

Sponsor Resource Toolbox



Archdiocese
of Toronto

Office *for*
Refugees

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Cultural Outings and Things to Do

Museum + Arts Pass (MAP)

In the City of Toronto, residents or those employed in the City of Toronto are able to sign out a MAP Pass with an adult library card, which provides library cardholder and their family free admission to many Toronto museums and other cultural attractions (including the Royal Ontario Museum (ROM), Ontario Science Centre, Toronto Zoo, etc.). Generally, each pass is good for a family (2 adults and 5 children). MAP passes cannot be renewed or reserved. Patrons do not have to return the passes but the passes do expire (currently, the expiry period is three months after checkout).

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

Discounted Outings

- **Art Gallery of Ontario (AGO):** AGO is free for all on Wednesdays from 6:00pm-8:30pm. There is free admission for everyone 25 and under, and \$35 for everyone else for an annual pass. Including exhibitions.
- **Royal Ontario Museum:** Free for university and college students every Tuesday
- **Bata Shoe Museum:** Pay what you can on Thursdays from 5:00pm-8:00pm
- **Queen's Park:** Tours are free of charge
- **Black Creek Pioneer Village:** Free on Tuesdays after 2:00pm
- **Full list of museums in Ontario:**

https://en.wikipedia.org/wiki/List_of_museums_in_Ontario

Events in the City of Toronto

- **Things to do in Toronto this weekend:** <https://www.todocanada.ca/things-to-do-in-toronto-this-weekend/>
- **Things to do in Toronto with kids this weekend:** <https://www.todocanada.ca/things-to-do-in-toronto-kids-this-weekend/>
- **Things to do in Toronto during the week:** <https://www.toronto.com/whatson-story/8143805-things-to-do-this-week-in-toronto/>

Parks

National and Provincial Parks are a gateway to discover the vast wilderness, history & archeology, nature & wildlife, art & culture of Canada, from coast to coast to coast, while having fun visiting and experiencing places and sites.

- **Ontario Provincial Parks:** Click on the following link for information on Provincial Parks in Ontario: <https://www.ontarioparks.com/seasonalpermits>

- **Parks Canada:** Click on the following link for further information on Parks Canada: <https://www.pc.gc.ca/en/index>

Libraries

The library is an important public place in each community and it is free to use. Libraries have something for people of all ages. A library card is required to borrow books or use computers at the library. To obtain a library card, bring a piece of identification (for example, a driver's licence or your Permanent Resident Card) and a piece of mail that shows your address (for example, a phone bill). The library needs proof of your identity and your local address. The card is free if you live in the community.

Check out the libraries in your municipality to find out what they offer.

- **Durham Public Library:** <http://www.durhampubliclibrary.org/>
- **Peel Region:**
 - Brampton Public Library: <https://www.bramptonlibrary.ca/>
 - Mississauga Public Library: <https://web.mississauga.ca/library/>
- **Toronto Public Library:** <https://www.torontopubliclibrary.ca/new-to-canada/>
- **York Region:**
 - Markham Public Library: <https://markhampubliclibrary.ca/>
 - Richmond Hill Public Library: <https://www.rhpl.ca/>
 - Vaughan Public Library: <http://www.vaughanpl.info/>

While libraries in each municipality may differ in the services that they offer, here are some of the programs and services that may be available at your local library:

- Free access to Wi-Fi and computers;
- Homework clubs to help children with school work;
- Story time and toy libraries for children;
- Classes and resources for job-finding and career planning;
- Adult literacy programs, with tutors who teach literacy or help to improve reading skills;
- Multilingual collections: books, movies, newspapers and magazines in many languages;
- English as a Second Language (ESL) resources;
- Readings by local authors and exhibits by local artists;
- Lectures or classes on topics like health and personal finance;
- Many libraries have computers and printers you can use for job searches, email and internet access. You may have to pay a small fee to use the printers;
- Free online homework help for students in grades K-12;

Community/Recreation Centres

A recreation centre is a place for recreational activities usually administered by a municipal government agency. Many recreation centers have ice rinks, tennis courts or swimming pools. Many of these are low-cost or free to use. Newcomers usually have to pay to attend organized programs, such as swimming lessons or fitness classes. Depending on the newcomer's household income, they may be able to get a subsidy on the price.

Listing of Community/Recreation Centres by Municipality:

- **Durham Region:** <https://www.durham.ca/en/discovering-durham/sports-and-recreation.aspx#Municipal-sports-and-recreation>
- **Peel Region:**
 - Caledon: <https://www.caledon.ca/en/living-here/recreation-programs.aspx>
 - Brampton: <https://www.brampton.ca/EN/residents/Recreation/Pages/Welcome.aspx>
 - Mississauga: <https://web.mississauga.ca/recreation-and-sports/>
- **City of Toronto:** <https://www.toronto.ca/data/parks/prd/facilities/recreationcentres/index.html>
- **York Region:**
 - Markham: <https://www.markham.ca/wps/portal/home/recreation>
 - Newmarket: <https://www.newmarket.ca/ThingsToDo/Pages/Recreation%20and%20Culture/Registered%20Programs.aspx>
 - Richmond Hill: https://www.richmondhill.ca/en/things-to-do/Community-Recreation-Guide.aspx?_mid_=854
 - Vaughan: <https://www.vaughan.ca/services/recreation/Pages/default.aspx>
 - Whitchurch-Stouffville: <http://www.townofws.ca/en/recreation/programs-2.aspx>

City of Toronto's Welcome Policy (for Recreation)

Toronto's Welcome Policy is a city-based program that pays for fitness and recreational programs. Available to vulnerable households, the city offers an annual payment to all members of a household that can be used for any qualifying city based program. The individual annual credit amounts are \$571 for children and youth, and \$264 for adults and seniors. For more information, please click on the following link:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/subsidy-for-recreation-programs/>

Please find below the links to other municipal recreation programs:

- Durham Region:
 - <https://www.durham.ca/en/health-and-wellness/low-cost-and-subsidized-recreation-programs.aspx#Community-programs>
- Peel Region
 - Brampton: <https://www.brampton.ca/EN/residents/Recreation/Active-Assist/Pages/Welcome.aspx>
 - Mississauga: <http://www7.mississauga.ca/Departments/Rec/newcomers/>
- York Region:
 - Markham: <https://www.markham.ca/wps/portal/home/recreation/programs/registration-information>
 - Richmond Hill: <https://www.richmondhill.ca/en/things-to-do/Recreation-Programs.aspx>

Canadian Tire Jumpstart Program

The Canadian Tire Jumpstart Program provides grants of up to \$300 per activity per child (4-18 years of age) for low-income families; based on each family's annual income.

