



Changes to the PSR Program

On January 1st, 2018 Immigration, Refugees and Citizenship Canada (IRCC) introduced a number of changes to the Private Sponsorship of Refugees (PSR) program. These changes affected various areas of the refugee sponsorship. This month we would like to highlight IRCC’s changes as they relate to how a newcomer’s earned income is to be treated; the treatment of Canada Child Benefit monies; and the treatment of the newcomer’s personal assets.

Treatment of Newcomer’s Earned Income

IRCC implemented new rules regarding how a newcomer’s net employment income is to be treated.

The rule stipulates that:

- Newcomers are permitted to earn (net income) up to 50% of their monthly Resettlement Assistance Program (“RAP”) rate without incurring any reduction in the level of financial support from the sponsor in that month;
- If net employment income exceeds 50% of their monthly RAP payment, financial support can be reduced dollar for dollar for any monies earned above the monthly RAP threshold.

Oftentimes in our information sessions, we present to two different types of sponsors. The first group of sponsors is the Constituent Group (CG) members

who are sponsoring non-family linked refugees using either Project Hope funds or funds raised within their community. The second group is the individual cosponsor who are sponsoring their family members (i.e., family linked cases) using their own funds. With this diversity it is sometimes difficult to provide sufficient clarity to each group concerning the level of discretion that each group has regarding how earned income is to be treated.

While sponsors should always encourage newcomers to be self-sufficient, including contributing to their own expenses using earned income that is above the RAP threshold, cosponsors (family-linked cases), because they are using their own monies, have the flexibility to use a higher threshold than the 50% that is stipulated by IRCC.

Since CGs are making use of donated funds, we ask that they deduct from their monthly financial support to the newcomer, an amount equivalent to the net earned income that is above the 50% RAP threshold. 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.

It is important that the sponsor works to develop a strong relationship of trust with the newcomer, where both sponsor and newcomer are free to share and discuss financial information. This is never truer than for CGs where a family relationship does not exist.

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Thank you to our



for all the hardwork. For information on how to volunteer at ORAT, see page 5

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Newcomers are expected to declare income to their sponsors and are to provide their sponsors with information on employment income (i.e., copies of pay stubs, cheques, bank statements...).

It is important to note that newcomers cannot be forced to provide such information as a condition of financial or in-kind support. However, if a newcomer is unwilling to provide such information, a sponsor can contact our office for assistance when there are reasonable grounds to believe that a newcomer may be withholding information about funds and assets.

Canada Child Benefit (CCB)

Newcomers who have children below the age of 18 must apply for Canada Child Benefit (CCB). Eligible families will receive financial support on a monthly basis for each child under the age of 18. The amount of CCB received will vary depending on the number of children, the ages of the children, and the annual household income. Applying for this benefit can be done with the help of any local settlement agency. It is important for the newcomer to retain a copy of the application.

Monies received from CCB, cannot be used by cosponsors/CGs to reduce the financial support of sponsors. The use of CCB is left to the discretion of the newcomer.

Personal Assets Exemption

Personal assets are things that newcomers have in their possession when they arrive to Canada. Newcomers are expected to declare any assets/money they have to their sponsor.

It is important to note that newcomers cannot be forced to provide such information as a condition of financial support. However, if a newcomer is unwilling to provide such information, a sponsor can contact our office for assistance when there are reasonable grounds to believe that a newcomer may be withholding information about assets.

The following table shows the value of assets that a newcomer can retain without affecting the amount of income support they may receive. Any assets

above this threshold are to be factored in when determining the level of income support needed.

For CGs, who are making use of donated funds, we ask that they deduct from their financial support an amount equivalent to the value of newcomer assets that exceed their exemption.

Family Composition	Maximum Amount Allotted of Personal Assets (CAD)
Single person	\$5,000
Couple	\$7,500
Single plus one dependent	\$7,500
Each additional dependent	\$2,500

Disbursement of Funds

Cosponsors are required to deposit 100% of the liability with the Archdiocese of Toronto before ORAT submits their refugee sponsorship case to IRCC.

The financial liability is to be directed to the settlement of the refugee once they arrive to Canada. These funds are to go to the newcomer to meet their needs (e.g., housing, basic needs, communication, transportation, etc.). Funds are to be disbursed at the request of the sponsor using the appropriate Cheque Request Form. The request for funds is to be submitted on a quarterly basis by the sponsor and should equal $\frac{1}{4}$ 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. The initial request for funds can be made by the sponsor upon receipt of the Pre-NAT (Notice of Arrival Transmission) or NAT.

In order to ensure that the newcomer is able to manage their own funds, we would ask that the cheque for the 2nd, 3rd and 4th installments be issued directly to the newcomer(s).

Should the newcomer not require the full amount of monies set aside by the cosponsor for their settlement, either because the newcomer has become self-sufficient; or the newcomer has brought significant assets with them to Canada, or the

cosponsor has provided significant in-kind donations to the newcomer, the cosponsor is encouraged to work out any arrangements directly with the newcomer. In the event that this is not possible, cosponsors are asked to contact our office where they will be instructed on next steps and any documentation that would be required to be submitted before the release of any remaining funds to the cosponsor. Such disbursement is possible only after the settlement period is ended.

Budget Workbook

ORAT has created a budget workbook that enables

a sponsor to understand their financial obligations towards their newcomer. This has been made available on our website to all interested parties.

