer's overall loan usually includes:

#### **THE TRANSPORTATION LOAN:**

Enables applicants to pay for transport to their place of final destination in Canada

#### **THE ADMISSIBILITY LOAN:**

Enables applicants to cover the costs of their medical exam

The repayment of these immigration loans is the responsibility of the newcomer. The size of the loan determines the interest-free period as follows:

#### **Amount of Loan**

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

#### **Interest-Free Period**

- 12 months
- 24 months
- 36 months

The sponsoring group can help the newcomers work out a manageable plan for the repayment of the loan. Newcomers are expected to begin repaying their loans as soon as possible. In fact, the first written demand for repayment will be mailed shortly after the newcomers arrive.

**Transportation and medical admissibility loans** become payable 30 days after the newcomer enters Canada, and any other loan (i.e. Assistance Loan) becomes payable 30 days after the loan is made. Payments are required to be made in consecutive monthly installments and must be made in full within a certain time frame determined by the size of the loan.

Newcomers may request a **deferral** of payment in case of financial hardship. An officer of Collection Services may authorize such deferral, considering the person's income, assets and liabilities. Deferral may include deferring the commencement of repayment, deferring payments, varying the monthly amount and extending the repayment period. This deferral is NOT automatic. Newcomers can request deferral by calling 1-800-667-7301 to contact a Loans Collection Officer. You can assist newcomers with a request for this deferral. Start by helping the newcomers write a letter with an explanation to the Immigration Loan Officer, or calling the number on the letter sent to the newcomers. If your sponsoring group has not included loan repayments in your sponsorship budget, requesting this deferral for the sponsorship period is particularly important.

The following table shows IRCC's suggested loan repayment periods:

<b>Amount of Loan</b>	<b>Repayment Period</b>
• up to \$1,200	within 12 months
• over \$1,200 but not exceeding \$2,400	within 24 months
• over \$2,400 but not exceeding \$3,600	within 36 months
• over \$3,600 but not exceeding \$4,800	within 48 months
• over \$4,800	within 72 months

Newcomers should be aware that their ability to sponsor relatives under the Family Class will be affected if their loan is in arrears. A loan is considered in arrears if newcomers pay less than the minimum amount suggested, even if this lower amount has been approved by immigration.

Call Collection Services at 1-800-667-7301 if there are any problems.

**Please remind the newcomers:**

- ❖ Do not ignore requests for payments.
- ❖ Inform the Immigration Loan Officer of all address changes within ten days, until the loan is repaid in full. This can be done in person or in writing, to either:
  - o the immigration authorities in the IRCC office in the area in which the newcomers live,
  - o Collection Services, Finance, NHQ, Jean Edmonds North Tower, 3rd Floor, 300 Slater St., Ottawa, Ontario, K1A 1L1; **or**
  - o by **telephone**, by calling Collection Services toll-free at 1-800-667-7301.

Loan recipients must quote their loan account and social insurance number (SIN) in all correspondence.

# Confidentiality and Privacy

There are many reasons to maintain the privacy of the refugee newcomer families. Some are related to common sense, others to the law in Canada.

A basic guideline is how you would like to have your privacy and the confidentiality of your situation and that of your family respected. Add to that the needs of refugee families who have been traumatized and are now in a society and a context that they do not know or may not understand. The trust that you are able to develop with refugee newcomers will depend to a great extent on how well they understand that you guard their privacy and safety.

## Some basic dos:

- ▶ Telephone first or make an appointment before going over to the refugees' homes. This is common practice in Canada. It also allows refugee newcomers to know that their home is theirs.
- ▶ Wait for an invitation to enter their homes.
- ▶ Take down information on those wishing to contact the family and then relay that information to the refugees and help them make the connection if they wish to do so.
- ▶ Discussion within the sponsorship group around practical aspects of settlement is important, but those matters that are very personal should be discussed on a *need to know* basis among those who are directly involved in providing support. Avoid *gossip*.
- ▶ Provide protection from media attention by acting as an intermediary and finding out the interest of the refugees in responding to media.
- ▶ In accessing support from settlement agencies and other community organizations, act as a liaison to connect the refugee newcomers directly with the support service.

## Some don'ts:

- ▶ Do not publish, promote or distribute to anyone or any organization the name, address and telephone number of any member of the refugee families without their specific permission.
- ▶ Do not discuss their private and personal affairs with any individual or any member of an organization without their permission. This includes discussion with other members of the sponsorship group and with settlement organizations.
- ▶ Do not talk *around* the refugee newcomers with others when they are present, unless the refugees are directly involved in the dialogue.
- ▶ Do not expect agencies and organizations to keep you completely informed on their work with the refugee newcomers. They are bound by privacy legislation.



Refugee Sponsorship Training Program  
Tel: 416.290.1700, 1.877.290.1701  
Fax: 416.290.1710  
E-mail: [info@rstp.ca](mailto:info@rstp.ca), Website: [www.rstp.ca](http://www.rstp.ca)