Please click on the following link for further information:

<https://jumpstart.canadiantire.ca/pages/individual-child-grant-guidelines>

Diet and Nutrition

Due to a mixture of culture, food availability and circumstances, newcomers are likely to have had a diet that is starkly different from what people are used to here in Canada.

Here are some important things that you may wish to consider:

- Provide an overview of a healthy and balanced diet;
- Provide tips on saving money (i.e., reviewing store flyers for discounted goods, using the “Flipp” app., shopping discount stores like “No Frills”, “Freshco”, using coupons, etc.);
- Create a grocery list and accompany the newcomer on their first few trips to the grocery store;
- Providing cooking lessons could be a fun and informative activity for members of the group to conduct with the newcomers.

Canada's Food & Nutrition Guide: <https://food-guide.canada.ca/en/>

How to Eat Well on a Budget

<https://www.unlockfood.ca/en/Articles/Budget/How-to-Eat-Well-on-a-Budget.aspx>

Healthy Shopping Tips

<https://www.unlockfood.ca/en/Articles/Grocery-Shopping/Healthy-Shopping-Tips.aspx>

Other Healthy Eating & Active Living Resources

<http://www.sickkids.ca/Research/Obesity-in-Youth-Healthy-Weight-Program/Readings/Great-Resources/index.html>

Employment

If the newcomer would like assistance in securing employment, we suggest that you familiarize yourself with the newcomer's skillsets and work experience. This will be an important step as you begin your research on employers in your area who are looking to hire people with those skills. Visit your local Service Canada centre to find out what resources are available, and where job counselling is being offered.

Please click on the following link to access Canada's Job Bank:

<https://www.jobbank.gc.ca/findajob>

Settlement agencies and local libraries also offer resources such as resume writing and interview preparation workshops.

Other Resources:

- Helping Newcomers Work: <https://helpingnewcomerswork.ca/>
- Employment Programs and Hiring Events: <https://helpingnewcomerswork.ca/programs/>

English Language Instruction

There are two English Language Instruction programs available to newcomers: English as a Second Language (ESL), and Language Instruction for Newcomers to Canada (LINC). Both programs offer English language training and focus on the four skills of reading, writing, listening and speaking. LINC is available for those new to Canada. LINC instruction includes settlement themes, teaching newcomers about their new country. ESL classes focus on English for both newcomers and those learners who have been in Canada for a longer time and who want to improve their English.

Language Instruction for Newcomers to Canada (LINC)

LINC is a free language-training program for eligible adult learners. It provides basic English language instruction, and is usually offered at community agencies. An initial English Language Proficiency Assessment is required to place students in a suitable

instruction level. The assessment must take the test at an authorized language assessment centre. It is free to take the test and is available by appointment.

How to enrol in LINC classes: <https://settlement.org/ontario/education/english-as-a-second-language-esl/linc-program/how-do-i-enrol-in-linc-classes/#gsc.tab=0>

Link to language assessment centre: <https://www.language.ca/resources/expertise/for-language-learners/#1473771803983-0f2b7a24-0d0f>

English as a Second Language (ESL)

ESL courses are designed with considerable flexibility, including: varied hours for classes, both full- and part-time classes, and instruction for various levels of English proficiency. Some centres offer free childcare. An English Language Proficiency Assessment is required. At the assessment, newcomers are to provide to staff their specific requirements, such as childcare, wheelchair accessibility etc.

- About ESL: <https://settlement.org/ontario/education/english-as-a-second-language-esl/#gsc.tab=0>
- ESL and LINC Availability by Region: <https://settlement.org/findhelp/ontario/#gsc.tab=0>

English Language Proficiency Assessment

Prior to taking ESL or LINC classes, newcomers are required to have their language proficiency assessed so that they are placed in the appropriate level of instruction. Please find below links to Assessment Centres in the various Municipalities in the GTA.

- Durham Region - Centre for Education and Training <https://www.durhamimmigration.ca/en/work-and-study/language-testing.aspx>
- Peel-Halton Region - Language Assessment Centres: https://www.languagepeelhalton.ca/locations_lacs.html
- City of Toronto – YMCA: <https://ymcagta.org/employment-and-immigrant-services/immigrant-services/language-assessment-and-referral-services>
- York-Simcoe Region - Language Assessment Centres: <https://www.tcet.com/nu/tcet-services/language-services/clars-language-assessment-centres/language-assessment-centres-york-simcoe-and-durham>

Finances

Resettlement Assistance Program (RAP)

The Resettlement Assistance Program (RAP) establishes the minimum level of financial support required for a refugee upon arrival to Canada. RAP financial support has two components, including:

- *Start Up*: a one-time start up allowance; and
- *Monthly Income Support*: monthly support payments, which IRCC allows to be disbursed in quarterly installments.

The amount of financial support is based on the size and composition of the sponsored family.

It is important that sponsors work with the newcomer develop and maintain a budget that is consistent with RAP rates and policy. This will ensure that the refugee is able to manage in the event that they are not able to find a job and have to transition to Social Assistance (OW) in month 13.

This level of support is to be provided to the newcomer for the entirety of the settlement period and may be adjusted for the following:

- In-kind support provided by the cosponsor and/or CG;
- Monies brought by the refugee to Canada;
- Earned Income received by the newcomer (i.e., Employment Income); and
- Special needs (i.e., Medical costs not covered by OHIP or IFHP).

It is important to note that IRCC does not consider monies received through such programs like the Canada Child Benefit (CCB) to be income, and, as such, cannot be used to lower sponsorship support. However, newcomers can make use of monies from Government Programs, like CCB, to bridge any gap that may exist between monthly RAP support and the newcomer's actual monthly expenses.

