

Financial Guidelines

For SAHs

Sponsorship Cost

This document is based on the Immigration, Refugees and Citizenship Canada (IRCC)'s [Appendix A](#) of the Sponsorship Agreement Holders (SAH) application guide. This financial guideline is to help SAHs plan for sponsorship costs when preparing their Sponsorship Applications. SAHs are expected to provide income support that is at least equivalent to the amount provided by the [Resettlement Assistance Program \(RAP\) in the expected community of settlement](#), adjusted by any [in-kind contributions](#).

Sponsorship costs include start-up costs and monthly costs.

Start-up Costs

Start-up costs include, but limited to:

- ❖ One-time payment for household items (basic window coverings and common household products such as kitchen utensils, pots, pans, brooms, mops, detergents and cleansers, etc.);
- ❖ Furniture (beds, mattresses, dining set, couches, end table and lamps, etc.);
- ❖ Linens (including bedding);
- ❖ Food staples;
- ❖ Both regular and winter clothing;
- ❖ School registration fees (if applicable).

Monthly Costs

Monthly costs include:

- ❖ Food and incidentals;
- ❖ Housing costs (including utilities);
- ❖ Monthly public transportation passes for all adults;
- ❖ A communication allowance to cover the costs of a telephone and/or internet connection.

In addition to the costs above, you should plan to cover deposits for utilities, phone installation and rental deposit.

Special Needs that may impact the sponsorship cost estimate:

- ❖ Maternity benefits,
- ❖ Child care,
- ❖ Disability,
- ❖ Age-specific top-ups,
- ❖ Housing supplements,
- ❖ Health-related expenses, such as travel to appointments, and
- ❖ Critical health related expenses not covered through interim federal health (IFH) or provincial health insurance plans.

In-kind Donations

In-kind donations such as donated goods, commodities or services (e.g. gently used furniture or clothing, or housing provided at no cost to the sponsored family) may also reduce the financial resources required.

Some items cannot be donated, including:

- ❖ Mattresses, which should always be purchased new;
- ❖ Opened food products; and
- ❖ Personal clothing items such as undergarments or footwear.

You can subtract the types and values of in-kind donations from your estimated sponsorship costs. However, basic needs and transportation costs cannot be reduced through in-kind deductions.

In-kind Deductions

Ongoing Monthly Costs	
Donated Item	% Of RAP Amount That Can Be Deducted From Total Sponsorship Cost
Shelter Includes housing costs, utilities, etc.	100%
One-Time Start-Up Costs	
Donated Item	% Of RAP Amount That Can Be Deducted From Total Sponsorship Cost
Clothing Includes basic clothing needs and seasonal needs such as: winter coat, boots, mittens, scarf, snow pants, rain wear, etc. Note: There are some clothing items that must be purchased new (such as undergarments and footwear). You should also account for personal or cultural clothing preferences.	70%
Furniture Includes: bed frame or crib, dining set, couches, end table, lamps, etc.	70%
Household Needs Includes: basic window coverings and common household products such as kitchen utensils, pots, pans, brooms, mops, detergents and cleansers, etc.	50%
Linens Includes: bedding, towels, etc.	100%
School supplies Not including registration costs	50%
Food staples New, unopened pantry items (rice, flour, sugar, spices, etc.) can be donated	50%

Resettlement Assistance Program (RAP) Rates

Familiarizing yourself with the RAP rates in your area may also help your group in your planning of monthly allowances and budgets. Visit the RSTP Website for the [RAP rates](#) in your province or territory.

For detailed information on the policies related to financial support that should be provided to the refugees post-arrival, see the FAQs on Post-Arrival Support for PSRs document available at: <http://www.rstp.ca/en/resources/ircc-resources/>

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