

Budgeting and Finances

Office for Refugees, Archdiocese of Toronto
(ORAT)



ORAT
Office for Refugees
Archdiocese of Toronto

Agenda

- Resettlement Principles
- IRCC Financial Requirements
- Funding Guidelines (Official Liability & In-Kind Support)
- Constituent Groups (“CG”) Budget Responsibilities
- Financial Forms
- Cheque Requests
- Increased Monitoring by IRCC



Principles to guide newcomer relationship

Build Trust

- Share and work towards building open relationships.
- Provide clear guidelines and expectations.

Sustainable Solution

- Funds intended to cover basic living expenses.
- Ensure that the budget & settlement plan is sustainable in nature, which the newcomer is able to afford beyond the settlement period.

Level of Financial Support Required

RAP

- The sponsor must provide sufficient income support to at least the minimum financial requirements as per Resettlement Assistance Program (RAP) for the duration of the sponsorship period which is one year or less than one year if the refugee becomes self-sufficient.

In-Kind Support

- The total sponsorship costs may be reduced through the donation of "in-kind" goods, which may include lodging, furniture and clothing.

Autonomy

- At all times, the newcomers should have the responsibility to manage his or her own financial affairs

Age of Majority (Adult Dependents)

Adult dependents

- Children who have reached the age of majority (18 years of age) at the time of their arrival to Canada are to be supported at the same level as a single individual (including RAP & Start-up costs)
- Where adult dependents reside with their parents, cosponsors may apply certain reductions to shared costs. Reductions can happen based on the in-kind donations guidelines.



Adult children wanting to live independently from their parent(s)

- If an adult-aged child chooses to move out on their own within the sponsorship period, the CG/cosponsor may choose to either support two separate households, or to ask ORAT to initiate a no-fault breakdown process with IRCC.
- The CG/cosponsor is required to continue their support to the larger family unit.
- CG/cosponsor must contact ORAT for assistance in these situations.

Canada Child Benefit (CCB)

- Sponsors are not permitted to reduce their level of financial support to the newcomer because the newcomer receives Canada Child Benefits (CCB).
- A sponsor cannot require a newcomer to direct monies received from CCB towards the costs of settlement; having the effect of reducing the sponsor's level of financial support to the newcomer.
- There is no specific guidance on how newcomers are to use their CCB.

Earned Net Income

- Newcomers are permitted to earn up to 50% of their monthly basic RAP rate without incurring any reduction in the level of financial support from the sponsor in that month.
- If earned net income exceeds 50% of their monthly basic RAP, the sponsor may deduct dollar for dollar from their monthly support.

Family Size	Monthly RAP	50% of Monthly RAP	
1	\$750	\$375	
Scenario	Earned Income	Reduction in Sponsor Support	Monthly Support from Sponsor
Earning up to 50% of RAP	\$375	\$0	\$750
Earnings exceeds 50% of RAP	\$500	\$125	\$625

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.



Project Hope cases Re: Earned Net Income

- While cosponsors may apply a threshold that is greater than the 50% guidelines specified by IRCC, it is mandatory for Constituent Groups (CGs) who are receiving fund from Project Hope to strictly implement this rule and apply the appropriate deductions (i.e. CGs are to deduct from their monthly financial support to the newcomer, an amount equivalent to the net earned income that is above the 50% RAP threshold).
- Newcomers are expected to voluntarily share their monthly income with their cosponsors or CGs.
- This will help ensure that we are able to help as many refugees as possible with the limited donations that have been so generously donated.

Personal Asset Exemption

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.

Family Composition	Personal Asset Exemption (CAD)
Single person	\$5,000
Couple	\$7,500
Single plus one dependant	\$7,500
Each additional dependant	\$2,500

Example:

The personal asset exemption for a family of 4 (mother father and 2 children) is \$12,500.



Financial Liability: Cost Table & RAP

Family Size	Estimated amounts	for cases submitted in 2020 (Expected 2022 Arrival)
1	\$18,300	<p><u>Financial Deposit:</u> For cases that have dependent children 16 years of age or older but under the age of 22 at the time of submission to IRCC, each dependent child will be treated as an individual rather than as part of a family unit. <u>\$18,300</u> is required for each dependent child. Please adjust the financial requirement for the <u>remaining</u> members of the family accordingly.</p>
2	\$27,500	
3	\$29,600	
4	\$31,800	
5	\$34,000	
6	\$35,500	
7 or more, for each additional member, add	\$1,500	<p><u>Immigration Forms:</u> Any family with dependent children 16 years of age or older but under the age of 22 will be treated as one case.</p>

*By the time of arrival, if the financial liabilities are higher than the current numbers, it is the responsibility of cosponsors to provide any additional funds. Also, please refer to RAP table in your handouts if the refugee(s) requires special allowances.

** If you are sponsoring seniors (age 60 or older) you may be requested to deposit additional funds given the higher RAP Rates .