Ontario RAP rates can be accessed by clicking on the following link:

<http://www.rstp.ca/en/bvor/rap-resettlement-assistance-program-rates/>

Given the complexity of the RAP tables, we encourage sponsors to make use of ORAT's RAP Calculator and Budget Workbook. This Workbook can be found on our website or by clicking on the following link:

<https://www.archtoronto.org/refugee/Pages/Resources.aspx>

Budget

Prior to the arrival of the refugees, sponsors are encouraged to create a budget for the one-year sponsorship period. ORAT's Budget Workbook is available on our website or can be obtained by clicking on the above link.

Simply complete the worksheet entitled “User Input Sheet” to create a preliminary budget.

Please refer to the worksheet tab entitled “Instruction Guide” if you have any question about how to use the Workbook.

RAP Calculator and Budget Workbook Tutorial: ORAT has developed webinars and on-line tutorials that are designed to assist sponsors in various aspects of refugee resettlement. One such resource is a tutorial on how to use ORAT’s RAP Calculator and Budget Workbook. Please visit the tutorial section on our website at:

<https://www.archtoronto.org/refugee/Pages/Tutorials.aspx>

Fund Disbursement

Cheque Request Process: Please note that ORAT disburses funds on a quarterly basis. Sponsors are asked to submit a completed cheque request form to ORAT at least 30 days in advance of when the funds are required. The Cheque Request form for cosponsors is available on the ORAT website or by clicking on the following link:

<https://www.archtoronto.org/refugee/Documents/Resettlement%20funds%20deposit%20release%20-%20public.pdf>

For CGs, who are making use of Project Hope funds to settle their refugee, we ask that they complete the CG Cheque Request form, which can be obtained by clicking on the following link:

<https://www.archtoronto.org/refugee/Documents/O%20Cheque%20Request%20Form%20CG%20%20Oct%2011%2019.pdf>

To accommodate any start-up expenses, the first installment can be requested by the cosponsor/CG once they receive the Notice of Arrival Transmission (NAT).

Keep Records: ORAT requests that sponsors retain a copy of all disbursements and receipts. This is vital should IRCC choose to audit your case. All financial support payments must be provided using traceable methods of payment (i.e., cheques, e-transfers, etc.) Cash support must never be used. IRCC will not recognize cash support that is provided to a newcomer.

Monthly Budget Review: We encourage sponsors to review the budget and financial support with the newcomer as soon as possible after their arrival to Canada. This should include a breakdown of the financial support that is be provided during the sponsorship.

Fraud

Sadly, newcomers are often the target of fraudsters. It is important that sponsors make newcomers aware of this risk and ask that they take the necessary precautions. Please click on the following links to learn more about internet, email, and telephone scams:

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud/internet-email-telephone.html>
- Top scams that target newcomers:
<https://canadianimmigrant.ca/living/community/beware-of-top-scams-of-the-year-newcomers-vulnerable>
- What kinds of fraud newcomers to Canada should watch out for?
<https://www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud/newcomers.html>

Filing Taxes

It is important to know that newcomers to Canada are required to file their income tax on an annual basis. For further information about filing taxes for newcomers to Canada, please click on the following link: <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4055.html>

Tax Clinics

Tax clinics offer services that assist newcomers with completing and submitting their taxes. Here are some helpful links:

- Find a tax clinic in your area: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>
- The Toronto Public Library tax clinics:
https://www.torontopubliclibrary.ca/search.jsp?N=&Ns=p_pub_date_sort&Nso=1&Ntt=income+tax+clinics

Applying for GST/HST Credit

New residents of Canada can apply for the GST/HST credit even there is no income to report. For further information about this program, click on the following link: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-apply.html?fbclid=IwAR2RCf9mJxt4QoT6hsLbZiCa0H4YcG_ftoYaJegWwM6TqRnEOqF7p-E7aHk

Canada Child Benefit (CCB)

CCB is a Federal Government subsidy program that provide tax-free monthly benefits to eligible families to help with the cost of raising children under 18 years of age. Families

with children under the age of 18 are eligible to apply for the Canada Child Benefit (CCB). Currently the benefit amounts to:

- \$6,639 per year (\$553.25 per month) for each eligible child under the age of six; and
- \$5,602 per year (\$466.83 per month) for each eligible child aged 6 to 17

For further information about the CCB program, please click on the following link: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html> .

Helpful Tips:

- Apply as soon as possible, as processing can take several months;
- Settlement Agencies can assist newcomers with their CCB application;
- To ensure that CCB along with other provincial and territorial payments continue, newcomers must file their annual income tax return on time, even when the newcomer's income is tax exempt or when they have no income. Failure to do so, will result in the cessation of CCB payment; and
- This requirement to file an annual income tax return on a timely basis is applicable for both the Principal Applicant and for their spouse/common law partner.

Questions? Contact the CCB program by phone: 1-800-387-1193

It is important to note that it can take roughly 3 months for the newcomer to receive their first CCB payment, at which point it will be a lump sum payment for the initial 3-month period. The CCB amounts can be quite substantial, especially for families with multiple children under the age of 18.

Best Practice: The sponsor should include CCB in the budget to provide the newcomer with an overall picture of the funds they are receiving from multiple sources. The newcomer should make use of these funds to bridge any gap that may exist between the financial support that the sponsor provides and their expenses.

Ontario Child Care Fee Subsidy

Families can apply for the Ontario Child Care Fee Subsidy. For further information about this program, please click on the following link:

<https://www.ontario.ca/page/child-care-subsidies>

Eligibility: You can apply if your child is under 13 years of age (or up to 18 years old if your child has special needs and meets other criteria) and is in:

- a licensed child care program (centre-based, home-based or in-home services);
- a child enrolled in a “children's recreation program”;
- a camp; and/or
- a before and after-school program operated directly by a school board.

Ontario Electricity Support Program (OESP)

The OESP is an Ontario Energy Board (OEB) program that lowers electricity bills for lower-income households. The OESP provides a monthly credit to eligible customers based on household income and household size. The OESP credit is applied directly to eligible customers' bills. Click on the following link for further information:

<https://ontarioelectricitysupport.ca/>

Government Documents and IDs

Permanent Resident (PR) Card

Processing Time: To find out information about the processing time for PR cards, please click on the following link: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application/check-processing-times.html>

Non-Receipt of PR Card: If the newcomer has not received their PR Card within the prescribed period of time (30 days), or did not provide a mailing address, or provided an incorrect mailing address to IRCC at the time of their arrival to Canada, we encourage them to notify IRCC as soon as possible. You may click on the following link:

<https://services3.cic.gc.ca/ecas/introduction.do?app=coanotify> or contact IRCC by phone at 1-888-242-2100. You may also wish to contact your Settlement Worker who will be able to follow-up on your PR card.