With a few easy steps, a user is able to develop a monthly budget for their newcomer. You can even determine the portion of the newcomer's net income and assets that can be directed towards their settlement expenses.

The Budget Workbook can be accessed on our website [here](#) under "After Arrival," the second option.

Please attend our Finance and Budgeting information session to learn more about this great tool.

A Success Story from St. Francis of Assisi Parish

The story of our sponsorship is one of our refugee family of five and of our committee of eleven, as we walk together, face challenges together, and share the joys and accomplishments together. It began with meetings that took place in the Fall of 2015, the submission of our case on December 1st, and more than two years of waiting. Our family is comprised of the father, Bassam, the mother, Manal, a 22 year-old daughter, Noor, a 20 year-old son, Moheb, and 13 year-old son, Bishara. You can imagine our happiness as we greeted the family on November 23rd, 2017.

They were received with great joy by Sister Veronica and her Sisters at Carmel Heights who provided them with a temporary furnished accommodation. Sister Veronica's main goal was to make them feel safe and secure. Their first days in Canada were busy with appointments: to obtain OHIP documentation; to open bank accounts; to visit their new Arabic speaking doctor; and to take an English Language assessment.

By the end of January, the family had found a three bedroom apartment near the LINC centre and convenient grocery shopping. All of the in-kind furniture and household goods that had been stored in garages and basements now needed to be moved. The Knights of Columbus and a parishioner worked in minus 10 degree weather to move the furniture into their new apartment. We were so thankful for their competent and generous help.

Bishara was the one most affected by the move as he had to adjust to a new school and make new friends. Since he is still in the early stages of learning



Left to right: Bassam, Noor, Manal, Bishara, Moheb

English, we decided to give him a boost by providing tutoring for three one-hour sessions weekly.

Besides offering practical help, our committee also wanted to share fun Canadian activities with the family. One such occasion was an outing to a Dim Sum hosted by two committee members.

Bassam's goal when he came to Canada was to work as an electrician. On April 12th he gave up his dream of working in electrical technology and started employment at a plant in Brampton. He decided that he would be the major breadwinner for the family so that the two young adults could continue their studies. He expects that they will help with part-time work.

Our parish priest, Father Bernard Vellozo, asked if Bassam and a committee member would be willing to present a ShareLife announcement. This would inform the parishioners of the help received from ORAT at all four Masses on the weekend of May 15th. Bassam accepted, as did our committee. This is the script he

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A Success Story from St. Francis of Assisi Parish

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prepared:

" Hello, I am Bassam Saffar, Iraqi, from Mosul. ISIS, also known as Daesh, entered Mosul in 2014, in the summer. They gave Christians three choices, "change to Islam, OR pay money, OR be killed." All Christians left Mosul. We saw some dead people in the parks. They had been killed by Daesh. The roads were very crowded. It took 12 hours to travel 70 kilometres.

In Qaraqosh, a priest friend helped me to get free visas for me and my family. This allowed us to go to Jordan where we stayed for 3 years. After one year I met with ORAT and was interviewed to come to Canada. They found St. Francis of Assisi Parish to sponsor me and my family.

Travelian was the interpreter for us and the committee at St. Francis of Assisi. When it took so long for us to get our visa, he helped us to have hope.

On November 23rd, 2017, St. Francis of Assisi committee was at the airport to take us to our new home at Carmel Heights. They have been helping us since then. Thank you to St. Francis of Assisi Parish and to Father Bernard."

Bassam received warm applause and comments from the parishioners. After the last Mass, we had a celebration lunch with Bassam and his family. It was

good to share in his accomplishments and we look forward to the path ahead.

Submitted by Dolores Wielgus



Left to right: Manal, Dolores, Bassam

Upcoming Information Sessions

Please note that you are required to register to book your seat for any session you wish to attend. You may register for the following sessions by clicking on the attached link:

<http://orat.eventbrite.com>

This year, ORAT entered into a new agreement with the Ministry of Immigration, Refugees and Citizenship Canada ("IRCC"). The new agreement is quite different for the previous one, with major changes being made to both the financial and non-financial requirements of sponsors. Constituent Group members (CGs) and Cosponsors are required to operate according to IRCC's current guidelines.



We have updated our Information Sessions, incorporating the changes made by IRCC. So we would strongly encourage everyone to attend ORAT's updated

Information Sessions, even those who may have attended a similar session in previous years.

You can download ORAT's sessions as PDF through our website ([Information Sessions](#))

Volunteer Opportunities at ORAT

Refugee resettlement work is not possible without the help of many dedicated volunteers who assist ORAT with various internal tasks, including administration, reception, event coordination, interpretation, translation, information sessions and case management. Volunteers at ORAT develop useful skills while contributing to our world in a meaningful way.

We currently have a number of volunteering opportunities available at ORAT. If you are interested in becoming part of our volunteer team, please contact Hazem at: orateducator@archtoronto.org



Your input is welcome

If you would like to contribute an article to ORAT's newsletter, have any feedback on past articles, or have suggestions for future articles, please email us at: orateducator@archtoronto.org

Join us on Facebook

Become a member of the ORAT Facebook Page to get the latest news and updates on resettlement issues. Please visit our [Facebook page](#)

ORAT Website

Please visit ORAT's website to find details about our mandate, goals, and policies, as well as to obtain immigration forms and info session materials.

<https://www.archtoronto.org/refugee/>



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