***Please be aware that it is illegal to cover the financial liability by funds from refugees.



Sponsorship costs can be reduced by providing in-kind support. CGs are encouraged to solicit in-kind donations

Category	Details	Frequency	Percent of RAP/Start-up
Shelter	Includes housing costs, utilities, etc.	Ongoing (monthly)	100%
Clothing	Includes: Basic clothing needs and seasonal needs such as: winter coat, boots, mittens, scarf, snow pants, rain wear, etc.	One-time start-up	70%
Furniture	Includes: bed frame or crib, dining set, couches, end table, lamps, etc.	One-time start-up	70%
Household Needs	Includes basic window coverings & common household products (e.g., kitchen utensils, pots, pans, brooms, mops, detergents and cleansers, etc)	One-time start-up	50%
Linens	Includes: bedding, towels, etc.	One-time start-up	100%
School supplies	Not including registration costs	One-time start-up	50%
Food staples	New, unopened pantry items (rice, flour, sugar, spices, etc.)	One-time start-up	50%



Budget Worksheet Tool Available

- A budget tool has been created by ORAT to assist sponsors with helping to manage the finances of their refugees.
- Sponsors can request this budget tool to be sent to them by emailing ORAT at Oratoutreach@archtoronto.org
- This budget tool allows the user to develop a budget and record actual income and expenses. It also provides a full year forecast.



Cosponsor/Constituent Groups (CG) Budget Responsibilities

Responsibility

Detail

Develop the Budget

- Develop a monthly budget for the settlement period.
- Review budget with the newcomer and ensure alignment.

Ongoing Review

- Where practical, at the end of each month review with the newcomer actual expenses versus budget targets.

Request Funds

- Using the “Cheque Requisition” form, CG’s or cosponsors can make a request of ORAT for monies required for settlement.

Accessing Settlement Funds


- All Cheque Request Forms to be completed by cosponsors or CGs chairs
- 1st installment: will be released by ORAT upon receipt of a completed Cheque Request Form and receipt of the Notification of Arrival Transmission (NAT) equal to 1st 3 months of support plus start-up costs. The 1st cheque can be made out to cosponsors or CG representative
- 2nd, 3rd & 4th installments: Cheque to be made out to the newcomer in cosponsored cases and to the CG in Project Hope cases. A Cheque Request Form must be completed and submitted for each installment.
- When the newcomer becomes self-sufficient and monies on deposit with ORAT are no longer required to support the newcomer, we ask that any over payment be worked out between the cosponsor/CG and the newcomer. If this is not possible, please contact our office.

Since it takes about 4 weeks for cheques to be processed, we ask that you submit a cheque request for the next instalment by the end of the second month of each quarter.



Cheque Request Form

- The Cheque Request Form is to be used to request funds for settlement.
- The form can be downloaded from ORAT website using the following link: <https://www.archtoronto.org/refugee/Pages/Forms-2.aspx>
- 2 forms are available (please use correct form):
 1. Cosponsors
 2. Constituent Groups CGs (Project Hope/ Full sponsorship cases)



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COSPONSOR
Cheque Requisition from the Central Refugee Account

Funds can be released on a quarterly basis and should equal no more than ¼ of the official liability or the amount deposited, whichever is less. Please note that the request is to be made at least one month in advance of when the funds are required. When entering dates, kindly use the DD-MMM-YY format (e.g., 26-Apr-17).

G Number	Family Size	Resettlement Group Name	Date (DD-MMM-YY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Cosponsor		
Full Name	Telephone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Principal Applicant (Newcomer)		
Full Name	Telephone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Official Liability:	\$		Arrival Date:	DD-MMM-YY
Amount Deposited:	\$		Sponsorship End Date:	<input type="text"/>
¼ of Amount Deposited:	\$ 0		Explanation: ¹	<input type="text"/>
Present Balance:	\$		Satisfaction Level: ²	<input type="text"/>
Amount Requested:	\$			
Remaining Balance:	\$ 0			

Cheque Payable to:	<input type="text"/>	Mailing Address:	<input type="text"/>
Signature	<input type="text"/>	Date:	<input type="text"/>

Cosponsor _____ ORAT Manager, Outreach _____ ORAT Manager, Operations _____

Archdiocese Accounting _____ Date: ____-____-____

For Office Use:

Comments:

- For Pick-Up - For Mailing Other Special Instructions: _____

¹ The cosponsor/CG is to provide a brief explanation of what the funds are required for (e.g., rent, food, clothing, furniture, incidentals...)
² The newcomer is to provide a measure of satisfaction with their immigration using the following scale: excellent, very good, good, poor, very poor
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Increased Monitoring by IRCC

- IRCC has increased its monitoring of refugee cases to ensure that all stakeholders are fulfilling their obligations and responsibilities. As part of IRCC's monitoring efforts, IRCC has been arranging for newcomers to complete a questionnaire (in-person meeting, by phone, or by email).
- This they have done without notifying the SAH, CG or cosponsor.
- All parties should take increased vigilance to ensure that IRCC's updated rules are being followed.
- All settlement support is to be well documented. Avoid cash disbursements.



Thank you

You are also asked to attend the following Info sessions:

- ✓ IRCC Processing Time
- ✓ Pre-Arrival
- ✓ Budget Workbook
- ✓ Welcome Orientation (with your newcomer)

Register: www.orat.eventbrite.ca