Important Note: If IRCC does not receive your address within 180 days of the date you arrived in Canada, you will need to apply again for your PR Card and pay a fee.

Canadian Provincial and Territorial Photo Cards

A Provincial/Territorial Photo Card is an official identification card and can be used as valid identification in day-to-day business transactions. By having a Provincial Photo Card, the newcomer does not need to carry their PR card with them and instead, can keep their PR Card stored safely at home.

It is important to note that a person cannot have a driver's license and a Provincial/Territorial Photo Card at the same time.

How to apply: In Ontario, this card can be applied for at any Service Ontario location. The photo card costs \$35 and delivery time is between 4-6 weeks. Please note that the Ontario Photo Card cannot be used as travel documentation, and needs to be renewed every five years.

To apply for the card, the applicant must bring the following:

- An original identity document to prove their legal name, date of birth and signature;
- A marriage certificate if the person applying are doing so under their married name;

For a list of acceptable identity documents please click on the following link:

<https://www.ontario.ca/government/acceptable-identity-documents-ontario-photo-card>

Healthcare

Ontario Health Insurance Plan (OHIP)

In Ontario, the government-run health plan is called the Ontario Health Insurance Plan (OHIP), which is funded through tax revenues. OHIP pays for many health care services. These services include visits to your family doctor and specialists. Most basic and emergency health care services are covered by OHIP. To find out if a procedure or treatment is covered by OHIP, check with a health care professional.

How to apply for OHIP: Please click on the following link to find our further information about how to apply for OHIP: <https://www.ontario.ca/page/apply-ohip-and-get-health-card>. For OHIP inquiries call 1-888-376-5197.

3-month OHIP waiting period exemption: Newcomers are sometimes mistakenly turned away because there is a 3-month waiting period for new Ontario residents. Convention Refugees (“protected people”) are exempt from this waiting period. Unfortunately, the code on their Permanent Residence document does not always trigger the exemption.

What to do: Remind the Service Ontario Worker about the exemption, ask to speak with a Supervisor, ask the worker to call their staff hotline, quote the legislation [Health Insurance Act, (R.S.O. 1990, c. H.6) Sec. 6.3.]

Telehealth Ontario

Telehealth Ontario is a free, confidential service you can call to get health advice or information. A Registered Nurse (RN) will take your call 24 hours a day, seven days a week. For further information about this program, please click on the following link:

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

To access Telehealth Ontario, call either of the following toll free telephone numbers:

- 1-866-797-0000
- 1-866-797-0007

Immunizations

To be registered at school, children are required to be properly immunized. If immunization records cannot be provided to show that the child has been immunized, they will be required to be immunized again. For further information about immunizations, please click on the corresponding link:

- City of Toronto: Toronto Public Health provides free translation for immunization records. Please click on the following link for further information on vaccines and for free vaccination clinics for children:
<https://www.toronto.ca/community-people/health-wellness-care/health-programs-advice/immunization/>
- Durham Region: <https://www.durham.ca/en/health-and-wellness/immunizations-and-vaccines.aspx>
- Peel Region: <https://www.peelregion.ca/immunize/newcomers.asp>
- York Region: <https://www.centralhealthline.ca/listServices.aspx?id=10079>
- Ontario Immunizations:
<https://www.publichealthontario.ca/en/BrowseByTopic/Immunization/Pages/default.aspx>
- Public Health Units:
<http://www.health.gov.on.ca/en/common/system/services/phu/locations.aspx>

Interim Federal Health Program (IFHP)

About IFHP: The Interim Federal Health Program (IFHP) covers certain health-care benefits for specific groups of people until they become eligible for provincial or territorial health insurance, such as:

- protected people, including resettled refugees;
- refugee claimants; and
- certain other groups.

The IFHP does not provide services directly to you. Instead, the services are provided by health professionals. A company called Medavie Blue Cross manages IFHP claims. For eligible individuals, they cover the cost of services provided by IFHP-registered health-care providers (i.e., doctors, dentists, hospitals, pharmacies) if you are eligible. For further information about IFHP, click on the following link:

<https://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=1272&top=33>

Any health-care providers you see must be registered with the IFHP administrator, Medavie Blue Cross.

- **IFH Providers in Ontario:** <http://ifhp-pfsi.medavie.bluecross.ca/./ON-2020-02-18-v2.pdf>
- **IFH Providers Outside of Ontario:** <http://ifhp-pfsi.medavie.bluecross.ca/en/search-ifhp-providers/>

Duration of coverage: The IFHP provides basic health coverage for a maximum of three months. This coverage serves as a bridge to provincial/territorial public health insurance plans. The IFHP also provides supplemental coverage and prescription drug coverage for as long as the newcomer is under private sponsorship (typically 12 months), and is issued upon arrival at the Port of Entry (POE).

IFHP Coverage:

IFHP COVERAGE		
BASIC COVERAGE	SUPPLEMENTAL COVERAGE	PRESCRIPTION DRUG COVERAGE
<p>Medical services:</p> <ul style="list-style-type: none"> ✓ Doctor visits ✓ Standard immunizations ✓ Prenatal and obstetrical care ✓ Lab tests and x-rays <p>Hospital services:</p> <ul style="list-style-type: none"> ✓ Emergency room visits ✓ Hospital stays ✓ Medical and surgical care ✓ Diagnostic imaging 	<p>Limited Vision Care:</p> <ul style="list-style-type: none"> ✓ One pair of eyewear (glasses and/or lenses every 2 years) ✓ One vision test per year <p>Urgent Dental Care</p> <ul style="list-style-type: none"> ✓ Emergency dental exams ✓ Dental x-rays ✓ Extractions ✓ Dentures <p>Mental Health Services</p> <ul style="list-style-type: none"> ✓ Psychological counselling, including services from allied health-care practitioners <p>Assistive devices, medical supplies and equipment.</p>	<p>Prescribed medication and other pharmacy products.</p>

Coverage Summary: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/coverage-summary.html>

It is important to know what health care products and services are included in your IFHP coverage before you request them. If you need a health-care service or product that is not covered, you will have to pay for it.

