

Appendix A

Sponsorship Costs and Financial Guidelines (Ontario)

The cost of privately sponsoring a refugee family depends on family size, composition, and community of settlement.

IRCC Minimum Requirements: Immigration, Refugees and Citizenship Canada (IRCC) publishes Resettlement Assistance Program (RAP) monthly rates and one-time Start-Up costs. These represent the minimum financial support that private sponsors must provide to sponsored refugees during their first 12 months of arrival in Canada. Sponsors are required to support their sponsored refugee for a period of 12 months of arrival in Canada or until the refugee is self-sufficient. Published rates do not include future increases that IRCC may announce.

ORAT's Required Sponsorship Amount: To ensure sponsorships remain fully funded even if IRCC raises rates before or after arrival, ORAT has added a supplemental charge (~10%) to the current RAP monthly allowances and Start-Up costs. The table below shows our total required sponsorship cost by family size, which already incorporates this supplemental charge. Cosponsors and Constituent Groups (CGs) must deposit the full amount indicated in the table prior to the submission of the application to IRCC. These funds are held in trust and will be used solely to meet the sponsorship obligations, including any future IRCC rate increases.

It is important to note that 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 Cost Table

Family Size	Sponsorship Cost Assumes a 3 Year Average Processing Time Between Submission and Arrival	
1	\$ 23,000	Dependent Adults: Due to ~3-year processing times, any unmarried child aged 15–21 when the application is submitted will likely be classified by IRCC as a dependent adult (age 18+ at arrival). Although included on the same form as the core family, dependent adults trigger a higher financial requirement: <ul style="list-style-type: none"> Base cost = number of non-dependent family members only Plus full additional adult amount for each dependent adult Example Father, mother, child age 12, child age 18: <ul style="list-style-type: none"> Base: family of 3 → \$34,400 1 dependent adult → +\$23,000 Total required: \$57,400 (not the family-of-4 rate of \$36,700)
2	\$ 32,100	
3	\$ 34,400	
4	\$ 36,700	
5	\$ 39,000	
6	\$ 41,700	
7 of more, for each additional member add	\$1,500	Seniors: When sponsoring a senior(s) (age 62 or older) you will be asked to deposit additional funds, in accordance with RAP policy. 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.

Additional Funds Required for Seniors (Age 62 and Older)

Single Senior <i>(Without Dependents)</i>	Single Senior <i>(With Dependents)</i>	Couple (1 Senior) <i>(With or Without Dependents)</i>	Couple (2 Seniors) <i>(With or Without Dependents)</i>
\$ 8,400	\$ 9,900	\$ 13,000	\$ 18,700
If the family includes one or more seniors aged 62 or older at submission, the applicable senior supplement must be added on top of the base sponsorship cost for the family size indicated in the main Sponsorship Cost Table.			

Deposit and Management of Sponsorship Funds

Full Deposit Required Before Submission: ORAT requires all Cosponsors and CGs to deposit 100% of the total sponsorship funds with the Archdiocese of Toronto prior to the submission of the application to IRCC. These funds are held in trust for the exclusive purpose of supporting the sponsored refugee family.

Disbursement of Funds: Funds are normally released in quarterly installments beginning upon receipt of the Notice of Arrival Transmission (NAT) from IRCC, which confirms the refugees' travel details and arrival date in Canada. For family linked cases, all disbursements are made payable to the Principal Applicant (PA).

- First disbursement: Covers start-up costs (furniture, household items, deposits, seasonal clothing, etc.) plus the first three months of monthly financial support.
- Subsequent quarterly disbursements: Each covers three additional months of monthly support.

This standard schedule may be adapted for Constituent Groups participating in Project Hope cases to better align with community-based settlement models.

In-Kind Deductions (Project Hope Cases Only)

For CG settling refugees under the Project Hope initiative, the overall sponsorship cost may be reduced through documented in-kind contributions (e.g., donated housing, furniture, clothing), verifiable personal assets brought by the refugee family, or employment income earned by family members after arrival.

Strict Prohibition on Payments from Refugees

Cosponsors and CGs are strictly prohibited from accepting any funds from the refugee applicant(s) — either before or after arrival — for any purpose related to the sponsorship. This includes application fees, repayment for lodging or care, settlement assistance, or deposits intended to guarantee that the refugee will remain with the sponsor for the full sponsorship year. Such practices are illegal under Canadian refugee sponsorship regulations.

Encouraging Refugee Financial Independence

Whenever circumstances permit, refugees are strongly encouraged to manage their own financial affairs as soon as they feel comfortable doing so. This promotes dignity and successful long-term integration.

Refunds or Reallocation of Funds

If the sponsorship application is withdrawn by the Principal Applicant or refused by IRCC at any stage, all deposited funds (minus the filing fee, if applicable) will be promptly returned to the Cosponsor or CG. Alternatively, at the group's request, the funds may be redirected toward another active or future sponsorship undertaking.