

Appendix A

Sponsorship Cost Table & Financial Guidelines

Cost of Sponsorship: Although the cost of living varies from one region to another, the following table can assist Cosponsors and Constituent Groups (CGs) to estimate the cost involved in sponsoring a refugee family for twelve (12) months or until the refugee(s) become self-sufficient, whichever comes first. The figures outlined in the Sponsorship Cost Table are based on Immigration Canada’s current Resettlement Assistance Program (RAP) for Ontario, and includes an estimate of the cost increase expected if a sponsored refugee was to arrive to Canada in 2026. We have also provided a table, which reflects the additional cost of sponsoring a senior(s). It is important to note that the sponsorship costs for senior are over and above those outlined in the Sponsorship Cost Table. Cosponsors or CGs are also responsible for any additional support that may be required at the time of the refugee’s arrival to Canada (e.g., additional RAP support, health related expenses not covered by the provincial or federal health insurance programs, etc.).

Sponsorship funds can be raised from a variety of sources, including relatives or friends, but it is illegal for the sponsorship funds to come from the refugee.

Varying amounts of funds to meet the basic costs of living are needed in different areas of Canada. The level of support which cosponsors are expected to provide to the refugees is at least that of the prevailing RAP rates in the expected community of settlement.

Sponsorship Cost Table

Family Size	Estimated Sponsorship Cost Assumes a 3 Year Average Processing Time Between Submission and Arrival	
1	\$ 18,900	<p>Dependent Adults: Based on an Average Processing Time of 3 years, and using Immigration Canada's ("IRCC") definition, all unmarried children age 15 to 21 will be considered as dependent adults. For the purposes of IRCC forms, dependent adults are considered as part of the family unit, and are to be included in the one set of forms for the family. However, IRCC treats dependent adults differently from a financial perspective, requiring additional monies to be provided for every dependent adult in the family. For example: The finances required for a family of 4 (father, mother, one child age 12, and one child age 18) are to be calculated as a family of 3 + 1 (\$29,900+\$18,900=\$48,800) and not as a family of 4 (\$32,500). Please take this into consideration when calculating the total cost of sponsorship.</p>
2	\$ 27,900	
3	\$ 29,900	
4	\$ 32,500	
5	\$ 35,000	
6	\$ 36,800	
7 of more, for each additional member add	\$1,500	<p>Seniors: When sponsoring a senior(s) (age 62 or older) you will be asked to deposit additional funds, in accordance with RAP policy.</p> <p>Note: If, at or prior to the time of arrival, financial liabilities (RAP Rates) are higher than the estimated figures presented herein, cosponsors will be required to deposit additional funds with the Archdiocese of Toronto.</p>

Additional Funds Required for Seniors

Single Senior (Without Dependents)	Single Senior (With Dependents)	Couple (1 Senior) (With or Without Dependents)	Couple (2 Seniors) (With or Without Dependents)
\$ 6,600	\$ 9,100	\$ 9,500	\$ 14,700
The funds required to sponsor a senior or seniors is to be added to the sponsorship cost for the corresponding family size outlined in the Sponsorship Cost Table.			

Deposit of Funds: ORAT requires Cosponsors and Constituent Groups to deposit 100% of the sponsorship funds prior to the submission of the case to Immigration Canada. These funds are held in trust by the Archdiocese of Toronto and are disbursed in quarterly installments, which may begin upon receipt of the Notice of Arrival Transmission (NAT) document. The NAT is an IRCC document, which indicates the date that the refugee(s) will arrive to Canada. Cosponsors or CGs can access the initial disbursement of deposited funds. This disbursement will be equivalent to Start-Up Funds plus three-months of RAP, or one-quarter (1/4) of the deposited monies. The remaining installments are directed to the newcomer, and are equal to three-months of RAP or one quarter of the deposited monies. This disbursement process can be adapted for CGs involved in the settlement of a Project Hope case.

For CGs that are settling Project Hope cases, it is important to note that the total cost of sponsorship can be reduced through the donation of "in-kind" goods (e.g., lodging, furniture and clothing), refugee assets, and employment income earned by the newcomer.

Cosponsors acting on behalf of refugees are not to accept funds from the refugee(s) either before or after their arrival in Canada for the submission of a sponsorship nor as a prepayment or repayment for lodging, care and settlement assistance or as a deposit to guarantee they will remain with the cosponsor for one year post arrival.

Where practicable, the refugee should have the responsibility to manage his or her own financial affairs

In the event that the refugee's sponsorship application is withdrawn or is rejected by IRCC, all deposited funds are to be returned to the Cosponsor or CG, or can be used in other sponsorship applications undertaken by the Cosponsor or CG.

Accessing Sponsorship Funds: Following the receipt of the NAT or the arrival of the refugee to Canada, cosponsors and CGs are to request deposited funds by using the appropriate Cheque Requisition Form located on ORAT's website (www.orat.ca) The request is to be made by the Cosponsor or CG at least 30 days in advance of when the monies are required.