Call Centre Resources: The IRCC Call Centre can answer questions, in English and French, about IFHP. Call Centre agents are available from Monday to Friday, 8 a.m. to 4 p.m. (local time), except for statutory holidays.

- Call Centre Telephone Number: 1-888-242-2100

Factsheets:

- http://www.rstp.ca/wp-content/uploads/2019/11/IFHP-Info-Sheet-2017_EN.pdf
- http://www.rstp.ca/wp-content/uploads/2017/03/Health-Care-Coverage_Ontario_updated-August-2017.pdf

Health Services for Newcomers

Refugees who have already resettled in Ontario require ongoing and long-term health care support. It is the responsibility of all Ontario health care providers to meet the needs of our new residents. Some municipal governments may have specific health services for newcomers, including:

City of Toronto: <https://www.toronto.ca/community-people/health-wellness-care/health-programs-advice/health-services-for-newcomers/>

Family Doctor

Although using Medical Care Centres and Walk-in Clinics may be a quick short-term solution for addressing the medical condition/situation of the newcomer, it is in the long-term interest of the newcomer that the newcomer is registered with a family doctor. A family doctor will be able to schedule regular check-ups, and keep a record of the newcomer's medical history. A family doctor is especially important in situations where the newcomer has chronic health issues such as high blood pressure or diabetes, which require regular follow-ups. In addition, most specialists require the referral of a family doctor. It is recommended that the family doctor is located in relatively close proximity to the newcomer's home. For newcomers that find it difficult to communicate and comprehend English, it would be best to find a doctor who speaks the newcomer's native language.

Finding a Family Doctor: <https://settlement.org/ontario/health/find-a-doctor-or-medical-professional/find-a-doctor/how-can-i-find-a-family-doctor/>

Community Health Centres (CHC)

CHCs provide several types of services, including mental health and interpretation. Registration is required. Some CHCs have long waiting lists, so if you know where the sponsored person will reside, you may be able to call in advance of their arrival to get

them on the list. Please click on the following link for further information:
<https://www.allianceon.org/find-a-centre>

Newcomers with Special Medical Needs

Local Health Integration Network (LHIN)

A referral from a doctor is required to access the LHIN, which will allow the newcomer to obtain health care services at home, at school or in the community as needed. Please click on the following link for further information:

<http://healthcareathome.ca/torontocentral/en/care/Pages/getting-started.aspx>

The LHIN staff will complete an assessment of the newcomer's condition to better understand their needs. After the assessment, they will either be connected with a Care Coordinator, or be referred to the program or service that best fits their needs. Wherever you live in Ontario, it is easy to find in-home or community-based health care services for yourself or for a loved one. For general inquiries about the services available, call toll free at **310-2222**. No area code is required.

Please click on the following link to obtain the Guide to Government of Canada Services for People with Disabilities and their Families:

http://www.acbr.com/FAS/Disability_Guide_ENG.pdf

Ontario Disability Support Program (ODSP)

For newcomer who have a disability and need help with their living expenses, the newcomer may be eligible for the Ontario Disability Support Program (ODSP).

ODSP offers two types of support:

- **Income support** - Financial assistance provided each month to help with the costs of basic needs, like food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members.
- **Employment supports** - Services and supports to help clients with disabilities find and keep a job, and advance their careers.

Newcomers are eligible for ODSP at any time, including during the first 12 months of their arrival to Canada. Applicants must have pursued all available financial resources, and meet all eligibility criteria, including meeting the program's definition of a person with a disability. For more information on this matter: <http://www.rstp.ca/wp-content/uploads/2017/06/ODSP-Eligibility-for-Refugees-in-first-12-Months.pdf>

Additional information on ODSP can be found by clicking on the following link <https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/>

Dental Care

The following helps are available:

College/University Dental Clinics

- Wave Dental at George Brown College
<https://www.georgebrown.ca/wave/dentalclinic/>
- Toronto College Dental Hygiene Clinic <http://www.toronto-college-dental.org/dental-patient-services.html>
- University of Toronto Faculty of Dentistry
<https://patients.dentistry.utoronto.ca/patients>

City of Toronto: If you live in Toronto and cannot afford to pay for a dentist, contact one of the City of Toronto's dental clinics near you. Assessments for eligibility must be done at a Toronto Public Health dental clinic. Click on the following link for further information: <https://www.toronto.ca/community-people/health-wellness-care/health-programs-advice/dental-and-oral-health-services/dental-clinics/>

Low Cost Dental Clinics

- <https://www.toronto.ca/community-people/health-wellness-care/health-programs-advice/dental-and-oral-health-services/low-cost-dental-facilities/>
- <https://www.oaphd.on.ca/index.php/learn-more/adults/38--sp-783/oaphd-projects/74-ooa>

Dental for Children: Healthy Smiles Ontario

Healthy Smiles Ontario is a free dental program for eligible children and youth who are 17 years of age and under. Healthy Smiles Ontario covers regular check-ups, preventive care and treatment.

<https://www.ontario.ca/page/services-covered-by-healthy-smiles-ontario>

Dental for Expectant Mothers & Mothers with Young Children

Parents who are enrolled in select Toronto Public Health perinatal or parenting programs may be referred by their public health nurse, dietician or home visitor to a Toronto Public Health dental clinic for dental services. A referral form must be completed by the program staff.

Senior Dental Program

The Ontario Ministry of Health and local partners work to provide dental care for eligible seniors through the new [Ontario Seniors Dental Care Program](#) (OSDCP).

This government-funded dental care program provides free, routine dental services for low-income seniors who are 65 years of age or older. Once enrolled in the program, coverage period is for up to one year. Coverage ends on July 31st each year, regardless of the date of enrolment.

The contact information for the Ontario Seniors Dental Care Program is as follows:
email: www.ontario.ca/seniorsdental; telephone: 416-916-0204 / Toll-free: 1-833-207-4435 / Toll-free TTY: 1-800-855-0511

Using the Interim Federal Health Program (IFHP) for Dental

The expanded IFHP covers only emergency and essential dental health procedures. An emergency service is one that is necessary to alleviate pain, infection, hemorrhage and oral trauma. Essential dental services are covered only after an emergency service has taken place and serious dental problems remain. These services must have prior approval.

Canadian Dentists for Refugees

This initiative has formed in response to the growing refugee crisis and is designed to ensure that refugees after their arrival to Canada receive the dental care they need. The following is a link to a website with a listing of dentists across Canada who are offering free dental services to refugees: www.canadiandentistsforrefugees.net/patients

Note, there may be some differences in the free services being offered since each dentist self-determines which dental services they are providing free of charge. Sponsors should clarify up front with the dentist which services will be free of charge.

Mental Health Care

The Interim Federal Health Program (IFHP) provides coverage for mental health services provided by: general practitioners/family doctors, mental health hospitals and clinics. For more information click on the following link:

<https://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=1331&top=33>

What is Post Traumatic Stress Disorder (PTSD)?

<https://cmha.ca/documents/post-traumatic-stress-disorder-ptsd>

Mental Health Helpline: 1-866-531-2600

This free, confidential phone line is available 24 hours a day, 7 days a week. They provide information about mental health services in Ontario. Information is available in over 170 languages. Information by email or web chat is also available.

Trauma Counselling and Resources:

- **Canadian Centre for Victims of Torture:** Toronto-based programming, including mental health services, settlement services, and programs for children and youth. Multiple locations: <http://ccvt.org/join-us/contact/>
- **IG Vital Health Services:** Provides free therapy for newcomers and refugees. Serves the GTA: <http://www.igvitalhealth.com/>
- **The 519:** Is a one-on-one and drop-in counselling. Location: Central Toronto <https://www.the519.org/programs/community-counselling>

There are other options such as Community Health Centers that also provide support such as counselling. Keep in mind that it is important to find a service in the language that the newcomer speaks well.

CMHA webinars on refugee mental health:

<https://ontario.cmha.ca/equity/refugeemh/>

Housing

Temporary Housing

Temporary housing refers to interim accommodation that is provided to the newcomer upon their arrival to Canada and prior to the newcomer moving into permanent housing. Possible options for temporary housing include:

- The home of the Cosponsor, CG member or community member who has available room and is comfortable in housing the newcomer(s) on a temporary basis;
- A hotel/motel; or
- Student housing on campus: This is a great option during May-August period when there is decreased demand by students for on-campus housing..

Permanent Housing

Permanent housing refers to long-term accommodation for the newcomer for, at least, the duration of the sponsorship period.

Best Practice: We strongly recommend that sponsors do not enter into a lease/rental agreement until after the refugee arrives to Canada. The principle reason for this recommendation is that the refugee's arrival to Canada can never be guaranteed, even if the sponsor has been provided with travel details or has received a Notice of Arrival Transmission (NAT). Travel arrangements for refugees have been changed without notice, and can be delayed for an extended period of time even after the NAT has been issued.

The best resource for finding housing will be your social network. Although finding affordable rental accommodations in the Greater Toronto Area is difficult, we encourage sponsors to look for housing that is within a reasonable distance from them so that they are able to provide adequate support during the one-year sponsorship period.

Guarantor: If the landlord requests for additional information or a guarantor for the property, ORAT can provide a letter stating the responsibilities of the CG or cosponsor, and the level of financial support that is available to the newcomer during the one-year sponsorship period.

When searching for rental accommodations, we recommend that the word “refugee” is not used in your communication with the landlord or their agent. The word “refugee” has a negative connotation, and may be interpreted by the landlord as indicating a level of financial instability. Since the refugee will formally be a Permanent Resident upon arrival to Canada, the term “newcomer” would be more appropriate to use.

At the 6-month mark, we encourage that the sponsor has a conversation with the newcomer regarding whether they would like to stay in their current housing. An assessment of the affordability of the housing should be done to ensure that the housing cost is manageable once the sponsorship period is over. If it is determined that the newcomer should move after the sponsorship period, the sponsor can assist in planning for the more suitable housing option.

Legal rights, freedoms and responsibilities

It is important for the sponsor to inform the newcomer of the fundamental rights and freedoms they are entitled to as Permanent Residents of Canada. For a basic overview on Canada’s Charter of Rights and Freedoms please click on the following link:

<https://settlement.org/ontario/legal-services/human-rights/protecting-my-rights/what-human-rights-protection-does-canada-offer/>

Legal Aid Ontario

Legal Aid Ontario is a publicly funded and publicly accountable non-profit corporation, responsible for administering the legal aid program in the province of Ontario. Legal Aid Ontario provides legal assistance for low-income people. It can help pay for a lawyer to represent a person, if that person has a legal issue and is financially unable to cover the expense of legal representation.

To access Legal Aid Ontario the applicant will need to provide any relative documents about their legal case; proof of their income (e.g., recent pay stubs, social assistance cheque stubs, or employment insurance statements...)

You can apply by: calling: 416-979-1446, toll free at 1-800-668-8258 or through Bell Relay service at 1-800-855-0511 from Monday to Friday, 8 a.m. to 5 p.m. (EST)

Legal Line.ca

www.legalline.ca/guides contains a library of legal information, guides specific to each province, as well as a pre-recorded 24hr telephone information line or even live help from a lawyer or other expert.

The Refugee Sponsorship Support Program (SSP)

More than 1400 lawyers across Canada are trained and ready to offer their services free of charge to sponsorship groups if you are thinking about sponsoring a refugee or require legal support. <https://refugeehub.ca/program/refugee-sponsorship-support-program/>

Education

Overview of Canada's School System: Education from Kindergarten to Grade 12 is publically funded, and is provided to children (Canadian Citizens and Permanent Residents) without cost.

Education is compulsory for all children between the ages of 6 to 16 in every province in Canada, except in Ontario and New Brunswick, where the compulsory age is extended to 18. Children begin school at age 4, with part-time schooling called "Kindergarten".

Schools in Canada are divided into three broad categories:

- Elementary Schools, which include Grades 1 through 8;
- Secondary Schools (also known as High School), which include Grades 9 through 12; and
- Post-Secondary Schools, which include Colleges and Universities.

For further information about Canada's education system, please click on the following links:

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/enrol-school/student-life.html>
- <https://www.ontario.ca/page/ministry-education>

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/enrol-school/elementary-secondary.html>

How to Enrol a Child in School?

<https://settlement.org/ontario/education/elementary-and-secondary-school/enrol-your-child-in-school/how-do-i-enrol-my-child-in-school/>

Catholic and Public School Boards within the Archdiocese of Toronto:

- **Durham Region:**
 - Durham Catholic District School Board: <https://www.dcdsb.ca>
 - Durham District School Board: <https://www.ddsb.ca>
- **Peel Region:**
 - Dufferin-Peel Catholic District School Board: <https://www.dpcdsb.org>
 - Peel District School Board: www.peelschools.org
- **City of Toronto:**
 - Toronto Catholic District School Board: <https://www.tcdsb.org>
 - Toronto District School Board: <https://www.tdsb.on.ca>
- **York Region:**
 - York Catholic District School Board: <https://www.ycdsb.ca>
 - York Region District School Board: www.yrdsb.ca

Canada Learning Bond:

The Canada Learning Bond (CLB) is money that the Canadian Government adds to a Registered Education Savings Plan (RESP) for children from low-income families. This money helps to pay the costs of a child's full or part-time post-secondary studies. The Canada Learning Bond is an important but little-known benefit. When newcomers apply for their Social Insurance Number (SIN), they should also apply for their children. As soon as the children have their SIN, they can receive the Canadian Learning Bond.

Please click on the following link to find out further information about his program:

<https://www.canada.ca/en/employment-social-development/services/learning-bond.html>

Settlement Support

Settlement Agencies

Although the sponsor might be completely capable of providing the settlement support the newcomer requires, the newcomer is required by IRCC to register with a settlement agency early on in the settlement period. This will assist the newcomer family to move towards independence. The newcomers will likely make friends and important contacts

through the different programs at the agency, which may assist in building the newcomer's self-confidence through the widening of their support circle.

Settlement Agency services include:

- Interpretation and translation of documents, or help to arrange these services;
- Assistance to complete forms and applications for government document and programs;
- Language Assessment;
- English as a Second Language (ESL) classes;
- Help finding a job or training;
- Information about other community services, schools and health care; and
- Income tax help during tax season.

To find a Settlement Agency near you:

- www.settlement.org by entering the newcomer's address, it will list settlement agencies within the vicinity of their home, or call **211** to speak to a settlement worker or if you would like to be referred to a settlement agency.
- List of Community Resources Serving Immigrant and Refugee Families: <https://www.kidsnewtocanada.ca/beyond/resources#ontario>

211 Ontario

Call 2-1-1 for information and referral to community and social services, such as ESL classes, financial assistance programs, health clinics, or counselling services. 211 is free, confidential, multilingual and available 24-hours a day. Click on this link for additional information: www.211ontario.ca

Settlement.org

Settlement.org is a great place to start for any newcomer or sponsor looking for information on anything settlement related in Ontario. The website provides information on living in Ontario, settlement services close to home, and answering all your immigration, settlement and citizenship questions. Click on the following link for further information: www.settlement.org

Interpreter/Translator

When searching for an interpreter, take into account age, gender, and political sensitivities. Settlement agencies may help you find an interpreter that is appropriate for your purposes. Use community connections to compile a list of volunteers who can assist in translation in-person or by phone. Remind interpreters that their role is to interpret exactly what is said without adding/omitting information or inserting their

personal experience/opinion. Try to avoid using children as interpreters for their parents.

- **NMC-CESI** : U of T student volunteers provide free translation in Arabic through volunteer translators and support services to private sponsor groups and newcomer families. Additionally, they hold workshops for Syrian newcomer youth to assist with learning English. <https://nmccesi.wordpress.com>

Start-up Items

Start-up costs are a one-time payment and/or, if applicable, in-kind support for such things as:

- household items (basic window coverings and common household products such as kitchen utensils, pots, pans, brooms, mops, detergents and cleaners);
- furniture (beds, mattresses, dining set, couches, end tables, lamps);
- linens (including bedding);
- food staples; and
- both regular and seasonal clothing utility connection fees
- school start-up allowance (if applicable; may be issued twice for families who arrive between September 1 and May 31 and the support period spans 2 school years).

For additional information on the Start-Up Guideline for the Resettlement Assistance Program (RAP), click on the following link: <http://www.rstp.ca/wp-content/uploads/2019/03/Start-up.pdf>

Furniture

- **JRCC Furniture Depot:** Newcomers within York Region: contact your nearest Welcome Centre, and ask for a referral to the JRCC Furniture Depot. The JRCC allows 60-minute visits to select furniture; each eligible household will receive up to 15 pieces of furniture. Delivery is available at a cost, depending on number of items and distance. Please click on the following link: <https://www.jrccfurnituredepot.org/>
- **The Furniture Bank:** The Furniture Bank serves a range of clients including newcomer families, refugees, and many others needing a fresh start. Contact one of the Partner Agencies who can make an assessment and/or a referral for an appointment. Please click on the following link: <https://www.furniturebank.org/receive-furniture/access-our-services/>
- **Society of St. Vincent de Paul (SVP):** Contacting your local/parish St. Vincent de Paul society for help on start-up furniture and clothes might be a good

place to start. In addition, the SVP society has retail stores in many communities in Ontario. Please click on the following link:

https://www.google.com/search?q=st+vincent+de+paul+stores+ontario&rlz=1C1CHBD_enCA831CA831&oq=st+vincent+de+paul+stores+ontario&aqs=chrome..69i57j0l4.24085j0j4&sourceid=chrome&ie=UTF-8

Clothing

- **Dress for Success:** Serves women who are scheduled for a job interview. Clients are provided with two professional outfits, and when the client successfully lands the job, they can return for a second appointment to receive three additional work outfits to help her build a professional wardrobe. Referral is required. Please click on the following link:
<https://toronto.dressforsuccess.org/get-involved/referral-agencies/>
- **Glow Clothing Services:** A free service that provides quality clothing to help those with limited income meet their clothing needs. The clothing program simulates a retail experience and stocks clothing for men, women and children, including specialty items such as maternity wear and plus sizes. Available to privately sponsored refugees with referral. You can request for a referral from ORAT through the Outreach department. Please click on the following link:
<http://newcircles.ca/services/GLOW-clothing-bank>

Also consider thrift Stores such as Value Village, Salvation Army Thrift Stores; Talize and the Dollar Store or Dollarama are places where you can find items at affordable prices.

Expecting Mothers

- **The New Mom Project:** An agency located in East York that allows expecting or current mothers who might need it to access their program for basic baby necessities (up to 5 visits). You can request for a referral from ORAT through our Outreach department. Please click on the following link:
<http://www.newmomproject.ca/new-moms-corner/>

Transportation

Public Transportation:

Most cities in Ontario have a public transportation system. Typically, this includes buses, but some systems also include streetcars or subways.

- **City of Toronto:** Toronto Transit Commission (TTC) <https://www.ttc.ca/>
- **Durham Region Transit:** <https://www.durhamregiontransit.com/en/index.aspx>

- Peel Region
- Mississauga: MiWay <https://web.mississauga.ca/miway-transit/>
- Brampton: Brampton Transit: <https://www.brampton.ca/en/residents/transit/Pages/Home.aspx>
- York Region Transit: <https://www.yrt.ca/en/index.aspx>

GO Transit: Go transit is Ontario’s interregional public transportation service, with buses and trains that link communities in the Greater Toronto Area, Hamilton area and other communities to the east, west and north of Toronto. Please click on the following link for further information: <https://www.gotransit.com/en/>

Presto Card: A reloadable card that you can either load monthly passes onto or treat like a coin purse and pay per ride with. When using the TTC, the Presto Card allows for unlimited rides for 2 hours. All public transportation systems mentioned use the Presto card system. Although the newcomer is provided the amount equivalent to a monthly pass each month, if they are not working or in school, it might be more economical to provide them with the amount that is actually needed for their travel instead of a monthly pass. Please click on the following link for further information: <https://www.prestocard.ca/en>

TTC Family Pass: On weekends and statutory holidays, the normal TTC day pass becomes a TTC Family Pass — entitling an entire family (One Adult with up to five youth age 19 or under, or Two Adults with up to four youth age 19 and under) to travel in any direction all day long. This is the best option when bringing the newcomer family around Toronto for the day. Please click on the following link for additional information: <https://www.tourbytransit.com/toronto/public-transit/fares>

Driver’s License: Ontario operates on a graduated license system. For further information about an Ontario Driver’s License, click on the following link: <https://www.ontario.ca/document/official-mto-drivers-handbook/getting-your-drivers-licence#section-8>

If the newcomer holds a foreign driver’s licence, it is valid for 60 days after they arrive in Canada. This gives them time to get their Ontario driver’s license. They will need identification and driver’s license documents, and will have to pass a vision test and a written test of Ontario’s traffic rules.

Transportation Loan

Prior to leaving for Canada, resettled refugees are issued a loan by the Canadian Government to cover the cost of the medical exam and transportation to Canada and

travel documents (if required). During the processing of their application, the head of the family signs a loan agreement (form IMM 0502). The travel loan is approximately \$1,000-2,000 per person and is interest-free. Depending on the amount of the loan refugee newcomers have between 3 to 8 years to pay off the loan.

For refugees coming to Canada from Israel, the Israeli government covers travel.

Newcomers do not have to start paying back the loan until 12 months after arrival. If the notice has not been received by month 6, sponsors should call Collections Services to inquire about the amount and confirm repayment options. The government automatically establishes a monthly payment schedule and time period for repayment, according to the loan amount. If the agreed upon monthly payment amount is higher than the newcomer is able to pay, the sponsor can help them contact the Collections Services number below to decrease the monthly amount. You can contact Collections Services toll-free at 1-800-667-7301 or by email collection@cic.gc.ca. Hours: Mon - Fri, 8am - 4pm

Travel within and outside Canada

Newcomers have the right to travel within and outside Canada, but are obligated to have the correct travel documents. Newcomer(s) can apply for travel documents here:

- Adult Travel Document Application:
<http://www.cic.gc.ca/english/passport/forms/pdf/pptc190.pdf>
- Child Travel Document Application (under 16):
<http://www.cic.gc.ca/english/passport/forms/pdf/pptc192.pdf>

Note: Use of a passport from a refugee's country of nationality and returning to that country can be considered 'reavailment' and cause the government to question if the newcomer really needed protection in the first place.

Other Sponsor Resources

Sponsoring Refugees:

Learn about Immigration, Refugees, and Citizenship Canada's Private Sponsorship of Refugees Program. Please click on the following link:

www.cic.gc.ca/english/refugees/sponsor

Refugee Sponsorship Training Program (RSTP):

The RSTP provides training support for Sponsorship Agreement Holders, their Constituent Groups, Groups of Five and Community Sponsors. The Handbook for

Sponsoring Groups is available on the website under Resource. Please click on the following link: www.rstp.ca

Connecting with other sponsors

These groups function like a forum, allowing sponsors and newcomers to share resources, events, and donations of items and furniture.

GTA Refugee Assistance Hub:

https://www.facebook.com/groups/973720629340291/?ref=group_browse

GTA and Beyond Refugee Sponsors Umbrella Group:

https://www.facebook.com/groups/800843296704508/?ref=group_browse

Hand-to-Hand 🍁 بييد ايد 🍁 Supporting Newcomers Canada:

<https://www.facebook.com/groups/hand.to.hand.supporting.newcomers/>

Appendix

Acronyms

CCB	Canada Child Benefit
CG	Constituent Group
CRA	Canada Revenue Agency
ESL	English as a Second Language
GAR	Government Assisted Refugee
GTA	Greater Toronto Area
IFHP	Interim Federal Health Program
IRCC	Immigration, Refugees and Citizenship Canada
LINC	Language Instruction for Newcomers to Canada
Newcomer	Refugee who has arrived to Canada
ORAT	Office for Refugees, Archdiocese of Toronto
OW	Ontario Works (Social Assistance)
PR	Permanent Resident
PSR	Private Sponsorship of Refugees
RAP	Resettlement Assistance Program
RSTP	Refugee Sponsorship Training Program
SAH	Sponsorship Agreement Holder
SIN	Social Insurance Number



ORAT

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